

Travel Insurance: 3 Tips for a Smooth Claims Process

Any medical emergency can be stressful, and this is especially true when it happens away from home. So we want to help make the claims process smoother, and less stressful, by sharing a few tips for a better claims experience.



Tip 1: Review your travel insurance coverage

It's important to familiarize yourself with the types of situations that do qualify (Eligibility) for travel insurance coverage, as well as those that don't (Exclusions). There are also certain restrictions and conditions on your benefits that can affect your coverage.

Get to know how your prescription coverage works while travelling with this handy chart:

Not covered	Covered
Lost or forgotten prescriptions	Medications prescribed by a medical facility during an emergency will be reimbursed
Over the counter drugs	



Tip 2: Notify Allianz Global Assistance right away – don't delay.

The caring and knowledgeable claims team at Allianz Global Assistance is here to help you 24/7 when a travel emergency arises. Make sure you call them immediately and be mindful of other time-sensitive requirements, such as when your claim must be submitted.

Tip 3: Follow the Claims Process

Be sure to adhere to the claims process outlined in your certificate. Below are some quick tips to assist you with this process:

- complete the claim form in full;
- gather and include all original receipts or bills;
- include medical records such as the emergency room report and diagnosis from the medical facility or the treating physician;
- make a copy of your claim form, receipts, bills, records or reports for your records;
- submit all claims information at the same time.



Submitting all required documentation in a timely manner will help to avoid delays in the processing of your claim. Be mindful that travel claims can take longer than a group health claim (i.e. dental claim) due to additional requirements for processing.

Got travel plans?

Get TRAVELin with travel insurance!

Talk to your Credit Union Representative, or call **1-877-885-2847** and ask for your member rate today.

**For 24/7 emergency assistance call Allianz Global Assistance
Toll-free Canada/USA: 1-800-995-1662**

If unable to contact us through the toll-free number, call collect:
416-340-0049 (international operator assistance required)