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# Claims Process

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Refer to the table below to find the documents required and the procedure to make a claim.

Nature of claim	Documents required	Procedure
<b>Health Expenses</b>		
<b>1. Medical Accident &amp; Sickness</b> (includes medical evacuation, repatriation, inpatient and outpatient expenses)	1. Proposal form 2. Signed Claim Form 3. Doctor’s medical report 4. Original Admission/discharge card	1. Register claim at +91 11 4189 8800 2. Submit claim form along

		provides remittance. For reimbursement claims settlement, TPA would check and reimburse payments within 7 days.
<b>Airport Mishaps</b>		
<b>1. Baggage Delay</b>		
Delay is more than 12 hrs		
<b>2. Baggage Loss</b>		
US \$ 500		
<b>3. Missed Connection</b>		
Delay is for three to less than twelve hours		
<b>4. Travel Delay</b>		
Delay is more than 6 hrs		
<b>5. Trip Cancellation &amp; Interruption</b>		
US \$ 500		
<b>6. Hijack Distress</b>		
	<ol style="list-style-type: none"> <li>1. Signed Claim Form</li> <li>2. Copy of passport, visa with entry and exit stamp</li> <li>3. Copies of boarding pass, ticket, baggage tags</li> <li>4. Copies of correspondence with the Airline authorities</li> <li>5. Property Irregularity Report (PIR) Report from the Airline authorities</li> <li>6. Original bills/receipts/invoices for the necessary emergency expenses</li> </ol>	<ol style="list-style-type: none"> <li>1. Inform the Airline authorities and lodge a complaint.</li> <li>2. Obtain a Property Irregularity Report (PIR) from the Airline authorities clearly stating the period of delay/loss/period of hijack.</li> </ol>

<p>Journey is disrupted for more than 12 hours</p>		<ol style="list-style-type: none"> <li>3. Fill in the Claim Form and submit all the documents and file your claim immediately on your return back to India.</li> <li>4. Submit documents within 30 days of return to India or expiry of policy, whichever is earlier.</li> </ol>
<p><b>Passport Loss</b></p>	<ol style="list-style-type: none"> <li>1. A covering letter with details of loss and efforts made to obtain a provisional passport.</li> <li>2. Copy of new passport, return tickets, previous passport (if available).</li> <li>3. Original bills/receipts/invoices related to expenses incurred for obtaining a new passport.</li> </ol>	<ol style="list-style-type: none"> <li>1. Lodge a complaint with the local police.</li> <li>2. Contact the Indian Embassy for getting the new passport made.</li> <li>3. Please file your</li> </ol>

	<ol style="list-style-type: none"> <li>4. Copy of FIR/Police Report obtained within 24 hrs.</li> <li>5. Duly filled and signed claim form</li> </ol>	<p>claim immediately on your return back to India and the claim will be settled within 7 days of having received complete documents.</p> <ol style="list-style-type: none"> <li>4. Submit documents within 30 days of return to India or expiry of policy, whichever is earlier.</li> </ol>
<p><b>Financial Emergency Assistance</b></p>	<ol style="list-style-type: none"> <li>1. A written statement narrating the incident of loss i.e. type of loss, causes, circumstances and the place.</li> <li>2. Copy of police report filed within 24 hours of the occurrence of the incident.</li> <li>3. Visa/ passport copy</li> </ol>	<ol style="list-style-type: none"> <li>1. Notify police within 24 hours</li> <li>2. Obtain a written report from the police.</li> <li>3. Register claim at +91 11 4189 8800.</li> </ol>

		<p>4. Reimbursement of claims will be done while the insured is abroad.</p>
<p><b>Personal Liability</b></p>	<ol style="list-style-type: none"> <li>1. An application letter/statement detailing the incident of personal liability, circumstances, location and liability.</li> <li>2. Signed claim form</li> <li>3. Copy of passport and visa with exit/entry stamp.</li> <li>4. Witness statements</li> <li>5. Proof of judicial decision rendered by a court of law, Summons, Legal Notice etc.</li> </ol>	<ol style="list-style-type: none"> <li>1. Please do not commit any benefit/compensation or enter into any agreement with the opposite party.</li> <li>2. File your claim immediately on your return back to India.</li> <li>3. Submit documents within 30 days of return to India or expiry of policy, whichever is earlier.</li> </ol>

<b>Burglary (Home Contents)</b>	<ol style="list-style-type: none"><li>1. Signed claim form</li><li>2. Copy of passport, visa with entry and exit stamp</li><li>3. Police Report</li></ol>	<ol style="list-style-type: none"><li>1. Lodge complaint with the local police.</li><li>2. File your claim immediately on your return back to India.</li><li>3. Submit documents within 30 days of return to India or expiry of policy, whichever is earlier.</li></ol>
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