

ATICS Decline Codes with Definitions

Code Baggage

A	Alcohol and tobacco inner limit
B	Cash held for business purposes.
C	Consequential loss
D	Suitcase unusable
E	
F	Damage to fragile articles
G	Damage to specific items
H	Contact lenses excluded
I	-
J	-
K	-
L	-
M	More than one mobile claimed.
N	Not reported or within timeframe.
O	-
P	Not pre-recorded/public release
Q	-
R	-
S	Sports equipment in use
T	Excluded unless carried by public transp
U	Lack of substantiation
V	Valuables unattended
W	-
X	-
Y	-
Z	-

Code Medical

A	Costs not deemed 'additional'
B	Adjustment for not being B&B only.
C	Could still have driven.
D	Adjustment to accommodation expense for excessive number of days.
E	Refunds received
F	Food expenses
G	Upgrades not considered necessary
H	Expense outside of period of insurance
I	Part of expense outside period of insurance (not covered element excluded)
J	Travel costs already consumed
K	-
L	-
M	Did not enrol in Medicare
N	-
O	Companion not covered.
P	Adjustment for unreasonable price
Q	Taxi fares are excluded
R	Expenses incurred once returned home
S	Adjustment for not being same standard as pre-booked.
T	Telephone calls
U	Expenses incurred in UK
V	Costs to resume trip
W	Costs to resume trip (covered under Curtailment)
X1	Extended not necessary whole
X2	Extended not necessary in part
Y	Curtailment not necessary
Z	Unevidenced

Code Missed Departure

A	Expense incurred after reaching destination
B	Expenses incurred before Missed Departure
C	Payment not on required card.
D	-
E	-
F	-
G	Unreceipted
H	-
I	Expenses would have been incurred anyway
J	-
K	-
L	-
M	-
N	-
O	Other expense (not covered)
P	-
Q	-
R	Expense incurred after return home
S	-
T	-
U	-
V	-
W	-
X	-
Y	-
Z	Unreceipted

