

Dear Sir/Madam,

We understand that you need to make a claim on your travel insurance policy.

To ensure we can assess and finalise your claim as quickly as possible and to avoid unnecessary delays, please follow these simple steps:

1. Completing your claim form:

- Fully complete the enclosed claim form in as much detail as possible.
- Please write clearly.
- Please submit your claim within 31 days of your return date.

2. What you need to include with your claim form:

- Use the checklist and obtain all the required ORIGINAL documents to substantiate your claim. Copies are not acceptable unless indicated.
- Any other documentation and information you want us to consider.

3. Before you send your claim:

- Double check your claim is complete and sign the declaration on page 1.
- We recommend you keep a copy of your claim for your own records.

4. Where to send your claim:

- *Please post your claim to:*

Customer Care Claims Department
PO Box 9180
Chelmsford
Essex
CM1 9AG

- For your peace of mind you may wish to consider using Recorded or Special Delivery.

Once we receive your claim we aim to correspond with you within ten business days.

If you have any queries, please don't hesitate to contact us for assistance*.

Kind regards,

Cover-More Insurance Services Limited.

* Calls may be recorded or monitored for reference and training purposes.

Cover-More Insurance Services Limited
United Kingdom • Australia • New Zealand

Level 2, 31 Springfield Road, Chelmsford, Essex, CM2 6JE
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www.covermore.co.uk

...making travel insurance easy

Travel Insurance Claim Form (UK)

THIS PAGE MUST BE COMPLETED FOR ALL CLAIMS

- Please ensure you provide all requested information and documentation. If you need help with your claim please telephone us. If you don't provide what is required your claim may be delayed or not paid.
- Please keep a copy of your claim.
- We shall respond to your claim within ten business days from the day we receive it.

OFFICE USE ONLY: NEW EXISTING

Claim Number:

Date received:

Your Details

Please tick preferred option for correspondence Email Post

Title First name

Family name

Date of Birth Passport Number

Occupation

Email Address

Home Address

County Post Code

Home Phone Mobile

Work Phone Fax

Name of Your Travelling Companion Their contact number

Your Policy

Policy Number Date Issued

Date insurance paid for Date travel arrangements booked

Travel Agency Name & Location Travel Consultant's Name

Date departed Date returned

Your Health

Did Self Assessment of an Existing Medical Condition apply to you?
Yes No

If yes, advise that condition:

Did you apply and pay for any Existing Medical Condition cover? Yes No

If yes, please provide the reference number below:

Settlement of Your Claim

Write Clearly To Avoid Delays

If your claim is approved for payment we will deposit the amount payable directly to a bank account you nominate. *NOTE: We cannot deposit to credit card or non-UK accounts.*

Sort Code (Must be 6 digits) Account Number (Must be 8 digits)

Name of Account Holder Name of Bank

Other Insurance/claims

Can you claim/have you claimed from any other source? (e.g. airline, transport provider, travel agent, third party etc.) Yes No

Details Amount Received

Do you have private health insurance? Yes No

Name of fund Policy Number

Can you claim from them for this event? Yes No

If yes, include your statement of benefits giving evidence of the amount received.

Have you made a travel insurance claim in the past? Yes No

If yes, please give details

Date Company Name

Amount Claimed Type of claim

Certain credit cards may provide basic travel insurance cover which may also cover your loss. Do you have credit card/s? Yes No

If yes, with which provider and which card type/s?

Provider (e.g. Barclays) Type (e.g. Gold Visa)

Did you purchase part or all of your travel on the card/s? Yes No

Warning

To avoid passing the cost of dishonest and fraudulent claims on to you, our honest policy holder, we are strongly committed to investigating claims. We try to conduct/ finalise investigation quickly and with minimal disruption. If your claim is found to be fraudulent the claim will be declined. All cases of fraud will be reported to the Police and can result in imprisonment and civil action by the insurers.

Your Declaration: Important

I/We declare that all statements and particulars stated on this form and all documents submitted are true and correct. I/We have not withheld any material information connected with this claim that will inhibit the insurers ability to make a fair and reasonable assessment of my claim.

I/We assign to insurers all rights of recovery/salvage against any person or organisation and will cooperate to secure such rights.

I/We acknowledge that the underwriter or it's agents may give to and obtain from any other insurer or insurance reference bureau, information relating to this or any other insurance held by Me/Us, or any claim made by Me/Us and I also authorise any other insurer to provide information relating to this or any claim made by me.

Claimant's Name Claimant's Name

Signature Signature

Date Date

Luggage, Delayed Luggage, Money, Travel Documents, Business & Golf Item Claims

ALL CLAIMS: Please tell us what happened in as much detail as possible

Date of incident

Time

 AM/PM

Full address / location of loss

Country

Town

Whereabouts

Explanation (Please attach a letter if more space is required)

What action did you take following this event?

When did you last see your luggage / personal effects?

If applicable, how many bags were you travelling with in total?

Weight of checked in baggage? How many bags did you check in?

If the incident occurred while the goods were with you, please detail where the goods were placed in relation to your person at the time. (You may also enclose a diagram to further explain the circumstances)

Name and address of your household contents insurer

Household contents policy number

Have you submitted a claim with them yet? Yes No

Household claim number

Report Details

Were the police or transport authority notified? Yes No

If no, why not?

Contact details for police or transport authority

Have you submitted a claim with the transport provider? Yes No

Please give details and claim reference number

Date of incident

Time

 AM/PM

Police/crime reference number

Luggage, Delayed Luggage, Money, Travel Documents, Business & Golf Item Claims

Details Of Items You Are Claiming

Please tick Loss Theft Damage Theft/damage whilst in care of transport provider Business Golf

Full Description of item. Must include brand, model number details	Owners name	Original purchase price and currency	Date of purchase	Place of purchase	Payment method	Amount claimed £	Office use only

Delayed Luggage

Date and time of your arrival

Date and time your baggage was delivered

Total time delayed

Details of compensation received from transport provider:

Essential item details	Date of purchase	Payment method	Purchase price and currency	Office use only

Money and Traveller's Cheques

Amount you are claiming

Money £	Money - other. State currency	Traveller's Cheques	Your name

Amount taken on your trip

Money £	Money - other. State currency	Traveller's Cheques	Office use only

Passport and Travel Documents

Item claimed (description)	Date expenses incurred	Amount claimed	Currency	Office use only

Documentation We Require To Process Your Claim

Please check your claim and before you send it to us please ensure that you attach the following ORIGINAL documents:

Attached (Please tick)

ALL CLAIMS

- Your original travel itinerary, travel tickets, booking invoice to confirm travel
- A copy of your Certificate of Insurance

LUGGAGE

- PROOF OF OWNERSHIP: Original receipts from the store where the goods were purchased. If not available, duplicates from the store should be obtained and submitted. (Other documents you may submit for CONSIDERATION are warranty cards, instruction manuals, credit card/bank statement, photographs or packaging.
- The original loss or theft report e.g. Police report or transport provider letter. Any loss or theft must have been reported have been reported within 24 hours.
- A written report (Property Irregularity Report or P.I.R.) from the involved transport provider stating that the loss, theft or damage has been reported to them in the relevant time and confirming the amount they will be compensating you. Travel insurance protects you, subject to your policy limits, against remaining losses once compensation has been paid to you by the relevant party. Compensation must be claimed from the transport provider first, before submitting the claim to us.
- For damaged items: a quote from a reputable repairer (of your choice) stating the repair costs and/or if the items is damaged beyond repair. If so, we may request the damaged item to be sent to us so please keep it.
- Confirmation of your trip (itinerary and tickets) and your checked in baggage tags.
- Original receipts for the replacement items if you have already replaced items which were lost, stolen or damaged. (These may be stamped and returned to you if you request so in writing)

- If claiming theft from a vehicle, accommodation room or private residence you must send us evidence the vehicle, room or building was locked and forced entry was gained.
- A copy of your household contents insurance schedule.

DELAYED LUGGAGE

- Original, itemised receipts for essential items of clothing and toiletries purchased after your luggage was delayed for more than 24 hours.
- The original loss report (Property Irregularity Report or P.I.R.) from the transport provider with confirmation that all of your luggage was delayed, the length to time it was delayed for and the details of compensation payable by them.

MONEY AND TRAVELLER'S CHEQUES

- Evidence of money or travellers cheques you were carrying and are now claiming: bank statement, currency exchange receipts etc along with confirmation of the amount.
- The original loss or theft report e.g. Police report. Any loss or theft must have been reported within 24 hours.

TRAVEL DOCUMENTS

- The original loss or theft report e.g. Police report. Any loss or theft must have been reported within 24 hours.
- The original receipts for the replacement of the lost / stolen passport and travel documents.

Please include any other documentation you wish us to consider.

If you have not provided any of the required documents please tell us the reason why in writing.

Additional Information: Please write any further details here or attach a letter if more space is required.

Office Use Only:
