

FREQUENTLY REQUIRED DOCUMENTS

TRAVEL CLAIMS

Type of Document	Example(s)
<i>General Information</i>	
♣ 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)	<ul style="list-style-type: none"> ♣ Boarding pass ♣ Train ticket ♣ Photocopy of passport with relevant Immigration chops
♣ Company proof on the nature and duration of trip (for corporate travel policy)	♣ Company letter certifying the nature and duration of trip
<i>Medical Expense Reimbursement</i>	
♣ ORIGINAL hospital/medical bills/receipts/reports with DIAGNOSIS certified by a registered medical practitioner	
<i>Hospital Income</i>	
<ul style="list-style-type: none"> ♣ Medical certificate from a registered practitioner certifying the number of days of hospitalization ♣ Hospital discharge summary 	
<i>Loss of Income</i>	
<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 	♣ Letter issued by the employing company
<i>Loss of Baggage/Travel Documents and Personal Money</i>	
♣ ORIGINAL loss/damage reports	♣ Police report

The questions and answers under these Frequently Asked Questions (FAQ) and Frequently Required Documents (FRD) are not exhaustive. These provide a brief summary of the claims procedures and requirements and for your information only. For details of the claims procedures and requirements, please refer to the actual Policy Terms and Conditions of your relevant Accident & Health Policy.

<p>from the relevant authorities and organizations</p> <ul style="list-style-type: none"> ♣ 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"> ♣ Letter issued by airline or hotel certifying the loss or damage of the baggage(s)
<i>Travel Delay and Baggage Delay</i>	
<ul style="list-style-type: none"> ♣ Documentation indicating the <u>reason(s)</u> 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
<i>Cancellation/Curtailment</i>	
<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 	<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

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<ul style="list-style-type: none"> ♣ 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"> ♣ Birth certificate ♣ Marriage certificate
<p><i>Journey Rearrangement</i></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

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FREQUENTLY REQUIRED DOCUMENTS FOR PERSONAL ACCIDENT CLAIMS

Type of Document	Example(s)
<i>General Information</i>	
<ul style="list-style-type: none"> ♣ Complete the relevant section in the claim form. <ul style="list-style-type: none"> ○ Part I is compulsory. ○ Part II is required if you claim accident medical expenses. ○ Part III is required if you claim hospital income and/or surgical benefit and/or hospital service benefit [if it is caused by sickness] ○ Part II and III are required if you claim hospital income and/or surgical benefit and/or hospital service benefit [if it is caused by accident] 	
<i>Medical Expense Reimbursement</i>	
<ul style="list-style-type: none"> ♣ ORIGINAL hospital/medical bills/receipts/reports with DIAGNOSIS certified by a registered medical practitioner or Chinese Acupuncturist 	
<i>Hospital Income/Surgical Benefit/Hospital Service Benefit</i>	
<ul style="list-style-type: none"> ♣ Medical certificate from a registered practitioner certifying the number of days of hospitalization ♣ Hospital discharge summary 	

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