

Can you afford

# any delay in the **approval** of your **disability** **benefits?**



A delay in approval of disability benefits often brings financial difficulty to the life insured. Most policies also require their premiums to be paid during the period of assessment of a claim.

ClaimCare provides you with the best opportunity to have your claim assessed in the best possible way, in the shortest amount of time, with the utmost transparency.

It is sometimes hard for claimants to understand the type and extent of the disability cover they enjoy under their policies. This may lead to frustration and the hardship of a rejected claim, as it was not appropriately presented to the life insurance company.

ClaimCare will tailor-make our approach to suit your claim, your particular policy, and your specific set of circumstances.

## **You deserve a knowledgeable team on your side with your best interest in mind**

Some of the specialised services we offer include:

- Our experience in the claims process can help you navigate through the maze of often tedious and confusing paperwork associated with applying for disability benefits
- We are familiar with common claim review processes. This allows us to ensure that your policy specifics are handled appropriately and fairly by the insurance company, with your best interest in mind
- We negotiate our fee at the start of our engagement and there is no hidden cost involved. There is no cost to you until your claim is paid

We help avoid common pitfalls leading to claims being rejected by:

- Ensuring your claim application is completed and presented in a professional and easy to understand format
- Familiarising you with the various processes used by the insurance companies during their reviewing of your claim
- Ensuring you know your rights in the claims process
- Providing you and the insurance company with a clear channel of communication being administered by our team of experts
- Facilitation to the Ombudsman and/or a court of law, if needed

Disclaimer: all claims for disability benefits are unique. Although ClaimCare cannot guarantee that you will receive your benefits, we will work hard to advocate for our clients to reach a favourable claim decision. We do not support insurance fraud of any kind and reserve the right to refuse to assist in the submission of any potentially fraudulent claim material.

ClaimCare is an authorised financial services provider.

Contact us on  
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**Claim**  **Care**  
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