

# MAKING A CLAIM

## HELPFUL HINTS AND TIPS

### MAKE SURE YOU'RE PREPARED FOR THE UNEXPECTED

Should you need to make a claim, we want the process to be as quick and straightforward as possible. The advice below aims to make you aware of the information you'll need to submit.

We recommend that you read through this information before your trip. Some information is specific to your product features and any additional benefits you chose, so it may be worth viewing your product summary.

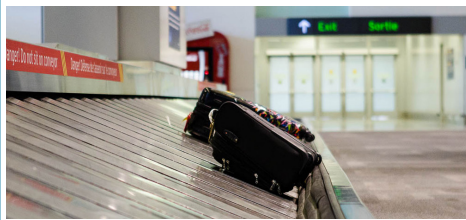
## Here's what you'll need when you claim

### Accident or sickness



- Completed and signed claim form
- Copy of passport pages showing entry into the country, picture, name, and country of residence
- Itemized bill and medical notes showing the date of service, diagnosis and charges from the Doctor, Pharmacy, Hospital, Clinic, and/or Ambulance
- Receipts and credit card statements showing payment in full for services rendered

### Lost or stolen baggage & personal effects



- Completed and signed claim form
- Copy of the claim filed with the Common Carrier (airline, tour bus, taxi co.) and a copy of the results of that claim (payment/denial)
- Itemized listing of all damaged items showing a detailed description of the item and listing their individual value include original receipts when possible
- Photos of damaged items (required)
- Police Report (if applicable)

### Accidental death & dismemberment



- Completed and signed claim form
- Accident report and police report (if applicable)
- Medical records supporting the date and type of dismemberment
- Death certificate (if applicable)

### Trip cancellation



- Completed and signed claim form
- Original itinerary showing dates and charges
- Proof of date and reason trip was cancelled
- New itinerary of dates/charges to catch up/return to originally schedule
- Proof of payment for all travel arrangements
- Proof of amount refunded on prepaid travel
- Proof of any cancellation fees or penalties
- Completed Physician Statement or a copy of an Obituary or Death Certificate

### Trip delay



- Completed and signed claim form
- Original itinerary showing dates and charges
- New economy itinerary showing dates and charges to catch up with trip or to return to originally scheduled return destination
- Proof of payment for all travel arrangements
- Proof of amount refunded on prepaid travel arrangements
- Proof of the delay (for example, original ticket and new ticket) - must show a 12 hour delay

### Trip interruption



- Completed and signed claim form
- Original itinerary showing dates and charges
- Proof of payment for all travel arrangements
- Completed Physician Statement (for an accident/sickness) or a copy of an Obituary or Death Certificate
- Proof of payment for all travel arrangements
- Proof of amount refunded on prepaid travel arrangements