

How to file a claim

Any loss can be distressing, especially when you're traveling. Whether you have to cancel or interrupt a trip because of illness, if you have incurred expenses because of a flight delay, or if your bags are lost or damaged you may want to file a claim. It's important to know before you leave what is covered, what you need to do to submit a claim, and what kind of documentation you will need to support that claim.

Before You Travel

Follow these simple steps:

- Know your coverage-- Review your travel insurance policy's Description of Coverage and familiarize yourself with what is covered before and during your trip. If you have any questions, contact the help number on your policy.
- Review your travel assistance benefits -- These services are usually part of most comprehensive travel insurance policies. Depending on your policy, assistance services, available through a 24/7 hotline, can range from directions to local medical assistance at your destination, to concierge-type arrangements for restaurant reservations during your trip.
- Take the provided summary of your policy with you. This usually contains your travel insurance policy ID number and contact numbers for customer assistance and the 24/7 assistance hotline.
- Make copies of all pertinent proofs of payment for your trip. These can include transportation tickets, hotel vouchers, etc.
- Make lists of what you pack in each suitcase.
- If traveling abroad, check travel advisories--the US Department of State website (www.state.gov) contains travel advisories that may affect your trip.

Your responsibility when filing a claim

To determine the extent of loss and whether it is recoverable, your travel insurance company will need your help in providing appropriate documentation. Here is what you will need to file a claim.

Illness or injury: whether it is compensation for medical expenses incurred, or cancelling, interrupting or delaying a trip for medical reasons, required documentation consists of --

- medical records, doctors' notes
- pertinent authorization forms
- information on your primary health insurance coverage
- death certificate, if applicable.

Trip cancellation or interruption claims caused by a travel problem: you'll need original, or copies of, original documents such as transportation tickets, hotel vouchers, or other proofs of payment as well as any applicable refunds from travel suppliers. You also might be asked to provide copies of the travel supplier's cancellation penalties

Travel or baggage delay: you will need an official report from the airline or other carrier giving details of the delay, plus receipts for out-of-pocket expenses.

Baggage Loss: required documentation includes original receipts of lost items, an itinerary noting locations during the trip, a list of claimed items lost, with dates of purchase and amounts paid; any settlement documentation from airlines, other common carriers, or hotels ; and a report from common carriers, other local authorities or from police where applicable .

Damaged baggage: to claim for damaged baggage a repair estimate or statement indicating the item is not repairable is required.

Damage to a rental vehicle: supply an original rental agreement, along with your itinerary that will identify locations of the rental car during your trip. You'll also need to submit a damage report (from the rental car agency), proof of payment for damages or estimate for repair of rental vehicle, and a Police or accident report.