AGENT PROCEDURE

How to Help a Customer File a Trip Cancellation Claim

Claims intake job aid | Trip Cancellation

ARTICLE ID	CLM-TC-001	OWNER	Claims Knowledge Management
AUDIENCE	Customer Care; Claims Intake	SME	Claims Operations
DOMAIN	Claims > Trip Cancellation	REVIEW	Quarterly / material change
LAST REVIEWED	September 2026	SEARCH	cancel trip; cancellation claim; covered reason; claim documents

Purpose and scope

Use this procedure when the insured trip has not begun and the customer needs to cancel or start a claim. The goal is to open the correct intake path, preserve relevant evidence, and set accurate expectations. If the traveler has departed, the trip start is unclear, or the customer is asking for a coverage decision, use the appropriate routing resource instead.

AGENT BOUNDARY Do not tell the customer that a loss is covered, promise reimbursement, or estimate a payable amount. Claims determines eligibility after reviewing the policy, circumstances, recoveries, and supporting evidence.

Before you begin

- Customer or insured traveler name and policy number
- Scheduled departure date and whether any part of the insured trip has begun
- Date the customer first learned they could not travel
- Brief, factual description of the event
- Reservations already canceled and any refund, credit, voucher, or other recovery offered
- Customer preferred secure contact method

INTAKE RULE A claim can be started before every supporting document is available. Tell the customer what is commonly requested, then allow Claims to identify any additional evidence.

Where to document

CRM RECORD Document the interaction in the customer relationship management (CRM) system using the designated interaction or case-notes area. Record the trip-start status, event date, customer-stated reason, supplier actions, refunds or credits, documents available, the claim or intake reference if one is created, and any escalation. Where the CRM supports knowledge association, link or reference this article in the interaction record so knowledge use can be tracked. Do not place sensitive medical, financial, or identity documents in general CRM notes; use the approved secure Claims channel.

Procedure

1 Confirm that the insured trip has not begun

Ask, "Have you departed on any part of the insured trip?" If no, continue. If yes or unclear, stop and use the Trip Cancellation vs. Trip Interruption guide. Do not route by the customer use of the word "cancel."

2 Capture the event without interpreting coverage

Ask what happened, when it happened, and how it affected travel. Record the customer words objectively. Do not label the event a covered reason unless an approved decision tool authorizes that conclusion.

3 **Prompt the customer to address supplier reservations**

When practical, ask the customer to contact the airline, cruise line, hotel, tour operator, or other supplier promptly. Preserve cancellation confirmations, refund details, credits, vouchers, and penalties. Never advise the customer to reject an available recovery to increase an insurance claim.

4 **Open the Trip Cancellation intake path**

In the fictional Northline portal, select Claims > Start a Claim > Trip Cancellation, choose the insured trip, enter the event details, upload available records, and submit. If the customer cannot use the portal, create a secure Claims Intake referral through the approved internal workflow.

5 **Set documentation expectations**

Explain that required evidence depends on the policy and reason for cancellation. Share relevant items from the documentation guide without presenting the list as final or exhaustive.

6 **Complete notes and close accurately**

Record trip timing, event date, reason stated, supplier actions, recoveries, documents available, and any escalation. Remind the customer that filing a claim is not a guarantee of payment and that Claims may request more information.

Documentation guide

Use secure Claims channels for medical, financial, identity, or other sensitive records. Do not direct protected information to a general Customer Care mailbox.

Situation	Commonly requested evidence	Agent note
Most claims	Itinerary; booking confirmations; proof of payment; supplier cancellation confirmation; refund, credit, or penalty details	The customer may submit available items first.
Illness or injury	Treating provider statement or approved medical form; onset and treatment dates; requested claim forms	Use only the approved secure channel.
Death	Documentation confirming the death and, if relevant, the relationship to the insured traveler	Use neutral, compassionate language.
Carrier or weather event	Carrier notice; revised itinerary; official event information; receipts tied to the claimed loss	A carrier cancellation does not identify the benefit by itself.
Home or destination damage	Official reports, repair or occupancy records, and other evidence requested by Claims	Do not decide whether damage is severe enough.
Legal obligation	Summons, order, or other official notice showing dates and required appearance	Escalate unusual or disputed documents.

Refunds, credits, and vouchers

Record the issuer, type, amount, and expiration date if known. Claims determines how each recovery affects eligible loss. Do not subtract recoveries or calculate a payable amount unless the agent role and an approved tool explicitly authorize that work.

> **CUSTOMER WORDING** "Your plan is designed to evaluate eligible loss after refunds, credits, vouchers, and other recoveries are considered. The Claims team will review those details with your policy and supporting documents."

Escalate when

- The trip may already have begun or the applicable benefit is unclear
- The customer asks for a coverage determination, exception, or payment estimate
- The event involves a pre-existing medical condition or waiver question
- Several benefits, travelers, policies, insurers, or supplier recoveries may overlap

- The customer disputes policy language or reports a prior inconsistent answer
- The customer mentions an attorney, regulator, media contact, discrimination, fraud, or a threat
- Sensitive records were sent through an unapproved channel

Agent language guide

Use	Avoid	Why
"Claims will review whether the event meets your plan terms."	"That is definitely covered."	Separates intake from adjudication.
"You can begin with the documents you have."	"Call back when everything is complete."	Prevents unnecessary intake delay.
"Please keep any refund or credit confirmation."	"Do not accept the airline credit."	Avoids encouraging preventable loss.
"This sounds like the Trip Cancellation intake path."	"Trip Cancellation will pay this."	Routing is not a coverage decision.

Interaction quality check

- Trip timing and event timing are documented in the CRM record
- This knowledge article is associated with the CRM interaction where the system supports it
- No promise of coverage or payment appears in the notes
- Supplier recoveries are recorded without agent calculation
- Sensitive-document instructions use an approved secure channel
- The customer understands next steps and possible follow-up

Knowledge use and feedback

- Search and reuse approved knowledge before creating new guidance or relying on local notes
- If this article does not address the customer situation, use the approved knowledge-feedback process to describe the gap
- Flag content that appears unclear, outdated, inaccurate, or inconsistent with an authoritative source
- Do not create an unapproved workaround; route urgent risk or customer-harm concerns to the article owner or designated escalation path

Suggested closing

> **READ ALOUD** "Once your claim is submitted, Claims will review the event, your specific plan, and the supporting information. Please keep your cancellation confirmations, receipts, and any records related to why you could not travel. If anything else is needed, Claims will contact you."

Related knowledge

- Trip Cancellation vs. Trip Interruption: Which Benefit Applies?
- Understanding Pre-Existing Medical Condition Exclusion Waivers
- How Refunds and Travel Credits Affect a Claim
- Claim Documentation Standards
- How to Check Claim Status