



## Claims Process Overview

When a claim is filed, our team determines payability based on an unforeseen event that may have impacted your trip. Knowing how the claims process works can ease some of the concerns that you may have when filing a claim.

### What are the **claims process** steps?

- BEGIN YOUR CLAIM ONLINE**  
 Begin a claim easily online by visiting [www.roamrightclaims.com](http://www.roamrightclaims.com)
- SUBMIT APPROPRIATE FORMS**  
 Follow the instructions on your claim form and submit all appropriate documentation required for your claim
- GET ASSIGNED A CLAIM NUMBER**  
 Once we receive your claim, you will be given a claim number and be assigned a Claim Administrator
- COMPLETE ADDITIONAL DOCUMENTATION**  
 More information may be required, such as receipts, tickets, notes from physicians, etc.
- CLAIM IS REVIEWED**  
 Once all documentation has been received, your Claim Examiner will review based on the terms and conditions outlined in the policy
- CLAIM IS APPROVED OR DENIED**  
 We will contact you via email once a decision has been made, and if approved, payment will be sent based on the delivery method selected during initial filing

### Tips for filing your claim

#### KEEP ALL OF YOUR TRAVEL RECEIPTS

All travel receipts from your hotel, flight, vacation rentals and more are relevant and necessary to verify the amount claimed.



#### FILE AN OFFICIAL REPORT

In order to substantiate certain claims such as stolen baggage or a rental vehicle accident, a police report may be necessary.

#### DOCUMENT WITH A PHYSICIAN

If your trip is cancelled due to an illness or injury, an attending physician statement will be required for proper claim adjudication.



#### DON'T LEAVE OUT ANY NECESSARY INFORMATION

Any documentation that can be utilized for your claim should be included, no matter how trivial the piece of information.

#### READ THROUGH THE TERMS OF YOUR POLICY

The most important part of the claims process is understanding your policy language. We assess each claim based on the terms and conditions of your plan documents.

This will set your expectations ahead of time for what is and is not covered.



At any point in the process, you can check the status of your claim on [www.roamrightclaims.com](http://www.roamrightclaims.com)

You also have the option to appeal a claims decision if you do not agree by sending an email to [claims@roamright.com](mailto:claims@roamright.com), call (855) 762-6252 or fax 443-279-2901.

This collateral piece only applies to our Pro, Pro Plus, and CancelFlex plans. This does not apply to any other custom plans or retail plans on our website.

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