

# Step-by-Step Guide:

## How to Report Your Claim Online



[www.travelclaimsonline.com](http://www.travelclaimsonline.com)

### Tips Before You Start

- Enter all information completely and accurately for more efficient processing. Fields marked with an asterisk are required.
- Have your plan number available. Your plan number is in your plan documents, generally starts with a letter and usually contains 4-6 letters and numbers. It can also be found in your original confirmation email.
- When sending supporting documentation, do not highlight your documents as doing so can make them difficult to read upon scanning. Instead, star or circle the item you are pointing out.
- If agreeing to electronic communications:
  - Provide a valid email that you monitor frequently.
  - Add [claimssupport@travelclaimsonline.com](mailto:claimssupport@travelclaimsonline.com) and [app@echecks.com](mailto:app@echecks.com) to your address book or safe senders list.

### Report Your Claim Online

#### 1. Who Is Reporting The Claim

Go to [www.travelclaimsonline.com](http://www.travelclaimsonline.com) and select who is reporting the claim.

#### 2. How We Communicate With You

Tell us if you agree with electronic communications. If you agree, provide a valid email address.

*Why agree to electronic communications?*

Electronic communications are the most efficient way to get your claim processed in a timely manner. Trip Mate will communicate with you via email and if your claim is deemed payable, we're able to send payment as a secure eCheck for faster delivery, as opposed to standard mail.

#### 3. How Do I Report My Claim(s)?

Review the important information in the blue box and enter your plan number. For more efficient processing, be sure to enter your plan number accurately.

*Where is my plan number?*

Your plan number is in your plan documents, generally starts with a letter and usually contains 4-6 letters and numbers. It can also be found in your original confirmation email.

#### 4. Who Has A Claim?

Select the number of claimants. To report together on one claim, all claimants must live in the same household. Enter the requested information for each claimant.

*What if I have multiple claimants with different addresses?*

Report a claim for each household.

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### 5. **Contact Information**

Enter the claimant's contact information. To enter the claimant's address, use the "Search For Address" field:

- As you begin typing, possible matches will display. Select the correct address and verify all information is accurate.
- If the claimant's address includes a Suite or Apartment number, be sure to enter it under "Address Line 2" with the appropriate label. IE: Apt. 7.
- *What if the address is not found?*  
Select the "Manually Edit Address" button and enter the appropriate information.

### 6. **Trip and Payment Details**

Provide as much detail as possible, including your Booking Number. This will expedite your process and minimize the need for your assigned claim representative to reach out to you for additional information.

### 7. **Select Claim Types**

Select the types of claim(s) you are reporting and the reason(s).

Note: Not all claim types are available on all plans, subject to the written claim documentation and the plan provisions.

*What are the different claim types?*

Household Claims: Events that impact all passengers on the claim (such as canceling the trip or experiencing a trip delay). If none apply, select "Not Applicable."

Common Household Claim types include:

- **Trip Cancellation:** You cancel your trip prior to departure due to a covered reason
- **Trip Interruption:** Often applies to unused portion or your land/water arrangements and additional airfare—you are prevented from starting your trip on time or completing your trip due to a covered reason.
- **Travel Delay:** Often applies to incidental expenses incurred while delayed such as lodging, meals, and local transportation—you are delayed more than the specified timeframe in your plan due to a covered reason while en route to or from or during your trip. Receipts are required.

Individual Claims: Other coverages that may only apply to certain passengers.

Common Individual Claim types include:

- **Baggage and Personal Effects:** Your covered baggage or personal effects are lost, stolen, damaged, or destroyed during your trip. You must have a report of loss.

### 8. **What Do I Do Now?**

You have two options for providing additional information:

- I. **Print and Complete Claim Forms Offline:** Print your forms and provide additional information by hand.

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II. Provide Claim Info Online: You can answer additional questions on line. After answering the additional questions, select “Finished, Print Claim Forms.”

### How to Print Your Claim Forms

- I. Select the blue “Print My Forms” button under #2, then select the blue printer icon to download your forms. To view your forms, you will need the free Adobe Reader application. Click the icon to download the app.
- II. If you do not have a printer, you may select “Send My Forms To Me Via U.S. Mail.”

### 9. Send Claim Forms

- Before sending us your completed forms, be sure to check the following:
  - You have signed your claim forms.
  - Your name, mailing address and phone number are accurate.
  - You have signed the Authorization of Release of Medical Information, if applicable.
  - All requested documents are included.

### 10. Next Steps

- Once your claim is received by Trip Mate, we confirm your trip information. Your claim is then assigned a claims examiner and is reviewed following the applicable plan provisions.
- If the claims examiner requires additional information in order to process your claim, they will reach out to you via email or standard mail detailing the information needed.
- We strive to resolve claims within 30 days from receipt of all necessary documents.
- You may check the status of your claim at [www.travelclaimsonline.com](http://www.travelclaimsonline.com). You will need your Claim ID, your last name and your date of birth.
- If your claim is deemed payable, the claims examiner will submit payment information. Payments will be sent via eCheck (if you agreed to electronic communications) or USPS. eChecks are sent by Deluxe, American’s best known check brand.
  - eChecks are sent from [app@echecks.com](mailto:app@echecks.com)
  - The email’s subject line begins with: “Here’s your check from Trip Mate, the travel protection plan administrator“
  - To avoid eCheck delays, add [app@echecks.com](mailto:app@echecks.com) to your address book or safe senders list.

### How To Avoid Delays Processing Your Claim

- Include all requirement documentation. Please refer to the claim form instructions or visit [www.travelclaimsonline.com/required\\_information](http://www.travelclaimsonline.com/required_information)
- Sign your claim forms
- Verify your mailing address and all Dates of Birth
- Check the appropriate box to indicate if you will be using an airline credit, if applicable. Not checking the appropriate box may delay your claim.
- Include the Attending Physician’s Statement, if applicable, that the doctor completed thoroughly and accurately. All questions on the Attending Physician’s Statement must be answered, including dates of disability.