

CISV Travel Insurance: How to Start or Make a Claim

All Participants, including staff and leaders, in international programmes (not including Mosaic projects) are covered by the CISV Travel Insurance. To see details of what the Insurance covers, please see the N-03 CISV Travel Insurance Policy Information.

This document explains what you should do if something happens, and you need help or need to make a claim. It also gives you an idea of how things are managed by the claims handling company, **Crisis24**.

All insurance claims are handled by **Crisis24**, so please contact them directly (do not go through the International Office).

How to contact Crisis24

If you have any questions or need assistance, you can contact **Crisis24** at any time. There may be some situations when you must contact them right away. Please read through this document to see how to proceed in different situations.

In all cases the telephone number to use is +44(0)1444 442204

You will hear the following options: -

- **Press 1 – (Assistance)** This is the option you need in an emergency / serious situation or if you need help of any kind. If you have never been in touch with **Crisis24** before, this is also the option to pick. The assistance line is staffed 24 hours a day, 365 days a year.
- **Press 2 – (Claims)** This is the option to choose if you have already started a claim (and have been given a claim number) and you need to discuss it further. The claims line is open Monday-Friday 09:00-17:00 UK time.

Members of **Crisis24** staff speak several languages and use 'Language Line Solutions' telephone interpreting service. This means they can talk with you in over 200 languages. Email communication are also possible, but in an emergency your first call should always be made by telephone. **Crisis24** has set up a special email address for CISV to use **CISVClaims@crisis24.com**

Who can make a claim?

Anyone covered by the CISV Travel Insurance, or a parent/guardian can make a claim on their behalf.

When do I make a claim?

Whenever you want something that is covered by the CISV Travel Insurance to be paid. This can be in advance (for expensive things) or after you have paid for it and you want to be reimbursed. Either way, we recommend that you start the process as early as possible. This will give **Crisis24** time to make sure that they have everything they need from you.

Once the claim is started, **Crisis24** will issue you with a claim number. You will need to use this number in all correspondence with **Crisis24**.

How do I make a claim?

How you do this will depend on whether it is urgent or an emergency situation and whether the costs are low or high. In emergency situations, when you need help or you need to organise urgent medical care, you should phone **Crisis24** immediately. Here are some guidelines to help you understand the process:

Emergency / serious situations

In any emergency situations, you should begin the claim process at the time when you need help, for example if you need medical treatment.

- Phone **Crisis24** and press **option 1 'Assistance'**
- Be sure to tell them immediately that you are a CISV participant. They will ask for your name, date of birth, the CISV Travel Insurance policy number, and where you are.

Serious medication situations would include ones where a stay in hospital is necessary, and the cost is likely higher. Once you contact **Crisis24**:

- **Crisis 24** will arrange necessary assistance. They will liaise with the hospital
- If you have additional costs after the hospital and the and they are reasonably inexpensive, you should pay them at the time, keep receipts and then make a claim to be reimbursed (always refer to your claim number)
- **If asked by a Health care provider show them the Insurance Policy and indicate to them that all claims must be made directly to Crisis24 and not via CISV International.**

Most serious/emergency situations are likely to be medical ones, but you may find yourself in need of help that isn't medical. For example, if you have lost your passport, money, and cards, you may need help to find an emergency place to stay. Phone **Crisis24**, press Option 1, give your details and ask for assistance.

Non-emergency/less serious situations

Less serious situations might include visits to a doctor or nurse for minor medical problems where no overnight stay in hospital is needed.

- If the medical treatment is not expensive, you should pay for it at the time, keep receipts and then make a claim to be reimbursed
- Use the CISV Travel Insurance Claim Form and provide all the information required (see below)
- If you are not able to cover the cost at the time, or if the cost increases, or if you need any assistance contact **Crisis24** using the same procedure (given above) as for emergency / serious situations

In general, most non-medical claims are ones that you will submit afterwards

- If the cost is low, you should pay them at the time, keep receipts and then make a claim to be reimbursed.

- Use the CISV Travel Insurance Claim Form and provide all the information required (see below)
- IF you are not able to cover the cost at the time, or if the cost increases, or if you need any assistance contact **Crisis24** as above under emergency/serious situations.

CISV Travel Insurance Claim Form

This can be found on www.cisv.org. Follow the instructions on the form. Make sure that when you send it to **Crisis24**, you attach all the information they will need. The types of documents needed are listed below and on the form.

When **Crisis24** receives your CISV Travel Insurance Claim Form, they will respond within 5 business days. If this is not possible, they will send you an acknowledgement so that you know they have received it and will let you know when you can expect to hear back from them.

Processing a claim

For **Crisis24** to process a claim, they will require the following:

<p>Medical & Accident Expenses</p> <ul style="list-style-type: none"> - Completed CISV Travel Insurance Form - Completed CISV Health & Behaviour Form - Completed CISV Legal Form - Treating Physician's Report - Invoices/receipts 	<p>Personal Liability Claim</p> <ul style="list-style-type: none"> - Completed CISV Travel Insurance Form - Invoices/receipts - Police Report (if appropriate)
<p>Baggage Claim</p> <ul style="list-style-type: none"> - Completed CISV Travel Insurance Form - Carriers Report (for baggage lost/damages in transit) - Police Report (for stolen property) - Invoices/receipts 	<p>Cancellation Claim</p> <ul style="list-style-type: none"> - Completed CISV Travel Insurance Form - Invoices/receipts for airline tickets and cancellation fee - Carrier's Report (for trip cancellation) - CISV International memo if the event/programme has been cancelled due to security issues.
<p>Travel Delay</p> <ul style="list-style-type: none"> - Original booking invoice or e-ticket - Written confirmation from the transport carrier of the reason for the delay - Evidence of the actual travel date and time for the ship, aircraft or train, such as an e-ticket, ticket stub or written confirmation from the transport carrier 	<p>Personal Accident</p> <p>Accidental Death</p> <ul style="list-style-type: none"> - Death Certificate - Police report <p>Disablement</p> <ul style="list-style-type: none"> - Refer to Crisis24 Claims Team

If you have a question about your claim once it has been started, contact **Crisis24**, press Option 2 'Claims' if you are phoning or use the Claims e-mail.

Once **Crisis24** has reviewed the claim, they will inform you of how much they will pay you. If you disagree with any part of their decision:

1. Contact **Crisis24** and press Option 2 'Claims' if you are phoning or use the e-mail and discuss the situation with them informally.
2. Then, if you are not satisfied, you can send a written complaint to **Crisis24**. We suggest that you contact the International Office on international@cisv.org to let us know in case there is any assistance we can provide.
3. If you are still not satisfied, you can appeal to Financial Ombudsman Service whose information is:

Financial Ombudsman Service
Exchange Tower,
London
E14 9SR

Telephone: 0800 0234 567 free for people phoning within the UK
Telephone: +44 20 7964 0500 from outside of the UK
Email: complain.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

The Financial Ombudsman Service opening hours are: Monday to Friday – 8am to 8pm
Saturday – 9am to 1pm (UK Time)

How Claims are paid

Crisis24 will send the money directly to the claimant, to their bank account, in their local currency.

In the very unusual case where bank transfers are not possible, they will work with CISV International, which will, in turn, work with your National Association to ensure that the amount is paid.