

FREQUENTLY ASKED QUESTIONS

If your specific query is not answered, please contact us at the email address shown below.

Q: What is my Claim Reference Number?

A: You will find your Claim Reference Number at the top of your claim form. It is important that you take note of this number and keep it safe as we will require this number in all communications regarding your claim.

Q: How long will it take for my claim to be settled?

A: We are committed to providing a quality service - you should expect to receive a response from us within three weeks. To avoid delays please ensure that you provide us with all the relevant documentation required to process your claim.

Q: Do I need to send original documentation with my claim?

A: Yes, we require original documentation only, although we also suggest that you keep photocopies of every item you send us. We will return certain original documents like death certificates and annual insurance policy documents. Please note all costs incurred obtaining documentation should be borne by the claimant.

Q: I do not have all the documents you require; can I proceed with my claim?

A: It is a requirement of your policy that you provide full details when making a claim. You can still submit your claim with an accompanying letter explaining the reasons why you are unable to supply the required documents, but without all relevant documentation we cannot guarantee that the claim can be processed.

Q: Where can I get my Insurance Certificate/Booking invoice from?

A: If you are not already in possession of these documents you can request them directly from the travel agent where you booked your trip. If you purchased your insurance with an alternative provider you will need to contact them directly.

Q: How can I make a claim for school/group booking or individuals within a group?

A: You should complete the relevant claim form and also the school/group form which can be found via the red bar menu bar at the side of the screen.

Q: I have cancelled/curtailed my holiday due to a medical problem; do I need a GP report?

A: We will need a medical report from either the GP of the person who has the medical condition or in certain circumstances this report can be completed by a specialist /consultant. All questions on the medical report must be answered and the report must also be stamped.

Q: Do I need to send all medical receipts and invoices? (for medical claims)

A: Yes, we require original documentation only, although we also suggest that you keep photocopies of every item you send us.

Q: I want to make a luggage claim/travel delay claim but I do not have a written report from airline/police/tour-operator confirming loss or damage or delay; can I proceed with claim?

A: No, unfortunately without a written report we are unable to process this type of claim.

Q: How will claim payments be made?

A: Payments can be made by cheque or BACS transfer, which takes much less time - please complete the claim accordingly. It will be made in the currency of your residency.

Q: I'm not satisfied with the settlement; what should I do next?

A: We suggest that you first refer to your policy as limits, exclusions, depreciation or excesses may apply. If you have been sent a Claim Settlement Breakdown sheet this may provide further information. If you remain dissatisfied with the settlement you should contact our Travel Claims Unit at claims_general@europ-assistance.co.uk. Alternatively you can write to us at the UK or Irish addresses below - please mark 'Appeal' on the envelope. The claim will be reviewed and you will then be advised of your further options.

Q: Where do I write to?

A: Please ensure that all documentation includes your Claim Reference Number and is sent to the relevant address below:

UK residents

Europ Assistance
Claims Department
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Fax 01444 412688

Email claims_general@europ-assistance.co.uk

Irish residents

Europ Assistance
Claims Department
IDA Business Park
Athlumney
Navan
Co. Meath

Fax 046 90 74511

Email claims_general@europ-assistance.co.uk

If your question is not answered above or in the Guidance Notes, please contact us via fax or email for further help and include your Claim Reference Number.

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

[View Frequently Asked Questions](#)

[Request a Travel Cancellation Claim Form](#)

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

[View Frequently Asked Questions](#)

[Request a Travel Curtailment \(Early Return\) Claim Form](#)

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

[View Frequently Asked Questions](#)

[Request a Travel Medical Expenses Claim Form](#)

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

[View Frequently Asked Questions](#)

[Request a Travel Delay and Missed Departure Claim Form](#)

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

[View Frequently Asked Questions](#)

[Request a Travel Personal Accident Claim Form](#)

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

[View Frequently Asked Questions](#)

[Request a Travel Student Early Return and Resumption 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