

CISV Travel Insurance: How to Start or Make a Claim

As of the 2016 Programme year, 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 [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, [Intana](#).

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

How to contact Intana

If you have any questions or need assistance, you can contact **Intana** 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

INTANA: +44 (0) 1444 442 204

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 contact with Intana 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 to Friday 09:00 – 17:00 UK time.

Members of **Intana** staff speak several languages and **Intana** uses 'Language Line Solutions' telephone interpreting service. This means they can talk with you in over 200 languages.

Email and fax communication are also possible, but in an emergency your first call should always be made by telephone. **Intana** has set up special email addresses for CISV to use.

If you need assistance or advice
Assistance Fax: + 44 (0) 1444 410 527
Assistance Email: CISVassistance@intana-assist.com

If you have a question about an existing claim
Claims Fax: + 44 (0) 1992 450 717
Claims Email: CISVclaims@intana-assist.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 **Intana** time to make sure that they have everything that they need from you.

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

How do I make a claim?

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

Emergency / serious situations

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

- Phone **Intana** 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 medical situations would include ones where a stay in hospital is necessary and the cost is likely higher. Once you contact **Intana**,

- **Intana** will arrange necessary assistance. They will liaise with the hospital.
- If you have additional costs after the hospital 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).
- To claim for the additional costs, use the CISV Travel Insurance Claim Form and provide all information required (see below)
- **If asked by a Health care provider show them the notice of insurance and indicate to them that all claims must be made directly to Intana 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 **Intana**, press Option 1 and 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 **Intana** 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 **Intana** as above under emergency / serious situations.

CISV Travel Insurance Claim Form

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

When **Intana** 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 **Intana** to process a claim, they will require the following:

Medical and Accident Expenses

Completed CISV Travel Insurance Claim form
Completed CISV Health Form
Completed CISV Legal Form
Treating Physician's Report
Invoices/Receipts

Personal Liability Claim

Completed CISV Travel Insurance Claim Form
Invoices/Receipts
Police Report (if appropriate)

Baggage Claim

Completed CISV Travel Insurance Claim Form
Carrier's Report (for baggage lost / damages in transit)
Police Report (for stolen property)
Invoice/Receipts

Processing a claim (continued)

Cancellation Claim

Completed CISV Travel Insurance Claim Form
Invoices/receipts for airline tickets and cancellation fee
CISV International memo if the event / programme has been cancelled due to security issues

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

Once **Intana** has reviewed the claim, then will inform you of how much they will pay you.

If you disagree with any part of their decision:

1. Contact **Intana** and press Option 2 ‘Claims’ if you are phoning or use the Claims fax or e-mail and discuss the situation with them informally.
2. Then, if you are not satisfied, you can send a written complaint to **Intana**. 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 the UK
E-mail: 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

Intana 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.