

EXPEDIA TAAP CANNED RESPONSES FOR TRAVEL AGENTS

Canned responses emails and scripts for travel agents to use when customers contact them about XCover.

| | |
|---|----------|
| BACKGROUND FOR TRAVEL AGENTS | 1 |
| What you need to know | 1 |
| CALL SCRIPTS | 2 |
| XCover | 2 |
| Support call scripts / talking points | 2 |
| Who is XCover? | 2 |
| How do I login? How do I do XXX? | 2 |
| How do I file a claim? | 2 |
| How do I contact XCover? | 2 |
| Call scripts | 2 |
| Instructions for conducting a call with a customer about XCover Protection | 2 |
| Why should I purchase XCover Protection / What's covered by XCover Protection etc | 2 |
| GENERAL SUPPORT | 3 |
| General support - First response | 3 |
| XCover email template | 3 |
| Subject line: Your XCover request | 3 |
| General support - Second response | 3 |
| XCover email template | 3 |
| Subject line: How to contact XCover | 3 |
| General support - Third response | 4 |
| XCover email template | 4 |
| Subject line: Contacting our partner, XCover. | 4 |
| CLAIMS SUPPORT | 5 |
| Claim support - First response | 5 |
| XCover email template | 5 |
| Subject line: Your claim email has been forwarded to XCover | 5 |
| Claim support - Second response | 5 |
| XCover email template | 5 |
| Subject line: Allow time for XCover to respond | 5 |
| Claim support - Third response | 6 |
| XCover email template | 6 |
| Subject line: Unfortunately, we cannot assist with claim-related requests | 6 |
| COMPLAINTS | 7 |
| Complaints - First response | 7 |
| XCover email template | 7 |
| Subject line: Your complaint has been forwarded to XCover | 7 |
| Complaints - Second response | 7 |
| XCover email template | 7 |
| Subject line: Please allow time for XCover to respond | 7 |
| Complaints - Third response | 8 |
| Subject line: As your complaint is related to XCover, we cannot further assist | 8 |

BACKGROUND FOR TRAVEL AGENTS

What you need to know

These canned responses and call scripts are for travel agents to use if they receive requests regarding XCover, including claims-related questions.

Important: In most countries, claims are a regulated activity. General support is also often required to be provided by licensed agents. These activities are all part of the service contracted to the XCover team.

To ensure customers receive compliant, risk-free communications, it's important that the XCover teams handle all communications relating to XCover.

CALL SCRIPTS

- The following call scripts and talking points are subject to contractual limitations and compliance directions provided during the integration process (these differ between countries and products)
- All customers should be provided with the “How do I login” instructions below

XCover

Support call scripts / talking points

Who is XCover?

- We work with XCover who provide protection solutions for our customers.
- XCover have a **great reputation** within our industry, with the highest ranking among its peers on various review sites such as TrustPilot and XCover has won multiple local awards.

How do I login? How do I do XXX?

- It’s very important that you **retrieve your confirmation email from XCover** and click the link to activate your XCover Account. Once activated you can file claims, view your wording, access further support options and easily contact XCover.
- If you **can’t find any XCover emails**, please:
 - Check your spam or promotional folders.
 - If you have multiple email addresses, be sure to check them all.
 - If you made a typo when entering your email, we’ll contact XCover and you’ll receive your purchase confirmation. Allow a couple of days for them to resolve the issue. We need the following from you:
 - Updated details
 - Full name that you entered when purchasing from us
 - Your phone number
 - The date and time and timezone of your purchase
 - What you were purchasing for your underlying XCover Protection.
- For any other questions, visit xcover.com/help

How do I file a claim?

- Same instructions as “[How do I do XXX?](#)”
- Visit xcover.com/claim to get started
- For any other questions, visit xcover.com/help

How do I contact XCover?

- XCover doesn’t always offer phone support. If it’s available you will see it after activating your account
- Same instructions as “[How do I do XXX?](#)”
- After activating your account you will also see XCover’s dedicated Help Center for our customers.

Call scripts

Instructions for conducting a call with a customer about XCover Protection

- Open the customer’s policy wording. The URL is **xcover.com/pds/XC reference number (end with “-INS”)**
- To ensure factuality, information should only be **read directly from the policy wording**
- Policy wordings follow a standardized structure, including a cover sheet with sections for What’s Covered/Not Covered and a Table of Coverages (aka Benefits Table) that lists deductibles and cover limits per benefit.

Why should I purchase XCover Protection / What’s covered by XCover Protection etc

- [See “Who is XCover” above]
- Read the relevant “What’s Covered” section from the wording

GENERAL SUPPORT

General support – First response

| | |
|---------|---|
| Context | This “first response” email will be used when customers contact travel agents. Please do not forward the ticket to Expedia Support. +95% of all tickets are answered within the FAQs provided. It is extremely important that the customer follows the steps to activate their XCover Account. Thereafter if they still have a question they can easily contact XCover. Second and third responses are available below if they contact you again. |
|---------|---|

XCover email template

Subject line: Your XCover request

Thanks for your request.

Your protection is provided by XCover, a leading provider of protection solutions within our industry.

The XCover team has provided us with the following list of frequently asked questions which are also available on their site. As these answer most of our customer questions we have not forwarded your request to XCover, however, to make any follow-up requests or to make a claim or view or make changes to your XCover Protection, it’s very important that you first **activate your XCover Account**.

When you first visit XCover you will need to activate your account. Simply find the XCover confirmation SMS or email in your inbox or [spam folder](#) and click the activation link. You would’ve received it shortly after you made your purchase with us. If you can’t find your confirmation email, [this article](#) explains why and how to solve related issues. From your XCover Account, you can make a claim, make changes or view your wording.

The following frequently asked questions are also available within your XCover Account:

- [Who do I speak to about changes to my booking?](#)
- [What happens if the service provider cancels, reschedules, or delays my booking?](#)
- [What happens if I need to cancel, cut short, or reschedule my trip?](#)
- [Where are my XCover Protection documents?](#)
- [I can’t find any emails from XCover. What can I do?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [What am I covered for?](#)
- [What’s not covered?](#)
- [When does my protection start and end?](#)
- [Can I get my protection back after cancelling it?](#)
- [How do I make a claim?](#)
- [When should I make a claim?](#)
- [Where can I see my claim progress?](#)
- [Who is XCover?](#)
- [How do I contact XCover?](#)

Don’t see your answer here? Visit [XCover Help](#) to find more answers about coverage, the claims process, and other questions related to your XCover Protection.

If you’re unable to find your answer in [XCover Help](#) and still have a question, you can always reply to any XCover emails for a speedy response.

General support – Second response

| | |
|---------|--|
| Context | This email will be used when customers contact travel agents for general support requests after the first response email (above) has been sent and the customer insists on the partner providing support. This response reinforces that most answers can be found in the dedicated help centre and presents an additional alternative for customers to contact XCover – the contact form linked at the bottom of the help centre. |
|---------|--|

XCover email template

Subject line: How to contact XCover

Thanks for your request.

The XCover Support Team is responsible for all requests relating to XCover.

If you haven’t already, it’s very important that you first activate your XCover Account. Simply find the XCover confirmation SMS or email in your inbox or [spam folder](#) and click the activation link. You would’ve received it shortly after you made your purchase with us. If you can’t find your confirmation email, [this article](#) explains why and how to solve related issues. From your XCover Account, you can make a claim, make changes or view your wording.

If you’re unable to find your answer in [XCover Help](#) and still have a question, you can find their contact form linked at the bottom of the XCover Help page.

| | |
|---------|--|
| Context | This final email will be used when customers contact travel agents after the two initial response emails (above) has been sent and the customer insists on the agent providing support. This response reinforces that only XCover can deal with any XCover Protection-related customer requests due to regulations and points the customer to the contact form at the bottom of the help centre |
|---------|--|

XCover email template

Subject line: Contacting our partner, XCover.

Thanks for your request.

In most parts of the world, regulators require that customer support for products like XCover Protection, be done by licenced companies. As your protection provider and official licensee, they are responsible for all customer support relating to XCover.

If you're unable to find your answer in [XCover Help](#) and still have a question, you can find their contact form linked at the bottom of the XCover Help page.

CLAIMS SUPPORT

Claim support – First response

| | |
|---------|--|
| Context | This email will be used when customers contact travel agents after submitting their XCover claim . Contact reasons may include claim status updates, claim outcome questions, claim processing timelines, etc. In these cases, please forward the customer enquiry to Expedia Support, who will send it to XCover. XCover will then respond to the customer directly. |
|---------|--|

XCover email template

Subject line: Your claim email has been forwarded to XCover

Thanks for your request.

We've forwarded your email to XCover. The friendly XCover Claims Team is responsible for all requests relating to claims. We expect that they'll respond to you with further information within 2-3 business days.

To check your claim status and view a complete history of emails from the XCover Claims Team, simply visit the XCover [Claims Centre](#). You can also log in to your XCover Account and navigate to 'Your Claim'. [This helpful article](#) explains the different Claims Centre statuses you'll see.

The biggest cause of delays during XCover's claim assessment is missing or incorrect documents. If you are waiting for updates on your claim, please check the Claims Centre as well as your inbox and [spam folder](#) to see if there are any emails from XCover requesting more information. [This helpful article](#) has a guide to what documents you may need based on your claim reason. [This article](#) explains how to add extra documents to your existing claim.

If you are unable to provide the documents requested, please supply any other evidence to support your claim. This can include photos, correspondence, receipts, appointment confirmations, etc.

If you can't find any of our emails and your claim status and claim email history are not available in your XCover Account, please ensure that you have completed the claim successfully and that it is not still saved as a draft. [This helpful article](#) explains how to check if your claim has been submitted.

Our customers can typically find all the answers they need via [XCover Help](#). There's a list of the most important Frequently Asked Questions below.

- [Who do I speak to about changes to my booking?](#)
- [What happens if the service provider cancels, reschedules, or delays my booking?](#)
- [What happens if I need to cancel, cut short, or reschedule my trip?](#)
- [Where are my XCover Protection documents?](#)
- [I can't find any emails from XCover. What can I do?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [What am I covered for?](#)
- [What's not covered?](#)
- [When does my protection start and end?](#)
- [Can I get my protection back after cancelling it?](#)
- [How do I make a claim?](#)
- [When should I make a claim?](#)
- [Where can I see my claim progress?](#)
- [Who is XCover?](#)
- [How do I contact XCover?](#)

Don't see your answer here? Visit [XCover Help](#) to find more answers about coverage, the claims process, and other questions related to your XCover Protection.

If you're unable to find your answer in [XCover Help](#) and still have a question, you can always reply to any XCover emails for a speedy response.

Claim support – Second response

| | |
|---------|--|
| Context | This email will be used when customers contact travel agents after the first response email (above) has been sent and the customer insists on the agent updating them on their claim. This response reinforces that only XCover can deal with any claim-related customer requests and presents an additional alternative for customers to check their claim progress and comms – the claims centre. |
|---------|--|

XCover email template

Subject line: Allow time for XCover to respond

Thanks for your request.

As mentioned in our previous email, your email has been forwarded to the XCover Claims Team who are responsible for all requests relating to claims. We expect that they'll respond to you with further information shortly. Keep an eye on your inbox and remember to check your [spam folder](#). If you have multiple email addresses, remember to check them all.

To view a history of emails from the XCover Claims Team or check your claim status, simply log in to your XCover Account and navigate to ‘Your Claim’. Here you can follow your claim progress.

Here’s a list of the most important Frequently Asked Questions relating to XCover claims.

- [What am I covered for?](#)
- [What’s not covered?](#)
- [Is there an excess or deductible?](#)
- [How do I make a claim?](#)
- [When should I make a claim?](#)
- [How do I add extra documents to my existing claim?](#)
- [What documents do I need to make a claim?](#)
- [How do I get pre-approval for my medical reimbursement claim?](#)
- [Can the doctor, dentist, or medical facility I receive treatment at submit documents to XCover?](#)
- [Can I claim for my booking if it was paid for by someone else?](#)
- [Where can I see my claim progress?](#)
- [What do the different statuses in the Claim Centre mean?](#)
- [How will I receive payment for an approved claim?](#)
- [How do I pay the excess or deductible?](#)
- [How do I contact XCover?](#)

Don’t see your answer here? Visit [XCover Help](#) to find more answers about coverage, the claims process, and other questions related to your XCover Protection.

If you’re unable to find your answer in [XCover Help](#) and still have a question, you can always reply to any XCover emails for a speedy response.

Claim support – Third response

| | |
|---------|--|
| Context | This final email will be used when customers contact travel agents after the two initial response emails (above) have been sent and the customer insists on the agent updating them on their claim. This response reinforces that only XCover can deal with any claim-related customer requests due to regulations. |
|---------|--|

XCover email template

Subject line: Unfortunately, we cannot assist with claim-related requests

Thanks for your request.

In most parts of the world, regulators require that claim-related customer support and claim processing be done by licenced companies like XCover. As our partners, they are responsible for all requests relating to claims.

Please refer to our previous emails to learn how you can follow your claim's progress or contact the XCover Claims Team.

As we cannot assist further, we consider your case closed and expect the XCover Claims Team to respond to your request.

COMPLAINTS

Complaints – First response

| | |
|---------|--|
| Context | This email will be used when customers contact travel agents complaining about XCover . Contact reasons may include claim denials, response times, not being able to find info re XCover, charges etc. In these cases, please forward the customer enquiry to Expedia Support, who will send it to XCover. XCover will then respond to the customer directly. |
|---------|--|

XCover email template

Subject line: Your complaint has been forwarded to XCover

We’ve forwarded your email to our partners at XCover. The friendly XCover Complaints Team is responsible for handling all customer complaints. We expect that they'll respond to you with further information within 10 business days.

The XCover team has provided us with the following list of frequently asked questions which are also available on their site. To make any follow-up requests or to make a claim or view or make changes to your XCover Protection, it’s very important that you first **activate your XCover Account**.

When you first visit XCover you will need to activate your account. Simply find the XCover confirmation SMS or email in your inbox or [spam folder](#) and click the activation link. You would’ve received it shortly after you made your purchase with us. If you can’t find your confirmation email, [this article](#) explains why and how to solve related issues. From your XCover Account, you can make a claim, make changes or view your wording.

The following frequently asked questions are also available within your XCover Account:

- [Who do I speak to about changes to my booking?](#)
- [What happens if the service provider cancels, reschedules, or delays my booking?](#)
- [What happens if I need to cancel, cut short, or reschedule my trip?](#)
- [Where are my XCover Protection documents?](#)
- [I can’t find any emails from XCover. What can I do?](#)
- [How do I make a change, cancel or get a refund for my XCover Protection?](#)
- [What am I covered for?](#)
- [What’s not covered?](#)
- [When does my protection start and end?](#)
- [Can I get my protection back after cancelling it?](#)
- [How do I make a claim?](#)
- [When should I make a claim?](#)
- [Where can I see my claim progress?](#)
- [Who is XCover?](#)
- [How do I contact XCover?](#)

Don’t see your answer here? Visit [XCover Help](#) to find more answers about coverage, the claims process, and other questions related to your XCover Protection.

If you're unable to find your answer in [XCover Help](#) and still have a question, you can always reply to any XCover emails for a speedy response.

Complaints – Second response

| | |
|---------|--|
| Context | This email will be used when customers contact travel agents after the first response email (above) has been sent and the customer insists on the agent dealing with the complaint. |
|---------|--|

XCover email template

Subject line: Please allow time for XCover to respond

Thanks for your email.

As mentioned in our previous response, your email has been forwarded to the XCover Complaints Team who are responsible for all customer complaints. We expect that they'll respond to you with further information shortly. Keep an eye on your inbox and remember to check your [spam folder](#). If you have multiple email addresses, remember to check them all.

If you have questions about XCover, your claim and cover or how to contact XCover’s friendly Customer Support Team, you will find all the answers you need via [XCover Help](#).

Here’s a list of the most important Frequently Asked Questions.

- [What am I covered for?](#)
- [What’s not covered?](#)
- [Is there an excess or deductible?](#)
- [How do I make a claim?](#)
- [When should I make a claim?](#)
- [How do I add extra documents to my existing claim?](#)
- [What documents do I need to make a claim?](#)
- [How do I get pre-approval for my medical reimbursement claim?](#)
- [Can the doctor, dentist, or medical facility I receive treatment at submit documents to XCover?](#)
- [Can I claim for my booking if it was paid for by someone else?](#)
- [Where can I see my claim progress?](#)
- [What do the different statuses in the Claim Centre mean?](#)
- [How will I receive payment for an approved claim?](#)
- [How do I pay the excess or deductible?](#)
- [How do I contact XCover?](#)

Don’t see your answer here? Visit [XCover Help](#) to find more answers about coverage, the claims process, and other questions related to your XCover Protection.

If you're unable to find your answer in [XCover Help](#) and still have a question, you can always reply to any XCover emails for a speedy response.

Complaints – Third response

| | |
|---------|--|
| Context | This email will be used when customers contact travel agents after the two initial response emails (above) has been sent and the customer insists on the agent dealing with the complaint. The majority of our complaints are about claim outcomes. This email specifically addresses claim-related complaints, as the previous two emails would ideally have eliminated all other complaint types by providing additional info as well as contact options. |
|---------|--|

XCover email template

Subject line: As your complaint is related to XCover, we cannot further assist

As mentioned in our previous response, your email has been forwarded to the XCover Complaints Team who are responsible for handling all customer complaints.

If you have submitted a claim and are not satisfied with the outcome, please follow the steps outlined in the emails from the XCover Claims Team as well as your wording, which can be found in your XCover Account.

Regulators require that customer support, claim processing, payments and complaint handling for products like XCover Protection, be done by licenced companies. As your protection provider and licensee, they are responsible for all complaints relating to claims.

As we cannot assist further, we consider your case closed and expect the XCover Complaints Team to respond to your complaint.