

## PERSONAL EFFECTS

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

- The Insurance Certificate (Annual Certificates will be returned)
- The booking invoice for your trip
- Receipts or similar documentation for the items you are claiming as evidence of value and ownership. Similar documentation can include bank statements showing purchase, original packaging for item or photo showing the items in question
- A written report either from the airline, or hotel representative, or other applicable authority to confirm that you have notified them of the loss or theft
- In respect of claims for damage to checked in luggage, we need a property irregularity report, which must be obtained at the airport, your airline passenger ticket and luggage recovery tags. We also require an estimate for repair/cleaning or a letter from a retailer confirming that the item is beyond repair or restoration.
- In respect for claims of stolen goods, it is a condition of the policy that all losses are reported to the local police within 24 hours and a written report obtained and submitted with your claim (Please refer to your policy wording for full conditions regarding stolen and lost goods)
- In respect of checked-in luggage missing and not returned, your airline passenger ticket, luggage recovery tags, property irregularity report and confirmation of loss letter must be provided. The property irregularity report should be obtained at the airport and the confirmation of loss letter will be available from the airline
- In respect of money claims, we require documentation in support of the amount lost, such as foreign currency transaction slips or written confirmation of a withdrawal
- In respect of delayed luggage, we require receipts for items purchased for essential use and a letter from the carrier confirming the delay
- If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should also be completed. This can be found via the red menu bar at the side of the screen

**Please read these important notes:**

- The policy excess as defined in your policy will be deducted from each and every claim per insured person. In some cases your claim may fall under more than one section – consequently more than one excess may be deducted
- We request details of your household insurance policy as there is a reciprocal agreement in place between insurance companies which allows them to share losses incurred, without affecting any no-claim discount or future premiums which the policyholder may enjoy
- Please refer to the luggage section of your policy for confirmation of the sums insured which may be applicable to your claim
- Claim payments can be made by cheque or BACS transfer, which takes much less time. It will be made in the currency of your residency
- When your claim is settled we will provide a full breakdown of our assessment

## CANCELLATION

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

- The Insurance Certificate (Annual Certificates will be returned)
- The booking invoice for your trip to confirm the full costs, deposits paid and date of booking
- Evidence of any refund from the airline or travel agent
- A tour operator's cancellation invoice (if applicable) or unused tickets confirming the cancellation, the date of notification of cancellation and amount that you have not been refunded which represents your insurance claim
- Correspondence received in respect of any medical declaration made in the past
- If the claim is due to bereavement, you will need to provide the death certificate which will of course be returned
- If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should also be completed. This can be found in the list on the left hand side of this page

**Please read these important notes:**

- When cancelling for medical reasons it is essential that the medical certificate on the form is completed since we are only able to assess the validity of the claim when each of the specific questions is answered. If the claim is due to bereavement, we will still require this medical information
- We will base your settlement on the cancellation invoice provided by your tour operator
- The policy excess as defined in your policy will be deducted from each and every claim per insured person. In some cases your claim may fall under more than one section – consequently more than one excess may be deducted
- Claim payments can be made by cheque or BACS transfer, which takes much less time. It will be made in the currency of your residency
- When your claim is settled we will provide a full breakdown of our assessment
- Where the claim is related to pregnancy, we will only consider the claim if it is a result of a medical complication

## CURTAILMENT (EARLY RETURN)

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

- The Insurance Certificate (Annual Certificates will be returned)
- The booking invoice for your trip to confirm the full costs, deposits paid and date of booking
- Evidence of any refund from the airline or travel agent
- All tickets, including unused and additional tickets. Please note however reimbursement for travel costs is based on either unused costs or additional costs, not both
- Correspondence received in respect of any medical declaration made in the past
- Correspondence from your tour operator in confirmation of the total cost of the unused portion of your holiday (if available)
- If the claim is due to bereavement, we will need to see the death certificate which will of course be returned
- If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should also be completed. This can be found in the list on the left hand side of this page

**Please read these important notes:**

- When curtailing for medical reasons, it is essential that the medical certificate on the form is completed since we are only able to assess the validity of the claim when each of the specific questions is answered. This should be completed by the GP of the person whose illness necessitated your early return - either your own GP or the GP of your relative
  - If the claim is due to bereavement, we will still require this medical information
  - If you curtailed your holiday because of your own health, you must also provide documentation from the doctor who treated you abroad, stating why it was medically necessary for you to return home

Failure to provide this may invalidate your claim

- The policy excess as defined in your policy will be deducted from each and every claim per insured person. In some cases your claim may fall under more than one section – consequently more than one excess may be deducted
- Claim payments can be made by cheque or BACS transfer, which takes much less time. It will be made in the currency of your residency
- When the claim is settled we will provide a full breakdown of our assessment

## MEDICAL EXPENSES

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

- The Insurance Certificate (Annual Certificates will be returned)
- The booking invoice for your trip
- All invoices in support of your claim
- Any unused flight / ferry / train tickets
- Correspondence received in respect of any medical declaration made in the past
- If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should also be completed. This can be found in the list on the left hand side of this page

**Please read these important notes:**

- The policy excess as defined in your policy will be deducted from each and every claim per insured person. In some cases your claim may fall under more than one section – consequently more than one excess may be deducted
- Claim payments can be made by cheque or BACS transfer, which takes much less time. It will be made in the currency of your residency
- When your claim is settled we will provide a full breakdown of our assessment
- If you have travelled to an EU country and have used an E111 or European health insurance card, please advise us accordingly

## TRAVEL DELAY AND MISSED DEPARTURE

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

- The Insurance Certificate (Annual Certificates will be returned)
- The original booking invoice to confirm the scheduled dates and times of travel
- A tour operator's cancellation invoice (if applicable) or unused tickets if claiming for abandonment
- If claiming travel delay benefit, we require a written report from either the airline, train, ferry or tour operator confirming the reason for the travel delay, together with the actual and scheduled departure and arrival times
- If claiming expenses due to missed departure, we require a written report from the public transport operator confirming the reason for your failure to reach your destination, or a written report from breakdown service if your own vehicle was immobilised
- If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should also be completed. This can be found in the list on the left hand side of this page

**Please read these important notes:**

- Please note you cannot claim for **both** travel delay and expenses incurred due to missed departure
- Please note any settlement made in respect of travel delay is a benefit only and will not automatically provide cover for any additional travel or accommodation costs. Please refer to your policy for confirmation of benefit available
- For missed departure claims we will expect every reasonable step to have been taken to commence and complete the journey to the departure point on time, and will not consider claims that arise from traffic delays
- Claim payments can be made by cheque or BACS transfer, which takes much less time. It will be made in the currency of your residency
- When your claim is settled we will provide a full breakdown of our assessment

## PERSONAL ACCIDENT

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

- The Insurance Certificate (Annual Certificates will be returned)
- The booking invoice for your trip
- Correspondence received in respect of any medical declaration made in the past
- Where the claim follows death -
  - The death certificate
  - Grant of Probate or letters of administration
  - Coroner's report where applicable
  - Copy findings of inquest if applicable
  - The Police Report if applicable

**Please note that the policy does not offer compensation for all types of injury; it pays benefit only in the event of the specific and severe types of trauma listed. Please refer to your policy for full details.**

- If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should also be completed. This can be found via the red menu bar at the side of the screen
- Claim payments can be made by cheque or BACS transfer, which takes much less time. It will be made in the currency of your residency

## STUDENT EARLY RETURN / RESUMPTIONS

**Please submit originals of all of the following - photocopies are not acceptable. We recommend that you keep copies of everything you send us for your own records**

**If you are claiming for early return (curtailment) your claim must be accompanied by:**

- Insurance Booklet
- Flight Tickets, Work and Travel participation application form (yellow copy)
- Proof of early return, e.g. flight change transfer receipt
- Receipts for expenses incurred
- If early return is due to exam failure, College/University letter confirming exam results
- Confirmation to re-sit exam including date of re-sit
- If early return is due to medical conditions, a certificate from treating Doctor stating reason for early return
- If early return is due to bereavement, we will need to see the death certificate which will of course be returned
- Please provide full details if early return is due to any other reason
- Photocopy of DS-2019 (original MUST be retained for future visa application) or work authorisation papers

**If you are claiming either for programme participation costs or resumption of journey all claims must be accompanied by**

- Proof of early return e.g. flight change transfer receipt
- Flight tickets, Work and Travel participation application form (yellow copy)
- Receipts for expenses incurred
- College/University letter confirming exam results if early return was due to exam failure
- Confirmation to re-sit exam including date of re-sit
- Invoice for new USA return flight ticket
- If early return is due to medical conditions, a certificate from treating Doctor stating reason for early return
- If early return is due to bereavement, we will need to see the death certificate which will of course be returned
- Please provide full details if early return is due to any other reason

**Please read these important notes:**

- Cover for Programme Participation costs only valid if return to UK/Ireland is within 28-days commencing from arrival date in the USA/Canada
- Please note that you cannot make a claim under both Section 10 and 11 of the policy - i.e if you are claiming for unused programme participation costs you cannot claim for resumption of journey
- Your policy booklet contains a comprehensive list of frequently asked questions. Please read these before commencing completion of your claim form

## SCHOOLS AND GROUPS

**If you are making a claim on behalf of a school/group or individuals within a group, the school/group form should be completed in addition to the relevant claim form.**

This form can be downloaded directly. Please complete this after a claim form has been emailed to you so the Claim Reference can be included.

This form should be completed only in conjunction with a travel claim.

Please [click here](#) to display the form