

Medical Expenses Claims Procedure

Dear Sir / Madam

1. This has reference to your call to our office regarding medical/ Dental ailment.
2. The Company will indemnify Insured for section Medical expenses up to the sum Insured specified in the Schedule in respect of: The Medical and related expenses incurred by the Insured for medical treatment outside India. The expenses covered would include physician services, hospital and medical services and local emergency medical transportation
3. **Policy Excess** means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy.
4. The Insured is requested to file the claim with the Claims Department at the address mentioned on the policy. Please send your claim documents by email or fax and file your claim immediately on your return back to India and the claim will be settled within 7 days of having received complete documents. Reimbursement claim payment will be made in Indian Rupees only.
5. The documents must be sent as soon as possible on email or fax and **within 30 days of the return to India or expiry of policy**, whichever is earlier.
6. The list of documents required to be attached with the claim are as follows:
 - *Claim Form (to be filled and signed by insured)*
 - *Attending Physician Statement (to be filled and signed by overseas treating doctor)*
 - *Release of Medical Information Form (ROMIF) BAJAJ and AGA (to be filled and signed by insured) to obtain the medical records from facility*
 - *Medical records/Consultation Papers/Investigation Reports*
 - *Invoices / Bills against the medical expenses*
 - *Original Paid receipts (hardcopy) in case of reimbursement claim.*
 - *Kindly fill the NEFT section in claim form along with Cancelled cheque stating insured's / Claimant name and Indian Bank account details*
 - *Passport and Visa copy with Entry Stamp Overseas and exit Stamp from India*
 - *Any other documents if required will be notified to you by the claims department*

We have attached the Claim Form / ROMIF/ NEFT (To be filled as per the region where the loss has occurred) for your necessary action.

Should you require any further clarification on the claims procedure matter, please do not hesitate to contact us at-

Telephone number  +9120-30305858,

Fax number  +91 20 30512207

Email  travel@bajajallianz.co.in

- **It is necessary to provide claim documents so as to facilitate claim process. Delay in submission of above mention documents will delay further claim process.**
- **For further detailed policy terms and condition please refer our policy wording or you can download from our website at link <http://www.bajajallianz.com/Corp/travel-insurance/more-travel-product.jsp>**