

Claim Procedure – Travel Insurance

In the event of loss, written notice of claim should be given to us within thirty (30) days after the occurrence, together with all relevant documents.

A. Documents / information required for claims submission

- You should fill in the related claim form
- In order to help us to deal with your claims expeditiously, you should provide all the supporting documents to substantiate your claim. Complete documentation will prevent the delay in your claim assessment as additional time may be required to obtain the information required.
- Upon receipt of sufficient documents, we will assess your claim accordingly. The result of your claim submission will be sent to you by mail or e-mail.

B. Overseas Emergency Needs

- If you are traveling overseas and require emergency assistance because of a sickness or an injury, you can contact 24-hour Travel Guard Assistance Hotline at (852) 3516 8699 anytime anywhere in the world for assistance.
- Please provide the following information when calling (if you are unable to call, please ask a family member, colleague or third party to assist):
 - Your policy number
 - Your name
 - Your current location
 - Describe your condition or symptoms and the nature of the assistance that you require
- Based upon the information you provide, medical advice and assistance will be provided over the phone. If your medical condition is judged to be medically necessary and appropriate for a move to another location for medical treatment, or to return to Hong Kong (for Hong Kong residents), we will arrange for the evacuation utilizing the means best suit to do so, according to the severity of your medical condition.

Documents Frequently required for Travel Claims:	
Type of Document	Example(s)
General Information <ul style="list-style-type: none"> ➤ Travel insurance certificate/Travel agency tour receipt indicating you have purchased travel insurance for the said tour ➤ Proof of trip duration (for annual travel policy) ➤ Company proof on the nature and duration of trip (for corporate travel policy) 	<ul style="list-style-type: none"> ➤ Boarding pass ➤ Train ticket ➤ Photocopy of passport with relevant Immigration chops ➤ Company letter certifying the nature and duration of trip
Medical Expense Reimbursement <ul style="list-style-type: none"> ➤ ORIGINAL hospital/medical bills/receipts/reports with DIAGNOSIS certified by a registered medical practitioner 	
Hospital Income <ul style="list-style-type: none"> ➤ Medical certificate from a registered practitioner certifying the number of days of hospitalization ➤ Hospital discharge summary 	
Loss of Income <ul style="list-style-type: none"> ➤ Medical certificate from a registered practitioner certifying the number of days of hospitalization ➤ Hospital discharge summary ➤ Document indicating the insured is employed during the sick leave period and the salary earned 	<ul style="list-style-type: none"> ➤ Letter issued by the employing company

<p>Loss of Baggage / Travel Documents and Personal Money</p> <ul style="list-style-type: none"> ➤ ORIGINAL loss/damage reports from the relevant authorities and organizations ➤ Compensation breakdown from other Insurer(s)/parties, if applicable ➤ Repair quotation ➤ Photos showing the extent of damage to the property, if applicable ➤ ORIGINAL receipt(s) for additional hotel accommodation and travel expenses 	<ul style="list-style-type: none"> ➤ Police report ➤ Letter issued by airline or hotel certifying the loss or damage of the baggage(s)
<p>Travel Delay and Baggage Delay</p> <ul style="list-style-type: none"> ➤ Documentation indicating the reason(s) and number of hour(s) delayed ➤ ORIGINAL receipt(s) for emergency purchase of essential items, if applicable 	<ul style="list-style-type: none"> ➤ Confirmation letter from airlines
<p>Cancellation / Curtailment</p> <ul style="list-style-type: none"> ➤ ORIGINAL receipt(s) showing any pre-paid costs or deposits made OR additional travel and/or accommodation expense incurred after the commencement of the insured journey ➤ ORIGINAL documentation confirming trip cancellation and the non-refundable/refunded amount ➤ The initial itinerary ➤ Medical certificate indicating diagnosis and reasons that the insured is unfit for travel, if applicable ➤ Death certificate, if applicable ➤ Proof of relationship if the journey curtailment/journey cancellation is due to death, serious injury or sickness of the insured/immediate family member/close business partner 	<ul style="list-style-type: none"> ➤ Hotel payment receipt(s) ➤ Transportation payment receipt(s) ➤ Letter issued by the joined travel agencies/airlines/hotels ➤ Boarding pass ➤ Birth certificate ➤ Marriage certificate
<p>Journey Rearrangement</p> <ul style="list-style-type: none"> ➤ Documentation indicating the additional travel and/or accommodation expenses incurred after the commencement of the insured journey outside Hong Kong ➤ Documentation from common carrier indicating the reason for travel re-arrangement 	<ul style="list-style-type: none"> ➤ Hotel payment receipt(s) ➤ Transportation payment receipt(s) ➤ Letter issued by airlines
<p>Electronic Fund Transfer</p> <ul style="list-style-type: none"> ➤ Documentation indicating the details of the bank account for electronic fund transfer 	<ul style="list-style-type: none"> ➤ Copy of bank passbook or card

Inquiry Hotline: (852) 3666 7090
 email : travel.claim.hk@aig.com (Travel insurance claim)