

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