

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:

Please call: +1-833-440-1575 (Toll free within US and Canada)

Email - tata.aig@europ-assistance.in

2. For Excluding Americas Policies:

Call: +91 – 022 68227600

Email - 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
Medical Accident & Sickness Expenses** (Outside India)	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	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	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	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/advise
Repatriation of remains	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	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/advise

	<p>towards funeral expenses.</p> <p>4. Copy of passport/Visa</p>	
Loss of Baggage	<p>1. Claim form (Overseas Travel claim form, as attached)</p> <p>2. Property Irregularity Report (obtained from Airline)</p> <p>3. Copies of Correspondence with the Airline authorities/others confirming the loss and details of compensation.</p> <p>4. Individual list of items in each baggage with approximate cost of each item.</p> <p>5. Copy of the passport/Visa with Entry & exit stamp</p>	<p>1. Intimate the airline about your loss and lodge complaint; obtain the PIR Property Irregularity report.</p> <p>2. Claim Form can be obtained from our Service Center.</p> <p>3. Fill in the Claim Form and send all documents to our Corporate Office at the address given above.</p> <p>4. NOTE: Damage to the luggage or partial loss of its contents are not covered under the policy</p>
Delay of Baggage	<p>1. Claim form (Overseas Travel claim form, as attached)</p> <p>2. Property Irregularity Report (obtained from Airline)</p> <p>3. Original bills/receipts/invoices pertaining to expenses incurred/purchases made towards necessary personal effects, during the delay period</p> <p>4. Copy of the passport/Visa with Entry & exit stamp</p>	<p>1. Obtain confirmation of the delay from the airline</p> <p>2. Claim Form can be obtained from our Service Center.</p> <p>3. Fill in the Claim Form and send all documents to our Corporate Office at the address given above.</p> <p>4. NOTE: Baggage delay in the Republic of India is not covered</p>
Trip Delay	<p>1. Claim Form</p> <p>2. Original Bills of purchases made/ Expenses incurred during the period of delay</p> <p>3. Copy of Ticket & Boarding Pass</p> <p>4. Copies of Correspondence with the Airline authorities certifying about the delay</p> <p>5. Copy of passport with entry/ exit</p>	<p>1. Claim Form can be obtained from our Service Center.</p> <p>2. Fill in the Claim Form and send all documents to our Claims Office at the address given below</p>
Loss of Passport	<p>1. Claim form</p> <p>2. Copy of new passport</p> <p>3. Copy of previous passport (if available)</p> <p>4. Original bills/invoices of expenses incurred for obtaining a new passport</p> <p>5. Copy of FIR/ Police Report</p>	<p>1. File a complaint with the local police</p> <p>2. Contact with the Indian Embassy, where ever necessary</p> <p>3. Submit all documents to our Claims office at the address given below, along with a detailed statement.</p>
Personal Liability	<p>1. Full statement of the facts in writing along with Witness statements</p> <p>2. Any other documents relevant to the incident, including Summons, Legal Notice etc.</p> <p>3. Any other information you would like to share with us.</p> <p>4. Copy of passport with entry/ exit</p>	<p>1. Inform our Claims Dept. immediately (at the address given below) giving full details of the incident.</p> <p>2. Do not commit any benefit/compensation or enter into any agreement.</p>
Hijack	<p>1. Claim Form (Overseas Travel claim form, as attached)</p> <p>2. Full statement of the events in writing</p> <p>3. Airline correspondence (copy of Passenger List etc.)</p> <p>4. Copy of ticket/ Boarding Pass</p> <p>5. Copy of passport with entry/ exit</p>	<p>1. Claim Form can be obtained from our Service Center.</p> <p>2. Fill in the Claim Form and send all documents to our Claims Office</p>
Accidental Death & Dismemberment	<p><u>ACCIDENTAL DEATH</u></p> <p>1. Claim form (Personal Accident claim form as</p>	<p>1. Collect all documents pertaining to the</p>

	<p>attached)</p> <ol style="list-style-type: none"> Original Death Certificate Original/ Attested Post Mortem/ Coroner's report Attested copy of FIR/ Police Inquest report, where applicable Copy of Passport/visa <p><u>For Dismemberment</u></p> <ol style="list-style-type: none"> Claim form (Personal Accident claim form as attached) Medical/ Investigation/ Lab reports (x-ray etc.) Admission/ discharge card, if hospitalized Attested copy of FIR/ Police Inquest report, where applicable Copy of Passport/visa 	<p>loss including correspondence with Carrier and send to our Claims Office at the address given below.</p> <ol style="list-style-type: none"> Claim Form can be obtained from our Service Center.
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* 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

1. InfosysTravelClaims@tataaig.com
2. Tataaig@infosys.com

ESCALATION MATRIX

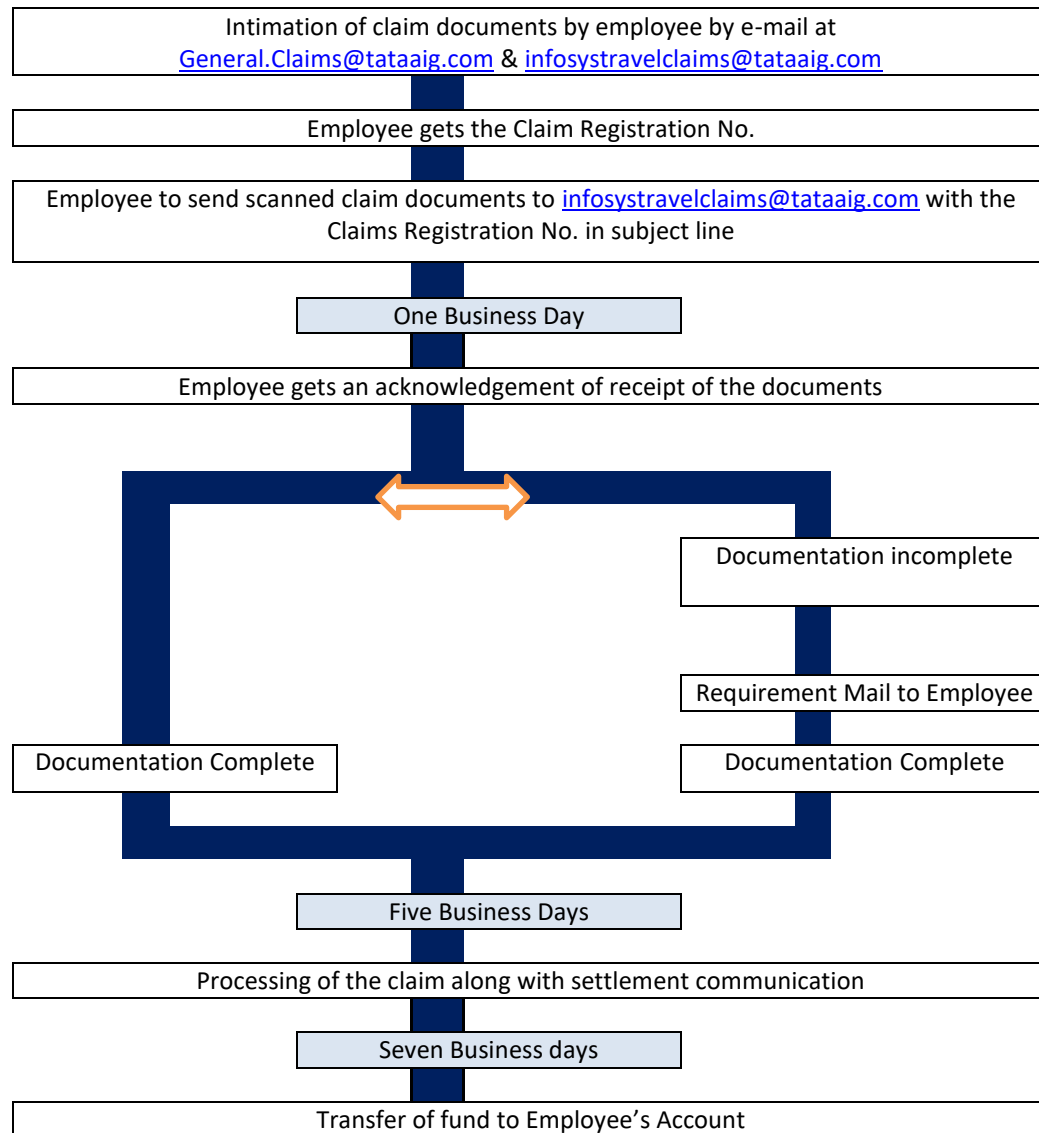
	Desc	Cashless Claims	India Claims Team	Client Servicing Team
			Claims with Indian /Overseas Bank Accounts	
Level 1	Name	Mrs. Siddhi Parikh	Mrs. Marisha M	Mr. Swaroop Ram
	Email	EA.TATAclaims@europ-assistance.in / sparikh@europ-assistance.in	Infosystravelclaims@tataaig.com	TATAAIG@infosys.com
Level 2	Name	Mr. Zaid Chaudhary	Mr. Krishna Mallya	Mr. Prithvi Kashyap M
	Email	zchaudhary@europ-assistance.in	Krishna.Mallya@tataaig.com	Prithvikashyap.m@tataaig.com
Level 3	Name	Mr. Gaurav Pandey	Dr. Sidheshwar Sharma	Mrs. Neha Arya
	Email	gpanday@europ-assistance.in	Sidheshwar.Sharma@tataaig.com	Neha.arya@tata.com

Claim Process:

- a) Reimbursement Claim Process
- b) Cashless Claim Process

Note : All claims to be submitted within 30 days from the date of loss/incidence.

REIMBURSEMENT CLAIM PROCESS



CASHLESS CLAIM PROCESS

