

## **CLAIMS PROCEDURES FOR BUSINESS TRAVEL**

To ensure expeditious claims processing, please observe the following guidelines. Please note that the following is a guide. Each claim shall be reviewed based on its own merits in accordance to the terms and conditions of the concerned policy. We reserve our rights to request for additional documents and/or information on a case by case basis.

- 1) All claims must be submitted using Travel Claim Form.
- 2) All fields must be completed to avoid any delay in claims processing.
- 3) Certified True Copies of Medical Report should be submitted with the Travel Claim Form for all medical related claims matters.
- 4) Copy of travel itinerary and boarding passes or passports

Documentation required for each benefit under the Business Travel are as follow:-

### **PART A – OVERSEAS MEDICAL BENEFITS**

1. Medical & Accidental Dental Expenses Incurred overseas
  - original final medical invoices and receipts (as proof of payment)
  - police report for road traffic accidents or other accidents (where applicable)
2. Return Treatment
  - original final medical invoices and receipts (as proof of payment)
3. Treatment By Traditional Chinese Medicine (TCM)
  - original final medical invoices and receipts (as proof of payment)
4. Hospital Confinement Benefit (overseas confinement)
  - copy of hospitalization bills
5. Double Hospital Confinement Benefit in ICU
  - copy of hospitalization bills
6. Hospital Visitation (for hospitalisation more than 5 days)
  - Original invoices & receipts for purchase of economy class air-ticket or first class rail ticket.
  - Original invoices & receipts of hotel accommodation expenses incurred.
  - Medical report showing details of admission and duration of hospitalisation.

### **PART B – EVACUATION & REPATRIATION BENEFITS**

7. Emergency Medical Evacuation
  - Please call our AIGTA Hotline at 6735 2221 for assistance.
8. Repatriation of Mortal remains
  - Please call the AIGTA Hotline at 6735 2221 for assistance.

## **PART C – PERSONAL & ACCIDENTAL BENEFITS**

### 9. Accidental Death

- Certified true copy of Death Certificate
- Autopsy/Post Mortem & toxicology reports
- police report for road traffic accidents or other accidents (where applicable)
- All relevant medical reports

### 10. Accidental Permanent Disablement

- police report for road traffic accidents or other accidents (where applicable)
- All relevant medical reports

### 11. Simple Fracture Benefit

- Medical report indicating type & location of fracture
- Police report for road traffic accidents or other accidents (where applicable)

### 12. Compassionate Death Allowance / Burial Expenses / Funeral Expenses

- Same as the documents required for Accidental death benefit

### 13. Child Education Fund

- birth certificate as proof of relationship
- copy of student pass/documentary proof that the child is a full time student at a recognised tertiary institution.

## **PART D – TRAVEL INCONVENIENCE BENEFITS**

### 14. Trip Cancellation

- Certified True copy of death certificate for death cases (where applicable)
- Medical report from the doctor certifying details of diagnosis and reason why the insured person is unfit to travel.
- For cases where insured person is unable to travel due to serious injury/sickness of family members or Travel Companion, Business Partner or Co-director as defined in the policy, please provide a detailed medical report.
- Original invoice from the travel agency and statement showing breakdown of tour package and amount refunded.
- Proof of relationship to insured for death/serious injury/serious sickness/compulsory quarantine of family members, Business Partner/co-director.
- Proof of event for cancellation due to other insured perils.

### 15. Trip Curtailment

- Certified True copy of death certificate for death cases (where applicable)
- Medical report from the doctor certifying details of diagnosis and reason why the insured person is unfit to continue with his trip.
- For cases where insured person is unable to travel due to unexpected death, serious injury/sickness of Insured's immediate family members, travel companion, business partner/co-director as defined in the policy, please provide a detailed medical report.
- Original invoice from the travel agency and statement showing breakdown of tour package and amount refunded.
- Proof of relationship to insured for death/serious injury/serious sickness of family members, Business Partner/co-director.
- Proof of event for curtailment due to other insured perils.

16. Travel Delay
  - Letter from the airlines stating the cause and duration of delay
  - Air ticket and boarding pass
17. Travel Misconnection
  - Letter from the airlines
  - Air-ticket & boarding pass
  - Original receipts for accommodation, meal or travel expenses necessarily incurred.
  - Letter from airlines if any compensation provided.
18. Baggage Delay
  - Property Irregularity Report
  - Air ticket and acknowledgement receipt on when delayed baggage was recovered.
19. Damage or loss of Personal Baggage including golfing equipment & Portable business equipment
  - Certified true copy of police report/Property Irregularity Report/Hotel Management Report
  - Original purchase receipts and warranty cards (where applicable) of lost items
  - Original repair bills & photographs for damaged items
  - Letter of compensation from airlines/hotel management/any other parties.
  - If no original purchase receipts available for lost items, please provide estimated purchase price & year of purchase.
20. Loss of Travel Document
  - Certified true copy of police report/proof of event for loss due to natural disasters.
  - Original receipts of expenses incurred to obtain replacement passports or travel tickets
  - Original receipts for hotel accommodation expenses incurred
  - Original receipts of transportation expenses incurred
21. Loss of Money including credit card fraud
  - Certified true copy of police report/hotel management report
  - Letter from the credit card company for credit card fraud
22. Hijacking
  - Proof of event
  - Letter from the service providers

#### **PART E – OTHER TRAVEL RELATED BENEFITS**

23. Staff Replacement Expenses
  - Certified true copy of Medical Certificate
  - Medical Report
  - Death certificate (for death of immediate family member)
  - Proof of relationship (for death of immediate family member)
  - Original receipts of air tickets & hotel accommodation
24. Credit Card Indemnity
  - Same documents as required under Accidental Death Benefit
  - Original outstanding credit card statement

25. Legal Fees

- Please seek approval from AHAC prior to taking any actions against a third party.

26. Bail Bond Facility (for road accident only)

- Certified True Copy of the Police Report
- Certified True Copy of the Letter from the authorities as proof of detention.

27. Personal Liability to Third Party

- Do not make any offer or promise payment or admit fault to any other third party or become involved in any litigation without our prior consent
- Forward all correspondence/documents from third parties to us for our handling