

# 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
- 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 person/entity that had custody of your property at the time of loss 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
- 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 (when applicable)

### 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 (if applicable)
- Proof of amount refunded on prepaid travel arrangements