



Frequently asked questions

1. How do I make a claim?

Making a claim or request assistance in the event of medical emergency:

All medical claims are handled by our emergency assistance service (CEGA) who operate a 24/7 operation for medical emergencies.

Emergency medical claim:

Contact the emergency assistance service by phone at +44 (0)1243 621058.

Making a non-medical claim:

All non-medical claims please get in touch at telephone number +44(0) 1202 038 946.

Alternatively:

Email: claims@cegagroup.com or use the online claims form: [Report a travel claim | Howden Insurance \(UK\) - Business & Corporate](#)

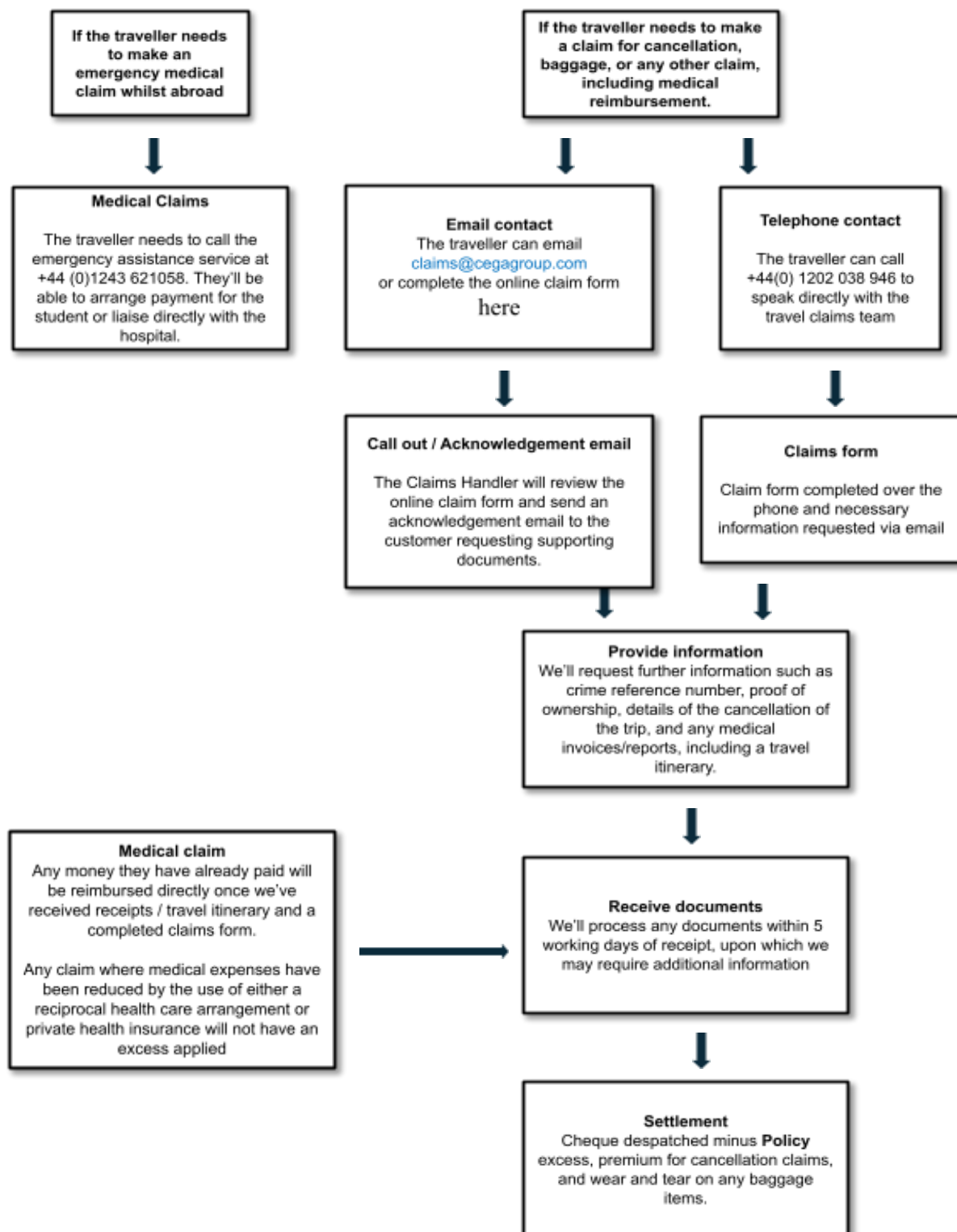
When to make a claim:

Claims should be made as soon as possible after the date of the incident for which the beneficiary is claiming. Claims MUST be made within 31 days of the incident.



What is the claim process?

Below outlines the claims process for all insured beneficiaries of the Howden (formerly Endsleigh) insurance policy:





2. Is there anything the insurance doesn't cover?

Yes, as with all insurance policies, there are a number of general exclusions listed in the group policy wording under 'general exclusions' which should be read carefully, in addition to the 'What is not covered' sections of the group policy. Please note, most sections of the policy will be subject to an excess.

It's your responsibility to read and ensure that you understand the group policy.

3. What should I do if my baggage, money, passport, or travel documents are lost, stolen, or damaged whilst in the care of a carrier, transport company, authority, hotel, or your accommodation provider?

You must report to them, in writing, details of the loss, theft, or damage and obtain (at your own expense) written confirmation of the loss. If baggage is lost, stolen, or damaged whilst in the care of an airline you must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this group policy.

In all other situations

You must report to the local Police in the country where the incident occurred within 24 hours of discovery wherever possible, and obtain (at your own expense) a written report of the loss, theft or attempted theft of all baggage.

You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen, or damaged to help substantiate your claim.

4. What should I do in the event of a travel delay?

Firstly, check you have cover under the group policy for Delayed Departure; to make a claim, you must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

Please contact the Howden (formerly Endsleigh) Claims Team as soon as possible, preferably by phone, and our trained claims staff will be happy to help.

5. What should I do in the event of a missed departure?

Firstly, check you have cover under the group policy for Missed Departure; to make a claim you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.



Under the missed departure section of the policy, please be aware that there's no cover for any claim where the booked trip or travel arrangements have been arranged by the Group Policyholder under The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

Please contact the Howden (formerly Endsleigh) Claims Team as soon as possible, preferably by phone, and our trained claims staff will be happy to help.

6. If I'm injured/sick in a remote location, is helicopter rescue covered?

The emergency medical assistance team will assess each situation individually, and being airlifted is an option if it's deemed medically necessary.

7. Is there a refund if I have travelled but don't make a claim within the period of insurance?

There is no refund due even if no claims are made during the period of insurance.

8. What is the period of cover?

Cancellation cover is operative from the time you are accepted for cover prior to the commencement of your trip. For all other sections of the group policy, the insurance commences when you leave your home to commence the trip and terminates at the time of your return to your home in your home country on completion of the trip. Any trip that had already begun at the time of being accepted for cover won't be covered.

9. If I no longer want cover under the group policy, will I get a refund?

You may withdraw from participation in the group policy at any time by giving notice of that intention to your tour operator.

If the cover doesn't meet your needs, there's a 'cooling off' period of 14 days from the date of receipt for first deposits during which you may cancel the insurance in writing to your tour operator.

If you decide to cancel your insurance after the 14 days, any return of premium will be calculated from the date such participation ceases, provided you haven't travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

(Please note: Cancellation cover is operative from the time you're accepted for cover. Therefore, if you withdraw from participation in the group policy you'll be charged for the period between being accepted for cover and your travel departure date).

Please see full terms and conditions for cancelling your insurance with the policy documentation.