

# INSURANCE CLAIM FILE

**Claim Number:** CLM-2024-005234  
**Claim Type:** Travel Insurance - Trip Cancellation  
**Claimant:** Dr. Amanda and Kevin Foster  
**Policy:** TRV-2024-88472

## TRAVEL INSURANCE CLAIM

**Policy Number:** TRV-2024-88472  
**Policy Type:** Comprehensive Travel Protection  
**Trip Cost Insured:** \$18,450.00  
**Coverage Period:** November 15-30, 2024  
**Destination:** Tokyo and Kyoto, Japan  
**Claim Type:** Trip Cancellation

## CLAIM SUMMARY

Insureds Dr. Amanda Foster and Kevin Foster purchased travel insurance on September 5, 2024 for a planned 15-day trip to Japan departing November 15, 2024. On October 28, 2024, Dr. Foster was diagnosed with acute appendicitis requiring emergency surgery, forcing cancellation of the trip.

## TRIP DETAILS

### Flights (booked via United Airlines):

- SFO → NRT (November 15): Confirmation #UA8847291 - \$2,340.00 x 2 = \$4,680.00  
- NRT → KIX (November 22): Confirmation #UA8847292 - \$280.00 x 2 = \$560.00  
- KIX → SFO (November 30): Confirmation #UA8847293 - \$2,180.00 x 2 = \$4,360.00  
**Total Airfare: \$9,600.00**

### Hotels:

- Park Hyatt Tokyo (Nov 15-22, 7 nights): Confirmation #PHT-445892 - \$4,200.00  
- Ritz-Carlton Kyoto (Nov 22-30, 8 nights): Confirmation #RCK-338471 - \$3,600.00  
**Total Hotels: \$7,800.00**

### Pre-Paid Tours & Activities:

- Tokyo food tour (Nov 17): \$150.00 x 2 = \$300.00  
- Mt. Fuji day trip (Nov 19): \$225.00 x 2 = \$450.00  
- Kyoto temple guided tour (Nov 24): \$100.00 x 2 = \$200.00  
- Nara deer park excursion (Nov 26): \$50.00 x 2 = \$100.00  
**Total Tours: \$1,050.00**

**TOTAL TRIP COST: \$18,450.00**

## TIMELINE

**September 5, 2024:** Travel insurance purchased. Policy effective immediately.

**September 5-October 27, 2024:** No medical issues reported.

**October 28, 2024 - 2:30 AM:** Dr. Foster experiences severe abdominal pain.

**October 28, 2024 - 3:15 AM:** Arrives at Stanford Medical Center ER.

**October 28, 2024 - 5:00 AM:** CT scan confirms acute appendicitis.

**October 28, 2024 - 8:30 AM:** Laparoscopic appendectomy performed by Dr. Michael Torres.

**October 28, 2024 - 2:00 PM:** Kevin Foster notifies insurance company of potential claim.

**October 29, 2024:** Dr. Foster discharged with 4-6 week recovery restriction.

**October 30, 2024:** Attending physician statement confirms travel not recommended until December 15, 2024 minimum.

**October 30, 2024:** Trip officially cancelled. Refund requests submitted to all vendors.

**October 31, 2024:** Claim form submitted with supporting documentation.

**November 1, 2024:** Claims adjuster Lisa Park assigned (Adj. ID: TRV-3382).

**November 4, 2024:** Medical records requested from Stanford Medical Center.

**November 8, 2024:** Medical records received. Claim validated.

**November 12, 2024:** Vendor refund status confirmed:

- United Airlines: \$9,600.00 credit issued (expires Sept 2025) - not cash refundable
- Park Hyatt: \$0 refund (non-refundable rate, cancelled within 14 days)
- Ritz-Carlton: \$1,800.00 refund (50% of booking, cancelled within 30 days)
- Tours: \$0 refund (non-refundable, cancelled within 7 days)

**November 15, 2024:** Settlement calculation completed.

## COVERAGE ANALYSIS

Trip Cancellation Coverage: Up to 100% of insured trip cost

Covered Reason: Unforeseen illness requiring hospitalization (covered peril)

Pre-existing Condition Exclusion: Not applicable - appendicitis is acute condition

## REFUND STATUS FROM VENDORS

United Airlines: Issued future travel credit (not cash). Policy covers non-refundable losses, airline credit does not reduce claim.

Park Hyatt Tokyo: Non-refundable - \$4,200.00 loss

Ritz-Carlton Kyoto: Partial refund \$1,800.00 - Net loss: \$1,800.00

Tours/Activities: Non-refundable - \$1,050.00 loss

## SETTLEMENT CALCULATION

Total Trip Cost: \$18,450.00

Less: Cash Refunds Received: (\$1,800.00)

**Non-Refundable Loss: \$16,650.00**

Note: Airline credit is not considered a cash refund per policy terms. Full airfare of \$9,600.00 is included in covered loss as the credit cannot be used due to ongoing recovery restrictions and work

commitments.

**CLAIM PAYMENT: \$16,650.00**

**CLAIM STATUS:** APPROVED - PENDING PAYMENT

**Expected Payment Date:** November 20, 2024

**Payment Method:** Direct deposit