

# Government Travel Insurance

## How to make a claim

All losses for baggage, money and travel documents must be reported to local authorities within 24 hours and a written report obtained.

Medical claims should be submitted to your local health providers prior to lodgement with AHI.

Immediately report any baggage loss or damage to the airline or carrier involved and submit a claim against the airline. They may be responsible for damage and or loss and compensation must be obtained through this avenue first.

## Overseas medical expenses, dental expenses, hospital claims & additional expenses

Additional or curtailment expenses occur **after** your journey has commenced. These are extra expenses that you would not normally have incurred if the claimable event had not taken place.

The following documentation should be submitted with your claim form:

- Receipts for all medical expenses incurred. This may also include any hospital invoices that indicate itemised accounts or treatment services provided
- Medical benefit refund documents
- Doctors Certificate or letter from the hospital specifying exact nature of medical condition suffered by insured person
- A copy of your travel itinerary or travel tickets
- Copies of any relevant Police reports if they were called to assist in any matters
- Additional Expenses claim receipts and tickets
- Letter from Travel Agent or carrier verifying reason for additional expenses and full details of any refund obtained.

Please ensure that the currency in which expenses were incurred is clearly indicated on the claim form.

Accident & Health International may request that original receipts with respect to hospitalisation costs be provided.

## Luggage and personal effects

The following documentation should be submitted with your claim form:

- A Police report or declaration if items were stolen. All losses or stolen property should be reported to the Police or appropriate local authorities and acknowledgement obtained
- Report or letter from authority such as Police or Airline confirming the loss occurred and the amount of compensation provided
- Proof of ownership of items claimed. Receipts, valuations, Guarantee Certificates, Instruction Manuals, credit card statements or other proof of purchase and supporting documentation
- If baggage was lost or damaged by an airline or carrier it should immediately be reported and a claim first lodged against them. In most cases they may be liable for some or all of the damage or loss
- Bank Statement, transaction receipts, foreign currency conversion receipt or other proof of cash claimed
- Quotation for repair or replacement of items.

## Cancellation charges and loss of deposit

Loss of deposits or cancellation expenses are incurred if a claimable event occurs **before** you undertake your proposed journey.

- Copy of travel itinerary or travel tickets
- Original Tickets or Vouchers if a refund has not been obtained
- Copy of any itemised costs and or deposits that you paid for your proposed journey
- Doctor's Certificate or a letter from the hospital specifying exact nature of medical condition suffered by Insured person
- Letter from Travel Agent verifying total cost of Journey, value of unused portion of journey, cancellation charges incurred and total amount of refund received
- Medical certificates to support any illness, or a copy of a death certificate if your travel was cancelled due to a death in the family
- A letter from your Travel Agent, Tour Operator or Airline indicating any refunds that you have already received or may be eligible to receive.

## Personal liability

Please submit any letters of demand or claims received against the insured person.

## Damage to rental vehicles and theft excess cover

- A copy of the Rental Agreement or contract showing the excess
- Receipt from the rental company indicating payment of excess
- A Statement from the rental company indicating the cost of damaged to the vehicle
- The vehicle repair invoice
- If damage to the vehicle was of a minor nature and costs were less than the excess, then we will also require the repair invoice that indicates the amount that was paid.

*Accident & Health may appoint a loss assessor to assist with the collection of any further information that may be required.*