

Claims Procedure

A copy of the Passport consisting of the Visa Page/s and Passport Holders Information page should be submitted for all claims along with the respective claim documents.

No.	Cover	Limit & Excess - USD	Scope of Cover	Claims Procedure
1	Reimbursement of Hospitalization Expenses	L - 50,000.00 E – 100.00	Reimbursement of Costs incurred as an inpatient only. (Conditions Apply)	Upon returning to Sri Lanka the insured should submit the following. <ul style="list-style-type: none"> • Claim Form duly completed • Diagnosis Card/Ticket issued by the overseas Hospital where treatment was obtained • Detailed Hospitalization Bill • Other reports and documents pertaining to the ailment.
2	Personal Accident	L - 25,000.00 E - Nil	Death & Permanent Total Disablement only. (Conditions Apply)	<p>In the event of a Death -</p> <ul style="list-style-type: none"> • Claim Form duly completed • Death Certificate • Postmortem Report • Coroner's Report • Copy of the Statement made to the Police • Information on nominee and his/her relationship to the insured • An affidavit duly completed from the Legal Heirs <p>In the event of a Permanent Total Disablement -</p> <ul style="list-style-type: none"> • Claim Form duly completed • Medical examination report • Diagnosis Card • X-Ray • Any other Medical Documents
3	Baggage & Personal Effects	L – 500.00 E – 50.00	Single Item Limited to \$ 100.00 (Conditions Apply)	<ul style="list-style-type: none"> • Claim Form duly completed including an item wise breakdown of the items lost and their values. • Property Irregularity report issued by the carrier • Copy of the Complaint of loss made to the respective authorities and the confirmation received in return from the authority.
4	Passport Indemnity	L – 250.00 E – 50.00	(Conditions Apply)	<ul style="list-style-type: none"> • Claim Form duly completed • Copy of the Statement made to the Police • Copy of the request / complaint made to the Embassy and the confirmation received in return.