

### ***Claim Procedure:***

What do I do in case of a claim?

- a) The Insured shall immediately contact the Help Line of Third Party Administrator stating the necessary details. The phone numbers of the Help Line are:

<b>From anywhere in the world</b>	
<b>Aspire Life Styles (International SOS)</b>	+971(0)4-253-60-02

- b) TPA Help Line Number will verify the identity of the caller by asking information such as insured name & policy number.
- c) In the event of an accident or sudden illness where it is not possible to contact the Help Line before consulting a physician or going to a hospital, the Insured shall contact the Help Line Number as soon as possible. In either case, when being admitted as a patient, the Insured shall show the concerned physician or personnel, this policy, if requested.

### ***Claims Settlement***

How do I get my claim?

- a) If the procedure stated above is complied with, TPA, as the case may be, will guarantee to the service provider the costs of hospitalization, transportation for accompanying person and financial emergency assistance. All costs will be directly settled by the TPA on Company's behalf and the same shall constitute due discharge of the Company's obligations hereunder.
- b) If the service provider does not accept the guarantee of payment from TPA, the Company cannot be held liable for the same. The cost will then have to be borne by the Insured. These costs will then be reimbursed by the Company/ TPA on submission of the required documents.
- c) Reimbursement of all claims will be made by the Company in Pakistan Rupees on the Insured's return to Pakistan, at the exchange rate specified by the State Bank of Pakistan, as applicable on the date the amount is billed.

### **Claim Documentation:**

What documents I need to submit?

Please make sure that you necessarily get the following General as well as Claim-Type Specific documents from the concerned authorities in case you have to file a claim:

General Documents (For all types of claims):

Ticket or boarding pass and copy of the passport showing the actual travel dates.

- I. Claim Form duly filled.
- II. Policy.
- III. Claim-Type Specific Documents:

In addition to the above following claim-type specific documents would be required for various types of claims:

- 1) Personal accident (death or permanent disability):
    - I) Original death/ disability certificate
    - II) Discharge summary if Hospitalized
    - III) Original prescriptions
    - IV) Original bills/ receipts
    - V) Original reports
    - VI) Post mortem report (if applicable)
  - 2) Medical expenses (reimbursement only):
    - I) Original prescriptions
    - II) Discharge summary if Hospitalized
    - III) Original bills/ receipts
    - IV) Original reports
    - V) Reason for necessity of the medical evacuation or transportation (if required)
  - 3) Dental treatment:
    - I) Tooth/ teeth treated
    - II) Treatment performed
    - III) Medication given and cost thereof
- All of the documents mentioned in 1, 2 & 3 above must clearly indicate the name of the person treated, type of illness, details of medical treatment provided and dates of treatment.
- 4) Emergency return home following death of a close family member:
    - I) Death certificate of the deceased.
    - II) Documents (passport/CNIC) proving the relationship of the insured with the deceased
    - III) Original bills/ receipts for expenses incurred
  - 5) Repatriation/ burial/ cremation of mortal remains:

- I) Death certificate
  - II) Physician's statement stating cause of death
  - III) Original bills/ receipts for expenses incurred
- 6) Total loss of checked - in baggage:
- I) Property Irregularity Report issued by the carrier
  - II) Proof of ownership of items valued in excess of USD.100/-
  - III) Letter from the carrier stating compensation received for lost baggage
- 7) Loss of passport:
- I) Police Report obtained within 24 hours of becoming aware of the theft
  - II) Bills/ receipts of expenses incurred in obtaining fresh or duplicate passport
- 8) Loss of credit card:
- I) Police Report obtained within 24 hours of becoming aware of the theft
- 9) Delay of checked - in baggage:
- I) Original bills/ receipts of emergency items purchased.
  - II) Property Irregularity Report stating the date and time of baggage arrival.
- 10) Flight delay:
- I) Original bills/ receipts of emergency items purchase
- 11) Trip cancellation & curtailment:
- I) Medical reports/Doctor's statement for insured/insured's family member/insured's traveling companion (if applicable).
  - II) Original tickets of the traveling companion (if applicable).
  - III) Original bills/invoices of reasonable additional expenses incurred and/or proof of cancellation charges levied by the carriers.
- 12) Travel and stay over of one immediate family member
- I) Medical reports, statement from Attending Physician.
  - II) Doctor's statement indicating the need for an attendant.

Please note that submission of above mentioned documents or any other documents shall not mean entitlement to a claim.

Cancellation of Policy Due to Non Utilization:

Policy can be cancelled, upon written request of the insured due to non- utilization of cover and on provision of under-mentioned documents:

- a) Request letter from the Insured to cancel the policy.
- b) The insured returns the original policy with its application from before the effective date or
- c) The person submits his passport copy as proof that he/she has not traveled before the effective date written on the policy
- d) Original letter from the consulate requesting for the cancellation of the policy.
- e) Original passport has to be verified by authorized person of Premier Insurance Limited.

This policy can be cancelled / Void only if;

1. A visa has been refused to the insured before the effective date (inception) of the policy, subject to provide visa rejection letter.
2. Or the insured is unable to travel due to any reason whatsoever, 24 hours prior to inception of policy.

Cancellation by us:

We may cancel this policy by giving you at least seven days' notice at your last known address. We reserve the right to amend policy terms, conditions and exclusions.

*Note: A cancellation charge equivalent to Administrative Surcharge will be deducted from all types of refund.*

