

# Claim Process

## **Do we need to pay upfront in case of a medical treatment and then claim, or the insurance policy will pay upfront?**

In an emergency situation where hospitalization and/or medical evacuation are required, the insurer covers these costs upfront (subject to the insured complying with the policy wording). You would need to contact your relevant Emergency Assistance Service immediately to notify them of the situation.

If it is not an emergency and the costs are uptoUS\$500, then you would pay upfront and make a claim once all treatment is complete.

Unique solution ID: #1027

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Last update: 1970-01-01 01:00