

Claims Highlight Sheet – Travel Protect360

Eligibility
<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>
Procedure and Important Steps
<p>If you have a travel insurance claim, please submit it within 30 days after the occurrence of any event which may give rise to a claim. You may submit your claims online or via email at claims@hlas.com.sg</p> <p>If you require any Emergency Assistance Service, please contact our 24-hour Emergency Hotline at +65 6922 6009.</p>
Required Documents
<p>Required for all Travel Insurance Claims:</p> <ul style="list-style-type: none">• 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) <p>Baggage & Personal Effects</p> <ul style="list-style-type: none">• 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 <p>Money & Documents</p> <ul style="list-style-type: none">• 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 <p>Baggage Delay</p> <ul style="list-style-type: none">• 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

Submission Methods and Channels

You can submit your claims via the following channels:

1. Website [[Travel claims](#)]
2. Email [claims@hlas.com.sg]

Claims Process and Turnaround Time

[Aligned with the Singapore General Insurance Code of Practice¹]

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

¹ General Insurance Association of Singapore, Singapore General Insurance Code of Practice, https://gia.org.sg/images/resources/For-Members/code_of_practice.pdf