

Trip Protector  
Documentation required when filing a claim

Your claim is important to us, so help us help you!

By promptly providing all required information, you will accelerate the resolution of your claim.

### **Required General Information**

- Certificate and/or plan number
- Travel agency (or company that booked your trip), agent's name and phone number
- Booking, reservation or invoice number
- Travel dates
- Insurance purchase date and premium paid
- Date of loss
- Proof of Age

**Additional Required Information depending on the nature of your claim:** (these links should allow you to skip to the appropriate section below)

[Baggage Delay](#)

[Baggage Loss](#)

[Rental Car Damage](#)

[Medical/Dental](#)

[Trip Cancellation](#)

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[Travel Delay](#)

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### **Baggage Delay**

What you should provide:

- Documentation from the carrier regarding the delay and length of time your baggage was delayed
- An itemized listing of all emergency purchases
- Receipts and proof of payment for all emergency purchases

### **Baggage Loss**

What you should provide:

- Proof of your loss: documentation from the carrier (cruise line, airline, etc.), regarding the filing and disposition of your claim with them (as this plan is secondary to the carrier's coverage); or a police report (required) if theft loss is not related to a carrier.
- An itemized listing of all lost/stolen items, including dates of purchase and amounts claimed to determine depreciated value.
- Receipts for all lost/stolen items, as the plan requires 25% depreciation on all non-receipted items.

### **Rental Car Damage**

What you should provide:

- A completed claim form.
- Proof of travel.
- Proof of the damage or theft of your rental car.
- A copy of the rental agreement.
- Copy of the loss report to the rental car company.
- Copy of the police report.
- Copy of the repair estimate.

What your travel agent should provide:

- All itineraries.

### **Medical/Dental**

What you should provide:

- A completed claim form.
- A signed Patient Authorization form. Effective April 14, 2003, regulations under HIPAA (Health Information Portability and Accountability Act) were enacted. A signed Patient Authorization is required nationwide by doctors' offices, hospitals and other health care providers. As a result, we must request that you sign and complete this form in its entirety. Failure to do so will result in a delay of your claim.
- The disposition of your claim with your primary insurance and supplemental insurance carriers
- Billing for the claim
- Explanation of Benefits (EOB)

### **Trip Cancellation – Sickness**

What you should provide:

- A signed Patient Authorization form. Effective April 14, 2003, regulations under HIPAA (Health Information Portability and Accountability Act) were enacted. A signed Patient Authorization is required nationwide by doctors' offices, hospitals and other health care providers. As a result, we must request that you sign and complete this form in its entirety. Failure to do so will result in a delay of your claim.
- All unused tickets (air, cruise, ski lift, vouchers, etc.)
- Actual proof of payment for the trip, such as credit card statements or copies of front and back of cancelled checks. Invoices will not be accepted as actual proof of payment
- Proof of refunds received, such as credit card statements or copies of front of refund checks

What your travel agent should provide:

- All invoices and itineraries
- All carrier and supplier cancellation policies (schedule of penalties) that applied to your trip

What the patient's physician should provide:

- A completed Physician's Statement (Note: Medical records pertaining to the patient's sickness or injury may be requested upon review of the physician's statement)

### **Trip Cancellation - Death**

What you should provide:

- A signed Patient Authorization form. Effective April 14, 2003, regulations under HIPAA (Health Information Portability and Accountability Act) were enacted. A signed Patient Authorization is required nationwide by doctors' offices, hospitals and other health care providers. As a result, we must request that you sign and complete this form in its entirety. Failure to do so will result in a delay of your claim.
- A copy of the deceased's death certificate
- All unused tickets (air, cruise, ski lift, vouchers, etc.)
- Actual proof of payment for your trip, such as credit card statements or copies of front and back of cancelled checks. Invoices will not be accepted as actual proof of payment.
- Proof of refunds received, such as credit card statements or copies of front of checks

What your travel agent should provide:

- All invoices and itineraries

#### **All carrier and supplier cancellation policies (schedule of penalties) that applied to your trip**

What the patient's physician should provide:

- The completed Physician's Statement

#### **Trip Cancellation - Other**

What you should provide:

- Proof of your loss such as documentation that will provide dates, circumstances and verification of your loss
- All unused tickets (air, cruise, ski lift, vouchers, etc.)
- Actual proof of payment for your trip, such as credit card statements or copies of front and back of cancelled checks. Invoices will not be accepted as actual proof of payment
- Proof of refunds received, such as credit card statements, copies of front of refund checks

What your travel agent should provide:

- All invoices and itineraries
- All carrier and supplier cancellation policies (schedule of penalties) that applied to your trip

#### **Travel Delay**

What you should provide if you are claiming unused or additional expenses:

- Documentation from the carrier regarding the date, reason for, and length of the delay
- All unused tickets (air, cruise, ski lift, vouchers, etc.)
- Actual proof of payment for your trip, such as credit card statements or copies of front and back of cancelled checks
- Proof of refunds received, such as credit card statements or copies of front of refund checks
- Receipts for all additional accommodation expenses incurred, as daily and policy maximum limits apply
- Proof of payment/invoices for additional transportation expenses incurred

What your travel agent should provide if you are claiming unused expenses:

- All invoices and itineraries
- All carrier and supplier cancellation policies (schedule of penalties) that applied to your trip

#### **Trip Interruption - Sickness**

What you should provide:

- A signed Patient Authorization form. Effective April 14, 2003, regulations under HIPAA (Health Information Portability and Accountability Act) were enacted. A signed Patient Authorization is required nationwide by doctors' offices, hospitals and other health care providers. As a result, we must request that you sign and complete this form in its entirety. Failure to do so will result in a delay of your claim.
- All unused tickets (air, cruise, ski lift, vouchers, etc.)
- Proof of payment and receipts for any additional transportation incurred
- Actual proof of payment for your trip, such as credit card statements or copies of front and back of cancelled checks. Invoices will not be accepted as actual proof of payment.
- Proof of refunds received, such as credit card statements or copies of front of refund checks

What your travel agent should provide:

- All invoices and itineraries.

**All carrier and supplier cancellation policies (schedule of penalties) that applied to your trip.**

A separation of the amount paid for the land, cruise and air portions of your trip.

What the patient's physician should provide:

- The completed physician's statement provided on your claim form
- All records pertaining to the patient's illness or injury

**Trip Interruption - Death**

What you should provide:

- A completed claim form (all areas).
- A copy of the deceased's death certificate
- All unused tickets (air, cruise, lift, etc.)
- Proof of payment and receipts for any additional transportation incurred to return home.
- Proof of payment for your trip (credit card statements or copies of front and backs of cancelled checks; this is imperative to verify the pre-existing waiver.)
- Proof of refunds (credit card statements, copies of front of refund checks)

What your travel agent should provide:

- All invoices
- All itineraries
- All cancellation policies (schedule of penalties) that applied to your trip
- A separation of the amount paid for the land/cruise portion of your trip vs. the air cost

What the patient's physician should provide:

- The completed Physician's Statement provided on your claim form
- All records pertaining to the patient's illness or injury

**Trip Interruption - Other**

What you should provide:

- Proof of your loss (documentation that will provide dates, circumstances and verification of your loss)
- All unused tickets (air, cruise, ski lift, vouchers, etc)
- Proof of payment and receipts for any additional transportation expenses

- Actual proof of payment for your trip, such as credit card statements or copies of front and back of cancelled checks
- Proof of refunds received, such as credit card statements or copies of front of refund checks

What your travel agent should provide:

- All invoices and itineraries.
- All carrier and supplier cancellation policies (schedule of penalties) that applied to your trip
- A separation of the amount paid for the land, cruise and air portions of your trip

Questions? Email: [customerservice@hthworldwide.com](mailto:customerservice@hthworldwide.com)

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Travel Protection

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