



## **CLAIMS PROCEDURES**

The documents required on all claims together with a completed claim form include;

### **Emergency Medical Expenses**

- a) All bills to be submitted with claims
- b) If illness is possibly pre-existing then the insured Person is to supply his or her normal Medical Practitioner's report stating what treatment was received prior to the commencement of the insured trip.
- c) Name of the Medical Practitioner as well as his/her address and telephone number
- d) Claim Notification Period for this section will be 30 days.

### **Death and Disability**

- a) Medical reports
- b) Death Certificate indicating cause of death
- c) Inquest and post mortem reports
- d) Police Report if death is due to a motor accident. The police station and reference number if death is the subject of criminal investigation
- e) Claim Notification Period for this Section will be 365 days.

### **Cancellation and Curtailment**

- a) Relevant Medical Certificates or Death Certificates in case of death
- b) Original air tickets or the Insured Journey documents
- c) Proof of deposits not recoverable
- d) Police Reports in case of accidents or hijack
- e) Proof of material loss
- f) Claim Notification Period for this section will be 30 days

### **Baggage Loss**

- a) Insured Person must obtain passenger/Property irregularity report from the relevant carrier, in order to substantiate the claim.
- b) Police Report to be submitted if loss is due to theft
- c) Receipts to be submitted as proof of payment
- d) Claim Notification Period for this section will be 30 days

### **Baggage Delay**

- a) Insured Person must obtain Passenger/Property irregularity report from the relevant carrier, in order to substantiate the claim.
- b) Receipts for emergency clothing and toiletries purchased, to be submitted
- c) Claim Notification Period for this section will be 30 days.

### **Travel Delay**

- a) Letter from the airline/s detailing reason for the delay
- b) Receipts for essential expenses to be submitted

- c) Claim Notification Period for this section will be 30 days.

### **Personal Liability**

- a) Details of the circumstances leading to the Insured Person being held responsible for damage to third party property or injury to a third party.
- b) Claims notification with all the correspondence, summons, notice of intent to take legal action.
- c) Claims Notification Period for this section will be 30 days.