

CLAIM PROCEDURE

Dear Customer,

Welcome to Apollo Munich Health family!

Thank you for choosing us as your Travel Insurance partner, we wish you a safe and pleasant trip abroad.

In the event of any loss, accident or sickness, please contact our 24-hour service centre (Europ Assistance) at the numbers mentioned on the other side of this document to register your claim and get a claim reference number. Use this number for all future communications.

Our service is equipped to provide you with the necessary guidance in the event of any emergency and it will also direct you on claims procedure.

In case of OPD treatment (where hospitalization is not required), please pay all bills and submit them for reimbursement.

Type of Claim	Documents Required *	Procedure
<p>Medical Assistance and Expenses* (Accident, out-patient & in-patient)</p> <p>Dental Treatment Expenses** (Outside India)</p>	<ul style="list-style-type: none"> Signed claim form Policy copy Original bills/vouchers/reports/discharge summary/payment receipts Copy of passport and visa with entry and exit stamp Copy of the ticket and boarding pass Date of treatment along with prescriptions reflecting medicines prescribed, price and the receipt stamp of the pharmacy 	<p>Register claim at TPA/Assistance company or email at apollomunich@europ-assistance.in</p> <p>TPA/Assistance company would validate and authenticate the claim.</p> <p>For cashless claims settlement, TPA/Assistance company would settle bills directly with hospitals and provide remittance. For reimbursement claims settlement, TPA/Assistance company would check and reimburse the payments.</p>
Repatriation of Mortal Remains	<ul style="list-style-type: none"> Signed claim form Policy copy Official death certificate and a physician's statement for cause of death The original bills/receipts of the expenses incurred including name of the airlines, cremation details, other incidental costs with bifurcation of expenses Copy of cancelled passport 	<p>Fill in the Claim Form and submit all the documents within 15 days of return to India or expiry of policy, whichever is earlier.</p>
Total Loss of Checked-in Baggage	<ul style="list-style-type: none"> Signed claim form Policy copy The original airline ticket and boarding pass Copy of passport with exit and entry stamp and copies of baggage tags Copies of correspondence with the airline authorities/others about loss/ along with details of compensation received from the airlines/ other authorities (if any) Property Irregularity report (clearly accepting the loss from the airline) Adequate proof of ownership of items contained within checked-in-baggage valued in excess of the Indian rupee equivalent of US \$100 	<p>Inform the airline authorities and lodge a complaint. Obtain a Property Irregularity Report (PIR) from the airline authorities clearly stating the period of delay/loss. Submit documents within 15 days of return to India or expiry of policy, whichever is earlier.</p>
Delay of Checked-in baggage	<ul style="list-style-type: none"> Signed claim form Policy copy The original airline ticket and boarding pass Copy of passport with exit and entry stamp and copies of baggage tags Property Irregularity report (clearly stating the date and time of delay and delivery of baggage from the airline) Original invoice and receipts towards purchasing essential personal items 	<p>Inform the airline authorities and lodge a complaint. Obtain a Property Irregularity Report (PIR) from the airline authorities clearly stating the period of delay/loss/period of hijack. Submit documents within 15 days of return to India or expiry of policy, whichever is earlier.</p>
Loss of Passport	<ul style="list-style-type: none"> Signed claim form Policy copy FIR/copy of police report obtained within 24 hours of becoming aware of theft Bills and receipts of expenses incurred in obtaining a fresh/duplicate passport Copy of new passport & copy of previous passport (if available) 	<p>Lodge a complaint with the local police & contact Embassy of India for getting the new passport. Submit documents within 15 days of return to India or expiry of policy, whichever is earlier.</p>
Financial Emergency Assistance	<ul style="list-style-type: none"> The duly signed claim form Policy copy Written statement narrating the incident of loss i.e. type of loss, causes, circumstances and the place Copy of police report filed within 24 hours of the occurrence of the incident Copy of Passport/Visa with exit and entry stamp Copy of air ticket and boarding pass 	<p>Notify police within 24 hours. Obtain a written report from the police. Register claim at TPA/Assistance company. Reimbursement of claims will be done while the insured is abroad.</p>
Personal Liability	<ul style="list-style-type: none"> Signed claim form Original policy copy An application letter/statement detailing the incident of personal liability, circumstances, location and liability Copy of passport and visa with exit and entry stamp Witness statements Proof of judicial decision rendered by a court of law Copy of police report (in case of legal case) Apart from the above, any other documents as required by the claims department 	<p>Please do not commit any compensation or enter into any agreement with the opposite party. Register your claim immediately while abroad.</p>

Personal Accident & Common Carrier	<ul style="list-style-type: none"> Signed claim form Policy copy Discharge summary Death certificate mentioning the cause of death (in case of death) Original treating doctor certificate describing disablement Disability Certificate issued by Civil Surgeon or equivalent as authorised by State Government, medical reports, case histories, investigation reports, treatment papers as applicable Original photograph of the injured reflecting disablement Leave certificate from the employer Copy of police report Copy of air ticket & boarding pass Copy of cancelled passport (in case of death) Copy of the documents proving transportation of the insured in the carrier (in case of common carrier accident) 	Please inform police as soon as you meet with an accident and obtain the copy of the FIR (First Information Report) Submit documents within 15 days of return to India or expiry of policy, whichever is earlier.
Hijack Daily Allowance	<ul style="list-style-type: none"> Signed claim form Policy copy A police report confirming the incident. It should contain the passport number of the insured and period of hijacking Letter from the airline clearly stating period of hijack and media coverage details (e. g. photographs, videos, newspaper cutting etc.) Copy of passport/visa with entry and exit stamp Copy of the air ticket and boarding pass 	Obtain a letter from airline authorities clearly stating the period of hijack. Submit documents within the 15 days of return to India or expiry of policy, whichever is earlier.
Trip Delay	<ul style="list-style-type: none"> Signed claim form Policy copy Proof of forfeited & non-refundable payment made prior departure Copy of passport/visa with entry and exit stamp (if any), copy of the ticket and boarding pass Letter from the airline clearly stating period of delay Proof of cancellation of trip (if any) 	Inform the airline authorities and lodge a complaint. Obtain a letter from the airline authorities clearly stating the period of delay. Submit documents within 15 days of return to India or expiry of policy, whichever is earlier.
Trip Cancellation/Curtailment	<ul style="list-style-type: none"> Signed claim form Policy copy Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent, hotel/motel or other similar establishment or any other insurance company providing reimbursement to you for the loss Proof of death or hospitalisation of insured person or of spouse, parents & children Proof of material loss or damage to the property (e.g police report, media coverage) Proof of forfeited & non-refundable payment made prior departure Copy of passport/visa with entry and exit stamp (if any), copy of the ticket and boarding pass 	Inform the airline authorities and lodge a complaint. Obtain a letter from the airline authorities clearly stating the cancellation. Submit documents within 15 days of return to India or expiry of policy, whichever is earlier.
Substitute Employee	<ul style="list-style-type: none"> Signed claim form Policy copy Medical Record Medical Certificate from the attending physician establishing the illness/accident Original air ticket & boarding pass of substitute employee. Certificate from the employer establishing the official visit of both the employees Copy of passport/visa with exit and entry stamp 	Fill in the Claim Form and submit all the documents within 15 days of return to India or expiry of policy, whichever is earlier.
Missed Connection	<ul style="list-style-type: none"> Signed claim form Policy copy Confirmation from the airline, clearly mentioning the scheduled arrival time and the actual arrival time with the reasons for delay Bills/receipts of reasonable additional expenses Copy of passport/visa with entry and exit stamp (if any), copy of the ticket and boarding pass 	Inform the airline authorities and lodge a complaint. Obtain a Property Irregularity Report (PIR) from the airline authorities clearly stating the period of delay Submit all the documents within 15 days of return to India or expiry of policy, whichever is earlier.
Emergency Travel & Hotel	<ul style="list-style-type: none"> Signed claim form Policy copy Medical Record of the insured Bills/receipts towards eligible expenses of emergency traveller Original air ticket and boarding pass of emergency traveller Copy of passport/visa with entry and exit stamp (if any), copy of the ticket and boarding pass 	Fill in the Claim Form and submit all the documents within 15 days of return to India or expiry of policy, whichever is earlier.

USA & CANADA (Toll Free)	REST OF THE WORLD	NATIONAL
USA +1877 387 8317 Canada +1877 695 6492	Call Back Facility +91 22 6734 7845	Toll Free: 1800 209 4440 Land Line: +91 22 6734 7846 (Monday to Friday 9AM to 6 PM)

In the case of an emergency or the need for medical treatment, please ensure that you or your family member contact Europ Assistance to access Providers in the CMN/First Health network in the United States or Canada.
 World Wide Fax No: +91 22 67347888, E-mail: apollomunich@europ-assistance.in
 Address of Claim Department: Claims Department, Apollo Munich Health Insurance Company Limited, C/O Europ Assistance India, 761 Solitaire Corporate Park, 167 Guru Hargovindji Road, Chakala, Andheri(E), Mumbai 400093, INDIA.
 * Note. We may call for additional document/information as relevant.
 ** If any hospital does not submit a bill to you for the treatment/service rendered, please intimate our service centre before you leave the hospital.