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?

1. BEGIN YOUR CLAIM ONLINE
   Begin a claim easily online by visiting www.roamrightclaims.com

2. SUBMIT APPROPRIATE FORMS
   Follow the instructions on your claim form and submit all appropriate documentation required for your claim

3. GET ASSIGNED A CLAIM NUMBER
   Once we receive your claim, you will be given a claim number and be assigned a Claim Administrator

4. COMPLETE ADDITIONAL DOCUMENTATION
   More information may be required, such as receipts, tickets, notes from physicians, etc.

5. CLAIM IS REVIEWED
   Once all documentation has been received, your Claim Examiner will review based on the terms and conditions outlined in the policy

6. 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 document. 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

You also have the option to appeal a claims decision if you do not agree by sending an email to claims@roamright.com, call (800) 762-6532 or fax 443-279-2591.

Contact us for more information: customer.service@roamright.com