

## **Concierge Claim Service**

The Bloch Agency offers a Concierge Claim Service for all our individual and group policyholders. We provide a “helping hand” to make the claims process as easy as possible.

### **Why is this Important?**

Experiencing a disability can be both frightening and unsettling for families and businesses, often leaving many questions unanswered. Our Concierge Claims Service is designed to assist in navigating this challenging period.

While it might seem straightforward to contact the insurance company and request a monthly benefit check, the process is considerably more complex. Each carrier has its own formal claims process, requirements, and procedures. The policyholder will be provided with a claims form that must be completed to officially initiate the process. Although insurance carriers strive to pay claims as swiftly as possible, they require extensive information to process your claim. This is where our assistance becomes invaluable. We provide a preliminary list of items needed, such as pay stubs, personal and corporate tax returns (if applicable), dates and details of the disability, and physician names and addresses. It is advisable to commence the process promptly and provide as much information as possible.

We have encountered numerous instances where policyholders are constrained by time or duties due to their disability. We recommend maintaining a daily journal to document any limitations experienced. This helps the claims examiner understand the circumstances surrounding the claim. Not all days will be the same, but this record is crucial.

Some disabilities are not clear-cut “black and white” but fall into shades of grey. Each claim is unique; some disabilities prevent the policyholder from working entirely, while others limit duties or working hours.

The Bloch Agency offers this vital Concierge Claims Service as a no cost benefit.