

IMPORTANT NOTICE

This document is intended to help you complete the form to file a claim for a trip cancellation or interruption benefit. Please read it carefully as this information is essential for processing your claim.

An incomplete claim may cause additional delay in the processing of your file.

How to make a claim**ESSENTIAL DOCUMENTS TO SUBMIT WITH CLAIMS RELATED TO THE COVID-19 PANDEMIC:**

- The “Claim Form – Cancellation Benefit” duly completed and signed;
- Original purchase invoice (travel agency, transport, Internet);
- Electronic ticket(s);
- Proof of payment (e.g.: credit card statement that shows the transaction, copy of the cashed cheque, etc.) – WARNING: An invoice is NOT a proof of payment;
- Cancellation confirmation as well as copies of all refund (credits *) received from other providers.

**Reminder: For most of our insurers, a credit is equivalent to a reimbursement. If you choose to refuse the credit, your claim may not be eligible for a partial (or full) refund. For more information, we invite you to consult your insurer’s website.*

ESSENTIAL DOCUMENTS TO SUBMIT WITH CLAIMS RELATED TO OTHER REASONS (DEATH, ILLNESS OR OTHER)

- The “Claim Form – Cancellation Benefit” duly completed and signed;
- Letter detailing your version of the events that led to the claim;
- Based on the event that caused the claim:
 - “Attending physician’s declaration - Cancellation benefit” form duly completed and signed by the attending physician of the injured or ill person OR;
 - Detailed medical report from the attending physician abroad that justifies the necessity to interrupt or extend the trip OR;
 - Documentary evidence that confirms the reason for the trip cancellation/interruption or delayed return (e.g.: police report, death certificate, letter from the airline company, damage report. etc.
- Original purchase invoice (travel agency, transport, Internet);
- Electronic ticket(s);
- Proof of payment (e.g.: credit card statement that shows the transaction, copy of the cashed cheque, etc.) WARNING: An invoice is NOT a proof of payment;
- Cancellation confirmation as well as copies of all refund received from other providers.

ADDITIONAL DOCUMENTS TO PROVIDE IN CASE OF:**Trip interruption/ delayed return:**

- New electronic ticket(s) as well as the invoice and proof of payment;
- Original receipts/invoices of additional fees incurred (if applicable).

Flight delay/ flight cancellation:

- Letter from the airline confirming the reason of the flight delay or cancellation;
- Original receipts/invoices of additional fees incurred (if applicable).

Additional Information

If you cannot provide all the requested documents, please provide us with an explanation in a letter attached to your claim. We reserve the right to request additional documents or information if needed. Your claim will be processed as soon as possible upon receipt of your documents. However, factors may influence claim processing times, such as submitting an incomplete file or if documents are missing.

Admissible expenses are reimbursed in Canadian dollars, to the policy holder.

Should you have any questions about your coverage or the claims process, please contact us at 514-286-8336 or at 1 800 264-1852, from Monday to Friday, 8:30am to 5:00pm (Eastern Time).

We recommend you keep a copy of your claim for record-keeping purposes.