Personal Possession, Money and Passport

In order to support the process of your Personal Possessions Claim, we have put together a checklist to ensure you include the correct paperwork to support your claim. Please ensure you read this carefully as failure to supply the correct documents may delay our assessment of your claim.

Your Checklist of Documents Required

Please Note: We do not require original receipts, passports, EHIC’s, death certificates or CD’s for the initial claims set up, a top tip is to take a clear photo of your receipts and email them over to us. **Please ensure you keep the originals safe in case we do still require them.**

No need to staple your papers either; the full contents of each envelope we receive are immediately scanned onto our computer system, and having to remove staples may damage the papers which could delay your claim!

* **Completed Claim Form** – You should complete all sections relevant to your claim, save a copy and email to us with all the requested supporting documentation as listed below.

* **Insurance certificate** – Including any medical declarations. This will confirm who you purchased your insurance from and the cover agreed.

* **Booking invoice(s)** – With full details of your trip booking (inbound and outbound flight, accommodation, transfers etc.) These documents need to include the booking date, travel dates, destination, names of all people booked to travel/ stay and confirm how much money you paid for the booking.
* **Receipts for the items claimed** – This is to help evidence the claim made. If for any reason receipts cannot be provided, please include something that proves ‘evidence of ownership’ - such as bank statements, online order confirmation, guarantees, instruction manuals, and insurance valuation certificates can be provided. Photographs can also be provided, however, the others listed are preferred and we cannot guarantee that photographs will be accepted for all types of items.

* **A copy of your Passport or Driving Licence** – To confirm your identity.

Depending on your claim circumstances, one of the following lists will be applicable. **You will also need to provide us with:**

**For general Loss or Theft of Personal Possessions or Personal Money:**

* A written report from the Police/ Tour Operator’s Representative/Hotel or Accommodation Provider.
* Proof of ownership and original price of the item(s) claimed.
* (If loss/theft of personal money) Proof of Money Withdrawal/ Foreign currency exchange.

**General Damage claims for personal possession:**

* A Repair Estimate or confirmation the damaged item is beyond economical repair from a reputable retailer. Or, please send the damaged item to us with your policy number attached securely to it.
* Proof of ownership and original price paid for the item(s) claimed.

**For Loss, Damage, or Delay by a Carrier:**

* For loss, damage, or delay of property by an airline – A Property Irregularity Report (PIR).
* Letter from the carrier confirming the goods are permanently lost plus confirmation from the carrier that they cannot compensate you.
* Airline baggage tags/stickers.

**For Loss or Theft of Travel Documents:**

* Consular confirmation of requirement to replace them and travel tickets and receipts to obtain replacements.
* A written report from either the Police/ Tour Operator’s Representative/ Hotel or Accommodation Provider.
* The date of purchase of your original passport.

Please make sure you keep the originals documentation and receipts unless we request them from you. If we do then please send them to us by recorded delivery and keep a receipt of proof. Please note that all documentation is destroyed after 3-months to comply with our responsibilities under the Data Protection Act.

Please be aware that in all instances we accept the original reason or circumstances described when a claim is notified or submitted, any change in circumstances or claim description that is submitted at a later date will be referred to our investigations team in line with our fraud prevention policy.

Please consider the environment before printing this checklist. We **do not** require the checklist to be printed and returned.

Personal Possession, Money and Passport

Email: claims@postcardtravelinsurance.co.uk

Post: tifgroup Claims (Postcard), 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

*Top Tip: If you tap or click the box you can type away & email your claims form with the relevant documents to us.*

|  |  |
| --- | --- |
| Claims Reference Number, if already known: |       |

Details of the Claimant

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Title: |       | First Name: |       | Last Name: |       |
| Address: |       |
| Post Code: |       | Email Address: |       |
| Date of Birth: | DD/MM/YYYY | Telephone: |       |
| Bank Name: |       | Name on Account:  |       |
| Account Number: |       | Account Type:(e.g. premier, gold, reward) |       |
| Sort Code: |       | SWIFT/BIC(for payments outside of the UK) |       |
| IBAN (International Bank Account Number): |       |

For your convenience and to offer an efficient smoother service, we will pay any claim settlement due directly into your bank account. *We do not accept liability for any payment misdirection or delay due to the incorrect bank details being provided by you.*

Details of the Insurance Policy and Trip

|  |  |  |  |
| --- | --- | --- | --- |
| Policy Number: |       | Date of Issue: | DD/MM/YYYY |
| Insurance Company Name: |       | Date Trip Booked: | DD/MM/YYYY |
| Policy Cover Level (e.g. silver, gold, standard etc.) |       | Destination: |       |
| Trip Date From: | DD/MM/YYYY | To: | DD/MM/YYYY |
| Do you or any of the insured party have any other travel insurance cover? If yes give details. |
|       |

Details of Claim

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date of Incident: | DD/MM/YYYY | Time of Incident: | HH:MM | Reported To: |       |
| Please describe in detail the circumstances leading up to this claim. Please try to include dates and times. |
|       |
| Describe what actions you took to recover your property: |
|       |

Details of Your Home Insurance (Contents and Personal Possessions)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of Insurer: |       | Policy Number: |       |
| Insurer Address: |       | Post Code: |       |
| Will you be making a Claim under this policy? | Yes[ ]  | No[ ]  | Reference Number: |       |

Personal Money

Please complete this section if your money has been lost or stolen.

|  |  |
| --- | --- |
| Person Claiming: | Amount Lost (And Currency): |
|       | £ |
|       | £ |
|       | £ |
|       | £ |
| Total: | £ |

Passport Loss

Please complete this section if you have incurred expenses in replacing your passport.

|  |  |
| --- | --- |
| Person Claiming: | Amount Claimed (And Currency): |
|       | £ |
|       | £ |
|       | £ |
|       | £ |
| Total: | £ |

Personal Possessions

Please list all items lost, stolen or damaged, with an estimate for the cost of repair if applicable, a valuation for proof of value and the original date of purchase.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Description: | Date Purchased: | Price Paid: | Current Value: | Owner: (Initials) |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
| Totals: | £ | £ |

Delayed, Lost, Damaged Baggage
Please complete this section in full if your baggage was delayed, lost or damaged by an airline or other carrier.

|  |  |  |  |
| --- | --- | --- | --- |
| Arrival Date: | DD/MM/YYYY | Arrival Time: | HH:MM |
| Baggage Received Date: | DD/MM/YYYY | Baggage Received Time: | HH:MM |
| Flight Number: |       | Property Irregularity Report (PIR) reference: |       |
| Compensation Received? | Yes[ ]  | No[ ]  | Amount: |       |

|  |
| --- |
| Your policy offers cover for the purchase of essential items if your baggage has been delayed by the carrier, please list below. |
| Description: | Date Purchased: | Price Paid: | Current Value: | Owner: (Initials) |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
|       | DD/MM/YYYY | £ | £ |       |
| Totals: | £ | £ |

Claim Declaration

* I/We declare that all the details provided above are true and accurate to best of my knowledge.
* I/We give consent for tifgroup to seek recovery of monies paid where other insurers cover the same risk, or from third parties who may be held liable.
* I/We understand that details of this claim may be passed to the insurance industries central claim register
* I/We understand that if a claim is found to be fraudulent or exaggerated that this will invalidate the whole claim and tifgroup may seek to recover any costs through the civil courts.
* I/We understand that where a claim or claims are made on behalf of others, I have their full authority to act on their behalf, and I confirm that I understand that neither tifgroup or the underwriters of the policy will accept the responsibility if any payments are not distributed proportionately to the persons concerned.

|  |  |  |  |
| --- | --- | --- | --- |
| Signature: |       | Date: | DD/MM/YYYY |
| Print Name: |       |  |  |

Consent

I give my authority for you to communicate with the following people who I may wish to contact you, or to be a point of contact for me, whilst my claim is being finalised.

|  |  |
| --- | --- |
| Full Name: |       |
| Full Name: |       |

|  |  |  |  |
| --- | --- | --- | --- |
| Your Signature: |       | Date: | DD/MM/YYYY |