



Indisputability of the Policy

Indisputable Clause

A life insurance policy is always liable to have an indisputability clause. This clause clearly states that the insurance company will not argue on any claim after it has been in force for two years, except in the case of fraud. The main purpose of this clause is to protect the consumer from rejection of a death claim without any reason due to non-disclosure of material information. After a policy has been issued for a few years, it will be difficult to establish if the non-disclosure is intended or an oversight. The indisputability clause states that the insurance company will not dispute the claim on this account. The claim can also be disputed if the premium is not paid.