

Chubb Travel Claims: Tips for speeding up your travel claim



Did you know that settlement is delayed in a large percentage of travel claims due to insufficient supporting documentation?

Consider this checklist of items before submitting a travel claim to Chubb.

1. Loss of Deposits, Cancellation, Curtailment, Disruption

Any document(s) that satisfy us the travel had been booked or occurred, such as:

- The full original itinerary
- The invoices for original/amended travel bookings
- The full refund statement from the Travel Agent/Service provider detailing amounts paid, cancellation charges, refunds and forfeited amounts

Any document(s) that satisfy us as to the circumstances that led to cancellation or curtailment:

- Travel agent or carriers letter stating what happened.
- Any other document that provides proof of the reason for the cancellation or curtailment i.e. newspaper article
- Medical or death certificate

2. Medical Emergency Expenses

Any document(s) that outlines the details of the condition, injury, or illness:

- Medical certificates
- Medical invoices (paid or outstanding)
- Inpatient/Outpatient clinical records, admission/discharge summary

3. Personal Property, Money & Documents

Any document(s) that satisfy us that travel occurred:

- Boarding passes
- Itinerary or travel agent invoice
- Letter from the carrier confirming items were stolen, lost, or damaged, or advising on their liability
- Police report

Proof of ownership:

- Any evidence showing who the items belonged to
- Receipts for or clear photos of the items, warranty cards, the box the item came in, the manual and/or a copy of the bank or credit card statement showing the purchase details

Replacement quotes/receipts:

- Any document(s) supporting the amount being claimed i.e.
 - Quote or invoice for repairs of damaged items
 - Quote or invoice for replacement of lost, damaged items
 - Receipts or invoices for all items being claimed for including any items purchased on an emergency basis.

4. Travel Inconvenience, Misdirected Luggage

Any document that satisfies us that travel occurred:

- Confirmation of delay from the transport provider, including duration
- Property irregularity report
- Receipts and invoices for additional expenses incurred

Proof of cost:

- Any document that supports the amount(s) being claimed

5. Car Rental - Collision Damage Waiver

- A full copy of the rental agreement (including the T & C's)
- Final rental invoice
- Repair quote/invoice
- Any Third Party details

6. Personal liability

- Any report detailing the damage or accident that occurred
- Letter of demand from any other party
- Statement or invoice from any other party.

Please note: There are circumstances where further explanation, information and documentation than that outlined above will be required.

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Click here to submit your travel claim. Or contact your broker directly for more information about submitting your travel claim.

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (the Code). The Code and information about the Code is available at www.icnz.org.nz and on request.



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