

Claim Procedure for Travel Insurance

Please see below the information / document which are essential for assessment of travel claim:

For ALL Travel Claims

- Round trip air tickets
- Copies of passport of relevant pages showing the photo of passport holder, and stamp of immigration department with date(s) of arrival / departure of claimed trip
- Travel Claims Form with relevant section(s) completed (“Authorization and declaration” must be completed for ALL Claims)

Personal Accident

- Hospital / physician report
- Disability assessment report / relevant test report (by “Pacific Cross” designated physician)
- Policy report
- Death [certificate](#) / coroner report in case of death

Medical Expenses

- Original bill and official receipt
- Diagnosis for emergency consultation (by completing relevant section on the Travel Claim Form)
- Completed notification of Claim form inpatient claims

Baggage and Personal Effect

- Police report
- Original official receipt of the claimed items
- Photographs of [damaged](#) items

Baggage delay

- Airline baggage irregularity report (showing cause, date, time, and duration of delay)
- Original official receipt of claimed items

Loss of Travel Document

- Police Report / Incident Report
- Original Official receipts of the claimed items

Personal Money

- Police Report

Travel Delay

- Official document from airline / carrier stating the cause, date, time, and duration of delay
- If Claiming under paragraph B., original official receipt(s) of the claimed item(s) is/are required

Curtailement of Trip and Cancellation Charges

- Statement (or complete relevant section in The Travel Claim Form) from claimant explaining reason of cancellation along with document evidence
- Original receipt and supporting documents of non-refundable travel arrangement deposit and any increased travelling expenses and accommodation

Personal Liability

- Police Report
- Statement from Claimant indicating the nature and circumstances of the incident or event. Together with a confirmation that no admission of liability has been made and that no settlement has been made or agreed to without a prior knowledge and written consent of the company ("Pacific Cross")
- Full documentation including but not limited to copies of summons, court documents, solicitor`s and other legal correspondence

Rental Car Protection

- Police Report
- Original Official receipts of the claimed items
- Itemized statement of repairs and other documented evidence

In the event that the claim documents stated above are insufficient for claim adjudication, we may request further information or other supporting document to facilitate the claim assessment process.