



## Travel Insurance Claim Procedures

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

1. [Smart eClaims](#) online platform at Blue Cross Corporate Website or Blue Cross HK App, or scan the below QR code;



**Smart eClaims  
Travel Insurance**

2. For the claim of “Personal Liability” under the Policy, please complete the Travel Insurance Claim Form with the required documents and return to Claims Department of the Company.
3. If you need 24-hour Worldwide Emergency Services during the journey, please call our Hotline at (852) 22637303.

Claim Items		Claim Procedures & Required Document(s)	
	All claims shall be made with documentary proof showing the trip duration and below the required documents to the satisfaction of the Company at the Insured Person’s own cost:		
1	<b>Medical Expenses and Overseas Hospital or Quarantine Cash Allowance Benefit</b>	<ul style="list-style-type: none"> <li>✓ Original hospital invoice and/or medical expenses receipt issued by Hospital or other registered medical service providers</li> <li>✓ Medical report / Written confirmation of the Insured Person’s illness or injury from a qualified member of the medical, such as, physician or dental profession (including diagnosis, all relevant dates of sickness and/or injury commenced, circumstances of symptoms, summary of treatment and services rendered, prescription and date, time and duration of confinement as an inpatient) (the “<b>Medical Report</b>”)</li> <li>✓ Original certificate/Written confirmation from the government or relevant authority including details of the Compulsory Quarantine (such as the relevant dates and reasons) and documentary proof showing the trip duration (e.g. boarding pass)</li> </ul>	
2	<b>Personal Accident and Major Burns</b>	<ul style="list-style-type: none"> <li>✓ Hospital and/or physician’s report giving details on the nature, the extent of the injury and the period of disability</li> <li>✓ If death as a result of accident, a copy of the death certificate and the relevant coroner’s report are required</li> <li>✓ Original local police report confirming details of the accident and/or copy of statement to police (if applicable)</li> </ul>	
3	<b>Applicable to All Claim Items Listed in Trip Cancellation, Trip Interruption and Trip Curtailment</b>	<ul style="list-style-type: none"> <li>✓ Evidence of any prepaid expenses and recovered expenses of unused travel ticket and/or accommodation and other travel arrangement of the original itinerary</li> <li>✓ Original receipt issued by the relevant parties<sup>1</sup> of prepaid tour (including local tour), travel ticket, accommodation or other travel arrangements</li> <li>✓ Confirmation from the relevant parties<sup>1</sup> certifying the refund amount of deposit or pre-paid fare</li> </ul>	





3.1	<b>- Trip Cancellation, Trip Curtailment and Re-routing (if applicable)</b>	<ul style="list-style-type: none"><li>✓ Documentary proof certifying the cause and date of occurrence : For example:<ul style="list-style-type: none"><li>- hospital invoice, death certificate, doctor's confirmation</li><li>- police report</li><li>- written advice from the transport provider confirming the circumstance of interruption or delay (including causes and details of the delay and alternative arrangement)</li><li>- report from the cruise company confirming the date and time the Insured has boarded the cruise ship</li><li>- the witness summons, jury service or compulsory quarantine order or official report/certificate issued by the government or the relevant public body/authority</li></ul></li><li>✓ Document certifying the relationship, e.g. copy of marriage certificate or birth certificate or employment contract of Foreign Domestic Helper or business relationship proof, whenever appropriate</li><li>✓ Death certificate issued by a veterinary for the death of the pet, or original receipt issued by a funeral service provider for the cremation and/or funeral service provided for the death of the pet with the death date stated thereon (if applicable)</li><li>✓ Written advice or evidential proof from the School or the Hong Kong Examinations and Assessment Authority for the reschedule details, forms and means of the School interview or Public Examination (Only applicable to Trip Cancellation)</li><li>✓ Original receipts issued by the relevant parties<sup>1</sup> of alternative travel arrangement (Only applicable to Trip Cancellation/Trip Curtailment)</li><li>✓ Original receipts issued by the relevant parties<sup>1</sup> of alternative travel arrangement or accommodation (Only applicable to Re-routing, if applicable)</li></ul>
3.2	<b>- Cancellation of Local Tour (if applicable)</b>	<ul style="list-style-type: none"><li>✓ Evidence of closure of the Local Tour Operator, including the official announcement made in the form of written advice or website information/notification of such Local Tour Operator</li><li>✓ Evidence of closure of the tourist spot, including the official announcement made in the form of website information/notification of such tourist spot</li><li>✓ Written advice from the Local Tour Operator confirming the relevant circumstance</li><li>✓ The itinerary provided by the Local Tour Operator</li></ul>
3.3	<b>- Overbooking (if applicable)</b>	<ul style="list-style-type: none"><li>✓ Written advice from the relevant Public Conveyance provider verifying that the Insured Person failed to board the Public Conveyance due to overbooking</li><li>✓ Original receipts issued by the relevant parties<sup>1</sup> of accommodation and meals which are not provided, compensated or subsidised</li></ul>
3.4	<b>- Closure of Designated Service Providers (if applicable)</b>	<ul style="list-style-type: none"><li>✓ Evidence of closure of the Designated Service Provider by way of bankruptcy or winding up, including the official winding up/bankruptcy announcement made in the form of written advice or website information/notification of such Designated Service Provider</li><li>✓ Invoices and original receipts of purchase of the relevant service issued by both of the original and alternative Designated Service</li></ul>



		Providers
4	Travel Delay	<ul style="list-style-type: none"> <li>✓ Copy of boarding pass, air ticket or transportation ticket</li> <li>✓ Official document from the airline or public conveyance stating the reason, date, time and duration of delay and alternative arrangement</li> <li>✓ Evidence of any prepaid and recovered expenses of unused travel tickets and accommodation of the original itinerary</li> <li>✓ Original receipts issued by any tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation</li> </ul>
5	Baggage Delay	<ul style="list-style-type: none"> <li>✓ Airline's property irregularity report or public conveyance's confirmation stating the duration of delay</li> </ul>
6	Baggage, Loss of Travel Documents, Personal Money and Loss of Home Contents	<ul style="list-style-type: none"> <li>✓ Original local police report and/or copy of statement to police</li> <li>✓ Original Incident Report to the local branch or agent of the issuing body for the travelers cheques</li> <li>✓ Purchase receipt of the lost or damaged item(s), particularly: <ul style="list-style-type: none"> <li>- <b>Loss of Travel Documents:</b> Invoices and original receipts issued by the issuing authority for the replacement of the travel document and/or the additional travel and accommodation expenses incurred (if applicable)</li> <li>- <b>Loss of Mobile Phone:</b> original purchase receipt showing its International Mobile Equipment Identity (IMEI), serial number and model number, the date of purchase and the price paid</li> </ul> </li> <li>✓ Repair quotation showing the cause of damage or repairer's confirmation of irreparable damage (if damaged), particularly: <ul style="list-style-type: none"> <li>- <b>Damaged Mobile Phone:</b> Repair receipt issued by an official authorised service support centre</li> </ul> </li> <li>✓ Property irregularity report or confirmation of incidents from the relevant authorities, transport provider or carrier (if applicable)</li> <li>✓ Photos showing the damaged item (if damaged), particularly: <ul style="list-style-type: none"> <li>- <b>Loss of Home Contents:</b> Photos showing the visible marks of force or violence and the damaged Household Contents and personal effects</li> </ul> </li> <li>✓ Invoices and original receipts issued by the issuing authority for the replacement of the travel document (if applicable)</li> </ul>
7	Personal Liability	<ul style="list-style-type: none"> <li>✓ Letter of claim from third parties</li> <li>✓ Local police report and/or copy of statement to police (if any)</li> <li>✓ Medical report containing particulars of the claim (if any)</li> <li>✓ Photo(s) relevant to the claim (if applicable)</li> <li>✓ Written confirmation from the insured person 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> <p>Important Note:</p> <ul style="list-style-type: none"> <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> <li>- Must notify to the Company in writing of any impending prosecution, inquest or fatal injury, the possible claim indicating the nature and circumstances of</li> </ul>



		<p>the incident or event immediately</p> <ul style="list-style-type: none"> <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> </ul>
8	<b>Credit Card Protection</b>	<ul style="list-style-type: none"> <li>✓ Death certificate of the Insured Person</li> <li>✓ Original credit card monthly statement(s) of the Insured Person showing the goods purchased during the journey</li> <li>✓ Original invoice and receipt of the goods purchased during the journey</li> </ul>
9	<b>Golfer</b>	<p><b>Hole-in-One:</b></p> <ul style="list-style-type: none"> <li>✓ Copy of "Hole-In-One" certificate authenticated by a recognised golf course</li> <li>✓ Original invoice and receipt of the bar expenses issued by the recognised golf course</li> </ul> <p><b>Prepaid Booking for Golf Course or Tuition (if applicable):</b></p> <ul style="list-style-type: none"> <li>✓ Evidence of any prepaid and recovered expenses of unused golf course and/or golf tuition</li> <li>✓ Written advice certifying the refund amount of prepaid fees</li> <li>✓ Original receipts issued by any recognised golf course, golf club, golf tuition provider or any other providers arranging the golf activity</li> <li>✓ Medical Report</li> </ul>
10	<b>Rental Vehicle Excess Protection</b>	<ul style="list-style-type: none"> <li>✓ Original local police report and/or copy of statement to police</li> <li>✓ Copy valid driving licence</li> <li>✓ Rental agreement with detailed terms and conditions between the Insured Person and the vehicle rental company</li> <li>✓ Original payment receipt issued by the vehicle rental company evidencing the rental charges</li> <li>✓ Documents of the claim which the Insured Person has lodged with the insurer of the rental vehicle</li> <li>✓ Written report from the vehicle rental company confirming that the Insured Person is liable to pay the excess and/or non-operation charge</li> <li>✓ Original rental vehicle excess receipt and/or non-operation charge</li> </ul>
11	<b>Cruise Cancellation and Interruption/ Post-Departure Cruise Benefit (if applicable)</b>	<ul style="list-style-type: none"> <li>✓ Official document from the airline or public conveyance stating the reason, date, time and duration of delay</li> <li>✓ Original receipt for prepaid cruise tour, shore excursion tour, air ticket or other arrangements</li> <li>✓ Confirmation from travel agent/operator, cruise company and relevant parties certifying the "refund amount" of deposit or pre-paid fare</li> <li>✓ Official document from cruise company stating the actual boarding date and time</li> <li>✓ Documentary proof certifying the cause of occurrence, e.g. hospital invoice, doctor's confirmation, official report/ certificate issued by the relevant public body/authority</li> <li>✓ Invoice and confirmation from the telecommunications service provider including the relevant dates and the name of the phone user</li> </ul>
12	<b>Other Claims</b>	<ul style="list-style-type: none"> <li>✓ Any documentary proof related to the claimed incident</li> </ul>



**Blue Cross 藍十字**  
An **AIA** Company 友邦保險成員公司



Blue Cross HK App

<sup>1</sup>The relevant parties are referred to any tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation.

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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