

## Title: Claims Policy Document

### Introduction:

This document provides guidelines for employees to file and process claims for various benefits provided by [Your Company Name].

### 1. Health Insurance Claims:

- **Coverage**:

- Health insurance covers medical expenses up to \$50,000 annually.
- Covers hospitalization, outpatient treatments, and prescribed medications.

- **Process**:

- Submit a claim form along with medical bills and reports within 30 days of treatment.

- Claims will be processed within 15 working days.

- **Exclusions**:

- Cosmetic treatments and pre-existing conditions not disclosed during enrollment are not covered.

### 2. Travel Claims:

- **Eligibility**:

- Claims can be filed for official travel approved by the manager.

- **Reimbursable Expenses**:

- Airfare for economy class.
- Local transportation via taxi or rental cars.
- Hotel accommodation within the approved budget.

- **Submission**:

- Submit travel expense claims within 7 days of return, with receipts.

### 3. Vehicle Insurance Claims:

- **Coverage**:

- Covers damages to vehicles used for company purposes.
- Up to \$20,000 per incident.

- **Process**:

- Submit claims within 7 days of the incident with photographic evidence and police reports.
- Claims will be processed within 10 working days.

4. General Conditions:

- Claims submitted after the deadline will not be processed.
- False claims will result in disciplinary action.