How You Will Get Travel Insurance Claim !

Step 1

Check the coverage provided by the travel insurance policy -

1. Any exclusions on the travel policy, such as pre-existing medical conditions.
2. Whether 24-hour emergency assistance is available.
3. Keep a record of any highly expensive item - camera/video recorder, Jewellery.
4. Excesses (if any).

Step 2

Decide the line of action based on the type of loss or mishap sustained.

- If any property is lost or stolen, report it immediately to the local police
- If medical emergency - Should you go for cashless or reimbursement
- If you have to buy any medicines, keep both receipts and original prescriptions, where possible.

Step 3

Call the emergency TPA helpline no. provided on the policy document. Do as told by the helpline/customer care (cashless or reimbursement).

When contacting the TPA helpline, please keep following information handy -

1. Name of the policy and from where it was purchased
2. Policy number
3. Country visited
4. Value of claim (if known)
5. Brief circumstances
6. Travel dates
7. Date, when your policy was purchased
8. Incident date

Failure to have the above information, may result in your claim being delayed.

Step 4

Inform the insurance company immediately after the event, as it will help speed up processing of the claim. Keep all the info related to the policy handy as specified in step 3.

Step 5

Make sure you use correct claim form. Claim forms differ according to the kind of coverage of the policy. So check with insurer or your insurance agent. Also don't be too late in filing claim form, after you return from your trip.

Step 6

Ask the insurance agent about any information and supporting documents required for processing of the claim.

Documents needed for Specific Claims -

1. *Air travel* - Provide a copy of the airline tickets, proof of travel and estimated loss or damage.
2. *Baggage theft* - Provide a list of items that are lost or stolen, a copy of the complaint to police and

travel agency and estimated cost.
3. *Baggage delay* - Provide a list along with receipts of urgent purchases, until your baggage was returned.
4. *Medical expenses* - Track the treatment offered and retain list of prescriptions and receipts for reimbursement.
Collect and retain photocopy of all the documents, you believe are related to your claim for the kind of coverage in the policy.

Step 7
Cooperate with the claim surveyor in verifying the claim.

Step 8
Stay in touch with your agent to ensure prompt processing of the claim.