

## XCover Protection FAQ for Travellers

We have partnered with XCover to provide you with simple, stress-free protection for your trip. XCover's digital claim process is simple and hassle-free with instant payment of approved claims and their friendly support team can help you with any questions not answered in this Help Centre. You can also visit [XCover Help](#) to find out more information.

### Managing your booking

#### Why add XCover Protection?

With XCover Protection, you can travel with peace of mind. XCover provides coverage when things don't go as planned, such as a diagnosed illness or injury, or issues with baggage. XCover's easy, digital process is simple with quick payouts on approved claims.

#### Who do I speak to about changes to my booking?

If you would like to make changes to a travel booking or if you need to cancel it or make support enquiries, please contact us.

If your service provider has cancelled, rescheduled or changed your booking, please contact them.

If you need to change or cancel your XCover Protection, please follow the steps in [this article](#).

#### What happens if the service provider cancels, reschedules, or delays my booking?

If your booking was cancelled or delayed or if you're experiencing issues because your booking was rescheduled, follow the steps below:

1. Contact your travel company, airline, service provider or booking agent to request compensation or to change your booking.
2. Check your wording in your XCover Account to see if the reason for your claim is covered. Coverage may differ based on the reason for your flight cancellation or rescheduling, or the length of the delay.
3. If you are covered and would like to submit a claim, gather all the appropriate documentation. [This helpful article](#) has a guide to what documents you may need based on your claim reason. If you have this information ready, it will take you approximately 5 minutes to complete the claim form.
4. Log in to your XCover Account, select the XCover Protection you would like to claim for and then select 'Make a Claim'.

## **My service provider lost, delayed, or damaged my luggage. What should I do?**

If your baggage was lost, delayed, or damaged by the service provider you may be eligible for compensation from them. Please contact your travel company, airline, service provider or booking agent.

If they do not offer sufficient compensation, and your XCover Protection includes cover for delayed, damaged, or lost baggage, you may be covered. This helpful article has more information on what situations may be covered.

## **What happens if I need to cancel, cut short, or reschedule my trip?**

If your travel plans have been disrupted, you can follow the steps below to make a claim:

1. Check your wording in your XCover Account to see if you are covered if you cancel, cut short or reschedule your trip.
2. Cancel or reschedule your flights, accommodation and other pre-paid bookings as needed. Keep documentation of this process. During the claim submission process you will be asked to provide details and documents to support your claim, e.g. proof of cancellation.
3. Gather all the appropriate documentation. [This helpful article](#) has a guide to what documents you may need based on your claim reason. If you have this information ready, it will take you approximately 5 minutes to complete the claim form.
4. Log in to your XCover Account, select the XCover Protection you would like to claim for and then select 'Make a Claim'.

To view your XCover Protection details, invoice and certificate, simply log in to your [XCover Account](#).

## **Managing your XCover Protection**

### **Where are my XCover Protection documents?**

To protect your privacy, your XCover documents are not sent via mail. All documents are available in your XCover Account.

### **I can't find any emails from XCover. What can I do?**

After buying XCover Protection or when requesting a new password, we typically send an immediate confirmation email, however, it might take between an hour and a day to receive your email. If you can't find any emails from XCover after some time, this article contains instructions on how to solve related issues.

To activate your XCover Account, click the link in your confirmation email. From your XCover Account, you can view your XCover Protection documents, make changes or start a claim.

## How do I log in to my XCover Account?

An account is automatically created for you when you purchase XCover Protection. To activate your account, simply find the XCover confirmation SMS or email in your inbox and click the link to set up your XCover Account. This is an important step to make any future claim submissions hassle-free. If you can't find your confirmation email, [this article](#) has instructions on how to solve related issues.

If you've already activated your account, simply log in using the email address you provided when completing the initial sign-up process to access your documents, make changes to your protection, or make a claim. You will need to complete the steps above for all XCover Protection products purchased.

## How do I purchase XCover Protection?

Your travel agent can add XCover Protection when booking your trip. After purchase, you can view your wording by logging in to your [XCover Account](#).

# XCover Cancellations, Refunds and Modifications

## How do I make a change, cancel or get a refund for my XCover Protection?

Depending on your protection terms and dates, you may be able to change or cancel your protection. You can log into your XCover Account and click 'Cancel/Modify' on the protection you'd like to make changes to or cancel to see what options are available.

# Key things to know about your XCover Protection

## What am I covered for?

Depending on your protection, you may be covered:

- If you have to cancel, interrupt or cut your trip short because you or a close relative becomes sick or injured.
- For emergency medical and dental expenses, including emergency assistance and transport.
- For baggage loss and/or delay, depending on your country and protection terms.

XCover Protection is subject to additional exclusions and limitations. Please check the wording in your [XCover Account](#) before making a claim, as scenarios not listed in the wording will not be covered.

## What's not covered?

Depending on your protection, you may not be covered if:

- You need to cancel your trip due to work, school, or family commitments.
- You already received compensation for your trip cost from the airline or other service provider.
- You do not provide supporting evidence or necessary documents during the claim process.
- You change your mind about going on your trip.
- You decide to add a destination to your itinerary or change your final destination.
- The event that causes your claim occurred before you bought XCover Protection.
- You are travelling against the advice of a medical practitioner.

XCover Protection is subject to additional exclusions, terms and limitations. Please see the wording in your [XCover Account](#) for the full list of inclusions and exclusions.

### **Who is covered?**

If other people were included in your initial booking with us they will also be covered by your XCover Protection. Please see the certificate in your XCover Account to see the names of people covered by your protection.

Should you need to submit a claim for one or more of your travel companions in the future, you'll have the opportunity to nominate a claimant and share details about what happened to them. To start a claim, simply log in to your XCover Account and select 'Make A Claim'.

For specific details about your XCover Protection, please log in to your [XCover Account](#) to see what's covered.

### **Is there an age limit?**

To check if an age limit applies, please view your wording available in your [XCover Account](#).

### **Does my protection have a limit?**

Your XCover Protection has a limit per benefit. If your claim is approved, the payment you receive will be limited to the limit specific to the item or service you're claiming for.

Your benefits and limits are specified in the certificate and wording in your [XCover Account](#).

## Making a claim

### How do I make a claim?

Gather all the details and documents to support your claim. [This helpful article](#) has a guide to what documents you may need based on your claim reason.

When you're ready to submit your claim, log in to your XCover Account, select the XCover Protection you would like to claim for and then select 'Make a Claim'.

For more information about claims submission, please check [XCover Help](#).

### What documents do I need to make a claim?

During your online claim submission, you will be asked to provide information and documents that support your claim. Clear and comprehensive documents will help us assess your claim faster. The documents required may depend on the type of claim. The following may serve as a useful guide:

- [Documents required for claims related to trip cancellation/curtailment.](#)
- [Documents required for claims related to missed or delayed departure.](#)
- [Documents required for claims related to medical expenses.](#)
- [Documents required for claims related to theft or baggage loss, delay, damage.](#)

Once you have these documents ready, it will take you approximately 5 minutes to complete the claim form.

### Where can I see my claim progress?

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'.

For more information about claim progress, please check [XCover Help](#).

### Is there an excess or deductible?

Depending on your country and the type of claim, there may be a small excess or deductible applicable when making a claim. For specific details about your XCover Protection and your excess amount, please check your certificate by logging into your XCover Account.

## **How will I receive payment for an approved claim?**

Once your claim is approved, XCover's friendly Claims Team will send you a payment email containing a secure link. The same link will become available when you log in to the Claim Centre. Simply click 'Get Paid' and carefully complete your bank details.

Occasionally, we rely on trusted third-party assessors who may be responsible for the claim payment. If so, we will inform you during the claim process. Their payment options may differ from ours.

## **Medical Assistance**

### **Who do I contact if I have a medical emergency?**

If your coverage includes 24/7 emergency assistance or a related benefit, you can contact XCover Assist to arrange hospital or other treatment.

You can find the number for XCover Assist within the 'How claims work' section of your wording in your XCover Account or access it by [starting a claim](#) and carefully selecting the options related to medical emergencies in the online claim form.

### **When would I need to get pre-approval before making a claim?**

All medical reimbursement claims require pre-approval, including dental and related transport cost. To start the pre-approval process, please visit the [XCover Claims Centre](#).

Please check this [XCover help article](#) for more information.

### **Are pre-existing medical conditions covered?**

To check if you're covered for pre-existing medical conditions, please check your wording available in your [XCover Account](#).

## **About XCover**

### **Who is XCover?**

XCover is a platform owned by Cover Genius, a leading insurtech firm that was recently ranked #1 in the Financial Times list of fastest-growing companies. Cover Genius has won dozens of industry awards in the US, EU, UK, Asia, India and Australia for its claims handling and customer support and has investment from one of the world's largest insurers, Sompo. XCover Protection is backed by some of the world's largest companies including Lloyd's, Generali, Sompo, CNA and Munich Re.

## **How do I contact XCover?**

If you have a general enquiry about your XCover Protection, most questions are answered in the [XCover Help Centre](#). If you would like to know more about what's covered by your XCover Protection, you can view your wording in your XCover Account.