

## Claims Highlight Sheet – Choice Protect360

<b>Eligibility</b>
<p>The event or incident is covered under your policy.</p> <p>Your policy is active, and premiums are fully paid.</p> <p>You meet the specific conditions in your Policy Wording.</p>
<b>Procedure and Important Steps</b>
<p>For Personal Accident</p> <ul style="list-style-type: none"><li>• At the occurrence of the incident, contact us at 6922 6003.</li><li>• Make a police report (for injury or death resulting from a traffic accident)</li><li>• Complete the claim form and submit it with the necessary supporting documents to us.</li></ul> <p>For Home Contents</p> <ul style="list-style-type: none"><li>• At the occurrence of the incident, contact us at 6922 6003.</li><li>• Make a police report if the loss or damage is due to theft, fire, accidental loss, malicious damage or vandalism.</li><li>• Take necessary steps to minimize further loss or damage.</li><li>• Take photographs of the damaged items and retain the items for our inspection.</li><li>• Assist and cooperate with the loss adjuster, who may be sent to assess the situation.</li><li>• Complete the claim form and submit it with the necessary supporting documents to us.</li></ul> <p>For Travel Insurance</p> <ul style="list-style-type: none"><li>• Please submit it within 30 days after the occurrence of any event</li><li>• If you require any Emergency Assistance Service, please contact our 24-hour Emergency Hotline at <a href="tel:+6569226009">+65 6922 6009</a>.</li></ul> <p>For Hospital Income</p> <ul style="list-style-type: none"><li>• At the occurrence of the incident, contact us at 6922 6003.</li><li>• Complete the claim form and submit it with the necessary supporting documents to us.</li></ul>
<b>Required Documents</b>
<p><b>General (all claims)</b></p> <ol style="list-style-type: none"><li>1. Completed Claims form (<a href="https://www.hlas.com.sg/wp-content/uploads/2024/09/Choice-Protect360-Claim-Form.pdf">https://www.hlas.com.sg/wp-content/uploads/2024/09/Choice-Protect360-Claim-Form.pdf</a>)</li></ol> <p><b>For Personal Accident</b></p> <ol style="list-style-type: none"><li>1. Medical Report / Discharge Summary / Doctor Memo</li><li>2. Original Medical receipts</li><li>3. Death Certificate, autopsy report, coroner's findings (for death claim)</li><li>4. Documentary proof of relationship between deceased and claimant (for death claim)</li><li>5. Motor accident report / police report (for injury / death resulting from a traffic accident)</li></ol>

### **For Home Contents**

- Original duly completed and signed claim form
- Photographs of damaged property and/or CCTV footage showing circumstances of incident
- Original receipts of damaged / lost property
- Assessment Report from repairer on the cause and extent of damage
- At least two (2) Repair / replacement quotations of the damaged / lost property
- Police Report / Incident Report (if applicable)

### **For Travel Insurance**

#### **Required** for all Travel Insurance Claims:

- Original duly completed and signed Claim Form
- Copy of Flight / Travel itinerary
- Copy of boarding pass / air tickets / passport
- Personal Accident, Medical, Dental and Other Expenses
- Medical Report / Discharge Summary / Doctor Memo
- Original Medical receipts
- Death Certificate, autopsy report, coroner's findings (for death claim)
- Documentary proof of relationship between deceased and claimant (for death claim)
- Motor accident report / police report (for injury / death resulting from a traffic accident)

#### **Baggage & Personal Effects**

- Copy of police report lodged at place of loss within 24 hours (Due to Theft, Burglary or Robbery)
- Baggage loss or damage report / Property irregularity Report from the carrier / airline
- Baggage tag(s) issued from the carrier / airline during check-in
- Written confirmation of carrier / airline's settlement / rejection of claim for damage / loss of property
- Photographs showing the overview and damaged portion of damaged items
- Receipts / warranty cards of lost or damaged items

#### **Money & Documents**

- Copy of police report lodged at place of loss within 24 hours
- Receipts for replacement of passport / visa
- Additional travelling and / or accommodation receipts necessarily incurred for the replacement of the lost document

#### **Baggage Delay**

- Baggage delay report
- Baggage tag(s) issued from the carrier / airline during check-in
- Acknowledgement receipt or written confirmation from the carrier / airline indicating collection date and time of the delayed baggage

#### **Trip Cancellation / Curtailment**

- Medical Report / Discharge Summary / Doctor Memo (Written advice from a Registered Medical Practitioner certifying that you are unfit to travel / continue with the trip)
- Death Certificate
- Proof of relationship (if due to sickness, injury or death of related person)
- Original receipts(s) of the deposit and / or tour fare / transport / accommodation paid in advance by You
- Written confirmation from the airline / hotel / travel agency / other service providers indicating the non-refundable amount incurred by You due to the unavoidable cancellation of trip cancellation / curtailment

- Original invoice / receipt for charges incurred in amending or purchasing additional air ticket / accommodation (for trip curtailment)

**Travel Delay or Travel Misconnection or Overbooked Flight or Flight Diversion**

- Written confirmation from carrier / airline on reason and duration of travel delay, overbooked flight, misconnection, and / or diversion

**For Hospital Income**

6. Medical Report / Discharge Summary / Doctor Memo
7. Copies of Admission Bill(s)

**Submission Methods and Channels**

You can submit your claims via the following channels:

1. Email [[claims@hlas.com.sg](mailto:claims@hlas.com.sg)]

**Claims Process and Turnaround Time**

*[Aligned with the Singapore General Insurance Code of Practice<sup>1</sup>]*

Process	Turnaround Time
<b>Acknowledge notice of claim</b>	3 working days <i>(from claims submission)</i>
<b>Request additional documents</b>	7 working days <i>(from date of acknowledgement)</i>
<b>Approve or decline claim</b>	7 working days <i>(after receiving full documentation)</i>
<b>Make payment</b>	10 working days <i>(after approving the claim)</i>

<sup>1</sup> General Insurance Association of Singapore, Singapore General Insurance Code of Practice, [https://gia.org.sg/images/resources/For-Members/code\\_of\\_practice.pdf](https://gia.org.sg/images/resources/For-Members/code_of_practice.pdf)