

TRAVEL INSURANCE CLAIM PROCEDURE

TRAVEL INSURANCE



TRAVEL DELAY

Delay more than certain hours (depends on the plan) and claim up to coverage amount

CLAIM PROCEDURE:

Notify to insurer within 30 days with submission of supporting documents.

SUPPORTING DOCUMENTS TO BE SUBMITTED TO YOUR AGENT:

1. Original Claim form
2. Boarding pass / e-ticket
3. Letter from airline confirming the duration of flight change and reason of change
4. Proof of additional expenses caused by the above
5. Any proof such as email / SMS message

BAGGAGE DELAY / DAMAGE

For checked-in baggage loss/ damage / delay

CLAIM PROCEDURE:

1. Report to the airlines immediately and submit a claim to them.
2. Report to local police and retain the police report for your records to submit with claim form.
3. Notify the insurer within 30 days from the date of loss.

SUPPORTING DOCUMENTS TO BE SUBMITTED TO YOUR AGENT:

1. Claim form
2. Boarding pass/ e-ticket
3. Airline baggage irregularity report or similar confirming delay & returned slip
4. Proof of additional expenses caused by the above
4. Police report (in the event of theft)
5. Replacement/ repair invoice
6. Documents to proof of ownership
7. Photograph of damaged items.

INFORMATION TO PURCHASE TRAVEL INSURANCE:

1. Full name as per NRIC
2. NRIC number
3. Correspondence Address
4. Contact number & Email address
5. Nominee: Full name as per NRIC
6. Nominee: NRIC number
7. Nominee relationship between the insured
8. Travel destination & date

PERSONAL ACCIDENT : ACCIDENTAL DEATH / PERMANENT DISABLEMENT

CLAIM PROCEDURE:

Notify the insurer within 30 days from the date of accident with supporting documents

SUPPORTING DOCUMENTS TO BE SUBMITTED TO YOUR AGENT:

1. Claim form
2. Boarding pass/ e-ticket
3. Copy of death Certificate
Copy of coroner's dispositions and finding (if applicable)
4. Police report (if applicable)
5. Copy of detailed Post Mortem/ Autopsy Report
6. Copy of nominee's/claimant's identity card and proof of relationship
7. Medical report
8. Original Medical receipts/ hospital bills

TRAVEL CANCELLATION / CURTAILMENT / POSTPONEMENT

CLAIM PROCEDURE:

Notify the insurer within 30 days from the date of cancellation

SUPPORTING DOCUMENTS TO BE SUBMITTED TO YOUR AGENT:

1. Claim form
2. Travel Agency/ Airlines terms and condition documents
3. Letter from travel agency confirming the refund amount
4. Letter / email from Airlines confirming the refund amount
5. Original invoice and Payment receipts confirming the full amount paid
6. Medical report and to provide details of all normal attending physicians
7. Copy of proof of relationship
8. Copy of death certificate (if applicable)
9. Copy of police report
10. Original receipt for the payment of the postponement charges (specific for travel postponement)

MEDICAL REIMBURSEMENT

CLAIM PROCEDURE:

Notify the insurer within 30 days from the date of accident with supporting documents

SUPPORTING DOCUMENTS TO BE SUBMITTED TO YOUR AGENT:

1. Claim form
2. Boarding pass/ e-ticket
3. Diagnosis note from the attending doctor abroad stating the nature of injury/illness
4. Medical report or diagnosis note from the attending doctor in Malaysia for the follow up treatment
5. Original Hospital billing statement
6. Original medical payment receipts