

CLAIMS PROCEDURE

Welcome to the Reliance General Insurance family!

We invite your attention to the following information, which will help you in the event of any accident/injury. Please intimate **as soon as a claim occurs**, to our service provider, Europ Assistance who would be happy to assist you with the claim form and procedure.

Please choose any of the below options to intimate your claim.

➤ **Contact help line numbers as given in the annexure.**

➤ Email at : reliance@europ-assistance.in

Please provide the following information when you intimate a claim:

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| <ol style="list-style-type: none"> 1. Your Contact numbers 2. Policy Number 3. Name of Injured person 4. Date & Time of Loss | <ol style="list-style-type: none"> 5. Location of loss 6. Nature of accident (if any) 7. Nature of injury / sickness 8. Place & contact details of insured. |
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Our Service Center is equipped to provide you with the necessary guidance in your situation, and will direct you on claims procedure.

Note: Failure to call this number in respect of Medical Accident & Sickness Claims (Travel) shall invalidate your claim, if any. In case of OPD treatment (where hospitalization is not required), please collect all bills and receipts and submit on return to India.

Type of claim	Documents required *	Procedure
Medical Accident & Sickness Expenses** (Outside India)	<ol style="list-style-type: none"> 1. Policy Copy & Claim form 2. Doctor's report 3. Original Admission/discharge card 4. Original Bills/Receipts/Prescription 5. Original X-ray reports/ Pathological/ Investigative reports 6. Copy of passport/Visa with Entry & exit stamp 	<ol style="list-style-type: none"> 1. Please contact our Service Center at the number given in the annexure and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Please collect all bills/receipts/invoices 3. Send all documents to our Service Centre at the address given below.
Loss of Baggage	<ol style="list-style-type: none"> 1. Claim form & policy copy 2. Copies of Baggage Tags 3. Copies of Correspondence with the Airline authorities/Others about loss of checked baggage 4. Property Irregularity Report (obtained from Airline) 5. Details of compensation received from Airlines/Other authorities, if any 6. Copy of passport/Visa with Entry & exit stamp /Complete travel itinerary. 	<ol style="list-style-type: none"> 1. Intimate the airline about your loss and lodge complaints 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Service centre at the address given below
Delay of Baggage	<ol style="list-style-type: none"> 1. Claim form & Policy Copy 2. Copies of baggage tags 3. Copies of Correspondence with the Airline authorities certifying about the delay (confirming the date of delivery of the baggage and the actual flight time) 4. Property Irregularity Report (obtained from Airline) 5. Original bills/receipts/invoices pertaining to expenses incurred/purchases made during the delay period. 6. Copy of passport/Visa with Entry & exit stamp /Complete travel itinerary. 7. Details of compensation received from airlines, if any. 	<ol style="list-style-type: none"> 1. Obtain confirmation of the delay from the airline 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Service centre at the address given below.
Trip Delay/ Cancellation/ interruption/ missed connection	<ol style="list-style-type: none"> 1. Claim Form & Policy Copy 2. Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time 3. Copies of Correspondence with the Airline authorities certifying about the delay 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our service centre at the address given above.

	<ol style="list-style-type: none"> 4. If trip is cancelled or interrupted due to medical reasons then provide medical reports and doctors statement 5. If trip is cancelled or interrupted due to employment reason, then termination letter from the company shall be submitted 6. If due to other insured events, police report confirming the incident shall be submitted 7. In case the cancellation or interruption is owing to the sickness, injury or death of a traveling companion, the original tickets of the insured and the traveling companion indicating travel to the same destination for the same dates needs to be submitted. 8. All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted. 9. Copy of passport/Visa with Entry & exit stamp /Complete travel itinerary. 	
Loss of Passport	<ol style="list-style-type: none"> 1. Claim Form & Policy Copy ,Copy of new passport 2. Copy of previous passport (if available) 3. Original bills/invoices of expenses incurred for obtaining a new passport 4. Copy of FIR/ Police Report 	<ol style="list-style-type: none"> 1. File a complaint with the local police 2. Contact with the Indian Embassy, where ever necessary 3. Submit all documents to our Service centre at the address given above.
Personal Liability	<ol style="list-style-type: none"> a. Full statement of the facts in writing b. Witness statements c. Any other documents relevant to the incident, including Summons, Legal Notice etc. d. Any other information you would like to share with us. 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 2. Do not commit any benefit/compensation or enter into any agreement. 3. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Hijack	<ol style="list-style-type: none"> 1. Full statement of the events in writing 2. Claim Form 3. Airline correspondence (copy of Passenger List etc.) 4. Copy of ticket/ Boarding Pass 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our Service centre at the address given above.
Accidental Death & Dismemberment	<ol style="list-style-type: none"> 1. Claim form 2. Original Death Certificate, 3. Copy of FIR/Police inquest report/Coroners report 4. Copy of Post Mortem report. <p>Dismemberment Case:</p> <ol style="list-style-type: none"> 5. Copy of treatment papers along with No. 1 &3 above & Claim Form & Policy Copy 	<ol style="list-style-type: none"> 1. Collect all documents pertaining to the loss including correspondence with Carrier and send to our Service Centre at the address given below. 2. Claim Form can be obtained from our Service Center.
Financial Emergency Assistance	<ol style="list-style-type: none"> 1. Date of loss 2. Copy of FIR/ Police Report 3. Claim Form & Policy Copy 	File a complaint with the local police Submit all documents to our Service centre at the address given above, along with a detailed statement.
Bail Bond	<ol style="list-style-type: none"> 1. Provide the court order stipulating the required amount as bail bond 2. Police report. 	<ol style="list-style-type: none"> 1. File a complaint with the local police 2. Contact with the Indian Embassy, where ever necessary. 3. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Sponsor Protection	<ol style="list-style-type: none"> 1. Provide medical reports, doctor's statement giving the details of the sponsor and cause of death certificate of the sponsor 2. Medical statements from relations / spouse will not be accepted 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 2. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Compassionate Visit	<ol style="list-style-type: none"> 1. Provide Medical reports and certificate from the doctor confirming hospitalization of the insured, reason of hospitalization and duration of hospitalization 2. Doctor's statement specifically stating the need for an attendant 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 3. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Study Interruption	<ol style="list-style-type: none"> 1. Provide Medical reports, statement from the treating doctor and Death certificate as a proof of the reason of study interruption 2. Medical statements from relations or spouse will not be accepted 3. Provide receipts of the university fees paid 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 2. Submit all documents to our Service centre at the address given above, along with a detailed statement.

* Note: We may call for additional documents/ information as relevant.

** If any hospital does not submit a bill to you for the treatment/service rendered, please intimate our Service Center before you leave the hospital.

Annexure

Details of the UFIN numbers: (International Toll free Nos.) attached.

Sr. No	Originating Country	Dialed Number
1	Netherlands	00+800-99441111
2	Belgium	00+800-99441111
3	Italy	00+800-99441111
4	Norway	00+800-99441111
5	Poland	00+800-99441111
6	New Zealand	00+800-99441111
7	Singapore	00+1800-99441111
8	Portugal	00+800-99441111
9	Australia	0011+800-99441111
10	United Kingdom	00+800-99441111
11	Malaysia	00+800-99441111
12	Japan	001-010+800-99441111 and 010+800-99441111
13	China	00+800-99441111
14	Hong Kong	001 or 006+800-99441111
15	Taiwan	00+800-99441111
16	Thailand	001+800-99441111
17	Sweden	00+800-99441111
18	Austria	00+800-99441111
19	Czech Republic	00+800-99441111
20	Denmark	00+800-99441111
21	France	00+800-99441111
22	Greece	86002038017 (ITFS)
23	Hungary	00+800-99441111
24	Israel	00 or 014+800-99441111
25	Germany	00+800-99441111
26	South Africa	00+800-99441111
27	Spain	00+800-99441111
28	Switzerland	00+800-99441111
29	Argentina	00+800-99441111
30	Philippines	00+800-99441111
31	USA	18337426673 (ITFS)
32	Canada	011-80099441111

Details of Dedicated India -National Toll Free No: 1800 209 5522

In case any country no. is not listed then for Rest of World you may call on the following landline nos. which is 24/7 with Call back Facility available:

Claims Landline: +91 22 67347843 and
+91 22 67347844

Fax: +91 22 6734 7888

Procedure to file the claim documents:

All claim documents as per the document checklist to be sent to the office of our service provider, M/s Europ Assistance India Pvt. Ltd.

Address:

Claims Department

Europ Assistance India Pvt. Ltd.
7th Floor, Star Hub, Bldg No. 2
Near ITC Maratha Hotel
Sahar, Andheri East,
Mumbai 400059
INDIA

Website: www.europ-assistance.com

TAT:

1. On receipt of the intimation, claim form and document checklist will be sent within 24 hrs.
2. Claim processing within 7 (seven) working days from the receipt of complete claim documents.

Note: Working days excludes, Saturday/ Sunday and all public holidays.