

ATTACHMENT ON CLAIMS PROCEDURE



As per Policy terms and conditions: General Conditions: Point no: 5 Claim procedure: Insured should immediately inform PARAMOUNT Healthcare Management (Pvt.) Ltd. about the loss and provide PHM with the necessary details.

Claim Procedure in respect of:

- (a) Procedure in the event of accident or Illness:
- (b) Procedure in case of loss of baggage or passport:
- (c) Procedure in case of financial emergency:
- (d) Procedure in case of hijacking:

REFER GENERAL CONDITIONS (APPLICABLE TO WHOLE OF THE POLICY): 5. (a) (b) (c) & (d)

For Claims settlement:

- (a) Direct Payment:
- (b) Reimbursement:

REFER GENERAL CONDITIONS (APPLICABLE TO WHOLE OF THE POLICY): 6. (a) & (b)

Obligations:

- I. **Claims Intimation:** Not later than one month after completion of the treatment or transportation home, or in the event of death, after transportation of mortal remains/burial.
- II. **Further documentation / medical examination:** If requested by PARAMOUNT Healthcare Management (Pvt.) Ltd.

MANDATORY DOCUMENTS REQUIRED FOR EACH CLAIM

- Claim Form duly perfected.
- Original policy document.
- Original air ticket – e-ticket and boarding pass.
- Copy of Passport, immigration stampings for all the sectors.

Health cover

- Medical reports from the treating doctor mentioning the diagnosis, its duration, treatment medication prescribe for the same **in English**.
- Original Bills / Invoices, Receipts, Prescriptions, along with the payment proof/receipts from the provider for the services rendered by them **in English**.
- All Original investigation reports related to the treatment **in English**.

Note :

Please note that the conditions of policy prevail/supersede this attachment and the attachment does not form part of the policy issued to the Insured.

As the Original documents are required by PHM, the Insured may keep a duplicate set of documents for their reference.

ATTACHMENT ON CLAIMS PROCEDURE

Delay of baggage / Loss of Baggage

- Original Property Irregularity Report (PIR) issued by the airlines.
- Letter from airline stating the baggage is permanently loss and compensation received thereof.
- Description of item lost in the baggage along with relevant bills.
- Letter from the airline if any compensation is paid towards settlement of claim for delay of baggage of Baggage delivery receipt
- Emergency purchase Bills/receipts toiletries and medicines (for delay in baggage).

Loss of Passport:

- Original Police report in English.
- Brief Description of incident.
- Original receipts for obtaining a duplicate or new passport.
- Copies of Duplicate or new passport.
- Original Bills and receipts of incidental expenses if any.

Financial Emergency:

- Original Police report in English.
- Brief Description of the incident.

Hijack Distress Allowance:

- Original Police Report in English.
- Original Airline report.
- Media TV Coverage Report.

Note :

Please note that the conditions of policy prevail/supersede this attachment and the attachment does not form part of the policy issued to the Insured.

As the Original documents are required by PHM, the Insured may keep a duplicate set of documents for their reference.