

How to Submit a Claim

When you cancel your trip before departure:

1. If the cancellation is a result of sickness or injury, please include the **medical certificate** listed in **Section E** of the claim form, fully completed by the treating physician. The physician who fills out the medical certificate must be the same one who treated the sick or injured person on the date of the incident that caused the cancellation.
2. If the cancellation is a result of an ongoing health condition (of your spouse, your dependent, or yourself), we may request that you provide your family physician's clinical notes at a later date.
3. Please submit an itemized copy of your invoice, providing a breakdown of the costs of your trip, including airfare, hotel, taxes, service fees, and any other expenses. You will need to provide **proof of payment** for each item on the list.
4. Please attach the unused airline ticket(s) and any other travel documents for your original trip. If you have received a refund from your travel agent or your travel supplier, please provide a copy of this statement or refund.
5. **If you are cancelling for non-medical reasons**, please provide documentation to support your claim. This could be a copy of a subpoena for court/jury duty, a letter from your employer, a report from your airline/cruise, etc.
6. In the event that you are cancelling your trip as a result of a death, please provide a copy of the death certificate of the deceased.

Trip interruption or delay occurring after departure:

1. If the interruption is a result of sickness or injury, please provide the **medical certificate** in **Section E** of the claim form, fully completed by the treating physician. The physician who fills out the certificate must be the same one who treated the sick or injured person on the date of the incident that caused the interruption. If it is not possible to have Section E completed at the destination, please include a medical certificate from the treating physician.
2. If the interruption is a result of an ongoing health condition (of your spouse, your dependent, or yourself), we may ask you to provide your family physician's clinical notes at a later date.

3. If you incurred additional expenses, please submit all original receipts for additional costs such as hotel accommodations, meals, essential telephone calls, and/or taxi fares.
4. Please submit an itemized copy of your invoice, providing a breakdown of the costs of your trip, including airfare, hotel, taxes, service fees, and any other expenses. Note that you'll need to provide **proof of payment** for each item.
5. Attach the unused airline ticket(s) and any other travel documents for your original trip. If you have received a refund from your travel agent or your travel supplier, please provide a copy of this statement or refund.
6. **If you are interrupting your trip for non-medical reasons**, please provide documentation to support your claim. This could be a copy of a subpoena for court/jury duty, a letter from your employer, a report from your airline/cruise, etc.
7. In the event that you are interrupting your trip as a result of a death, please provide a copy of the death certificate of the deceased.

FAQs

Question: What are some examples of a proof of payment?

Answer: Proof of payment could be a copy of:

- A credit card statement
- A cancelled cheque
- A debit card slip
- The official receipt issued by your travel agent for a cash payment

Question: What do you mean by medical certificate?

Answer: The medical certificate is a report that includes the medical details provided by the treating physician.

For Trip Cancellation: The medical certificate can be found in section E of the claim form.

For Trip Interruption: The medical certificate could be a copy of the emergency room report, the discharge summary report or a letter from your treating physician.