

## How To File A Travel Insurance Claim

If you're filing a claim, that means something unexpected happened to impact your trip. Knowing how the claims process works can ease some of the concerns that you may have when filing a claim. Here's what you need to know when you file a claim with Arch RoamRight:

### Understand Your Policy

Before you file your claim, we suggest that you review the policy you purchased. Taking the time to read your policy documents can help set expectations as to what is and is not covered by travel insurance.

### File a Claim Online

To file a claim online, visit:

<https://roamrightclaims.archinsurancesolutions.com>

We've made it so you can file a claim on a mobile device, such as your phone or tablet, or from a desktop computer - whichever is most comfortable for you.

You can also download and complete your claims forms to send in by mail, fax or email. Each claim form also includes instructions and a list of the documents, such as receipts, that are required for your claim.

### Save Your Receipts

When you make any purchase that relates to your travel plans or may possibly be claimed for later expenses, you'll want to save your receipts. Not having them can slow the claims process.

Arch RoamRight accepts photographs of receipts. Many people find it easy to just snap a picture with their phone.

### Prepare Your Documents

Before you start to file a claim, it's helpful to have all of your supporting documents in place. Depending on the type of claim, this may include receipts, as well as the following:

- Travel itineraries
- Travel tickets showing date of travel
- Proof of hotel or other pre-paid expenses
- Proof of payment for claimed travel expenses, such as credit card statements or receipts
- Proof of any refunds, adjustments or credits
- A copy of your travel supplier's cancellation policies

If your claim is in relation to an illness or accident, you may need to have your physician complete an "Attending Physician Statement" form. This form is available online or can be emailed to you upon request.

If your claim is in relation to a death, then a death certificate may be needed.

### Check Your Email

When we've received your claim, you'll get an email with your claim number. We may email you again if we need additional supporting documents in order to make a claims decision.

Once we have all of the required information, your claims adjuster will review your claim based on the terms and conditions set forth in your policy. Claims are reviewed in the order in which they are received, so the amount of time to reach a decision may vary.

### View The Status

You can view the status of your claim or upload additional documents by visiting our claims website.

As soon as a claims decision has been reached, we will email you. If your claim was approved, you can expect payment using the method you opted into during the filing process. This may be via United State Postal Service or online payment.

### Contact Us With Questions

If you have any questions about your claim, contact us. To serve you best, please supply us with the name of your travel supplier, agency, or tour operator when you contact us.

[claims@archinsurancesolutions.com](mailto:claims@archinsurancesolutions.com)  
(877) 722-1959

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11350 McCormick Rd., Suite 102  
Hunt Valley, MD 21031

## Understanding Claims

Knowing what to do when something goes awry can be confusing. Below are a few helpful tips to expedite your claim.

The key when filing a claim is providing the necessary documentation, such as invoices, receipts, etc., and as many details about your situation as possible. Our customer service representatives are available to answer your questions and give you guidance on what is needed for your specific claim.

### What Should I Do If...

#### **My flight was cancelled and I will arrive late to my destination.**

Cancelled flights can put a damper on your trip. Once you have made new arrangements, the next thing you should request is written documentation of your cancellation from the airline. This includes showing the flight status as cancelled (CXLD), the reason your flight was cancelled and your rebooked flights (the date the airline can get you to your destination).

#### **I've tested positive for COVID-19 before my trip, what do I do?**

As part of our claim filing process, you will need to provide a statement from the treating physician indicating you are unable to travel. The Attending Physician's Statement form can be downloaded on our claims website.

#### **While on my trip I fell and needed medical treatment, what do I need to file a claim?**

When filing a claim for medical treatment you will need an Attending Physician Statement from the patient's treating physician, in addition to details surrounding the incident. A list of additional documents will be outlined on the medical expense claim form or requested by our claims representative.

### Selecting Your Claim Type

#### **Trip Cancellation**

- Cancellation of an entire trip
- Single occupancy upgrade

#### **Trip Interruption**

- Unused, pre-paid payments (land or water travel arrangements)
- Additional transportation costs (to join your trip or to return home) - actual costs incurred for one-way economy transportation by most direct route

#### **Trip Delay/Missed Connection**

- Unused pre-paid portions of your trip
- Additional transportation costs for your outbound trip or return home (Missed Connection only)
- Additional hotel and meal accommodations following the delay of your trip or a missed travel connection

#### **Medical Expense**

- Emergency medical treatment while on your trip

#### **Baggage**

- Items lost, stolen or damaged during your trip
- Essential items you purchased when your luggage was delayed or misrouted by an airline or cruise line

#### **Accidental Death**

- An accident resulting in death while on your trip

#### **Accidental Dismemberment**

- An accident resulting in dismemberment while on your trip

#### **Rental Car Collision**

- An accident, theft or damage to your rental vehicle while on your trip

Once you choose your claim type, you can download the claim form at <https://roamrightclaims.archinsurancesolutions.com/>. The claim form provides instructions on what you will need to submit for your claim. If you're unsure which type of claim to file, our Customer Service team can assist you.