* **Claim Procedure: International Travel Connect**

A. A. **Claim Notification:** Upon the happening of covered event, which may give rise to a claim under this Policy, Customer need to intimate/register the claim and upload claim documents within 10 days of the event at online portal following below link or by calling our Toll-free number.

<https://www.libertyinsurance.in/products/intclaim-intimation/intclaimintimation>

**B. Claim Registration:** On intimation/registration of claims at Online portal/Contact centre, Customer will receive a claim number instantly with acknowledgement email and SMS will be triggered to registered email id and claim no will be used as a reference no for all communication.

**C. Claim Discrepancy:** On Registration of claims, discrepancy/Documents checklist email will be triggered to registered email id along with list of documents required in case complete document not submitted at the time of claim registration within 5 days of claim registration.

**D. Time for Filing Claim Documents**: Complete documents of loss must be furnished to us within 30 days of the claim registration.

* **E. Documents to be submitted**: The claim is to be supported with the following documents and submitted within the prescribed time limit of 30 days:

**1. Accidental Death**

* Dully filled and signed Claim form.
* Boarding pass and/or ticket towards the journey
* Burial Certificate (wherever applicable).
* FIR / MLC from police authorities.
* Attested copy of Statement of Witness, if any lodged with police authorities
* Death Certificate issued by competent Authorities.
* Death Summary from the Hospital Authorities if death is confirmed by the Hospital.
* Post-Mortem Report (Viscera report may ask in case chemical analysis preserved)
* Report of the Airline Authority confirming the accident of the Carrier.
* Dully filled and signed CKYC form.
* Photo id and Address proof of Nominee.
* NEFT documents of Nominee confirming account holder’s name, account no & IFSC of bank

**2. Permanent Total Disablement & Permanent Partial Disablement**

* Dully filled and signed Claim form.
* Boarding pass and/or ticket towards the journey
* FIR / MLC from police authorities.
* Hospital / Nursing Home Medical Records.
* Radiological / X Ray report relevant to the disability.
* Photographs of the insured showing affected area.
* Disability Certificate from Civil Surgeon
* Dully filled and signed CKYC form.
* Photo id and Address proof of Nominee
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

**3. Common Carrier Delay**

* Duly filled and signed Claim Form.
* Invoices related to List of essential purchases made, such as meals, refreshments or other related expenses directly resulting from the flight delay.
* Confirmation letter from the airlines clearly stating the duration and the reason for flight delay (Mandatory)
* Copies of Boarding Pass, Ticket.
* NEFT documents confirming account holder’s name, account no & IFSC of bank

\**Please Note: Claim payment can be made only against the receipts for expenses directly resulting from flight delay*

**4. Flight Ticket Cancellation**

* Duly filled and signed claim form.
* Letter from insured mentioning the reason of trip cancellation with related proof.
* Confirmation of cancellation of the Trip from the Common Carrier detailing the circumstances of cancellation
* Copies of Travel ticket and boarding pass of flight or travel ticket in case of rail or any other common carrier boarded by Insured.
* Medical reports and doctor’s certificate in case of medical reasons for Trip cancellation/Curtailment
* Copy of death certificate in case of death of the immediate family member.
* Proof of travel and accommodation expenses made in advance for the trip.
* Copies of receipts of travel and accommodation and proof of refund received for travel and accommodation expenses.
* Certificate from service providers about deductions of travel and accommodation charges.
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

5. **Flight Ticket Cancellation Extension**

* Duly filled and signed claim form.
* Copies of Ticket with journey, passenger, PNR and fare breakup
* Cancellation and refund confirmation received from Airline/Travel partner confirming cancellation date and time, Airlines cancellation fee and Refund amount initiated against the cancellation of ticket.
* NEFT documents confirming account holder’s name, account no & IFSC of bank.
* Letter from insured mentioning the reason of trip cancellation with related proof.

**6. Trip Curtailment**

* Duly filled and signed claim form.
* Copies of Travel ticket and boarding pass
* Passport copy revealing entry and exit stamps.
* Consent for Declaration of Medical information form
* Medical reports and doctor’s certificate in case of medical reasons for trip curtailment
* Copy of death certificate in case of death of the family member
* Copies of receipts of travel and accommodation and proof of refund received for travel and accommodation expenses.
* Certificate from service providers about deductions of travel and accommodation charges
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

7**. Missed Flight Departure:**

* Duly filled and signed claim form.
* Original Travel ticket and boarding pass
* Proof of complaint to local police in case vehicle in which You are travelling is involved in an accident
* Proof of the vehicle in which Insured Person is travelling has reached at the airport beyond the estimated time of arrival
* Proof of Public transport services failure
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

**8. Loss of Checked-in Baggage:**

* Duly filled and signed claim form
* Copies of Travel ticket and/or boarding pass / Flight itinerary
* Passport copy revealing entry and exit stamps
* Correspondence copies with common carrier about the loss of Baggage with declaration of contents and cost of the same in the lost baggage
* Property Irregularity Report (PIR) from airlines
* Baggage Loss/Damage Report OR letter from airlines OR any other document from airlines confirming the loss of items.
* Details of Compensation received from Airlines If Any.
* Original Bills/Receipts for the items lost.
* NEFT documents confirming account holder’s name, account no & IFSC of bank

**9. Home Burglary:**

* Duly filled and signed claim form.
* Copies of Travel ticket and boarding pass of flight.
* Passport copy with entry and exit stamp.
* Proof of complaint to local police
* Inventory/list of items stolen/ damaged and their cost.
* Details of householder’s policy
* Bills towards repair of damages (if applicable)
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

**10.Loss of Passport:**

* Duly filled and signed claim form.
* Copy of new passport.
* Copy of Expenses incurred towards issuing of New Passport and Duplicate Passport.
* Copy of previous passport (if available)
* Copy of return tickets
* Proof of complaint to local police
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

11. **Loss of Debit card & Credit Card/International driving license**

* Duly filled and signed claim form.
* Copy of new debit card/credit card/IDL
* Copy of Expenses incurred towards issuing of New Debit Card/Credit Crad/IDL
* Copy of previous debit card/credit card/IDL (if available)
* Copy of return tickets
* Proof of complaint to local police
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

**12. Visa Denial Insurance**

* Duly filled and signed claim form.
* Copy of passport with letter received from the respective consulate, embassies or visa application centres stating the Visa denial with reasons.
* Copy of Flight tickets, Hotel booking bills & confirmation received from the Hotels, Original bills of site-visit pre-booked tickets.
* Copy of return tickets
* NEFT documents confirming account holder’s name, account no & IFSC of bank.

*\* Further details may be asked based on the claim type*

**F. Claim Processing:**

Claims processing for International Travel will start once customer shares the requisite documents asked by the claims team

* On raising request with the customer, claims team will wait for a revert from customer along with documents to be submitted for 8 days from date of requirement raised
* If response not received/ documents not submitted, claims team will initiate 3 subsequent reminders at an interval of 8 days each from 1st reminder
* Post the 3rd reminder if documents are not submitted or there is no response from the insured/ nominee, a closure email will be triggered to the customer’s email id on the 29th day of claim registration.
* On the 30th day, claims team will close the case in system marking it as CWP (Closed Without Payment) in case documents are yet not submitted by the customer/ claimant
* In case the customer responds with requisite documents, claims team will conduct a QC on the documents received and take the decision for Settlement / Repudiation.
* We would settle the payment directly with the Insured
* Settled claims: Settlement letter/Email with claim amount and UTR details will be triggered to registered email id.
* Repudiated claims- Rejection email would be triggered to the Insured registered email id detailing the clause for repudiation.

**G. Payment of Claim:** All claims under the policy shall be payable in Indian currency only

* Check claim status

Certificate Number:

Or

Claim Number:

Searched by : Customer/ Intermediary

