

## **Cancelling Your Trip**

If you need to cancel your travel plans, but haven't left for your trip yet, you should cancel your reservations directly with the carrier, travel agent, or tour operator and then contact Travel Guard claims. They'll help you get the paperwork you need to file a claim. You will be able to file a claim for any of the prepaid and non-refundable costs that you already paid – like a hotel deposit or flight.

## **Ending Your Trip Early**

Sometimes things come up, and we need to leave vacation early. Did you know, even if it's not for a covered reason on your policy, Travel Guard can assist you with getting back home? If you need to go home early, contact Travel Guard's World Service Center representatives, and they can help change your flights, cancel your reservations, and more – saving you time and hassle. Once you are home, you can file a claim for any covered lost or extra costs associated with getting back home.

## **Missing or Cancelled Flight**

One of the worst feelings on vacation is seeing your flight take off without you or seeing that flight board switching to “cancelled.” As the rest of your flight mates get in line at the airport desk to rearrange their travels, you can skip the hassle and give us a call directly. We can help you rebook your flight and get you on your way.

## **Visiting a Doctor**

Unfortunately, we aren't immune from illness or injury while on vacation. But you don't always have to end your trip due to an upset stomach or twisted ankle. If you're able to continue your trip, but need to see a doctor, you can call Travel Guard for a list of doctors in your area. Make sure you get a medical report and keep any receipts, so you can file a claim when you are home.

Always remember, if you are having an emergency, seek medical attention first. Once you are able, call Travel Guard and a medically trained case manager can help monitor your care while you are in the hospital. We have doctors, nurses and EMTs on staff who will speak with the treating medical staff to get regular updates on your condition.

## **Filing a Claim**

You can start your claim online or over the phone with one of our claims center representatives. Filing online remains the quickest solution for filing a claim as it reduces the amount of paperwork needed to complete your claim and allows you to submit your documents electronically at the same time. If you start your claim over the phone, claims forms and a list of required documents will be emailed or mailed to you. Once you submit the claim paperwork with any required supporting documents (like completed claims forms, receipts, medical reports, etc.) a claims analyst will be assigned to review your claim. Your claims analyst will review your policy carefully and approve any out-of-pocket expenses covered by your policy. You can always check the status of your claim online for updates.