

YOUR MONEY
BHASKAR NERURKAR

Know how to file an overseas travel insurance claim



ILLUSTRATION: ROHINI PHOSE

MANY A TIME customers may be equipped with the ideal travel insurance plan, but are unable to file the claims with the insurer in due time and with proper documentation. Situations like these lead to delay in claim settlements and may even result in claim rejection. Here are a few claim scenarios and the steps to follow if you need to file one.

Medical/ accident emergencies

If you have had an accident or have fallen sick due to climatic conditions, you may need to use your travel insurance. You can get benefits such as quick treatment or emergency evacuation to home country. Intimate your insurer about the situation through offered missed call facilities or toll-free numbers or an email. If the claim is acceptable under the policy, the insurer can look for facilitating cashless treatment overseas which would lead to insured not being put under financial duress.

Keep all your prescriptions, reports and payment receipts safe; provide them as defined in the claim procedure, in case of reimbursement. Ensure that all these documents are duly signed, dated and stamped. In case of any accidental situation and third party involvement, you will need to submit a copy of police report as well. Take consent from your insurer in case of emergency evacuation, after you have a fit-to-fly consent from the treating facility overseas, for a smooth evacuation to the country of origin.

Delay of checked baggage

When travelling overseas, loss or delay in arrival of luggage is common. Submit the payment receipts of basic essentials purchase that you made due to delay in baggage delivery. Get a letter from the airline confirming the delay/loss and its time. Additionally, copy of boarding pass, tickets and passport copy, PIR, Baggage Delivery Receipt confirming

travel dates are also required for receiving the reimbursement. As soon as you return from your trip, file for claim and submit required documents.

Loss of passport

You need to intimate your insurer about the loss and file a police report. Always keep a copy of the passport with you that will be handy in scenarios like these. You need to keep receipts of all the expenses incurred for procuring a new passport and submit these while filing for claim after returning home. Insurers require documents like embassy and passport office receipts, identity proofs, copy of cancelled cheque, copy of new passport and emergency travel certificate.

Trip curtailment/cancellation

Sometimes you may need to cut short or cancel your trip due to health/family emergencies. One can make a travel insurance claim against the monetary loss suffered due to cancellation or curtailment of trip as followed. Inform your insurer about the emergency and change of plan, giving document evidence of the reason to curtail or cancel the trip, for instance, death certificate in case of a death in the family, hospital bills in case of accident or police report in case of a burglary. Fill the claim form along with the documents such as hotel and flight bookings. Insurer will get back with the claim acceptance or denial and will process further. At present, insurers are leveraging technologies like blockchain to proactively initiate the claim process and to notify customers about their payout eligibility under trip delay cover. And a customer gets the claim amount without even filing.

You must follow the timeline directed by the insurer to file a claim, typically it ranges 1-2 months after the return date. However, if you provide all required documents and details while in overseas, insurer will settle the claim at the same time.

The writer is head, Health Administration Team, Bajaj Allianz General Insurance Company