

Documentation Needed to File Claims

Submit all forms and documents together to ensure a smoother and faster process.

Trip Cancellation, Trip Interruption, Travel Delay and Missed Connection Claims

- Complete Claim Form - Trip Cancellation/Interruption/Travel Delay form; if for medical reason: Patient Authorization Form / Attending Physician Statement / Information Request (all signed)
- Tour Terms and Conditions - Copy of the Cancellation Penalties of the Tour Company or Travel Supplier
- Tour Invoices - Copies of the invoices showing the cost of the land or tour arrangements
- Proof of Tour Payments - Copies of the canceled checks, cash receipts or credit card statements showing the payments made for the land or tour arrangements
- Proof of Tour Refunds - A copy of the refund check or credit received from the tour operator or travel agent. If you have not received a refund, please have your agent state this in writing.
- Tour Itinerary - A copy of the itinerary showing the destinations and dates of travel
- Travel Agent or Tour Leader Cancellation Statement - A letter from the travel agent or tour leader confirming the date that the trip was canceled

Emergency Medical Expense Claims

- Patient Authorization Claim Form
- Complete Medical Expense Claim Form
- Medical Bills - Payment receipts and/or itemized invoices indicating the cost of the medical treatment you received while on the trip
- Medical Payments - Copies of the canceled checks or credit card statements showing the payments made towards the medical expenses
- Verification of Medical Treatment - Provide copies of doctor's notes or hospital discharge papers indicating the nature of and reason for treatment
- Verification of Travel - Copies of the itinerary and passenger tickets showing travel destinations and dates
- Excess Notice: Some policies cover expenses in excess of your primary medical coverage. If this is the case with your policy, submit your expenses to your primary medical insurance carriers and provide us with their response. If you're not sure if your travel insurance policy is an Excess policy, contact your claims administrator or Travel Insurance Services at 800.937.1387.

Medical Evacuation Claims

The Assistance Company must approve and coordinate the Emergency Medical Evacuation with a legally licensed Physician for coverage to apply. Claims are handled with the Assistance Company. The Assistance Company for your Plan is OnCall International: 855.227.9681 (U.S. & Canada), 603.952.2050 (international).

Baggage Loss, Damage or Delay

- Baggage Claim Form
- Credit Card Statements- Copies of the credit card statement showing the purchases made for replacement items during the delay of the luggage
- Receipts During Delay - Copies of purchase receipts or invoices for essential items purchased during the delay of the luggage
- Report from Airline or Delivery Service - A copy of the report from the airline or delivery service confirming where and when the delayed luggage was delivered
- Verification of Delay - A letter or report from the airline, cruise line or tour operator confirming the delay or misrouting of the luggage
- Verification of Travel - A copy of one of the following: travel itinerary, boarding passes, luggage tags or passenger tickets