



PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES



INSURANCE 101: DEFINITION OF BASIC INSURANCE TERMS

CLAIM

An insurance claim is when you make a request to your insurance company to pay you after a loss. If your insurance company validates the claim, you'll be issued a payment.

POLICY PERIOD

The time your policy is in force, from the effective date to the expiration date.

POLICYHOLDER

The person who applied for, pays for and is issued the insurance policy.

COVERAGE

The protection against financial loss provided by an insurance contract.

POLICY

A formal written contract of insurance.

PREMIUM

The amount of money an insurance company charges to provide coverage.

RIDER

An insurance policy provision that adds benefits to or amends the terms of a basic insurance policy.

1 Basic Insurance State

New York (State).



1 Basic Insurance State:

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1 Basic Insurance State Introduction

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