



## **Pet Insurance Claim Procedures**

Please submit your insurance claim to Blue Cross (Asia-Pacific) Insurance Limited ("the Company") within 30 days after the incident or event via the following channels.

1. <u>Smart eClaims</u> online platform at Blue Cross website or Blue Cross HK App, or the Unique QR Code<sup>1</sup> for the insured pet.



2. For the claim of "Third Party Liability" under the policy, complete the Pet Insurance Claim Form and return it together with the following required information and document(s) to the Claims Department of the Company by mail or in person.

	Claim Items	Claim Procedures and Required Information/Document(s)
1	Applicable to All Claim Items Listed Below	<ul> <li>Proof of identity of the insured pet by means of</li> <li>(i) Microchip number (applicable to insured dogs and cats); or</li> <li>(ii) Vaccination record or medical report to prove the identity of the insured pet and the name of its owner (only applicable to cats without microchip) and below claim documents</li> </ul>
2	Medical Coverage (including Overseas Cover) - Veterinary Consultation Fee and Prescribed Medication	<ul> <li>Veterinary consultation (including prescribed medication) receipt(s) with the signature of the vet and the company chop of the licensed vet clinic containing:-</li> <li>The names of the insured pet's owner and the insured pet with the microchip number of the insured pet (if any), breed, date of birth/age, sex, colour and marking as verified by the vet</li> <li>Diagnosis of the insured pet and veterinary consultation fee</li> <li>The fees of itemised prescribed medication and medical examination(s), including dressings and injection, prescribed medication, x-rays, ultrasound and laboratory tests incurred</li> <li>Medical report / veterinarian certificate containing particulars of the claim, if appropriate</li> <li>Other related medical proof which can support the claim, if appropriate</li> </ul>



	- Room and Board, Clinical and Surgical Expense	<ul> <li>✓ Itemised medical invoice stating the diagnosis and expenses, original receipt and medical report (if any)</li> </ul>
3	Third Party Liability (including Overseas Cover) (Only applicable to Pet Insurance Claim Form)	<ul> <li>✓ Local police report or statement to police, if any</li> <li>✓ Medical report containing particulars of the claim</li> <li>✓ Letter of claim from third parties</li> <li>✓ Written confirmation from the policyholder and the family members to confirm that no admission of liability has been made, no promise of payment and no settlement has been made or agreed to</li> </ul>
		<ul> <li>Important Notes:</li> <li>The policyholder and the family members must notify to the Company in written of any impending prosecution, inquest or fatal injury, the possible claim indicating the nature and circumstances of the incident or event immediately</li> <li>Must provide to the Company of any third party correspondences, impending prosecution, inquest or fatal injury, the possible claim indicating the nature and circumstances of the incident or event, summons, court documents, solicitors' and other legal correspondence immediately</li> <li>No admission of liability, offer, settlement, promise of payment or payment should be made or agreed without the Company's prior knowledge and written consent</li> </ul>
4	Funeral Service (including Overseas Cover)	<ul> <li>✓ Original receipt for the expenses of cremation, funeral service and/or handling charges from the vet or funeral service provider</li> </ul>
5	Holiday Cancellation	<ul> <li>✓ Veterinarian's confirmation to certify that the insured pet required emergency life-saving surgery</li> <li>✓ Original travel ticket, receipt, agreement relevant to the claim and documentary proof of trip cancellation or curtailment with nonrefundable amount</li> </ul>
6	Advertising Expenses	<ul> <li>Original receipt for the cost of advertising for finding the stolen/lost insured pet in the local newspaper, magazine or mass media</li> </ul>
7	Overseas Cover	✓ In addition to the relevant items 2, 3 and 4, provide travel record of the policyholder or family members and the insured pet
8	Emergency Boarding (if applicable)	<ul> <li>✓ Hospital invoice and discharge report of policyholder</li> <li>✓ Original invoice and receipt for pet sitting expenses</li> </ul>

<sup>1</sup> Unique QR Code is only applicable to LovePet Outpatient Insurance policy (as shown in the Policy Schedule).

This material is for reference only. The Company may reasonably further request you to provide supplementary information or evidence. For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.

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