

Guide to Making a Claim

Documents that are required

ORIGINAL DOCUMENTS MUST BE PROVIDED. WE CANNOT ACCEPT PHOTOCOPIES, SCANNED OR FAXED DOCUMENTS, UNLESS SPECIFICALLY AGREED BY US.

FOR ALL CLAIMS

1. The Travel Insurance Certificate together with the receipt issued by the Travel Agent showing payment of the Insurance Premium.
2. The Tour Operator(s) or Travel Provider(s) booking document(s) showing the total cost of the holiday.
3. Travel Tickets (Airline/Ferry/Coach etc)
4. Your Travel Itinerary.
5. A photocopy of your passport page showing your photograph, name and date of birth.
(This is only required to verify the identity of the claimant(s))
6. Documents to support any discount given to you for your Travel Arrangements.

CANCELLATION / LOSS OF DEPOSIT

1. Proof of the cancellation, e.g.
 - a) Medical – the Medical Certificate is to be completed for all Claims.
For covid related claims – a copy of the NHS positive Covid 19 result showing the name and date
 - b) Death – the Death Certificate. The Medical Certificate on the Claim Form may need to be completed on receipt and assessment of the claim.
 - c) Redundancy – a letter from the former employer confirming the period of employment and date you were notified of the redundancy, plus that you qualify for redundancy payment under current government legislation.
 - d) Attendance at Court – the court subpoena
2. The Tour Operator(s) or Travel Provider(s) cancellation invoice(s).
3. For any privately arranged travel/accommodation, written confirmation from the provider of the monies paid, the cancellation charges and a copy of the contract terms, if any.

TRAVEL DELAY

A letter from the carrier stating:

- a) Exact reason for the delay
- b) Scheduled and actual departure date and time

MISSED DEPARTURE

1. Receipts for additional expenses incurred.
2. Written confirmation from the Public Transport Scheduled Service Operator of the reason for the failure
3. Written confirmation from the repairer of the vehicle as to the damage incurred or the cause of the mechanical failure.

MEDICAL EXPENSES/CURTAILMENT

1. All receipts for expenses incurred.
2. Additional travel tickets
3. Your EHIC/GHIC if treatment was received within the EC.
4. For claims for a serious illness resulting in hospitalisation whilst abroad, the Medical Certificate must be completed by your usual GP, unless your medical records were already sent to the Assistance Company whilst you were being treated abroad.
5. If hospitalised, written confirmation from the hospital abroad of the date and time admitted and the date and time discharged.
6. A letter from the treating doctor abroad confirming the reason and medical necessity to return home to the UK earlier than planned.
7. The Medical Certificate is to be completed, for claims where curtailment is either as a result of illness/death which occurred in the UK of a person not insured or for any person named in Part 1, other travelling companions or person(s) whom you had

PERSONAL EFFECTS/MONEY

1. A Police or Couriers Report as stated within your policy wording. Please refer to your policy wording for clarification.
2. For money claims, currency conversion slips/copy of bank/building society statements or a letter from your bank confirming withdrawal of funds prior to the trip.
3. For personal effects claims see the note on the front of the form – EVIDENCE OF OWNERSHIP/VALUE.
4. The Property Irregularity Report issued by the carrier, ticket and baggage tags.
5. Please keep all damaged items. These may be required for inspection by us.
6. Receipts for any emergency items purchased.

PERSONAL LIABILITY

1. Receipts for any expenditure that you were required to make.
2. Witness statements.
3. Any photographs taken of the property that was damaged