

Insurance Claim Checklist

Filing an insurance claim probably wasn't on your travel itinerary. Then again, you chose Cover-More to protect your trip investment, just in case something didn't go as planned.

We believe the claims process is as simple as we design it to be, so we've made filing a claim quick and easy. Use our document checklist to ensure you have everything you need; then, choose an option below to start your claim.

Filing a claim



To file a claim, visit ZurichTravelClaims.CoverMore.com



You may also email support@zurichtravelclaims.com with any claim questions or to submit your claims documents electronically.



Call [+1-844-799-0331](tel:+18447990331) within the U.S. or Canada and ask to speak to a claims representative regarding your claim. Our claims team's hours are Monday through Friday, 8 a.m. to 8:30 p.m. Eastern.



You may mail claims forms to the claims administrator at the following address:
Zurich Travel Claims Administration
P.O. Box 1019
Youngwood, PA 15697-0919

Payment method



Paper check payments will be delivered within seven to 10 business days.

The check will arrive in a Zurich-branded envelope saying "Confidential – to be opened by addressee only."



Dream payments (ACH/Electronic) will be deposited to your specified account within 24 hours after receiving the email to initiate the transfer.

The transaction details will show as "Dream Payments".

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Documents checklist

To avoid delays in the claims process, please include all required documentation when uploading your documents.

See below for common claim types and the required documentation.



Trip cancellation | Trip interruption

Medical

- Completed medical claim form – trip cancellation or trip interruption
- Attending physician's statement
- Patient consent to disclose health information
- Trip invoice(s)
- Proof of payment for the trip
- Travel supplier's cancellation terms and conditions
- Airline ticket or e-ticket confirmation
- Confirmation of refund or credit
- Death certificate (if applicable)
- Proof of payment for new travel arrangements (applicable for trip interruption only)
- Receipts for additional expenses (applicable for trip interruption)

Nonmedical

- Completed nonmedical claim form – trip cancellation or trip interruption
- Documents to support the reason for trip cancellation or trip interruption
- Trip invoice(s)
- Proof of payment for the trip
- Travel supplier's cancellation terms and conditions
- Airline ticket or e-ticket confirmation
- Confirmation of refund or credit
- Proof of payment for new travel arrangements (applicable for trip interruption only)
- Receipts for additional expenses (applicable for trip interruption)

Documents checklist

(continued)

To avoid delays in the claims process, please include all required documentation when uploading your documents.

See below for common claim types and the required documentation.



Emergency medical

- Completed emergency medical claim form
- Medical documentation to support sickness/injury
- Patient consent to disclose health information
- Receipts for medical expenses
- Proof of payment of medical expenses
- Travel invoice(s)
- Explanation of benefits from any other insurance



Travel delay

- Completed trip delay claim form
- Documents to support the reason for travel delay
- Trip invoice(s)
- Travel itinerary
- Receipts for expenses
- Confirmation of refund or credit



Baggage delay | Baggage loss

Baggage delay

- Incident report from the party causing delay
- Receipts for necessary purchases
- Travel itinerary

Baggage loss (damage, lost, stolen)

- Incident report filed with common carrier
- Receipts for necessary purchases
- Travel itinerary
- Proof of settlement statement (if applicable)

We reserve the right to request submission of the original receipts if deemed necessary to complete the assessment of your claim.

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