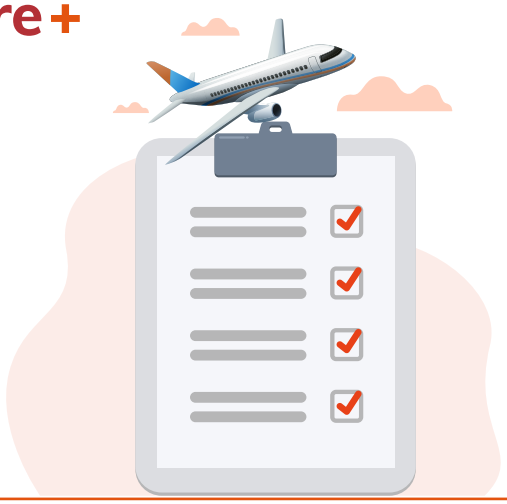
trip secure+

ICICI Lombard



Travel Insurance Claim

Document Checklist

Use this checklist to know which documents you need to submit for your claim. Additional documents may be requested during assessment.

Medical & Health-Related Covers

Cover Type	Documents Required
Hospitalization Expenses for Illness/Injury – Cover 1	✓ Tickets / Boarding pass ✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts ✓ Investigation reports
Outpatient Treatment for Illness and Injury – Cover 1A	✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts
Medical Aid Cover in Case of Illness and Injury – Cover 1B	✓ Prescription for medical aid ✓ Bills and invoices for medical aid ✓ Payment receipts for purchase
Child Care Expenses Due to Hospitalisation – Cover 1C	✓ Medical records / prescription or consultation papers
Physiotherapy – Cover 1D	✓ Prescription for physiotherapy ✓ Bills and invoices ✓ Payment receipts
Pre-existing Diseases Cover – Cover 1E	✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts ✓ Investigation reports
Hospitalisation Expenses for Injury – Cover 2	✓ Tickets / Boarding pass ✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts ✓ Investigation reports

Daily Allowance for Hospitalisation – Cover 3	✓ Discharge summary or final hospitalization bill
Medical Evacuation – Cover 4	✓ Medical records issued by the treating physician detailing the necessity of evacuation ✓ Invoice / payment details issued by the evacuation agency
Repatriation of Remains – Cover 5	✓ Official document confirming death ✓ Invoices / payment receipts for the return of mortal remains
Dental Expenses – Cover 6	✓ Tickets / Boarding pass ✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts
Coma Cover – Cover 7A	✓ Treating physician's letter verifying the direct cause of coma
Lifestyle Modification – Cover 7E	✓ Medical records / prescription or consultation papers for medical aid ✓ Invoices / payment receipts for lifestyle modification expenses ✓ Medical records / prescription or consultation papers
Home to Home Cover – Section A – Hospitalisation – Cover 10	✓ Tickets / Boarding pass ✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts
Home to Home Cover – Section B – Death or Disability – Cover 10A	✓ Death certificate or post-mortem report with cause of death* – in case of death ✓ Disability certificate* – in case of disability
Quarantine Cover – Cover 50	✓ Medical records / prescription or consultation papers

Personal Accident & Liability Covers

Cover Type	Documents Required
Adventure Sport Cover – Cover 1F	✓ Medical records and discharge summary ✓ Bills and invoices ✓ Payment receipts ✓ Investigation reports
Personal Accident – Cover 7	✓ Official document confirming death – in case of death ✓ Disability certificate* – in case of disablement

Child Benefit Cover – Cover 7B	✓ Relationship proof of the child and the insured
Workplace Assault – Cover 7C	✓ Medical records / prescription or consultation papers or disability certificate
Adventure Sport Cover – Personal Accident – Cover 7D	✓ Official document confirming death – in case of death ✓ Disability certificate* – in case of disablement
Accidental Death and Disablement – Common Carrier – Cover 8	✓ Death certificate or post-mortem report with cause of death ✓ Disability certificate*
Piste Closure – Cover 29	✓ Confirmation from ski lift operator
Personal Liability – Cover 35	✓ FIR or police report for accidental death or injury to third party ✓ Judicial decision or legal document ✓ Bills/invoices for third-party property
Hijack Distress Compensation – Cover 38	✓ Ticket / boarding pass
Kidnap Distress Allowance – Cover 52	✓ FIR or police report with incident details

Baggage, Belongings & Document Loss

Cover Type	Documents Required
Loss of Checked-in Baggage – Cover 11	✓ PIR (Property Irregularity Report) issued by airlines
Electronic Equipment Loss – Cover 11A	✓ PIR issued by airlines ✓ Purchase invoice for items costing < USD 100
Sports Equipment Loss – Cover 11B	✓ PIR issued by airlines ✓ Purchase invoice for items costing < USD 100
Damage to Baggage During Transit – Cover 12	✓PIR or letter issued by airlines/carrier ✓Photograph of damaged baggage
Loss of Baggage and Personal Effects – Cover 15	✓ Police report or FIR copy ✓ Bills/receipts if the value of items exceeds USD 100
Loss of Electronic Equipment – Cover 15A	✓ Police report or FIR copy ✓ Bills/receipts if the value of items exceeds USD 100
Loss of Valuables Including Personal Money – Cover 15B	✓ Police report or FIR copy

Loss of Sports Equipment – Cover 15C	✓ Police report or FIR copy ✓ Purchase or rental invoice / payment receipts for sports equipment costing < USD 100
Loss of Passport / International Driving License – Cover 17	✓ FIR/police report ✓ Copy of emergency certificate issued by overseas embassy

Trip Cancellation, Delay & Interruption

Cover Type	Documents Required
Delay of Checked-in Baggage – Cover 13	✓ PIR ✓ Baggage delivery report
Smart Delayed Checked-in Baggage – Cover 14	✓ PIR issued by airlines
Trip Cancellation – Cover 18	✓ Medical records / prescription or consultation papers – in case of medical reasons ✓ Official document confirming death – in case of death ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines ✓ Pre-booked accommodation invoice with refund details or no-show confirmation
Trip Interruption or Curtailment – Cover 19	✓ Medical records / prescription or consultation papers – in case of medical reasons ✓ Official document confirming death – in case of death ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines ✓ New ticket with fare ✓ Pre-booked accommodation invoice with refund details or no-show confirmation
Extension 19A: Trip Resumption – Cover 19A	✓ Medical records / prescription or consultation papers – in case of medical reasons ✓ Official document confirming death – in case of death ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines ✓ New ticket with fare ✓ Pre-booked accommodation invoice with refund details or no-show confirmation
Missed Event Due to Itinerary Change – Cover 19B	✓ Confirmation of number of people attending the event ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines ✓ New ticket with fare ✓ Pre-booked accommodation invoice with refund details or no-show confirmation

Trip Cancellation Due to Visa Rejection – Cover 20	✓ Visa appointment and rejection letter ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines ✓ Initial/unused accommodation booking with expense details
Common Carrier Delay – Cover 22	✓ Confirmation of trip delay from the common/ public carrier detailing circumstances of delay
Flight Delay Auto Assist – Cover 23	✓ Copy of ticket with flight details
Flight Cancellation – Cover 24	✓ Ticket / boarding pass ✓ Cancellation confirmation from airlines with date and time
Missed Connecting Flight – Cover 25	✓ Initial itinerary/flight schedule ✓ Initial/unused flight ticket with fare ✓ Refund/no-show document issued by airlines ✓ New flight ticket with fare

Accommodation & Transport Issues

Cover Type	Documents Required
Reimbursement of Cancellation Charges of Pre-booked Events – Cover 18A	✓ Medical records / prescription or consultation papers – in case of medical reasons ✓ Official document confirming death – in case of death ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines ✓ Pre-booked accommodation invoice with refund details or no-show confirmation
Pre-booked Accommodation Invoice	✓ Invoice with refund details or no-show confirmation
Cancellation Cover for Hotel & Accommodation – Cover 21	✓ Medical records / prescription or consultation papers – in case of medical reasons ✓ Official document confirming death – in case of death ✓ Initial/unused ticket with fare ✓ Refund/no-show document issued by airlines
Compassionate Visit – Cover 26	✓ Certificate from treating doctor for special assistance ✓ Medical records or discharge summary ✓ Ticket with fare ✓ Accommodation invoice/expense details
Bounced Booking – Hotel/Airlines – Cover 27	✓ Confirmation of bounced booking from hotel or airline ✓ Initial payment and refund details ✓ New accommodation or ticket payment details

Hotel Extension Due to Contingency – Cover 28	✓ Medical records – extension due to illness ✓ Official document confirming death – extension due to death ✓ FIR/police report or embassy emergency certificate – loss of passport ✓ Accommodation payment receipts
Car Rental Cover for Deductible – Cover 36	✓ FIR or police report ✓ Payment proof for deposit to rental company
Car Rental Cover – Cover 37	✓ FIR or police report ✓ Rental agreement or letter from rental company ✓ Invoice with proof of payment

Cruise Covers

Cover Type	Documents Required
Missed Shore Cover – Cover 32	✓ Confirmation of missed shore from cruise carrier
Cruise Interruption – Cover 33	✓ Cruise itinerary ✓ Medical records / prescription or consultation papers ✓ Payment receipts for alternate accommodation and travel
Cruise Cover – Medical Cover on a Cruise – Cover 34	✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts
Cruise Medical Cover – Daily Allowance – Cover 34B	✓ Discharge summary or final hospitalization bill
Cruise Medical Evacuation – Cover 34C	✓ Medical records detailing evacuation necessity ✓ Invoice/payment details issued by evacuation agency

Financial Covers

Cover Type	Documents Required
Credit Card Secure – Cover 9	**In case of death:** ✓ Official document confirming death ✓ Credit card balance statement as on the date of death **In case of disability:** ✓ Disability certificate* ✓ Credit card balance statement as on the date of injury/accident

Debit, Credit & Forex Card – Fraudulent Utilisation – Cover 16	✓ Police report/FIR or copy of written police complaint
Frequent Flyer Points – Cover 18B	✓ Ticket purchased using points
Refund of Visa Fee – Cover 20A	✓ Invoice/payment receipt for visa appointment ✓ Visa appointment and rejection letter
Financial Emergency Cash Allowance – Cover 39	✓ FIR or police report
Travel Loan Secure – Cover 44	✓ Official document confirming death – in case of death ✓ Disability certificate* – in case of disability

Pet and Other Special Covers

Cover Type	Documents Required
Automatic Extension of Period of Insurance – Cover 30	
Political Risk and Catastrophe Evacuation – Cover 31	✓ Declaration from embassy ✓ Invoices and payment proof for accommodation ✓ Invoices and payment proof for travel
Fire and Allied Perils – Cover 40	✓ FIR/police report or Panchanama ✓ Repair estimates and final bills
Burglary (Home Contents) – Cover 41	✓ FIR/police report or Panchanama ✓ Repair estimates and final bills
Pet Care and Veterinary Hospitalisation (Pet Not Travelling with Insured) – Cover 42A	✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts
Pet Care and Veterinary Hospitalisation (Pet Travelling with Insured) – Cover 42B	✓ Proof of pet's travel ✓ Medical records / prescription or consultation papers ✓ Invoices / payment receipts
Out-of-Pocket Expenses for Pet Care – Cover 43	✓ Ticket / boarding pass ✓ Invoices / payment receipts
Language Interpreter – Cover 45	✓ Invoices/payment receipts for interpreter fees
Escort of Minor Children – Cover 46	✓ Tickets and payment proof for escort ✓ New tickets for minor children ✓ Official document confirming death (if applicable)

Hole-in-One – Cover 47	✓ Confirmation from golf course/club ✓ Invoices/payment receipts for celebratory
Reimbursement of Greens Fee – Cover 48	✓ Invoices/payment receipts for greens fee ✓ Medical records / prescription or consultation papers
Upgradation to Business Class – Cover 49	✓ New ticket with fare
Bail Bond – Cover 51	✓ Legal/court order specifying bail bond amountdrinks

Note: Any additional documents or information, if required, may be requested during claim assessment.

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