TRAVEL 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.