

CLAIM PROCEDURE FOR TRAVEL INSURANCE

Please see below the information / documents which are essential for assessment of travel claims:

For ALL Travel Claims

- Round Trip Airtickets
- Copies of passport with relevant pages showing the photo of the passport holder, and stamps of Immigration Department with date(s) of arrival / departure for the claimed trip
- Travel Claims Form with relevant section(s) completed ("Authorization and Declaration" must be completed for ALL claims)

Personal Accident

- Hospital / physician reports
- Disability assessment report / relevant tests reports (by "Pacific Cross" designated physician)
- Police Report
- Death certificate / coroner's report in case of death

Medical Expenses

- Original bills and official receipts
- Diagnosis for emergency consultation (by completing relevant section on the Travel Claims Form)
- Completed Notification of Claim Form for inpatient claims

Baggage & Personal Effects

- Police Report
- Original official receipts of the claimed items
- Photographs of damaged items

Baggage Delay

- Airline baggage irregularity report (showing cause, date, time and duration of delay)
- Original official receipts of the claimed items

Loss of Travel Document

- Police Report / incident report
- Original official receipts of the claimed items

Personal Money

- Police Report

Travel Delay

- Official document from airline / carrier stating the cause, date, time and duration of delay
- If claiming under Paragraph B., original official receipt(s) of the claimed item(s) is/are required

Curtailement of Trip & Cancellation Charges

- Statement (or complete relevant section in the Travel Claims Form) from claimant explaining reason of cancellation along with documented evidence
- Original receipts and supporting documents of non-refundable travel arrangement deposit and any increased traveling expenses and accommodation



Personal Liability

- Police Report
- Statement from claimant indicating the nature and circumstances of the incident or event, together with a confirmation that no admission of liability has been made and that no settlement has been made or agreed to without the prior knowledge and written consent of the Company ("Pacific Cross")
- Full documentation including but not limited to copies of summons, court documents, solicitor's and other legal correspondence

Rental Car Protection

- Police Report
- Original official receipts of the claimed items
- Itemized statement of repairs and other documented evidence

In the event that the claim documents stated above are insufficient for claim adjudication, we may request further information or other supporting documents to facilitate the claim assessment process.