

### Steps to follow when submitting a TRAVEL claim for consideration

- ◆ You can access our website at [www.tenetinsurance.com](http://www.tenetinsurance.com) to download a copy of our claim form or submit your claim online for some categories of travel claims. Simply click on the 'Claims' tab and select the appropriate option.
- ◆ Alternatively, you can notify the Company at our offices, through your agent or broker or via email at [claimsreport@tenetinsurance.com](mailto:claimsreport@tenetinsurance.com) and request a claim form to be posted to you.
- ◆ Complete the claim form as accurately as you can and return the form to us *within 30 days of return as stated in your policy conditions. Please note that submission of the claim form will be treated as your making a claim under your policy.*
- ◆ We may appoint service providers when necessary to conduct an investigation into the occurrence. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.

### BASIS OF CONTRACT PRECEDENT TO LIABILITY

**This is a very important clause which you should read carefully.**

This Policy is issued on the basis that:

- (a) you are not aware of any reason why the Journey should be cancelled or abandoned and, to the best of your knowledge and belief, you are not travelling contrary to the advice of a medical practitioner, naturopath or chiropractor;
- (b) you are a Singaporean, Permanent Resident or Foreigner holding a valid Employment Pass, Work Permit, Dependent Pass, Student Pass, Long Term Social Visit Pass residing in Singapore and you will be returning to your place of residence in Singapore on completion of the Journey;

- (c) in the event of any warning of any or any intended riot, strike or civil commotion, war or war like situations, health threatening situations, impending natural disasters through or by a statement issued by the government authorities of the original country which you would be travelling from or the country which you would be travelling to, the policy shall exclude any direct or indirect claims resulting from such events from the date of issue of statement from the authorities unless the Journey had already commenced prior to the issuance of the statement (with the exception of war which remains a policy exclusion);
- (d) you are not suffering from any pre-existing physical impairment, disability or infirmity.
  - *Point c in particular refers to known events which are already ongoing or intended. If an insured still proceeds to depart for the trip although the peril is known or intended, then he does so at his own risk.*
  - *You may still purchase a policy but there will be **NO** cover arising directly or indirectly from the known peril. However, you will still continue to enjoy full cover under the policy as long as it is not related to the known or intended peril.*

### Important Notes

- **You must substantiate your claim with supporting documents otherwise you may not be able to claim under your policy.**
- **If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.**

### Medical Expenses claims

- ◆ Please keep all original receipts and bills.
- ◆ Medical and TCM bills must indicate a breakdown of the expenses incurred (consultation and medication prescribed). Do not submit receipts as these will not show enough information for the claim to be assessed.

- ◆ The medical condition being treated must be clearly stated on the statement or doctor's memo.
- ◆ Specialist Consultation and Treatment must be referred by a General Practitioner.
- ◆ This section is on a reimbursement basis – this means that you should pay for all expenses and then submit your claim for assessment upon return to Singapore.
- ◆ Remember that medical expenses incurred upon return to Singapore will only be payable if the medical condition occurred during your trip and treatment must be sought within 5 days of return. Travel policies are short term policies to cover you for your travel period only and you should seek indemnity under a proper Medical Insurance policy for non-travel related medical claims.
- ◆ The policy covers expenses incurred at **registered** medical practitioners only. You can check whether a medical practitioner is registered at <http://www.moh.gov.sg/mohcorp/hcservices.aspx?id=7820>.

#### Flight and Baggage Delay claims

- ◆ Please note that **Flight Delay** is only covered if the delay is due to:
  - strike, riot or civil commotion / industrial action;
  - adverse weather conditions; or
  - mechanical breakdown / structural defect of public conveyance.
- ◆ In order not to prolong the claims process you should obtain a letter from the airline stating the CAUSE of the delay and the NUMBER OF HOURS of delay. You should approach the airline counter to obtain this verification at the point of delay.
- ◆ If you have not done so, we can write to the airline on your behalf to try to obtain this information but the process will take some time. Sometimes the airlines may not reply.
- ◆ If the airlines do not reply we may not be able to compensate you fully but will assess your claim as best as we can based on available information.

- ◆ The flight delay coverage is a cash benefit payable based on the number of hours delay – it does not cover additional costs incurred due to the delay.
- ◆ For **Baggage Delay** you should obtain a Property Irregularity Report at the airline counter or at the airport Lost and Found counter.
- ◆ Upon delivery of the baggage there will be an acknowledgment form provided – kindly ensure that the date and time of delivery is noted on this form. If you may not be present at the time of delivery, you should make arrangements with the person or establishment to record the delivery date and time.

#### Damage to Luggage

- ◆ You must file a Property Irregularity Form **at the airport** when you have retrieved your luggage from the luggage belt. Damages discovered after this may not be compensated based on policy terms as the date and nature of damage cannot be verified.
- ◆ Photographs of the damaged luggage will be useful for claim assessment.
- ◆ Sometimes repair of the luggage is possible. You should provide the repair bill when submitting your claim.
- ◆ If you have already been compensated by the airline – either with a new luggage or the damaged luggage has been repaired – you will not be able to claim further under the policy.

#### Loss of Personal Effects

- ◆ If claiming for loss of personal effects, you must make a police report or at the minimum obtain a record of the incident at the point of the loss otherwise your claim may not be payable.
- ◆ Kindly provide all necessary original proof of purchase and/or warranty cards to substantiate your claim. Claim amounts will be adjusted for depreciation or wear and tear during assessment. The amount will be further adjusted if you are not able to provide any supporting documents.

- ◆ For loss of mobile phones, you should inform your mobile phone provider as soon as possible to terminate the line to avoid any misuse of the mobile phone – a copy of this letter should be submitted to us.

### Cancellation / Curtailment / Disruption

- ◆ **Cancellation** means you were unable to depart for your trip at all due to the named perils under the policy:
  - Documents to verify reason insured is unable to travel, eg. doctor's letter certifying the medical condition and the insured's travel suitability if due to medical reasons.
  - You should contact your travel agent or airline to obtain a letter verifying the amount that they will refund.
- ◆ The insured peril (other than financial collapse of the travel agent which is not due to fraud) must occur within 30 days prior to your departure.
- ◆ We will consider the date of purchase of policy and the alleged date of loss when assessing the claim. There may be doubts raised about the dates depending on the circumstances – we will have to consider whether the loss had already occurred when the policy was purchased.
- ◆ We would strongly advise you to purchase your policy early or at the point that you confirm your travel arrangement to receive full benefit from this section.
- ◆ **Curtailment** means the trip has to be abandoned because of any of the named perils under the policy.
  - Documents to verify reason insured is unable to continue on his journey, eg. doctor's letter certifying the medical condition and the insured's travel suitability if due to medical reasons.
  - Letter from the travel agent or airline verifying the amount that was unused and not refunded.
- ◆ **Disruption** means the insured was unable to proceed on part of his journey. This will only be covered if this was due to hospitalization for at least a day.

- Doctor's letter certifying the medical condition and the insured's travel suitability if due to medical reasons.
- Letter from the travel agent or airline verifying the amount that was unused and not refunded.

### Tenet Assist Program

We are pleased to highlight the *Tenet Assist* program, which is a comprehensive range of services and benefits that you can depend on in the unfortunate event of a claim. Call our *Tenet Assist* Hotline at **(65) 6334 1389** and enjoy the following benefits. If you are overseas, please CALL COLLECT to enjoy full benefits.

#### **Medical Assistance**

- ◆ Telephone Medical Advise
- ◆ Medical Service Provider Referral
- ◆ Arrangement of Appointments with Doctors
- ◆ Arrangement of Hospital Admission
- ◆ Monitoring of medical condition during hospitalisation
- ◆ Arrangement of Emergency Medical Evacuation back to Singapore
- ◆ Arrangement of Emergency Medical Repatriation back to Singapore
- ◆ Arrangement of Transportation of Mortal Remains back to Singapore

#### **Travel Assistance**

- ◆ Inoculation and visa requirement information
- ◆ Embassy referral
- ◆ Interpreter referral
- ◆ Lost luggage assistance
- ◆ Lost passport assistance