



Travel Insurance Claims Procedures

All claims must be reported to Claims Department of Blue Cross (Asia- Pacific) Insurance Limited (“The Company”) within **30 days** after the incident. For claim of “Personal Liability” under the Policy, please immediately complete the Travel Insurance Claim Form and return to: 29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong. If you need 24-hour Worldwide Emergency Services and Emergency Cash Assistance during the journey, please call our Hotline at (852) 3608 6083.

To make a claim:

Please fill in all details in the Travel Insurance Claim Form and provide relevant claims documents as specified below to avoid delay in claim process.

	Claim Items	Claims Procedures & Required Document(s)
1	Medical Expenses and Overseas Hospital or Quarantine Cash Allowance Benefit	<ul style="list-style-type: none"> ✓ Original hospital invoice and/or medical expenses receipt ✓ Full physician’s report stating the diagnosis of the condition treated, the date of sickness and/or injury commenced, and the date, time, duration and place of such hospitalisation ✓ Summary of the treatment procedure and the course of treatment including prescribed medicines and services rendered ✓ Original certificate for “Compulsory Quarantine” issued by Government Authority/Hospital
2	Personal Accident and Major Burns	<ul style="list-style-type: none"> ✓ Hospital and/or physician’s report giving details on the nature and the extent of the injury and the period of disability ✓ If death as a result of accident, a copy of the death certificate and the relevant coroner’s report are required ✓ Original local police report and/or copy of statement to police (if applicable)
3	Trip Cancellation and Curtailment of Trip	<ul style="list-style-type: none"> ✓ Documentary proof certifying the cause of occurrence, e.g. hospital invoice, death certificate, doctor’s confirmation, official report/ certificate issued by the relevant public body/authority ✓ Original receipt for prepaid tour, air ticket, accommodation or other arrangements ✓ Confirmation from travel agent/operator, hotel or airline or relevant parties certifying the “refund amount” of deposit or pre-paid fare ✓ Document certifying the relationship, e.g. copy of marriage certificate or birth certificate
4	Travel Delay	<ul style="list-style-type: none"> ✓ Copy of boarding pass, air ticket or transportation ticket ✓ Official document from the airline or public conveyance stating the reason, date, time and duration of delay
5	Baggage Delay	<ul style="list-style-type: none"> ✓ Airline’s property irregularity report or public conveyance’s confirmation stating the duration of delay
6	Baggage, Loss of Travel Documents, Personal Money and Loss of Home Contents	<ul style="list-style-type: none"> ✓ Original local police report and/or copy of statement to police ✓ Purchase receipt of the lost or damaged item(s) ✓ Airline’s property irregularity report (if applicable) ✓ Photos of the damaged item (if damaged) ✓ Repair quotation showing the cause of damage or repairer’s confirmation of irreparable damage (if damaged)



7	Personal Liability	<ul style="list-style-type: none"> ✓ Letter of claim from third parties ✓ Original local police report and/or copy of statement to police (if any) ✓ Photo(s) relevant to the claim (if applicable) <p>Important Note:</p> <ul style="list-style-type: none"> - No admission of liability, offer, settlement, promise of payment or payment should be made or agreed without The Company's prior knowledge and written consent
8	Credit Card Protection	<ul style="list-style-type: none"> ✓ Original credit card monthly statement(s) of the Insured Person showing the goods purchased during the journey ✓ Original invoice and receipt of the goods purchased during the journey
9	Golfer "Hole-In-One"	<ul style="list-style-type: none"> ✓ Copy of "Hole-In-One" certificate authenticated by a recognised golf course ✓ Original invoice and receipt of the bar expenses issued by the recognised golf course
10	Rental Vehicle Excess Protection	<ul style="list-style-type: none"> ✓ Original local police report and/or copy of statement to police ✓ Rental agreement with detailed terms and conditions ✓ Original payment receipt for the rental vehicle charges ✓ Original rental vehicle excess receipt
11	Cruise Cancellation and Interruption/ Post-Departure Cruise Benefit	<ul style="list-style-type: none"> ✓ Official document from the airline or public conveyance stating the reason, date, time and duration of delay ✓ Original receipt for prepaid cruise tour, shore excursion tour, air ticket or other arrangements ✓ Confirmation from travel agent/operator, cruise company or relevant parties certifying the "refund amount" of deposit or pre-paid fare ✓ Official document from cruise company stating the actual boarding date and time ✓ Documentary proof certifying the cause of occurrence, e.g. hospital invoice, doctor's confirmation, official report/ certificate issued by the relevant public body/authority

This material is for reference only. The Company may reasonably further request you to provide supplementary information or evidence. For details of the Claims Conditions, please refer to the terms and conditions of the relevant insurance policy.