



TRAVEL CLAIMS

YOUR NEXT STEPS



**SOMETHING GOES WRONG,
I MAKE A CLAIM ON MY TRAVEL INSURANCE**

I receive confirmation my claim was created.
I am given a claim reference number and I am advised of all the supporting documents I will need to provide.



**HAVE I SENT ALL THE NECESSARY
DOCUMENTS FOR MY CLAIM TO BE REVIEWED ?**

YES

NO

Documentation review in process.

We need all the documents listed* to assess your claim.

** Included in the acknowledgement email I received.*



**I RECEIVE
COVERAGE DECISION**

Documentation review in process.



**I SEND ALL
THE NECESSARY DOCUMENTS
FOR MY CLAIM TO BE REVIEWED**



**MY CLAIM
IS APPROVED**

I am reimbursed for the full amount requested. I receive confirmation of payment.



**MY CLAIM
IS APPROVED**

**BUT NOT FOR THE FULL
AMOUNT REQUESTED**
I am informed of the decision and reasons why as well as confirmation of payment.



**MY CLAIM
IS DECLINED**

I am informed about the decision and reasons why
If you are unclear about our decision or wish for your claim to be looked at again, we advise you to contact us using the details on the decline letter.

**I RECEIVE MY PAYMENT
IN THE BANK ACCOUNT I PROVIDED**

Can take up to 7 - 10 days.



If you have any queries about your claim, contact us using the details on the decline letter.



**YOUR FEEDBACK IS VALUABLE TO US
AS WE ARE ALWAYS LOOKING TO IMPROVE OUR SERVICE**

If you receive a survey from us inviting you to rate your experience, we would appreciate your feedback.