



TRAVEL GUARD CLAIM & EMERGENCY ASSISTANCE PROCEDURE & GUIDE

EMERGENCY ASSISTANCE PROCEDURE

In case of an Emergency, please call 24-hour hotline **No +603-2772-5688** for immediate assistance.

- Please follow the instruction of AIG TRAVEL ASSIST MALAYSIA SDN BHD - ATAM.
- Emergency Medical Evacuation and Repatriation will be organized by ATAM.
- Covered expenses will be paid directly to ATAM 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: vncustomercare@aig.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, 9th Floor, Saigon Centre Building, 65 Le Loi, District 1, HCMC, Viet Nam** together with following supporting documents:

- Insurance policy/ certificate**
- Photocopy of passport (page has your information and pages have visa, Vietnam Immigration Department's exit & entry stamps for the trip)**
- Photocopy of Airline ticket (itinerary)/ Boarding Pass**
- For family policy, please provide the copy of air ticket, passport of all members under the policy and copy of birth certificate of children**
- 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
- 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 (stated clear diagnosis, medical history...)

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 and above 200,000 VND, 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.