



## **TRAVEL GUARD CLAIM & EMERGENCY ASSISTANCE PROCEDURE & GUIDE**

### **EMERGENCY ASSISTANCE PROCEDURE**

In case of an Emergency, please call 24-hour hotline **No +8428 3911 3511** for immediate assistance.

- Please follow the instruction of AIG TRAVEL ASSISTANCE PARTNER - ATAP
- Emergency Medical Evacuation and Repatriation will be organized by ATAP.
- Covered expenses will be paid directly to ATAP by AIG, subject to the policy terms and conditions.

### **CLAIM PROCEDURE**

1) All Claims Notification must be sent to AIG Vietnam within 30 days after the occurrence of any event which may give rise to a claim. Notification can be verbal or written form, followed by the request of a Travel Claim form.

2) To enable the Claims Department to most efficiently process the claim, the following information should be provided at the time of notification:

- Policy Number
- Circumstances of the accident/loss
- Date/Place of accident/loss
- Extent of loss
- Contact name, telephone number and email address

3) Please contact:

AIG Vietnam Insurance Company Ltd

Hotline: **1800 6789** - Email: [vncustomer@aic.com](mailto:vncustomer@aic.com)

Or call your insurance broker/ travel agent for a copy of Travel Claim Form.

4) The Claim Form must be completed, signed and submitted to **Claim Department at Tower 1, 9<sup>th</sup> Floor, Saigon Centre Building, 65 Le Loi, Saigon Ward, HCMC, Vietnam** together with following supporting documents:

- Insurance policy/ certificate**
- Photocopy of passport (page has your information, pages have visa and pages have exit & entry stamps of destination country)**
- Photocopy of electronic air ticket**
- Photocopy of Boarding Pass for the whole trip**
- For family policy, please provide the copy of electronic air ticket, passport of all members under the policy, boarding pass and copy of birth certificate of children**
- Document from the company to confirm the purpose of the trip (if it is a Business Travel insurance policy)**
- Supporting document on incident's circumstance and claimed amount according to section of loss stated below:**

#### **Accidental Death**

- Police Report
- Death Certificate
- Supporting proof such as autopsy report, obituary, if any
- Certified copy ID card of the beneficiary

#### **Permanent Disablement**

- Medical Report with full information of onset date, past medical history, diagnosis and treatment...
- Police Report
- A detailed description of how the accident occurred and the injuries sustained

#### **Medical Expenses and Post Medical Treatment**

- Original medical bills
- Receipts of medical that the Insured incurred
- Hospital bills
- Ambulance bills
- Medical report with full information of onset date, past medical history, diagnosis and treatment...

#### **Hospital Confinement Benefits**

Enclosures include original supporting documents from the hospital stating the period of hospital confinement due to sickness or accidental injury.

#### **Trip Cancellation**

- Death certificate/ Doctor's letter (if trip cancellation due to death or serious injury/ sickness)
- Proof of relationship (Birth certificate and marriage certificate)
- Invoice of the amount paid in advance
- Document from travel agency confirm amount refunded
- Invoice showing the cancellation charges charged by travel agency

#### **Trip Curtailment**

- Additional ticket purchase receipt
- Letter from travel agency which shows the breakdown of the portion of the original trip that was not utilized
- Doctor's letter/ Death certificate (if trip curtailment is due to death/ serious injury, sickness...)
- Proof of relationship (Birth certificate, Marriage certificate...)
- Hotel statement for accommodation paid in advance

#### **Loss or damage of Baggage/Personal Effects**

- Property irregularity report if baggage is lost or damaged by carrier
  - Police report
  - Details of items lost/ damaged including date of purchase/ actual cash paid, year of make, photo (if any)... Attach receipts of items lost (original) (In case the items lost were purchased in Vietnam, please provide the original VAT invoice)
  - Quotation/ repair invoice/ replacement invoice
  - Details of amount recoverable from liable carrier or other liable parties
- Remarks:** Any loss must be reported to police **within 24 hours** of event.

#### **Baggage Delay**

- Property irregularity report from carrier
- Receipt of acknowledgement on returned baggage
- Baggage tag

**Remarks:** Delay must have occurred outside the location of trip origin.

#### **Money Loss & Travel Documents**

- Police report
  - Supporting documents for the amount of loss cash (money withdrawal receipt, money exchange slip...)
  - Receipts of the replacement passport
  - Hotel bills due from replacement document
  - Transportation bill
  - Bill of transportation tickets were loss which are not refundable from carrier
- Remarks:** Any loss must be reported to police **within 24 hours** of event.

#### **Travel Delay**

- Travel itinerary
  - Travel documents such as boarding pass/ tickets indicating actual departure time & date
  - Written confirmation from carriers/their handling agents specifying the Reason of delay and actual time of departure
- Remarks:** Departure point must be outside the location of trip origin.

#### **Travel Misconnection**

- Travel itinerary
  - Travel documents such as boarding pass/ tickets indicating actual take-off time & date of the onward travel connection
  - Written confirmation from common carrier(s) or carrier's handling agents on the incoming delay of scheduled public conveyance at the transfer point
- Remarks:** Transfer point must be outside the location of trip origin.

#### **Hijacking**

Enclosures include written confirmation such as police report or report issued by the common carrier that the Insured Person was a victim of the hijack, including the duration of hijack.

#### **Personal Liability**

**Please do not admit liability or make any offer, promise or payment without prior consent from insurance company.** Please submit all correspondence/documents from third parties for our handling.

**Disclaimer:** We recommend you read the full policy wording. This guide does not in anyway override the terms and conditions of the policy wording and only serves as a reference for the general documentation required for each type of claim. Actual documents required will vary case by case.