

We're Here When You Need Us.



Claims

Toll-Free [1-800-387-2487](tel:1-800-387-2487)
(24 Hours & 7 Days a Week)

Making a Claim

Knowledgeable claims and service advisors are available to help you.

How to Make a Claim

What to Do if You Have a Claim for emergency medical, trip cancellation or trip interruption.

Dealing with an emergency medical issue while you are travelling can be stressful. As well, cancelling or interrupting a planned vacation can be disappointing. We're here to help support you and make things as easy as possible.

To file a claim:

1. Locate the insurance policy, if possible. Having the policy number handy when you call will help us give you faster service. If you can't find it, don't worry—we can still assist you.
2. Call us as soon as possible. You will need to make your claim within a certain period of time—this varies by coverage type and is outlined in your policy.
3. Complete and send in all required documentation. We will guide you through the claims process and the documentation you need. What you need to make a claim depends on the type of coverage you have. In general, you will need to provide:
 - A completed claim form (if you don't have the form, we will send you one)
 - In the event of a medical claim you will need documentation from your treating physician
 - For trip cancellation and interruption you will need proof of payment of pre-paid travel arrangements, supporting documents to substantiate the cause of loss

Claim Forms

There are specific forms that can be used to file a claim for insurance benefits

All instructions are included with the form. For questions, or to request a form, please contact us or download the forms online.

- Emergency Medical and Authorization Form
- Trip Cancellation and Authorization Form
- Trip Interruption and Authorization Form



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Superintendent of Insurance – Contact Information