

# Tips for ensuring your claim gets paid

The media love stories about huge travel insurance claims that are denied, leaving people with medical bills they have no way of paying. It sells newspapers and, sometimes, regrettably, this does happen. The truth, though, is that the overwhelming majority of travel insurance claims get paid with no problems.

That said, there are things that you can do to increase the likelihood that your claim will get resolved, and reduce the stress in an already stressful situation.

## When purchasing

- **Spend the time up front** - Insurance companies ask you to complete an application form and, depending on your age, sometimes a detailed medical questionnaire. Answer all questions honestly and err on the side of giving them too much information. Even things that seem trivial to you may be important to them. It's a good idea to go over the questionnaire with your doctor to ensure that questions about your medical history and medications are correct.

In the event of a claim, the insurance company will review your medical history and if they discover something they didn't know about, your claim may be denied.

## Before the trip

- **Read your policy** – Before you leave, be sure you understand what you are and aren't covered for, how to file a claim, and what is meant by a pre-existing condition before you leave. If you aren't sure about something, call your insurance broker or the insurance company directly and ask to have it explained.
- **Note any medical changes since you bought the policy** - If you've been to a doctor because you were ill, or changed your medication, in any way, after

you purchased your insurance, but before you leave, your policy may have been invalidated. Contact your insurance company and explain what happened and ask if there is any impact to your policy. You may be able to alter the policy, even the day you leave, but if you don't, you may be travelling on a policy that will no longer cover you.

- **Put the contact card in your wallet** - Make sure you have this card and know where to find it all times while on your trip. If you don't have multiple copies, make some and give a copy to each person you are travelling with so they have this information, too. It's also a good idea to take your insurance broker's or travel agent's contact information with you as well, in case there is an issue they can assist with while away.
- **Add your insurance company contact to your mobile phone** - Many people travel with their mobile phones and tablets these days. If that's you, make sure the emergency contact information is programmed into the contact file on your device. You may even want to put it on your home screen so it's easy to find in an emergency.

## After leaving

- **Keep all your receipts/tickets/documentation** - Don't throw anything away. For the sake of organization, you may want to have a file or a suitcase pocket identified to store these in, or even take pictures of them on your smart phone as backup. These can serve as proof of location or expenses, and you will likely be asked to submit original documentation for any claim you submit.

## If something happens

- **Call your insurance company immediately** - Whether it's a broken leg, a bad cold, or some lost luggage, call your insurance company anytime something happens that might result in a claim.

Many policies state that you must call in the case of medical emergencies and the definition of medical emergency can be broad and may include anything for which you seek medical attention. So, call even if you think it might not apply.

You can even call for things you won't be claiming just to take advantage of the 24/7 telephone support. Many companies employ nurses on those lines who can help you find a nearby clinic or answer any other questions you may have about your condition or your policy. Even if the medical emergency is not covered, this team can often help you through it. This is part of the service that you paid for.

- **Alert the authorities** - Preferably within 24 hours of an incident for any lost or stolen items. Your insurance company will want evidence from police reports or airport lost luggage forms when investigating your claim for lost or stolen items.

## During the claims process

- **Follow the instructions** - On your policy document and those from the insurance company's assistance team. You will be advised on your treatment and follow-up as well as how to submit your claim. Following their advice to the letter will help speed up the claims process and ensure you don't miss any steps that cause you headaches during the process.
- **Submit documents promptly** - There are time limits for submitting claims and supporting documentation. They vary by company, but it's best to submit everything as quickly as possible to avoid missing a deadline and to get your claims settled as soon as possible.

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