



Guideline of documents to provide with your claim

To assess your claim, we need you to submit relevant documentation that supports your claim.

In most cases we will need you to submit the original documents, so we recommend you take copies of everything before you send them to us.

Please note: Information may be requested in addition to what is listed in these guidelines. This document is to be used in conjunction with the policy wording terms and conditions.

All Claims

You will need to download and sign the [Declaration and Privacy Act Authorisation form](#), and send all of your supporting documentation to us at the address provided in the email.

Please provide all relevant original receipts and documents for all costs incurred or items claimed. If you cannot print the Declaration and Privacy Act Authorisation form, ensure that each document includes your claim number, policy number and your name, written in the top right hand corner. Photocopied, faxed or scanned documents will only be accepted if first agreed to by us.

Medical & Evacuation

In addition to the requirements listed under '*All Claims*':

We require:

- A medical report or referral where your medical condition requires on-going treatment or a follow up visit or if you require specialist treatment.
- A full discharge summary if you have been treated at a hospital or have incurred ambulance costs.

We may request full medical notes from your treating GP, or your usual GP, in order to establish full and correct entitlement/s under your policy.

Changes to your Journey

In addition to the requirements listed under '*All Claims*':

We require:

- Written proof of the reason for the cancellation or alteration of your journey.
This may include a full medical report and/or medical history detailing the medical condition, a hospital discharge summary, a death certificate or a report from the relevant transport or service provider.
- Confirmation from your treating doctor that it was medically necessary to cut your journey short due to an illness or injury.
- All necessary documents regarding a Relevant Person, including medical reports, medical history and death certificates. Appropriate authorisation must be obtained from all Relevant Persons and provided to us.
- Documentation showing refunds you are eligible to receive from the airline, travel agent, cruise or tour company, accommodation and any other service provider.



Please ensure that you have claimed for any applicable refunds or credits from the service provider before submitting your claim. Taxes on unused flights are usually refundable. Please provide proof of refunds or credits, or provide written proof that the costs are non-refundable.

- All itineraries to show your original travel plans, as well as new itineraries to show your altered journey, and original receipts for any additional costs incurred.

We may request full medical notes from your treating GP, or your usual GP, in order to establish full and correct entitlement under your policy.

Baggage & Personal Items

In addition to the requirements listed under '*All Claims*':

We require:

- Proof that you were overseas when the loss, theft or damage of your items occurred. This can be such things as:
 - A copy of your passport stamps from the relevant journey and your identification page.
 - A copy of your boarding pass.
 - Any other official documentation to prove to our reasonable satisfaction that you were overseas when the loss/theft/damage occurred.
- A report from the police or relevant authority (lost property, airline, hotel etc.) within 24 hours of discovering the loss/theft/damage or where reasonably practicable.
- Confirmation that a claim was lodged with the responsible carrier or service provider (e.g. your airline or hotel) if applicable and what the outcome of that claim was.
- Documentation to show that your luggage was delayed from the responsible transport provider. It must show that you were deprived of your baggage and the length of time you were without it. Please also provide original receipts for emergency purchases and documentation confirming whether any compensation was given.
- A report from a suitable outlet/expert showing whether the damage is repairable and a quote to repair, if you are claiming for any damaged items.
- Proof of ownership and value for lost, stolen or damaged items. For example:
 - Original purchase receipts.
 - Any official documents to prove ownership and value.
 - Reports or reprinted receipts from the retailer where originally purchased.

Cash & Travel Documents

In addition to the requirements listed under '*All Claims*':

We require:

- Proof that you were overseas when the loss, theft or damage of your cash or travel documentation occurred. This can be such things as:
 - A copy of your passport stamps from the relevant journey and your identification page.
 - A copy of your boarding pass.
 - Any other official documentation to prove to our reasonable satisfaction that you were overseas when the loss/theft/damage occurred.
- A report from the police or relevant authority (lost property, airline, hotel etc.) within 24 hours of discovering the loss, theft or damage or where reasonable practicable.
- Confirmation that a claim was lodged with the responsible carrier or service provider (e.g. your airline or hotel) if applicable and what the outcome of that claim was.
- Original receipts for any costs incurred to arrange essential replacement bank cards, travel documents or passports.



- Proof of ownership and value for any cash claimed for. For example:
 - Bank or credit card statements showing the withdrawal of cash or foreign currency.
 - Currency exchange document.
 - Any official bank documentation to confirm the withdrawal of cash from your account or exchange of foreign currency.

Rental Vehicle Excess

In addition to the requirements listed under '*All Claims*':

We require:

- Your original rental vehicle contract.
- Written notification from the rental vehicle company showing the amount of excess withheld and confirmation of the repair cost.
- Documentation/bank statements to verify whether or not any refunds were given by the rental vehicle company.

Personal Accident, Personal Liability & Loss of Income

In addition to the requirements listed under '*All Claims*':

- Personal Accident:
 - Please provide a medical report from the treating doctor.
- Personal Liability:
 - Please provide a report from the police or relevant authority.
- Loss of Income:
 - Please provide confirmation of your expected return to work date (before you suffered the injury) from your employer,
 - 3 months' income history (such as payslips showing your expected earnings),
 - a medical report from your doctor detailing the nature of your injury and the date that you will be able to return to work.

If you have any queries, please visit ['Make a Claim'](#) on our website, or [contact us](#) for assistance.