

Guidelines on General Documents Required for Travel and Personal Accident Claims and Important Note

In the event of any occurrence which may give rise to a claim under this Policy, written notice of claim must be given to us within thirty (30) days, together with all relevant documents. If you are unsure, you should still notify us of the occurrence.

The documents listed below are not exhaustive and may request from you any additional information/documentation, as necessary. The submission of an incomplete form or insufficient information or supporting documents may delay the processing or result in the denial of your claim.

Documents frequently required for Personal Accident Claims	
	Type of Documents
General	Complete the following relevant sections in the claim form 1. Section I and IV are compulsory 2. Section II is required for accidental medical expenses, accidental death or permanent disability 3. Section III, to be completed by the treating doctor, is required for hospital income, hospitalization benefit and critical illness benefit
Medical Expense	1. Original medical receipts with DIAGNOSIS
Hospital Income / Hospitalization Benefit	1. Original payment receipt of the hospital expenses with breakdown 2. Hospital Discharge Summary/Slip

Documents frequently required for Travel Claims (To be Continued)	
	Type of Documents
General	1. Travel insurance certificate or Travel agency tour receipt indicating you have purchased travel insurance for the said tour 2. Trip Itinerary, such as Boarding pass/Train or Air ticket/Tour receipt 3. Completed Claim Form 4. If the loss is covered by other third party (i.e. Insurer, airline, hotel, etc.), please provide their settlement letter

Documents frequently required for Travel Claims (Continued)

Type of Documents

Medical Expense	<ol style="list-style-type: none"> 1. Original medical receipt(s) with DIAGNOSIS certified by a registered medical practitioner with all medical report(s) available 2. Letter of referral from general practitioner for the medical treatment conducted by specialists, physiotherapists, etc. 3. All medical reports and/or examination result in relation to the claimed medical condition and the patient's medical history
Hospital Income	<ol style="list-style-type: none"> 1. Medical document issued by registered practitioner or hospital certifying the number of days of hospitalization 2. Hospital discharge summary with all medical report(s) available
Loss of Personal Effects / Baggage	<ol style="list-style-type: none"> 1. Loss report from the Police (within 24 hours of the loss) 2. Loss report from the relevant authorities (i.e. Hotel, Common Carrier), if applicable 3. Compensation breakdown from other Insurer(s)/airlines/third party, if applicable 4. Original purchasing receipt(s) of the lost items 5. (If 4 is not available) List out all lost items' purchase price, date, brand name, size, etc.
Loss of Personal Money	<ol style="list-style-type: none"> 1. Loss report from the Police (within 24 hours of the loss) 2. Original foreign exchange slips, ATM withdrawal notes, bank account statement showing the amount of cash you had brought
Damage of Personal Effects / Baggage	<ol style="list-style-type: none"> 1. Letter issued by interested parties (e.g. Airline) certifying the damage of items, if applicable 2. Photos showing the extent of damage to the property 3. Compensation breakdown from other Insurer(s)/airlines/third party, if applicable 4. Repair quotation, or Original purchasing receipt(s) of the damaged items with non-repairable confirmation from the official repairer 5. If original purchase receipt is not available, self-declaration of all damaged items' purchase price, date, brand name, size, etc.

Documents frequently required for Travel Claims (Continued)

Documents frequently required for Travel Claims (Continued)	
	Type of Documents
Loss of Travel Documents	<ol style="list-style-type: none"> 1. Loss report from the Police (within 24 hours of the loss) 2. Documentary proof showing the difference between actual itinerary and original itinerary due to loss of travel document, if applicable 3. Original receipt(s) of additional hotel fees and travel expenses incurred for the purpose of replacing the lost travel documents, if applicable 4. Original receipt(s) for replacing the lost travel document(s)
Travel Delay	<ol style="list-style-type: none"> 1. Documentation from Common Carrier indicating the reason(s) of the delay and total number of hour(s) of the delay 2. Initial itinerary issued by the airline and the boarding pass of actual flight taken
Baggage Delay	<ol style="list-style-type: none"> 1. Letter/confirmation from Common Carrier showing the number of hours of the baggage delay 2. (If 1 is not available), Irregularity report/ Delivery Note / Receipt Confirmation indicating the date and time of the receipt of the delayed baggage and the original itinerary 3. Original receipt(s) for emergency purchase of essential items with detailed description, ONLY if the benefit is on reimbursement basis
Trip Cancellation	<ol style="list-style-type: none"> 1. Documentation showing the reason for trip cancellation 2. (If the reason is medical related), detailed medical report concerning the illness/injury regarding the insured's trip cancellation which includes the full history of consultation by relevant medical practitioners and their comments on (1) diagnosis; (2) the cause of such illness/injury, (3) the first appear date of the symptoms, (4) the symptoms complained of, (5) the first date of consultation, etc. 3. Original receipt(s) showing all pre-paid cost of travel and/or accommodation expense and/or all original tour fare deposit and balance payment receipts with TIC stamp 4. Documentation from travel agent, Common Carrier and/ or hotel confirming booking cancellation / the Insured's absence and the refundable / refunded amount 5. Documentary proof showing the original itinerary

6. Death certificate, if applicable
7. Proof of relationship, if applicable

Documents frequently required for Travel Claims (Continued)

Type of Documents

Trip Curtailment

1. Documentation showing the reason for trip curtailment, e.g. Medical certificate indicating diagnosis and reasons that the insured need to cut short the trip and return to Hong Kong (or departure country when applicable)
2. (If the reason is medical related), detailed medical report concerning the illness/injury causing the insured's trip cancellation which includes the full history of consultation by relevant medical practitioners and their comments on (1) diagnosis; (2) the cause of such illness/injury, (3) the first appear date of the symptoms, (4) the symptoms complained of, (5) the first date of consultation, etc.
3. The initial itinerary and actual itinerary
4. **Original** receipt(s) showing any pre-paid cost of travel and/or additional travel and/or accommodation expense incurred after the commencement of the insured journey
5. Documentation from travel agent, Common Carrier and/ or hotel confirming booking cancellation / the Insured's absence and the refundable / refunded amount
6. Death certificate, if applicable
7. Proof of relationship, if applicable

Trip Re-arrangement

1. Documentation showing the reason for trip re-arrangement
2. The initial itinerary and actual itinerary
3. **Original** receipt(s) showing the additional travel and/or accommodation expense incurred after the commencement of the insured journey
4. Documentation from travel agent, Common Carrier and/ or hotel confirming pre-paid booking cancellation / the Insured's absence and the refundable / refunded amount

**** This note is for your guidance only and does not vary the terms of the Policy or form part thereof.**

[Claim Form](#)

Hotline: +852 3666 7090 (Monday to Friday 9:00am to 6:00pm)

Email: <mailto:claims.hk@aig.com>