



Travel Claims Advices

In case of emergency, please follow the directions below. To ensure prompt claim processing, it is important that you submit a completed claim form to Asia Insurance Company Limited together with all supporting documentation. Please retain copies for your records.

(* Travel Claims Advices is for reference only. Additional documents relevant to the claim may be required and to be forwarded upon our request.)

Claim Items	Claim documents checklist (Basic required documents: Copy of Itinerary, Air Ticket &/or other travel ticket(s), Boarding Pass, HKID Card & Passport, etc.)
Worldwide Emergency Assistance Services	In case of emergency and you need our medical and related assistance (including emergency medical evacuation or repatriation, guarantee of hospital admission deposit, compassionate visit, etc.), please call our 24-Hour Worldwide Emergency Assistance Hotline: (852) 2861 9232
Personal Accident and Major Burns	• Full medical report stating the nature of injury, date of disability commenced and extent of permanent disablement suffered, etc.; • Medical report/certificate, death certificate and/or autopsy report, if applicable; • Local police report and/or statement to police, if applicable.
Medical Expenses / Overseas Hospital Cash Allowance / Translation Service in Overseas Hospital	• Full medical report stating the diagnosis, date of disability commenced, extent of claimed condition and summary of course of treatment, etc.; • Original medical receipt(s) with a breakdown all charges, medicine prescribed and services rendered; • Copy of letter of hospital admission and discharge summary; • Original receipt(s) of translation service in overseas hospital; • For all claims under COVID-19 Extension, in addition to the abovementioned documents requirements, please provide: • COVID-19 polymerase chain reaction (PCR) test record; • Proof of vaccination record.
Personal Liability	• Please do not make any promise or pay for any claim against you nor admit liability thereof without our prior knowledge and written consent; • Demand correspondences of claim from third party; • All writs, summons, letters or communications regarding any such claim must be sent to us immediately unanswered; • Photo(s) relevant to the claim, if possible; • Medical report containing particulars of the claim, if any; • Obtain local police report or statement to police (if any).
Personal Baggage and Personal Effects / Personal Money	• Written proof of loss issued by relevant authorities/parties, e.g. local police, hotel, airline/public common carrier stating date and description of loss, nature of and value of lost/damaged items and value, etc.; • Local police report (which must be made within twenty-four (24) hours of the occurrence); • Proof of ownership of lost/damaged items. e.g. (purchase receipt, photo, guarantee certificate of other related documents); • If lost/damaged items will be compensated by airline/public common carrier or any other parties, the progress and result is required to report; • Any supporting documents showing the value of the amount of cash lost (e.g. exchange slip etc.); • Copy of repair quotation of the damaged item(s) or repairer's confirmation of irreparable damage (if applicable); • Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence).
Loss of Travel Document	• Local police report and/or copy of statement to police (which must be made within twenty-four (24) hours upon discovery of loss); • Original receipts for extra accommodation fee, travelling expenses, replacement of lost travel documents.
Baggage Delay	• Please check whether you will be compensated by the airline/public common carrier; • Obtain written confirmation from the airline/public common carrier stating the reason of delay and the duration (6 hours or above); • Original receipts for emergency purchases of essential toiletries or clothing; • Please keep your boarding pass stub.

Travel Delay / Trip Re-routing / Extra Accommodation Cost or Extra Re-routing Costs due to Travel Delay	• Official documentation such as delay confirmation report from the airline/ public common carrier including the reason, date, times and duration of the delay and alternative arrangement; • Evidence of any prepaid and recovered expenses of unused travel tickets and accommodation of the original itinerary; • Original receipt for extra paid travelling expenses &/or accommodation fee (if applicable).
Trip Cancellation / Trip Curtailment / Single Occupancy /	• Reason(s) for the necessary cancellation or curtailment of the trip together with all relevant supporting documents, for example: • diagnosis and treatment, including the insured person/immediate family member/travel companion's name, diagnosis and date of diagnosis certified by medical practitioner, and receipt; • police report; • summons to a witness or jury service or subpoena; • written advice from the transport provider confirming the circumstances of interruption or delay (including causes and details of the delay and alternative arrangement); • documentary evidence which can verify the seriousness of damage to the insured person's principal home; • Original booking invoices together with original confirmation from the relevant authorities regarding the amount refundable for any prepaid costs or deposits made and all bills, receipts, coupons, credit card invoices or presentation of the actual ticket; • Document certifying the relationship e.g. copy of marriage certificate or birth certificate or business relationship proof, whenever appropriate.
Home Care Benefit	• Receipts including date of purchase, price, model and type of items lost or damaged; • Photos showing the visible marks of force or violence and the damaged household contents and personal belongings; • HK Police report (which must be made within twenty-four (24) hours upon return from the insured journey) and HK police statement taken by the Insured Person.
Overseas Rental Vehicle Excess Protection	• Copy of vehicle rental agreement; • Copy of the comprehensive motor vehicle insurance taken out by the insured person for the rental vehicle which contains details of coverage and deductible; • Copy of incident report issued by vehicle rental company and/or local police report, which contains details of the accident; • Original invoice/receipt for the charge of the rental vehicle and excess paid; • Copy of International Driving Permit / Overseas Driving License
Unauthorized Use of Lost Credit Card	• Local police report (which must be made within twenty-four (24) hours of the occurrence); • Copy of statement(s) and investigation report issued by the credit card company showing the details of unauthorized use of credit card; • Copy of notification to the credit card company in relation to the incident of unauthorized use of credit card.
Trauma Counselling	• Incident report from the relevant authority; • Written referral letter from a medical practitioner for the trauma counselling; • Original consultation receipt from a registered psychologist.

Please pay attention when you make a claim

1. Notify us within thirty (30) days of the date of the incident causing such loss. In the event of death of the insured person, immediate notice thereof must be given to us by insured person's legal representative.
2. Written proof of loss, at the expenses of the claimant/insured person/insured or his/her legal representative, must be furnished to us within thirty (30) days from the date of issuance of our receipt of the claim form provided to us.

(* If Claim Form is required, it can be downloaded from our website or email/contact us to obtain)

Customer Service

Please keep the policy/Certificate of Insurance in good order. Should you have any enquiries, please contact Asia Insurance Company Limited.

General Enquiries : (852) 3606 9933

Email Address : mailbox@afh.hk

Fax No. : (852) 2810 0218

Website : www.asiainsurance.hk