

Bharat Yatra Suraksha Group, Liberty General Insurance Limited Claim Form

IMPORTANT:

Please contact our 24-hour helpline (our assistance centre) on ------

Issuance of this form does not amount to admission of any liability or a waiver of any of the terms and conditions of the Policy. If any claim is in any manner dishonest or fraudulent or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then the Policy shall be void and all benefits paid under it shall be forfeited.

Please give the following information correctly and completely to enable us to process Your claim promptly along with the documents as mentioned in the 'Annexure <u>A- Claim Documents Checklist'</u>

Use additional sheet, if required.

Issuance of the form is not an admission of liability or a waiver of terms, conditions & exceptions of the insurance contract.

Master Policy No. Policy Holder Name Claimant's Name:	_ _ _ _ _ _ _ _ _ _ _ Certificate of In: _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	
Claimant's Address:	_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	
Phone No. (Mobile):	_ _ _ _ _ _ _ _ _ _ _ _ _ _	Phone No. (Res): _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
Email ID:	_ _ _ _ _ _ _ _ _ _ _ _ _ _	- - - - - - - - - - - - - - - - - - - -
Policy start date:	D[D[M[M]Y]Y]Y]	Policy end date: $D D M M Y Y Y Y $

Please tick the applicable benefit You want to claim for: (If Opted and Available)?

Coverage	Opted Y/N	Claimed Amt.	Coverage	Opted Y/N	Claimed Amt.
Hospitalization Expenses due to Accident			Compassionate Allowance		
Accidental Death			Missed Flight Connection		
Permanent Total Disability (PTD)			Loss of Checked-in Baggage (applicable only for air travel)		
Permanent Partial Disability (PPD)			Trip Delay (applicable only for air travel) (beyond 3 hour)		
Repatriation of Mortal Remains			Carrier Cancellation (applicable only for air travel)		
Automatic trip extension			Trip cancellation& Interruption		



Hospitalization Expenses due to Accident

Provide name, address & telepho	ne number of Hospital / Clinic:		
Treating Doctor's Name & Quali	fications:		
Treating Doctor's Telephone N	Jumber: (O)	(M)	
Room / Ward / Bed Number:			
Dates of treatment:	From: $D D M M Y Y Y Y $	To: \underline{D} \underline{D} \underline{M} \underline{M} \underline{Y} \underline{Y} \underline{Y} \underline{Y}	
Date of onset of symptoms:	D[D[M]M[Y]Y[Y]Y]		
Attending Doctor's Report			
Date doctor contacted:	D[D[M[M]Y]Y]Y]Y]	Time: $\underline{H} \underline{H} \underline{M} \underline{M}$	
Nature of Ailment:			
State diagnosis and nature of trea	tment provided:		
When did patient's symptoms firs	st appear?		
Describe any other disease or inf Was the ailment due to Pregnar		□ _{Yes} □	
Was the ailment aggravated due	e to any pre-existing condition? No	$\square_{\text{Yes}} \square$	
If yes, please give details:		$\square_{Yes} \square$	
Can the patient be evacuated to	another location for Treatment? No		
Medical Doctor's Signature and	Date:		
Accident & Disability			
Date of Accident			

me of Accident
ace & Location
escription of accident/Incidence
etails of injuries sustained
ature of Disability (Permanent/Partial):



Percentage of Disa	ıbility:			
Disability Certifica	te Issued: Yes No			
X-ray taken: Yes	No			
Diagnosis and Trea	atment given:			
0	0			
C'				
0	ding Doctor's Signature			
	ecked-In Baggage:			
Describe when &	where the Loss / Delay took plac	e:		
State the extent of	f Delay / Loss:		Place of Delay / Loss:	
Actual Date & Tir	me			
of Arrival of	D D M M Y			
flight/Common carrier at Port:	Σ Σ Σ <u>Η Η Μ Μ</u>			
carrier at 1 oft.				
Actual Date & Tir	me when Bags were delivered:	D D M M Y	$\underline{H}[\underline{H}] \underline{H}[\underline{M}] \underline{M}$	
			_	
Had the common	carrier been notified at the time o	of loss? Yes	No 🗆	
Property Irregular	ity Report (PIR) number from Air	rline/ Common Carrier:		
1 7 8		,		
Details of compen	nsation received from carrier:			
Sr. No.	Item Purchased / Items Lo	ost Date of Purch	nase Cost in INR for loss claim	
ļ				

Net Amount

Compensation from Airline

Total

Please refer attached Annexure "A" for documents to be submitted in support of the claim for Checked-in Baggage Loss/Delay:

Trip Cancellation and Interruption

Trip cancelled Trip Interruption

Reason for Trip Cancellation / Interruption:



Please detail out the abov	e reason for trip car	ncellation / Curtailment	(how, where, when an	nd reason for the same):

Trip Cancellation / Interruption date:	D[D[M[M]Y]Y]Y]Y	
Original Travel Dates:	$From: \underline{D} \underline{D} \underline{M} \underline{M} \underline{Y} \underline{Y} \underline{Y} \underline{Y} $	To: $\underline{D} \underline{D} \underline{M} \underline{M} \underline{Y} \underline{Y} \underline{Y} $

Person Affected and Relationship with the Insured: (If not the Insured, please also provide address and contact details)

Details of Losses / Expenses Incurred:

Sr. No.	Loss / Expenses Details	Amount

Please refer attached Annexure "A" for documents to be submitted in support of the claim for Trip Cancellation/Curtailment:

□ Trip Delay

Reason for Trip Delay: _	
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Please detail out the reason for trip delay (how, where, when, what was lost and reason for the same):

Original Travel Dates:	From: $D D M M Y Y Y Y $
Trip delayed on:	

 $To: \underline{D} | \underline{D} | \underline{M} | \underline{M} | \underline{Y} | \underline{Y} | \underline{Y} | \underline{Y} |$

Person Affected and Relationship with the Insured: (If not the Insured, please also provide address and contact details)

Details of Expenses Incurred:

Sr. No.	Loss / Expenses Details	Amount

Please refer attached Annexure "A" for documents to be submitted in support of the claim for Trip Cancellation/Curtailment:



Compassionate allowance

Emergency Family						
Provide name, address & telep	phone number of Hospital / Clinic:					
Freating Doctor's Name & Qu	ualifications:					
Treating Doctor's Telephone	e Number: (O)				(M)	
Room / Ward / Bed Number: _						
Dates of hospitalization:	From: $D D M M Y Y Y Y $	Т	Го:		D[D[M[M[Y]Y]Y]Y]	
Date of onset of symptoms:	\underline{D} \underline{D} \underline{M} \underline{M} \underline{Y} \underline{Y} \underline{Y} \underline{Y}					
Attending Doctor's Report						
Date doctor contacted:	D[D[M[M]Y]Y]Y]Y	Т	l'ime:		\underline{H} \underline{H} \underline{M} \underline{M}	
Nature of Ailment:						
State diagnosis and nature of	f treatment provided:					
When did symptoms first ap	ppear?					
Was the ailment due to Preg	nancy?	Yes		No 🗆		
Was the ailment aggravated	due to any pre-existing condition?	Yes		No		
If yes, please give details:						
Can the patient be evacuated	l back to city of residence?	Yes		No		
Estimated time the patient w	vould continue to be in the hospital?					
Medical Doctor's Signature a	and Date:					
Expenses Details						
Sr. No. I	Details of expenses		Date		Expenses in INR	
						_

Please refer attached Annexure "A" for documents to be submitted in support of the claim for Emergency Family Visit/Accommodation

Missed Flight Connection



Original Travel Schedule: (Please give date and time of all flights, mentioning the original and actual arrival and departure times.

Please also mention the name of carriers and flight numbers)

Which flight was delayed causing a missed connection?

Reason for delay of the flight: ____

Details of expenses due to Missed Connection:

Sr. No.	Expenses	Amount

Repatriation of mortal remains

Common carrier/flight details------

Details of expenses preparation and packing of the mortal remains

Sr. No.	Expenses	Amount

Automatic Trip Extension

Common carrier/flight details
-
Travel date/Flight date

Carrier Cancellation (applicable only for air travel)

ommon carrier/flight details	-
ravel date/Flight date	-

Declaration

I hereby declare that the information furnished in this claim form is true & correct to the best of my knowledge and belief. If I have made any false or untrue statement, suppression or concealment of any material fact, my right to



claim reimbursement shall be forfeited. I also consent & authorize insurance company, to seek necessary medical information / documents from any hospital / Medical Practitioner who has attended on the person against whom this claim is made. I also consent TPA/Insurance company to share my claim related information / documents to any third party agency or service provider for the sole purpose of claim related enquiry/transaction only. I hereby declare that I have included all the bills / receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre/post-hospitalization claim, if any.

Place: ______ Date: ______ Signature of the claimant ______

Corporate Office:

Liberty General Insurance Ltd. 10th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel - 400013.



Annexure A- Claim Documents Checklist

Documents to be submitted:

Basic documents required for all claims include

- a) Duly completed claim form
- b) Photo Identity Proof of the insured person
- c) Any other relevant document required by the Company for assessment of the claim
- d) NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- e) KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines

Other documents to be submitted to claim under respective sections are provided below:

Sections	Documents to be submitted
Hospitalization Expenses due to Accident	 Original Discharge Summary (wherever applicable) Original Medical Reports Original Invoices/Bills Original Payment Receipts Hospitalization Expenses due to Accident Investigation Reports supporting the diagnosis, if any Treating doctors report for necessity for evacuation,
Accidental Death	 Death Certificate Post-mortem Certificate, if conducted
	 FIR (wherever required) Police Investigation report Viscera Sample Report (if applicable)
	 Forensic Laboratory report Legal Heir Certificate Succession Certificate Copy of discharge summary (if available).
	Expenses due to Accident



3	Permanent Total Disability (PTD)	 Original treating Medical Practitioner's certificate confirming the disability and its %. Original Discharge summary from the Hospital Any other medical, investigation reports, inpatient orconsultation treatment papers, as applicable
4	Permanent Partial Disability(PPD)	 Original treating Medical Practitioner's certificate confirming the disability and its %. Original Discharge summary from the Hospital Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable
5	Repatriatio <u>n</u> OfMortal Remains	 In case of transportation of the body of the deceased to the City of Residence, the receipt for expenses incurred towards preparation and packing of the mortal remains of the deceased and also for the transportation of the mortal remains of the deceased. Copy of Embalming certificate, if any Flight itinerary and Boarding pass and/or ticket details asapplicable Copy of death certificate.
6	Automatic trip extension	 Post mortem report, if conducted. Certificate from common carrier on cancellation of flight. Newspaper articles, if any
7	Compassionate Allowance	 Report from the treating doctor advising the requirement of support from family or any person deputed by the family. Copy of the ticket Copy of the receipt for accommodation
8	Missed Connection (applicable onlyfor air travel)	 Copies of Travel ticket and boarding pass of flight Scheduled from the first port of arrival Copies of Travel ticket and boarding pass of New flight Scheduled from the first port of arrival Confirmation from the Common Carrier of the delayed flight along with the reasons for delay Unused ticket for the ongoing flight (Missed Flight)



		 with an endorsement of the Common Carrier of cancellation of the same Original used ticket obtained afresh towards the alternative flight Certificate from the Common Carrier of the Missed Flight thatthe fare for the part of the Trip covered by the Missed Flight is forfeited in full or in part together with the amount of forfeiture.
		 Original used ticket obtained afresh towards the alternative Common Carrier for the part of the journey covered by the missed Common Carrier indicating the amount paid as fare, and in which such Insured Person has travelled
		• Confirmation of the delay from the Common Carrier which is used for transit to the Place of Origin of the booked journey as to the scheduled ETA and the actual time of arrival at Place of Origin
9	Loss Of Checked-in Baggage (applicable only for air travel)	 Copies of correspondence with airline authorities / others about loss of checked baggage, along with details of compensation received from airlines / other authorities (if any), Property Irregularity Report (obtained from airline), The Insured has to provide an undertaking in writing stating that in the event if the baggage is traced and returned to him<i>I</i> her, he / she will be refunding the entire claim amount settled under this policy. Flight itinerary
10	Trip Delay(applicable only for air travel) (beyond 3 hour)	 Copy of ticket & boarding pass, Certificate from the Common Carrier confirming the delay and detailing the circumstances of delay. (Mandatory) Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any).



		Copies of Boarding Pass, Ticket.
11	Carrier Cancellation (applicable onlyfor air travel)	• Confirmation from the Common Carrier of the cancellation of flight along with the reasons for cancellation.
12	Trip cancellation & Interruption	 Confirmation of cancellation of the Trip detailing the circumstances of cancellation; Original ticket issued by the Common Carrier indicating the cost the ticket and receipt for the refund of the fare of the Common Carrier towards the cancelled portion of the Trip, the cancellation charges retained; Original bill and a receipt / letter obtained from the hotel and / or guest house and / or any other paid residential accommodation (available for fee) indicating the amount paid for the accommodation, the refund given and the cancellation charges retained, wherever such accommodation has been arranged at the place of cancellation of the Trip; Ticket issued by the Common Carrier in original for return journey from the place of cancellation to the City of Residence or Place of Origin of the Insured which indicate the cost of the tickets together with the receipts for the refunds obtained towards the unfulfilled portion of the Trip. In case the cancellation of the Trip shall result because of personal contingencies namely earthquake, storm, flood, inundation cyclone, tempest & terrorism, the duly completed claims form to be accompanied by: A declaration from the Insured furnishing the circumstances that compelled him / her to cancel the Trip;



ii. Medical evidence as may be required by the Third
Party Administrator in case of the cancellation of the
Trip arising out of personal contingencies of the
Insured or his / her Immediate Family;
iii. Receipt for the refund of the fare of the Common
Carrier towards the cancelled portion of the Trip
indicating the cancellation charges retained;
iv. Receipt / letter obtained from the hotel and / or
guest house and I or any other residential
accommodation (available for a fee) indicating the
cancellation charges retained, wherever such
accommodation has be arranged at the place of
cancellation of the Trip;
v. Used ticket issued by the Common Carrier or
boarding pass, as the case may be, in original for
return journey from the place of cancellation to the
City of Residence or Place of Origin of the Insured
together with the receipts for the refunds obtained
towards the unfulfilled portion of the Trip.
vi. And any other document as may be appropriately
applicable for the claims preferred under this section
of the Policy