



CLAIMS PROCEDURE

CLAIMS PROCEDURE FOR OVERSEAS TRAVEL

Dear Customer,

Welcome to the Tata-AIG family! We thank you for choosing us for your Travel Insurance Policy and we wish you a safe and pleasant trip! We invite your attention to the following table, which will help you in the event of any loss, accident or sickness.

24 hour Assistance Contact:

1. For the Americas Policies: +1-833-440-1575 (Toll Free within US and Canada)

e-mail: tata.aig@europ-assistance.in (US and Canada)

2. For rest of the world policies excluding the Americas:

+91 – 022 6822 7600 (ROW), e-mail: EA.TATAclaims@europ-assistance.in

Our Service Center is equipped to provide you with the necessary guidance in your situation, and will direct you on claims procedure.

This is a General Check-list of documents, please check for availability of coverage under the policy.

| Type of claim | Documents required * | Procedure |
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| Medical Accident & Sickness Expenses** (Outside India) | <ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Treating Doctor's report 3. Original Admission/discharge card, if applicable 4. Original Bills/Receipts/Prescription 5. Original X-ray reports/Pathological/Investigative reports, if any 6. Copy of passport/Visa with Entry & exit stamp | <ol style="list-style-type: none"> 1. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Please collect all bills/receipts/invoices 3. Send all documents to our Claims Office at the address given below |
| Medical Sickness Dental Relief ** | DOCUMENTS REQUIRED ARE AS IN MEDICAL ACCIDENT & SICKNESS EXPENSES | <ol style="list-style-type: none"> 1. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Please collect all bills/receipts/invoices 3. Send all documents to our Claims Office at the address given below |
| Emergency Medical Evacuation | DOCUMENTS REQUIRED ARE AS IN MEDICAL ACCIDENT & SICKNESS EXPENSES | <ol style="list-style-type: none"> 1. For any assistance/Guidance, immediate contact with the Assistance Company at the number given above should be done as soon as possible. Assistance company will provide all guidance/advice |
| Repatriation of remains | <ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Hospital admission/discharge card, if hospitalized 1. Medical Reports/Investigative (coroners / Post mortem) Reports 2. Death Certificate 3. Funeral Certificate along with original bills/receipt towards funeral expenses. 4. Copy of passport/Visa | <ol style="list-style-type: none"> 1. For any assistance/Guidance, immediate contact with the Assistance Company at the number given above should be done as soon as possible. Assistance company will provide all guidance/advice |
| Overseas in-hospital Indemnity Accident Benefit | <ol style="list-style-type: none"> 1. Duly Completed Overseas Travel Claim form and documents as mentioned in Medical Accident & Sickness Expenses, along with admission discharge card indicating the number of days Hospitalized. 2. Copy of passport with entry/ exit | <ol style="list-style-type: none"> 1. Claim Form can be obtained from our Assistance Company 2. Fill in the Claim Form and send all documents to our Claims Office at the address given above. |
| Loss of Baggage | <ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Property Irregularity Report (obtained from Airline) 3. Copies of Correspondence with the Airline authorities/Others confirming the loss and details of | <ol style="list-style-type: none"> 1. Intimate the airline about your loss and lodge complaint; obtain the PIR Property Irregularity report. 2. Claim Form can be obtained from our Service |



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| | compensation. 4. Individual list of items in each baggage with approximate cost of each item. 5. Copy of the passport/Visa with Entry & exit stamp | Center. 3. Fill in the Claim Form and send all documents to our Corporate Office at the address given above. 4. NOTE: Damage to the luggage or partial loss of its contents are not covered under the policy |
| Delay of Baggage | 1. Claim form (Overseas Travel claim form, as attached) 2. Property Irregularity Report (obtained from Airline) 3. Original bills/receipts/invoices pertaining to expenses incurred/purchases made towards necessary personal effects, during the delay period 4. Copy of the passport/Visa with Entry & exit stamp | 1. Obtain confirmation of the delay from the airline 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Corporate Office at the address given above. 4. NOTE: Baggage delay in the Republic of India is not covered |
| Trip Delay | 1. Claim Form 2. Original Bills of purchases made/ Expenses incurred during the period of delay 3. Copy of Ticket & Boarding Pass 4. Copies of Correspondence with the Airline authorities certifying about the delay 5. Copy of passport with entry/ exit | 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below |
| Trip Cancellation | 1. Claim Form 2. Medical reports / Death certificate of insured, companion or immediate family member. 3. Details / supporting documents of amount refunded by common carrier and Hotel. 4. Copy of Ticket and copies of Correspondence with the Airline related to trip cancellation. 5. Copy of passport with entry/ exit | 1. Claim Form can be obtained from our Call center / Assistance service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below. |
| Trip Curtailment | 1. Claim Form 2. Details of Circumstances leading to trip curtailment along with supporting documents. 3. Details / supporting documents of amount refunded by common carrier and Hotel. 4. Common Carrier Ticket Cancellation Charges 5. Invoices / Bills of Additional travel expenses, if any 6. Copy of Ticket & Boarding Pass 7. Copy of passport with entry/ exit | 1. Claim Form can be obtained from our Call center / Assistance service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below. |
| Loss of Passport | 1. Claim form 2. Copy of new passport 3. Copy of previous passport (if available) 4. Original bills/invoices of expenses incurred for obtaining a new passport 5. Copy of FIR/ Police Report | 1. File a complaint with the local police 2. Contact with the Indian Embassy, where ever necessary 3. Submit all documents to our Claims office at the address given below, along with a detailed statement. |
| Loss of Travel Documents | 1. Claim form 2. Copy of duplicate / new travel ticket 3. Original bills/invoices of expenses incurred for obtaining a duplicate / new travel document. 4. Copy of passport with entry/ exit | 1. Submit all documents to our Claims office at the address given below, along with a detailed statement. |
| Loss of International License | 1. Claim form 2. Copy of duplicate/new international driving License 3. Copy of previous License (if available) 4. Original bills/invoices of expenses incurred for obtaining a new License 5. Copy of FIR/ Police Report | 1. File a complaint with the local police 2. Submit all documents to our Claims office at the address given below, along with a detailed statement. |



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| | 6. Copy of passport with entry/ exit | |
| Personal Liability | <ol style="list-style-type: none"> 1. Full statement of the facts in writing along with Witness statements 2. Any other documents relevant to the incident, including Summons, Legal Notice etc. 3. Any other information you would like to share with us. 4. Copy of passport with entry/ exit | <ol style="list-style-type: none"> 1. Inform our Claims Dept. immediately (at the address given below) giving full details of the incident. 2. Do not commit any benefit/compensation or enter into any agreement. |
| Hijack | <ol style="list-style-type: none"> 1. Claim Form (Overseas Travel claim form, as attached) 2. Full statement of the events in writing 3. Airline correspondence (copy of Passenger List etc.) 4. Copy of ticket/ Boarding Pass 5. Copy of passport with entry/ exit | <ol style="list-style-type: none"> 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our Claims Office |
| Accidental Death & Dismemberment | <p><u>ACCIDENTAL DEATH</u></p> <ol style="list-style-type: none"> 1. Claim form (Personal Accident claim form as attached) 2. Original Death Certificate 3. Original/ Attested Post Mortem/ Coroner's report 4. Attested copy of FIR/ Police Inquest report, where applicable 5. Copy of Passport/visa <p><u>For Dismemberment</u></p> <ol style="list-style-type: none"> 1. Claim form (Personal Accident claim form as attached) 2. Medical/ Investigation/ Lab reports (x-ray etc.) 3. Admission/ discharge card, if hospitalized 4. Attested copy of FIR/ Police Inquest report, where applicable 5. Copy of Passport/visa | <ol style="list-style-type: none"> 1. Collect all documents pertaining to the loss including correspondence with Carrier and send to our Claims Office at the address given below. 2. Claim Form can be obtained from our Service Center. |
| Compassionate Visit | <ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Medical records for the hospitalization of insured/ immediate family members. 3. Copy of Ticket & Boarding Pass. 4. Copy of passport with entry/ exit | <ol style="list-style-type: none"> 1. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Send all documents to our Claims Office at the address given below |
| Study Interruption | <ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Medical records for the hospitalization of insured/ immediate family members/ death certificate. 3. Invoice/ receipts of the Tuition fee paid in advance and is non refundable. 4. Letter from institution confirming the interruption. 5. Details of the program (broucher) 6. Copy of Passport/visa. | <ol style="list-style-type: none"> 3. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. <p>Send all documents to our Claims Office at the address given below</p> |
| Missed Connections | <ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Written confirmation from Police or emergency break down services of the location. 3. Any other documents evidences, like news paper cutting etc. if any. 4. Original Bills and receipts for tickets/ Expenses incurred for additional | <ol style="list-style-type: none"> 4. File a complaint with the local police 3. Claim Form can be obtained from our Service Center. 5. Fill in the Claim Form and send all documents to our Claims Office at the address given below |

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| | accomodation during the period of delay 5. Copy of Ticket & Boarding Pass 6. Copies of Correspondence with the Airline authorities certifying about the delay 7. Copy of passport with entry/ exit | |
| Bounced bookings of Hotel and airline | 1. Claim form (Overseas Travel claim form, as attached) 2. Correspondence with airline or Hotel for advance booking 3. Original bills and receipts of the ticket 4. Copy of Ticket & Boarding Pass 5. Copy of passport with entry/ exit | 4. Claim Form can be obtained from our Service Center. 6. Fill in the Claim Form and send all documents to our Claims Office at the address given below |
| Home Secure Policy Burglary | 1. Claim form 2. Incident details 3. Copy of FIR, panchanama etc 4. Copy of estimate loss acknowledged by Police 5. Any other documents evidences, like news paper cutting etc. if any. | 1. File a complaint with the local police 2. Submit all documents to our Claims office at the address given below, along with a detailed statement. |
| Baggage / Personal Effects | 1. Claim Form (find attached) 2. Copy of FIR/Police Report (Stating the loss of items), 3. Proof of loss in writing from common carrier or hotel authorities 4. Incident details, 5. Invoices or bills of items lost, 6. Itemized list of lost items, 7. Copy of the Passport/Visa with Entry & exit stamp | 1. File a complaint with the local police 2. Submit all documents to our Claims office at the address given below, along with a detailed statement. |
| Fraudulent Charges | 1. Acknowledgement received from bank about intimation of lost/stolen card. 2. Copy of Card Statement confirming the transaction details 3. Details of transactions made on your stolen/loss card up to 12 hrs. After intimation to card issuer. 4. Scan copy of cancelled Cheque of your bank account 5. Copy of the Passport/Visa with Entry & exit stamp | |

* Note: We may call for additional documents/ information as relevant.

** If any hospital does not submit a bill to you for the treatment/service rendered, please intimate our Service Center before you leave the hospital.

Kindly submit all the requested documents at the address mentioned below:

Claims Department

Tata AIG General Insurance Co. Ltd.,
 A-501, 5th Floor, Building No.4,
 Infinity Park, Gen. A.K. Vaidya Marg,
 Dindoshi, Malad (East)
 Mumbai 400 097