

CLAIMS PROCEDURES

Type of Insurance: Overseas Secondment Plan

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 the Secondment 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 Secondment Travel Claim Form for all medical related claims matters.
- 4) Copy of travel itinerary and boarding passes or passports.
- 5) The Insured person must give us written notice of his/her claim within 30 days after the occurrence of any event likely to give rise to a claim under this policy or as soon thereafter as is reasonably possible.

Documentation required for each benefit are as follow: -

1. 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
2. Accidental Permanent Disablement
 - police report for road traffic accidents or other accidents (where applicable)
 - All relevant medical reports
3. Child Education
 - Copy of birth certificates
 - Letter from school if child is 18 years above & if studying full time.
4. Medical & Accidental Dental Expenses
 - original final medical invoices and receipts (as proof of payment)
 - police report for road traffic accidents or other accidents (where applicable)
 - Treatment by Chinese physician for injuries only.
5. Emergency Medical Evacuation
 - Please call our AIGTA 24-hour Hotline at (65) 6735 2221 for assistance.
6. Repatriation of Mortal Remains
 - Please call our AIGTA 24-hour Hotline at (65) 6735 2221 for assistance.

7. Hospital Confinement Benefit
 - Copy of final Inpatient medical invoices
 - police report for road traffic accidents or other accidents (where applicable)
8. Compassionate Visit by and immediate Family or Friend
 - Original invoices & receipts for purchase of economy class air-ticket or first class rail ticket.
 - Original invoices & receipts of hotel accommodation expenses incurred.
9. Loss of Personal Baggage
 - 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.
10. Loss of travel Document and Money Including Credit card Fraud.
 - Certified true copy of police report
 - 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
 - Certified true copy of police report/hotel management report
 - Letter from the credit card company for credit card fraud
11. Trip Cancellation Expenses
 - Certified True copy of death certificate for death cases
 - 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 unexpected death, serious accident/sickness of family members as defined in the policy, please provide a detailed medical report.
 - Invoice from the travel agency and statement showing breakdown of tour package and amount refunded.
 - Proof of relationship to insured
 - Proof of event for cancellation due to other insured perils.
12. Trip Curtailment Expenses
 - Certified True copy of death certificate for death cases
 - 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, accident/sickness of family members as defined in the policy, please provide a detailed medical report.
 - Invoice from the travel agency and statement showing breakdown of tour package and amount refunded.
 - Proof of relationship to insured.
 - Proof of event for curtailment due to other insured perils.

13. Missed Flight Connection
 - Original Receipts for Hotel Accommodation & meals
 - Letter from the airlines
 - Air-ticket & boarding pass
14. Baggage Delay
 - Property Irregularity Report
 - Air ticket and acknowledgement receipt on when delayed baggage was delivered.
15. Travel Delay
 - Letter from the airlines stating the cause and duration of delay
 - Air ticket and boarding pass
16. Hijacking
 - Proof of event
 - Letter from the service providers
17. Credit Card Indemnity
 - Same documents as required under Accidental Death Benefit
 - Original outstanding credit card statement
18. Home Guard
 - Police Report
 - Original receipt for loss/damaged item
19. Personal Liability
 - Do not admit any liability or make any offer, promise or payment without our prior consent
 - Forward all correspondence/documents from third parties to us for our handling
20. Alternative Staff Replacement Expenses
 - Medical report stating that the secondee is seriously injured/sickness and is unable to assume his/her official duties.
 - Certified True copy of death certificate for death cases
 - Original invoices & receipts of an economy class air-ticket and transportation expenses incurred by the replacement staff
 - Original invoices &/or receipt of accommodation expenses incurred by the replacement staff
 - Copy of the travel itinerary or passport of the replacement staff
21. Bail Bond Facility
 - Certified True Copy of the Police Report
 - Certified True Copy of the Letter from the authorities as proof of detention.
22. Legal Fees
 - Please seek approval from AHAC prior to taking any actions against a third party.