

Trip Delay Reimbursement

Protect yourself against travel delays

When you purchase your entire airline ticket with your covered TruMark Financial[®] Credit Union Visa[®] credit card and your flight is delayed by more than twelve hours due to a covered hazard, Trip Delay kicks in. This benefit will reimburse you for the reasonable expenses that you incur as a result of that delay (\$300 maximum per ticket). This coverage is in place even if the delay is due to bad weather or equipment failure. And, this benefit works in addition to any airline vouchers you may receive for food or hotels. Be sure to pay for your entire fare with your covered TruMark Financial Visa credit card and remember to save your receipts – you’ll need them when filing your claim.

Easy claim process

Collect your receipts and have your travel information handy (e.g., airline, flight number, scheduled departure date and time, actual departure date and time). Go to www.eclaimsline.com or call 1-800-840-4735 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: 1-804-673-7683.

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 Visa credit card to secure transactions.

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

Q: Don’t the airlines cover me when my flight is delayed?

A: It depends. Airlines generally don’t do anything when the delay is weather related. If the delay is due to other factors (e.g., equipment failure), you may get a food or hotel voucher. Food vouchers can be as low as \$10 – which may or may not cover a reasonable meal. Trip Delay can be used on top of any vouchers you receive. This benefit covers reasonable expenses that you incur as a result of the flight delay (\$300 maximum per ticket).

Q: What’s considered a “reasonable expense” to qualify for reimbursement?

A: A “reasonable expense” is something you would not have had to purchase if you had been on your flight, such as food or a hotel stay during your delay, or transportation to the hotel and back to the airport. Generally speaking, a taxi would be considered reasonable whereas a stretch limousine would not be considered reasonable. These costs have to be incurred during the delay. Save all your receipts – you’ll need them when you file your claim.

Q: What do I do if my flight is delayed?

A: Make your travel arrangements (get re-booked on another flight if necessary, etc.). Have your information handy (e.g., airline, flight number, scheduled departure date and time, actual departure date and time). Then go to www.eclaimline.com or call 1-800-840-4735 (outside the U.S., call collect: 1-804-673-7683) to file a claim or get your questions answered. You have to contact the Benefit Administrator within 30 days of the delay as outlined in the terms and conditions of the benefit. You'll need to save all of your receipts to submit them with your claim.

Q: Who qualifies for coverage?

A: You, your spouse, and your legal dependent children under 22 years of age are covered when tickets are purchased with your covered TruMark Financial Visa credit card.

Q: How do you know that my flight was delayed and for how long?

A: Airlines provide information to the Benefit Administrator so they can see how long a flight was delayed.

Q: What if we're sitting on the tarmac for two hours and then the carrier brings the plane back to the gate for another eleven-hour delay – does this count?

A: Yes. The amount of the delay is based on the originally scheduled departure time, so the time spent on the tarmac is included. In other words, two hours on the tarmac plus eleven additional hours back at the gate is a thirteen-hour delay. If the delay caused you to buy an unplanned meal at the airport, you would be able to submit a claim for reimbursement since your delay was for more than twelve hours.

Q: How long does it take for a decision to be made on a claim?

A: In most cases, 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: Do you have any tips to help my trip go more smoothly in the event of a delay?

A: Yes. Before going on your trip, make photocopies of your travel documents (e.g., your itinerary with flight and hotel information, your frequent flyer information including special phone numbers if applicable and travel documents such as your passport). Carry these with you when you fly and give another copy to someone at home whom you trust. This will make it easier for you to get re-booked on another flight. As soon as you know about the delay, get your flight re-booked and notify your hotel of any changes in arrival date and time. During the delay, you may need to buy food, or even spend an extra night at a hotel.

Q: How do you file a claim?

A: Save all your receipts – food, hotel, taxi, etc. If your delay is caused by your airline, they may provide meal, transportation or hotel vouchers. Be sure to ask for them because Trip Delay works in addition to whatever you may receive from your carrier. Within 30 days, you'll need to contact the Benefit Administrator. Within 90 days of the delay, the claim form and supporting documentation will need to be submitted to get reimbursement for the essentials you bought during the delay. You will need your travel information (e.g., airline, flight number, scheduled departure date and time, actual departure date and time).