National LTC Network

E & O Loss Prevention Tip

Description of Claim:

The client submitted a claim for payment under a LTC policy which included payment to his niece for in-home care. The policy did not cover payment to any family members for care of the client. That portion of the claim was declined. A complaint letter was submitted to the agent, but prior to resolution, the client died.

E&O Prevention Tip:

Conduct a thorough interview with the client to explore the possible range of services, needs, and providers that are within the client's vision of their LTC needs. Explain the range of services and benefits available under different policies and develop a check-list of services provided by the policy that is purchased. Have the client initial the checklist to assure they are aware of what is provided for in the policy. Add a highlighted area that explains any "basic" coverage's that are not included in the selected policy.

For additional information on the National LTC Network sponsored errors and omission program, please visit www.CalSurance.com/NLTCN.

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