



Zurich Travel Insurance

Requirements for Claims



Nature of Claim	Supporting documents required for submission
<p>Medical Expenses</p> <ul style="list-style-type: none"> Overseas Medical Expenses Return Treatment Treatment by Chinese Physician Pregnancy-related Medical Expenses Daily Hospital Benefit Overseas Compassionate Visit Recuperation Benefit Home Rehabilitation Benefit 	<ul style="list-style-type: none"> Copy of passport Ticket and boarding pass Police report for traffic accident Medical invoices and receipts Medical reports
<p>Travel Inconveniences – Travel-related Expenses</p> <ul style="list-style-type: none"> Travel Postponement or Rearrangement Travel Cancellation or Curtailment Travel Disruption Replacement of Traveller(s) Denial of Access to Hotel Facilities Loss of Non-Recoverable Deposit due to Insolvency of Travel Agency 	<ul style="list-style-type: none"> Copy of passport Ticket and boarding pass Supporting documents for the change(s) in travel arrangement Invoice for travel and accommodation that has been paid in advance Invoice for additional travel and accommodation paid Written advice from tour operator that there is no refund to the claimant
<p>Travel Inconveniences – Travel Delay / Misconnection / Diversion</p>	<ul style="list-style-type: none"> Copy of passport Ticket and boarding pass Carrier's confirmation stating the cause of the travel delay/misconnection/diversion Carrier's flight confirmation or itinerary stating the originally scheduled date and time which the flight was to depart/arrive
<p>Baggage Loss / Damage / Delay – Baggage Delay</p>	<ul style="list-style-type: none"> Copy of passport Ticket and boarding pass Property/Baggage irregularity report Delivery note/receipt stating the date and time which the baggage was delivered to the claimant Carrier's flight confirmation or itinerary stating the date and time which the flight arrived in the country where the baggage delay occurred
<p>Baggage Loss / Damage / Delay – Loss / Damage Related Expenses</p> <ul style="list-style-type: none"> Loss/Damage of Baggage and Personal Belongings Loss of Travel Documents Loss of Money Replacement of Keys and Locks 	<ul style="list-style-type: none"> Copy of passport Ticket and boarding pass Police report lodged at place of loss within 72 hours of loss Property Irregularity report or similar report lodged for baggage which is damaged or lost by the airline or carrier Notice of Complaint to the airline within 7 days from the date which the Property Irregularity report or similar report was lodged Photographs of damaged baggage or damaged items in the baggage Repair invoice for damaged items Purchase receipts for loss/damaged items
<p>Others</p> <ul style="list-style-type: none"> Hijack/Kidnap/Detention Personal Liability Rental Vehicle Benefit Golf Extras Missed Events/Entertainment Fracture Benefit 	<ul style="list-style-type: none"> Copy of passport Ticket and boarding pass Police report Relevant supporting documents/invoices

This policy is underwritten by Zurich Insurance Company Ltd (Singapore Branch) at 50 Raffles Place, #29-01 Singapore Land Tower, 048623 Singapore. Company Registration Number T08FC7171K, a licensed insurer authorized by the Monetary Authority of Singapore (MAS). Travel assistance and claim services are administered by Covermore (Asia) Pte Ltd.