

Claim Process

How and where can I register a claim? What are the documents required?

Overseas Hospitalisation Claim, if payable as per policy terms and conditions, is cashless worldwide.

You have to register a claim at the Alarm Centre of the TPA or Emergency Assistance Service provider at their respective numbers given in your policy and you will be guided how to proceed further. You may be required to submit the claim form duly filled along with the relevant documents. The claim procedures and relevant information is available at insurancepandit.com.

A list of the documents required for different types of reimbursement claims is given below. This is a general list and your insurer may require some additional documents.

Medical Accident & Sickness Expenses, Dental Treatment, Personal Accident(For reimbursement claims) Medical Claims below US\$500 are not cashless but reimbursible.

- 1) Signed Claim form
- 2) Doctor's report
- 3) Original Admission/discharge card
- 4) Original Bills/Receipts/Prescription
- 5) Original X-ray reports/ Pathological/ Investigative reports
- 6) Copy of passport/Visa with Entry & exit stamp

Loss of Passport

- 1) Copy of new passport
- 2) Copy of previous passport (if available)
- 3) Original bills/invoices of expenses incurred for obtaining a new passport
- 4) Copy of FIR/ Police Report

Loss of Baggage

- 1) Claim form
- 2) Copies of boarding pass, ticket, baggage tags
- 3) Copies of Correspondence with the Airline authorities/Others about loss of checked baggage
- 4) Property Irregularity Report (obtained from Airline)
- 5) Details of compensation received from Airlines/Other authorities, if any

Delay of Baggage

- 1) Claim form
- 2) Copies of boarding pass, ticket, baggage tags
- 3) Copies of Correspondence with the Airline authorities certifying the delay

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- 4) Property Irregularity Report (obtained from Airline)
- 5) Original bills/receipts/invoices pertaining to expenses incurred/purchases made during the delay period
- 6) Copy of passport/Visa with Entry & exit stamp

Trip Delay/ Cancellation/ interruption/ missed connection

- 1) Claim Form
- 2) Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time
- 3) Copies of Correspondence with the Airline authorities certifying about the delay
- 4) If trip is cancelled or interrupted due to medical reasons then provide medical reports and doctors statement
- 5) If trip is cancelled or interrupted due to employment reason, then termination letter from the company shall be submitted
- 6) If due to other insured events, police report confirming the incident shall be submitted
- 7) In case the cancellation or interruption is owing to the sickness, injury or death of a traveling companion, the original tickets of the insured and the traveling companion indicating travel to the same destination for the same dates needs to be submitted
- 8) All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted.

Personal Liability

- 1) Full statement of the facts in writing
- 2) Witness statements
- 3) Any other documents relevant to the incident, including Summons, Legal Notice etc.
- 4) Any other information you would like to share.
- 5) Claim Form

Hijack

- 1) Full statement of the events in writing
- 2) Claim Form
- 3) Airline correspondence (copy of Passenger List etc.)
- 4) Copy of ticket/ Boarding Pass

Accidental Death & Dismemberment

- 1) Claim form

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- 2) Original Death Certificate,
- 3) Copy of FIR/Police inquest report/Coroners report
- 4) Copy of Post Mortem report.
- 5) Dismemberment Case:
- 6) Copy of treatment papers along with No. 1 &3 above

Financial Emergency Assistance

- 1) Date of loss
- 2) Copy of FIR/ Police Report
- 3) Visa/ passport copy

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