

SUSS Student Travel Insurance Handbook

GUIDELINE FOR CLAIMS

Immediately report to the relevant parties or authorities (such as police, airlines, travel agent, and hotel) and obtain written confirmation of the loss or damage sustained.

Retain all relevant information / documents (such as police report, airline's irregularity or loss or damage / flight or baggage delay report, medical reports, original detailed bills / receipts), damaged items and photographs as well as witnesses' particulars (if any) to substantiate your claim.

Promptly notify all loss or damage to your insurance broker or Chubb. In any event, written notice must be given within 30 days after the occurrence or loss. To ensure prompt processing of your claim, please submit a completed claim form together with the supporting documentation as soon as possible. If in doubt, please contact the hotline.

To enable claims to be dealt with promptly, the claimant is advised to submit all available supporting documents which are summarized below, without delay. Any documents required that are missing when completing the claim form can be submitted at a later date when the documents are available.

To ensure that your claim is processed expeditiously, please ensure that your HR / Admin Department verifies and signs the claim form to confirm that the trip taken was for authorized travel purposes.

Please retain a copy of all materials for your records and submit all claims with supporting documents to Chubb. You will be contacted if additional information or documentation is required:

Travel Claims:

- Completed claim form
- Air tickets and all boarding passes
- Travel itinerary

Medical Expenses Claims

- Original Detailed Pre-Medical / Final hospitalisation / Post-Medical bills
- In-patient Discharge Summary, Detailed Medical Report / Memo from Attending Physician on the type of illness or injury sustained
- Police or Accident Report (if any)

Permanent Disablement:

- Original detailed invoices from attending Physician, hospital, clinic
- Medical reports or certification from attending Physician(s)
- Police or Accident Report (if any)
- Documentary Proof of the Commencement Date of Employment and confirming that the Claimant is a student of the Policyholder prior to the time of Incident (e.g. Certified True Copy of Pay Slip)

Accidental Death:

- Certified true copy of death certificate
- Original medical reports / attending physician's statement
- Police report / accident report / newspaper report if any
- Coroner's report and / post-mortem report
- Toxicology report
- Certified true copy of Grant of Letters of Administration or Grant of Probate and Estate
- Duty Schedule (not required if payment is made to Named Insured i.e. Employer)
- If married with child / children, certified copy of marriage certificate and birth certificate of each dependent child as defined in the policy in respect of Family Security Benefit (if applicable).
- Documentary Proof of the Commencement Date of Employment and confirming that the Deceased was a student of the Policyholder prior to the time of death (e.g. Certified True Copy of Pay Slip).
- If death occurred overseas, please attach burial / cremation documentation and letter from Immigration & Checkpoints Authority (ICA) confirming the invalidation of Deceased's

- Singapore NRIC / Passport.
- Documents must be authenticated by either of the following:
 - Singapore Embassy in the country of death.
 - Singapore Consulate or
 - Notary Public.

Loss or Damage to Personal Baggage / Property:

- Original purchase bills / receipts for lost or damaged property
- Photographs of damaged items and the original repair bills / receipts
- Copy of the police report
- If loss occurred in the custody of the airline or airport:
 - Property Irregularity Report from the airline, and
 - Written confirmation from the airline on any compensation payable or paid
- The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours from the incident.

Loss of Personal Money and Documents:

- Original bills / receipts for replacement of personal documents
- A copy of the police report
- Any document (such as ATM withdrawal slips, money exchange receipts) to substantiate loss of cash.
- The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours from the incident.

Travel Delay / Travel Misconnection / Flight Diversion / Overbooked Flight

- Written confirmation from airline on reason(s) and duration of delay; details of scheduled and actual departure flights

Baggage Delay

- Airlines' Property Irregularity Report or delay report from airline
- Acknowledgement/written confirmation/delivery note from airline or hotel confirming the date and time of receipt or return of baggage

Trip Cancellation / Postponement

- Certified true copy of death certificate or
- Medical reports and / or other original documents (or certified copies) as evidence of the injury or sickness
- Proof of relationship to the student
- Original invoice / receipts from airline, travel agent or hotel as evidence of the cancellation or administration / change / rebooking charges incurred
- Written confirmation from service providers indicating no refund was made for cancellation of the unutilised air tickets and/or accommodation

Trip Curtailment

- Certified true copy of death certificate or
- Medical reports and / or other original documents (or certified copies) as evidence of the injury or sickness
- Proof of relationship to the student.
- Written confirmation from service providers indicating no refund was made for cancellation of the unutilised air tickets and/or accommodation or other services.
- Original invoices / receipts of additional accommodation and travelling expenses incurred.

For all other sections or benefits under the Policy which are not listed above, please contact your insurance brokers in the event of a claim if you need assistance.

HOW TO FILE A CLAIM

Please submit your claim within thirty (30) days of the occurrence of any event.

For claims submission, please submit your claim via the link below (key in policy number & claims details)

www.chubbclaims.com.sg

Once you have accessed the link, please follow the steps listed in the MS Ppt file attached.

1. Acknowledgement

Acknowledgement email will be sent upon receipt of claim submission.

2. Claim Results

Claims department will process the claim upon receipt of all documents.

Important Note: If any incident occurs, please submit a claim to Chubb within 30 days after the incident and provide all relevant documents.

Online Claim Service

- Chubb's Online Claim Service allows you to submit a claim at anytime and anywhere, 24/7/365.
- Should you encounter any issues with online submission, you may also submit your claim via the manual claim form.

Claim Enquiries

- Please contact Chubb Claims Department at the following
- Claims hotline : **+65 6299 0988**
- Claims email : **TravelClaims.SG@Chubb.com**
- Business Hours : **Monday to Friday,
9.00am to 5.00pm
(Closed on Saturdays, Sundays and Public Holidays)**

**For overseas emergency assistance, please contact
ISOS 24-hours Alarm Centre at +65 6338 7800**