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TRAVEL INSURANCE: WHAT TO DO IF THINGS GO WRONG UStiA Advises Travelers how to file a claim

Planning a trip? Travel insurance can help ease the way when things go wrong. But, to get the most out of your travel insurance, you need to be an informed consumer, advises the US Travel Insurance Association.

“Any loss can be distressing, especially when you’re traveling. Whether you have to cancel or interrupt a trip because of illness, seek reimbursement for expenses due to a flight delay, or collect on lost baggage, it’s important to know what is covered and what you need to do to submit a claim” says Ed Walker, UStiA president.

Before You Travel

UStiA suggests you follow these simple steps before you depart:

- Read the Policy-- Review the Description of Coverage supplied to you, and be sure you understand the key terms and conditions of your coverage. If you have any questions, contact the help number on your policy.
- Review your travel assistance benefits-- These services are part of most comprehensive travel insurance policies. Depending on your policy, assistance services, which are usually available through a 24/7 hotline, can help with everything from a referral to a local medical provider to concierge-type services that can arrange for dining or event tickets during your trip.
- Take your policy ID number, the 24/7 customer assistance numbers, and a summary of your policy with you.
- 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: filing a claim

To determine whether you are covered for a specific event or loss, the travel insurance company will need your help in providing appropriate documentation, advises Walker. For example, to submit a claim involving **illness or injury**--whether for trip interruption, cancellation or medical expenses--you’ll need to provide the following:

- medical records, doctors’ notes
- any authorization forms requested by the insurance company
- information on your primary health insurance coverage

For other types of travel related claims, like travel delay, baggage, or rental car problems, you’ll need original documentation of the event, applicable receipts, and a report from local authorities, involved airlines or other carriers.

For a complete listing of documentation needed to file a claim, visit <http://ustia.org/documents/how-to-file-a-claim.pdf>. Once you have filed the claim with your travel insurance company, the company will advise you of the claim’s status. “Your travel insurance provider will try to handle the claim as expeditiously as possible. However, the procedure may take some time, depending on the amount of research required for verification,” advises Walker.

UStiA also suggests you consult your travel insurance company for details pertaining to your specific travel insurance policy.

About UStiA

UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from travel agencies, airlines, tour operators, hotels and resorts, and insurance brokers, as well as through the Internet.

For more information and consumer advice on how to shop for travel insurance, visit the UStiA website, www.ustia.org.

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