

Claims Procedure for Travel Insurance Policy

In the event of an incident which may give rise to a claim under the policy issued, the insured must notify the insurer immediately and should submit the following documents as applicable.

| No. | Cover | Scope of Cover | Claims Procedure and Claim Documentation |
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| 1 | Accidental Death & Dismemberment Benefit (24 Hour) | Death & Permanent Total Disablement only resulting from an accident. (Conditions Apply – Please refer Policy Document) | <p>In the event of a Death -</p> <ul style="list-style-type: none"> • Claim Form duly completed • Death Certificate • Postmortem Report • Coroner's Report • Copy of the Statement made to the Police • Information on nominee and his/her relationship to the insured <p>In the event of a Dismemberment/Permanent Total Disablement -</p> <ul style="list-style-type: none"> • Claim Form duly completed • Medical examination report • Diagnosis Card • X-Ray • Any other Medical Documents |
| 2 | Accidental & Sickness Medical Expenses Benefits – (As an Inpatient)- On Reimbursement basis only | Treatment obtained as an Inmate of a Hospital (Conditions Apply – Please refer Policy Document) | <p>The Traveler/Claimant must contact Assistance Company by the numbers given below at the time of being hospitalised.</p> <p>Asia - Tel : +662 645 3932 Fax : +662 645 3732 Africa - Tel : +271 1 452 7272 Fax : +271 1 452 4473 America - Tel : +121 5 489 3785 Fax : +121 5 489 8525 All others - Tel : +44(0)20 7902 7405 Fax : +44(0)20 7928 4748</p> <p>All the claims are on Reimbursement basis and the claimant will have to bear the cost of hospitalisation and on his/her return to Sri Lanka submit the claim to Janashakthi for reimbursement less the Policy Excess.</p> <p>Upon returning to Sri Lanka the insured should submit the following.</p> <ul style="list-style-type: none"> • Claim Form duly completed • Diagnosis Card/Ticket issued by the overseas Hospital where treatment was obtained • Detailed Hospitalization Bill • Other reports and documents pertaining to the ailment. <p>Pre authorization is required from Assistance Company for medical costs greater than USD 250/- (Any medical services or series of services with a cost greater than USD 250 shall not be covered by this Policy unless insured person consults with the Assistance Company and the cost for such services are authorized in advance by the assistance Company.).</p> |
| 3 | Sickness Dental Relief | Dental Treatment (Conditions Apply – Please refer Policy Document) | <p>Upon returning to Sri Lanka the insured should submit the following.</p> <ul style="list-style-type: none"> • Claim Form duly completed • Prescription • Bills and receipts • Other reports and documents pertaining to the ailment. |
| 4 | Assistance | Medical Assistance | <p>Please contact through below numbers or Email. Tel: +44(0)20 7902 7405 Fax: + 44(0)20 7928 4748 Email: assistance@specialty-group.com</p> |

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| 5 | Baggage Delay Benefit | Misdirection or Delay of Checked in Baggage. (Conditions Apply – Please refer Policy Document) | Upon returning to Sri Lanka the insured should submit the following. <ul style="list-style-type: none"> • Claim Form duly completed • Copy of the Ticket • Boarding Pass • Confirmation from the airline on arrival of the insured to the destination. • Certificate from the carrier/airline on the delay or misdirection. |
| 6 | Baggage Loss Benefit - Checked in | Loss of Checked in Baggage (Conditions Apply – Please refer Policy Document) | The insured should submit the following. <ul style="list-style-type: none"> • Claim Form duly completed • Copy of the Ticket • Boarding Pass • Copy of the complaint made to the Carrier and/or Airport. • Copy of the response received from Carrier and/or Airport to the complaint with a verification of the claim. • Claim Form duly completed including an item wise breakdown of the items lost and their values (including purchase receipts). • Property Irregularity report issued by the carrier |
| 7 | Emergency Medical Evacuation (Transport or repatriation in case of illness or accident) | Costs incurred for emergency transport declared and ordered by the treating physician. (Conditions Apply – Please refer Policy Document) | The insured should submit the following. <ul style="list-style-type: none"> • Claim Form duly completed • Medical Reports • confirmation from the Physician for Emergency Medical Evacuation. • Detail bill for the Emergency Medical Evacuation. |
| 8 | Hijacking | Hijacking of craft | The insured should submit the following. <ul style="list-style-type: none"> • Claim Form duly completed • Report issued by the airline or authorities detailing the incident and the duration of the hijacking. |
| 9 | Loss of Passport | (Conditions Apply – Please refer Policy Document) | The insured should submit the following. <ul style="list-style-type: none"> • Claim Form duly completed • Copy of the Statement made to the Police • Copy of the request / complaint made to the Embassy and the confirmation received in return. • Copy of the Temporary pass port issued |
| 10 | Personal Liability Benefit | A claim or suit brought against the insured (Conditions Apply – Please refer Policy Document) | The insured should immediately inform Janashakthi of the claim upon being notified of same and must not admit or accept liability without confirmation from the insurer. The claim management will be advised by Janasahkthi on case by case basis. |
| 11 | Other Covers – Travel Delay, Trip Cancellation ,Trip Curtailment & Legal Fee - Wrongful arrest | (Conditions Apply) | The documents required for the balance covers will depend on the circumstances and the insurer would hold the right to call for such documents after the intimation of claim by the insured/claimant. |

The Travel Itinerary is mandatory for all claims made under the policy.

The above are the basic documents that are required to proceed with a claim. However, kindly note that these tend to vary depending on the circumstances and nature of the loss and more documents may be required and called as and when needed.