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The Claims Process

1. Start Claim: Start a claim easily online (if available) by visiting the travel insurance company website and log into your profile.
 2. Forms: the travel insurance company is notified of loss/claim and sends out claim forms to be completed by the client.
 3. Review: the travel insurance company receives information and reviews it to make sure they have what is needed to move forward.
 4. More Info: If additional information is needed to complete the claim, the Claims Analyst will notify the client for additional information.
- Payable Claim: If the claim is payable, a check is normally mailed to the client. They will provide an explanation of payment.
 - Not Payable: If the claim is not payable, the Claims Analyst will contact the client to discuss the claim findings. They will offer the opportunity to provide additional information and appeal. If no additional information is available a letter is mailed to the client.



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5 Claim Filing Mistakes

If something doesn't go as planned on your trip, you may need to start a claim. Here are 5 common claim mistakes you can try to avoid.

1. Discarding Receipts

- Keep all travel receipts from your hotel, flight, car rental, medical and more.
- To be eligible for reimbursement, we need to verify your payments.

2. Not Filing a Police Report

- Some benefits require a police report. For example, if your bags and passport are stolen, or your rental car gets damaged in an accident, we'll need a police report to substantiate your claim.

3. Not Visiting a Physician

- If you need to cancel or interrupt your trip for an illness or injury, we need documentation from a physician that verifies it.
- Otherwise you may not be eligible for reimbursement.

4. Not Acquiring or Sending Us Necessary Documents

- Basically, if something happens, get it documented!
- For example, a flight delay, lost baggage, jury duty, etc. will require documented proof for us to review your claim.

5. Not Reading Your Plan Document

- Get familiar with your plan's coverage, exclusions, and limitations.
- For instance, you may have to cancel your trip but if the reason is not covered you will not be able to file a claim for it.



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CLAIMS INFORMATION NEEDED

Baggage Claims

Information Needed for All Claims

1. Claim Form
 - Completed and signed Baggage Delay, Lost, Damaged or Stolen Claim Form
2. Verification of Travel Arrangements
 - Photocopy of the trip itinerary or tour flyer which outlines the trip.
 - Photocopy of boarding pass or e-ticket receipt.

Items Lost, Stolen or Damaged During Your Trip

1. Verification of the Damage, Theft or Loss (Where did the event take place?)
 - Report theft losses to police or other local authorities as soon as possible and obtain their written report of Your loss.
2. Receipts
 - Photocopies of the original purchase receipts for the items Lost, Stolen or Damaged (if available).

Baggage Delay Claims (Essential Items Purchased)

1. Verification of the Delay:
 - A written statement from the airline or cruise line regarding the delay of the luggage and confirming length of the delay. This can be requested through the customer service page of the airline or cruise line's website or by calling them directly.
2. Verification of when the luggage was returned.
3. Receipts for Essential Items:
 - Photocopies of the receipts showing the items purchased and amounts paid.
4. Documentation from the airline confirming if they have or will be reimbursing for additional expenses incurred.



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Medical Expense Claims

If the protection plan you purchase is considered secondary medical coverage, you must file with your primary health insurance company first. If your primary insurer does not pay the entire amount of the claim, you are then able to submit for the excess amount.

If the protection plan you purchase is considered primary medical coverage, you can submit the claim directly to the travel insurance company.

Information Needed for All Claims

1. Claim Forms
 - Medical Expense Claim Form
 - Planholder/Patient Authorization Claim Form—only necessary if we need to request additional medical documentation
2. Proof of Loss (What medical care was provided to the traveler during the trip?)
 - Photocopies of any documents listing the diagnosis and explaining the nature of the sickness or injury.
3. Medical Expense Receipts
 - Photocopies of all invoices and receipts showing the payments that were made for the medical expenses.
4. Proof of Payment (How did they pay?)
 - Medical Expenses - Payment of the medical expenses is not required prior to us reviewing the claim; however, if you paid using your credit card we would want to reimburse the correct conversion amount.
 - For each of the listed items above, the following is considered as proof of payment:
 - Check: Provide photocopies of the processed checks (front and back)
 - Cash: Provide photocopies of the cash receipts.
 - Credit Card: Provide photocopies of the section of the monthly credit card statements showing all payments made for your travel arrangements.
5. Verification of Travel Arrangements: Tour Flyers and Brochures
 - Photocopies of the trip flyer or tour brochure outlining the trip itinerary.



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Trip Cancellation Claims

Information Needed for All Claims

1. Claim Form
 - Completed and signed Trip Cancellation Claim Form
2. A letter from your travel advisor or travel provider indicating the date the trip was cancelled.
3. Proof of Loss
 - Illness or Injury: Completed and signed Planholder/Patient Authorization Claim Form and completed Attending Physician's Statement.
 - Death: photocopy of the Death Certificate—cause of death needs to be indicated.
 - Other: Provide documentation for the reason that the trip was cancelled.
4. Proof of Payment (How did you pay for the planned trip?)
 - Check: Provide photocopies of the processed checks (front and back).
 - Cash: Provide photocopies of the cash receipts.
 - Credit Card: Provide photocopies of the section of the monthly credit card statements showing all payments made for the travel arrangements.
 - Invoices can be used as proof of payment as long as it provides the date, amount and method of payment. This may be subject to review.
5. Airline Tickets
 - Photocopy of the ticket or a photocopy of the e-ticket receipt which includes ticket numbers and dates of travel.
6. Other Itemized Invoices, Receipts, Tour Flyers and Brochures
 - Photocopies of all itemized payment invoices and purchase receipts.
 - Photocopies of the trip flyer or tour brochure outlining the trip that states the cancellation policy.
7. Refunds (Did the airline, hotel, or cruise line give any money back?)
 - If Yes - Photocopies of the refund checks or credit card statements showing the refunds that you received.
 - If No - A letter from your travel advisor or travel provider (such as airline, cruise line, tour, etc.) stating that the travel arrangements are not refundable.
8. A copy of the terms and conditions from the travel supplier and/or agency.
9. Any future credits for land/sea need to be voided provided you do not plan to use them, provided the claim is payable. The analyst will advise if the credits need voiding once it has been determined if the claim is payable. This would not be something they submit at the initial time of the claim filing.
10. Indicate if you plan to use any air credits your tickets hold.



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Items Lost, Stolen or Damaged During Your Trip

1. Verification of the Damage, Theft or Loss (Where did the event take place?)
 - While Checked with Airline, Cruise Line or Bus Company: We need a photocopy of the report filed with the travel provider and a copy of their written response to the report filed.
 - Other Location: We need a copy of the report filed with the hotel, tour operator or local police department.
2. Receipts
 - Photocopies of the original purchase receipts for the items Lost, Stolen or Damaged (if available).
3. Homeowner's or Renter's Insurance Declaration Page confirming deductible amount
 - If the policy is in excess, you first need to file a claim with the responsible party and then with your primary insurer if necessary. If they are not fully reimbursed, then they file with us. If they have homeowners/ renters insurance but their claim is less than the deductible, they only need to provide a copy of their policy indicating their deductible amount.

Cancel for Any Reason Benefit

* All required documents listed under Trip Cancellation are required for this claim time with the exception of Proof of Loss.

1. Proof of Cancellation
 - Letter from travel advisor or travel provider (such as airline, cruise line, tour, etc.) indicating date the trip was cancelled.

Occupancy Upgrade (Single Supplement)

1. Proof of Loss (Why did the travel companion cancel?)
 - Illness or Injury: Provide the Attending Physician's Statement Claim Form and Patient Authorization Claim Form.
 - Death: Provide a photocopy of Death Certificate.
 - Other: Provide the documentation for the reason your travel companion cancelled their trip.
2. Proof of Payment (How did you pay for the cost of the occupancy upgrade?)
 - Check: Provide photocopies of the processed checks.
 - Cash: Provide photocopies of the cash receipts.
 - Credit Card: Provide photocopies of the monthly credit card statements showing all payments made for the trip.



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Postponement of Departure Date

1. Proof of Loss (Why did you postpone the departure date?)
 - Illness or Injury: Provide the Attending Physician's Statement Claim Form and Planholder/Patient Authorization Claim Form.
 - Due to a Death: Provide a photocopy of Death Certificate.
 - Other: Provide the documentation verifying the reason your departure was postponed.
2. Proof of Payment (How did you pay for the change fees?)
 - Check: photocopies of the processed checks (front and back).
 - Cash: photocopies of the cash receipts.
 - Credit Card: photocopies of the section of the monthly credit card statements showing all payments made for the travel arrangements.
3. Itemized Invoices
 - Photocopy of the invoice showing the amount of change fees.
4. Did you miss Pre-Paid and Non-Refundable Parts of the Trip?
 - If yes, you need the Travel Coordinator's Statement that will need to be completed by the travel coordinator. If you did not use a travel coordinator and coordinated the trip on your own, this does not apply.
5. You will also need to provide the Trip Itinerary and Final Paid Invoice.



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Trip Delay or Missed Connection Claims

Information Needed for All Claims

1. Claim Form
 - Completed and signed Trip Delay/Missed Connection Claim Form
2. Proof of Loss (Why was the trip delayed?)
 - Documentation of the reason for the Trip Delay/Missed Connection.
 - Documentation from the common carrier regarding the cause and length of the Trip Delay
3. Proof of Payment (How did you pay for the planned trip and the travel protection?)
 - Check: photocopies of the processed checks (front and back).
 - Cash: photocopies of the cash receipts.
 - Credit Card: photocopies of the section of the monthly credit card statements showing all payments made for the travel arrangements.
4. Airline Tickets
 - Photocopies of the original tickets or a photocopy of the e-ticket receipt which includes ticket numbers and dates of travel.
5. Other Itemized Invoices, Receipts, Tour Flyers and Brochures
 - Photocopies of all payment invoices and purchase receipts.
 - Photocopies of the trip flyer or tour brochure outlining the trip itinerary.
6. Refunds (Did the airline, hotel, cruise line give any money back when the trip was delayed?)
 - If Yes - Photocopies of the refund checks or credit card statements showing the refunds that were received.
 - If No - Letter from the travel advisor or travel provider (such as airline, cruise line, tour, etc.) stating that the travel arrangements are not refundable.

Unused Pre-Paid Trip Expenses

1. Claim Form
 - Travel Coordinator's Statement (To be completed by the travel advisor) - If you did not use a travel coordinator and coordinated the trip on your own, this does not apply.



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Additional Airfare and Other Expense

1. Proof of Payment (How did you pay for the additional expenses?)
 - Check: photocopies of the processed checks (front and back).
 - Cash: photocopies of the cash receipts.
 - Credit Card: photocopies of the section of the monthly credit card statements showing all payments made for the additional travel arrangements.
2. Airline Tickets
 - Photocopies of the e-tickets or receipts verifying the cost of the additional airfare arrangements purchased.
3. Receipts for Additional Meal, Hotel and Ground Transportation Expenses
 - Photocopies of itemized receipts and itemized invoices for all purchases made for meals, hotels and ground transportation expenses.

Trip Interruption Claims

Information Needed for All Claims

1. Claim Form
 - Completed and signed Trip Interruption Claim Form.
2. Proof of Loss (Why was the trip interrupted?)
 - Illness or Injury: Planholder/Patient Authorization Claim Form and completed Attending Physician's Statement.
 - Death: photocopy of Death Certificate indicating cause of death.
 - Other: documentation of events that caused the trip interruption.
3. Proof of Payment (How did you pay for the trip and the travel protection?)
 - Check: photocopies of the processed checks (front and back).
 - Cash: photocopies of the cash receipts.
 - Credit Card: photocopies of the section of the monthly credit card statements showing all payments made for the travel arrangements.
4. Airline Tickets
 - Photocopies of the original tickets or a photocopy of the e-ticket receipt which includes ticket numbers and dates of travel—this is needed for original and additional airfare.
5. Other Itemized Invoices, Receipts, Tour Flyers and Brochures
 - Photocopies of all payment invoices and purchase receipts.
 - Photocopies of the trip flyer or tour brochure outlining the trip itinerary.
6. Refunds (Did the airline, hotel, or cruise line give any money back when they interrupted?)
 - If Yes - Photocopies of the refund checks or credit card statements showing the refunds that were received.



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- If No - Letter from travel agent or travel provider stating that the travel arrangements are not refundable.

Unused Pre-Paid Trip Expenses

1. Claim Form
 - Travel Coordinator's Statement (To be completed by the travel advisor) - If you did not use a travel coordinator and coordinated the trip on your own, this does not apply.

Additional Airfare and Other Expenses

1. Proof of Payment (How did you pay for the additional expenses?)
 - Check: Provide photocopies of the processed checks (front and back).
 - Cash: Provide photocopies of the cash receipts.
 - Credit Card: Provide photocopies of the section of the monthly credit card statements showing all payments made for the additional travel arrangements.
2. Airline Tickets
 - Photocopies of the e-tickets or receipts verifying the cost of the additional airfare arrangements purchased.
3. Additional Meal, Hotel and Ground Transportation Expenses (Applies to select plans only in situations where you cannot continue your trip or must extend your trip due to a covered injury or sickness not requiring hospitalization)
 - Photocopies of itemized receipts and itemized invoices for all payments made for meals, hotels and ground transportation expenses.