

## Frequently Asked Questions in Relation to Claim Submission

1- What happens after I have submitted the claim? We will process your claim in such way that the most effective outcome is achieved. If any clarifications or follow up is needed, our claims handler will contact you as soon as possible. Every claim will be assessed on its own merit in accordance with the relevant policy terms and conditions.

2- What happens if I am unable to submit all the documents required? If you do not submit all the required supporting documents, the processing of your claim may be delayed because additional time is required to obtain the requisite documentation ourselves. In some situations, if you are unable to provide the required documents, we may be unable to complete the processing of your claim.

3- I want to submit additional supporting documents in relation to my previously submitted claim. How do I submit these documents? You can send the supporting documents to us by post, Email or Fax. To facilitate our prompt handling, please write down our claim reference number on the top of the first page of your submitted documents.

4- Are photocopies of original receipts and documents acceptable for the purpose of processing my claim? Generally speaking, original receipts and supporting documents are required in order to process Personal Accident and Travel claims. However, this also depends on the nature of the claim and type of the receipt.

5- If I submit my original receipts and would like to have them returned, what should I do? Please indicate on the claim form you submit that you are requesting the return of your original receipts. We will return the certified true copy of original receipts to you once the assessment of your claim is complete.

6- What should I do if a public hospital charges me for completing Section 1B of the Accident and Health Claim Form? If, for any reason, the hospital does not supply the requisite information for the claim form, you may leave Section 1B blank and attach a full hospital discharge summary for our assessment. After reviewing your claim, we will determine if completion of Section 1B is necessary to complete the processing of your claim. Please note that there is likely to be a delay in the processing of your claim.

7- For Travel claim, do I need to submit the travel policy related information? Yes, you are. You should always submit your travel insurance certificate. If you are making a claim under an annual travel policy, departure proof is required. If you are making a claim under a corporate travel policy, proof of the nature of the trip, destination and its duration (from your company) is required.

8- If I purchase my travel insurance together with a tour package from my travel agency and I do not receive a separate travel insurance certificate, what should I do? Please submit the tour package receipt (not the deposit receipt) indicating that travel insurance has been purchased.

9- What is a depreciation rate and how does it affect my claim amount? Depreciation is applied when calculating the amount for loss or damage to personal belongings. The relevant rate applied will vary according to a number of variables, including the nature of claimed item, the age of the item and whether purchase receipts have been supplied.