



COLUMNIST

Travel

Add Topic

# Get organized, don't be afraid to follow up: How to make your travel insurance claim go faster

**Christopher Elliott** Special to USA TODAY

Published 5:00 a.m. ET Nov. 12, 2022

What do you do if your travel insurance claim takes forever to process? Peter Hoagland had to answer that question after his payment request dragged on for months.

Hoagland, a consultant from Warrenton, Virginia, took a bucket list cruise to Alaska this summer with a land tour extension.

"The trip was fantastic," he recalled. "But while I was on the ocean, I had a seizure. I couldn't speak for about 10 minutes. My wife and I wanted to see if it was leading to something else or if we needed to come back."

Hoagland visited the ship's infirmary, where the staff ran a few checks, concluded he was fine and presented him with a \$1,000 bill. He submitted the invoice to his travel insurance company. A representative assured him it would take only a week or two to process the claim. But six weeks later, he had heard nothing.

*Check out Elliott Confidential, the newsletter the travel industry doesn't want you to read. Each issue is filled with breaking news, deep insights, and exclusive strategies for becoming a better traveler. But don't tell anyone!*

He's not alone. Travel insurance companies are backed up with claims from a busy summer and an unexpectedly active fall travel season. But you can speed up the claims process by being meticulous about your paperwork – and by being persistent. And if all else fails, you can do what Hoagland did. Below, I'll let you know how he fixed his claim.

**Is travel insurance worth it?** What to know before you book your next trip

**How to avoid cruising mistakes:** 'People are not paying attention to final payment dates'

## **Record claims mean record slowdowns**

"Travelers are filing claims with their travel insurance providers in record numbers," said Rajeev Shrivastava, CEO of VisitorsCoverage.com, a travel insurance marketplace. "This results in an industrywide delay in claim approvals."

That's not uncommon in a business as highly regulated as insurance, as I explain in my guide to travel insurance. And those delays could carry over into the fall and winter, according to experts.

"Travel has seen a dramatic rebound in 2022, which is great news for the industry," said Beth Godlin, president of Aon Affinity Travel Practice. But this surge in travelers also has implications for insurance claims – which may be delayed.

Is there a way to make your travel insurance claim go faster? As a matter of fact, there is.

## **Ways to make your travel insurance claim move faster**

You should start worrying about your claim if it had been a month since filing. Most major travel insurance companies process claims within two weeks, except for the most complicated ones. So if yours wasn't complicated, it might be stuck – or lost.

Here's how to avoid a travel insurance claim slowdown:

### **► Keep your receipts.**

Claims get bogged down when you don't send enough information to your insurance company, said Daniel Durazo, director of external communications at Allianz Partners USA.

"In order to process your claim quickly and accurately, travel insurance providers need all the information they require – including receipts for expenses, documentation of the cause of the cancellation or interruption and documentation of any refunds already received," he said.

That's easier said than done. During an emergency, keeping a receipt is often the last thing that crosses your mind. So when trouble hits, let your inner accountant do its thing. Take pictures of every receipt and bill. You may need them later.

### **► Triple-check everything.**

"That's the biggest piece of advice I have," said Terry Boynton, president of Yonder Travel Insurance, a travel insurance comparison site. "Triple check you're submitting everything requested on the claim forms."

Boynton says Yonder's customers experience the longest claim delays when they don't submit everything requested on the claim forms. If a claims analyst can't process a claim because of missing documentation, the adjuster will ask for more information. But that email too often ends up in a claimant's spam folder, Boynton added. So remember to check your junk mail.

► **Be a little pushy.**

That's the advice of Damian Tysdal, founder of the travel insurance site CoverTrip.com. He recommends following up within a week of filing your claim to make sure the travel insurance company has everything it needs. "Being proactive can help," he said.

When a travel insurance company is overrun with claims, it's easy for one or two to fall through the cracks. You don't want that to happen to your claim. Too often, follow-up emails requesting more information can get lost in the shuffle, and that can lead to more delays. The only way to make sure your travel insurance claim is on track is to ask.

If your travel insurance company misses a self-imposed deadline, you're not being too pushy. So, for example, if a representative says you'll get a notification in 15 days and the company misses the deadline, it's OK to call. But calling once a week to "check" may be too much.

## **How to prevent a long travel insurance claim**

There are ways to avoid having a long claim process. One of them is to get insurance with a company that has a more automated claims processing system. For example, Allianz has a proactive payment system called SmartBenefits that can automatically track your flights and send you \$100 per insured person when you experience a delay long enough to trigger a payment.

You can also choose an insurance company with a reputation for speedy claims. Faye Insurance handles its claims in-house, which accelerates the claims process, according to Jeff Rolander, the company's director of claims.

"We respond to customers' claims submissions within 24 hours, and if all the necessary information is provided upon submission, aim to resolve the claim in 48 hours," he said.

So how did Hoagland get his claim fast-tracked? He found the email for his travel insurance company's chief claims officer on my consumer advocacy site. "She responded immediately," he said. "Within two days, I received a phone call telling me my claim was approved for the total amount."

► **Understand your policy.** One of the biggest mistakes travelers make is failing to carefully read their travel insurance policy. Then they file a claim for something that isn't covered, which can lead to a long wait – followed by a rejection. "Understand what your travel insurance plan can and cannot do," advised Chiranth Nataraj, CEO of VisitorGuard.com.

► **Set realistic expectations.** Even if you do everything perfectly, you still may have to wait, according to professionals. "Don't expect claims to be processed in a week or two," said Stephanie Goldberg-Glazer, owner of Live Well, Travel Often, a boutique travel agency. "It typically takes about a month or up to two months. And some companies may take even longer." Her advice: Be patient. If the claim takes longer than two months, send a polite email asking about the claim.

► **Make a checklist.** Many travel insurance claim forms are detailed, and you can't miss anything, said Tysdal of CoverTrip.com. "Create a checklist of all items they are requiring," he advised. "These will likely be electronic versions, so save them as PDF files with file names that make sense. Submit them as soon as possible."

*Christopher Elliott is an author, consumer advocate, and journalist. He founded Elliott Advocacy, a nonprofit organization that helps solve consumer problems. He publishes Elliott Confidential, a travel newsletter, and the Elliott Report, a news site about customer service. If you need help with a consumer problem, you can reach him here or email him at [chris@elliott.org](mailto:chris@elliott.org).*

