

# Lost Luggage Reimbursement

## Lost luggage? You're covered.

When you use your covered TruMark Financial<sup>®</sup> Credit Union Visa<sup>®</sup> credit card to purchase an airline or common carrier ticket, you can be eligible to receive reimbursement for your checked luggage or carry-on baggage and their contents in the event it is lost due to theft or misdirection by the airline \$3,000 per trip maximum; (if you live in New York, the maximum is \$2,000 per bag). This coverage applies to more than air travel – it also can be in place when you have used your covered TruMark Financial Visa credit card to purchase your ticket for travel via other eligible forms of transportation, such as a ferry, cruise ship, train, or bus. Be sure to fill out a lost luggage report with the common carrier immediately. You will need this information when filing a claim.

## Easy claim process

Collect your documents (lost luggage report, dates of travel, etc.) and go to [www.eclaimsline.com](http://www.eclaimsline.com) or call 1-800-757-1274 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: 1-804-673-6496. Please note that notification to the Benefit Administrator must be made within 20 days from the date the luggage was lost or stolen.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered TruMark Financial Credit Union Visa<sup>®</sup> credit card to secure transactions.

## Below you will find answers to the most commonly asked questions about the benefit

Q: How does the reimbursement work?

A: Before you leave the airport (or bus depot, train station, etc.), you will need to file a report with the airline or common carrier. They'll give you a copy of this report. Within 20 days, you'll need to notify the Benefit Administrator of the loss and within 90 days you will need to send in your claim form information in order to process your claim. You can file your claim online at [www.eclaimsline.com](http://www.eclaimsline.com) or you can contact the Benefit Administrator at 1-800-757-1274.

If you are outside the U.S., you can call collect: 1-804-673-6496. Under normal circumstances, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five business days. The Benefit Administrator will send you notification of their decision.

Q: What if my luggage isn't found – how do I prove what I had in it and how much it was worth?

A: If you have receipts for your luggage and the items you had in your luggage that is great. Otherwise, the Benefit Administrator will help you arrive at the value of the lost items.

Q: Do I have to file a claim with my insurance company?

A: Yes. If you have personal insurance (e.g., homeowner's, renter's, or other insurance that covers lost or stolen luggage or contents), you are required to file a claim with your insurance company and you must send a copy of any claim settlement that you receive to the Benefit Administrator so they can process your claim. This benefit is considered "secondary coverage" – this means that under this benefit you get coverage that is supplemental to and in excess of what you get from your primary (or personal) insurance and common carrier. The Benefit Administrator will look at your total losses minus your settlement from any other collectible reimbursement from any other source, as well as apply it to any deductible you paid from your primary insurance. For example, if the value of your luggage and other lost contents is determined to be \$3,000 (unrecovered luggage, clothing and toiletries), the Benefit Administrator will look at (1) how much are you eligible to receive from other insurance (let's say you are eligible to get \$500 from the common carrier and \$1,500 from your personal insurance) and (2) you have to pay a deductible of \$500 to your personal insurance company.

See the table below for an illustration of this example.

<b>Value of you lost luggage and contents</b>	<b>\$3,000</b>
Less the payment you are eligible to receive from the common carrier	-\$500
Less the payment you are eligible to receive from your personal insurance	-\$1,500
Plus the deductible you will pay to your personal insurance company	+\$500
Subtotal = Amount considered for payment by this benefit	\$1,500

The Benefit Administrator approves this loss based on the Terms and Conditions of the program and pays \$1,500 under this benefit. *Please note that the facts and circumstances of each claim are unique. Please review your Guide to Benefits for complete details on this program.*

Q: What kinds of things aren't covered?

A: There are always exclusions – some items to be aware of are animals, eyeglasses, contacts, hearing aids, prosthetic limbs, artificial teeth, dental bridges or appliances (such as retainers). Also, money, deeds, keys, food stamps, business items and cellular telephones are not covered. You'll want to read the Terms and Conditions of the benefit for complete details.

Q: What tips do you have to help me make my trip go smoothly in the event that my luggage is lost?

A: Make photocopies of your passport, travel visa, and prescription medications. Keep one copy on you and give another to someone at home that you trust. Bring the 800 number with you so the Benefit Administrator can help assist you in the event your checked or carry-on luggage gets lost or stolen.