

TRAVEL INSURANCE FAQs

What should I do if pre-approval is required during travel?

In case of hospitalisation, please contact the ICICI Lombard International Assistance Team immediately to initiate the claim and get pre-approval.

Contact details:

- USA & Canada (Toll-Free): +1 844 871 1200
- Rest of the World: +91 124 449 8778 (call-back facility)
- India (Toll-Free): 1800 102 5721 (accessible in India only)
- Email: icicilombard@falck.com

Where can I find the list of network hospitals?

You can get details of the nearest network hospitals by contacting our International Assistance Team using the numbers above.

You can also access hospital details through:

- E-claim web link: https://fgaindia.com/FalckMLink/

How do I know which clinics or hospitals are covered?

To check whether a hospital or clinic is covered, contact the International Assistance Team and share your current location or ZIP code. They will guide you to the nearest eligible hospital.

Contact options:

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- India: 1800 102 5721
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What should I do if I fall sick while overseas? Redundant question

If you fall sick while travelling abroad, contact the ICICI Lombard International Assistance Team immediately. The team will help you with medical advice, finding a nearby hospital or clinic, and registering your claim.

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What if I am unable to submit all the required claim documents?

Some documents are mandatory for claim processing. If any document is missing, we will try to help you identify acceptable alternative documents wherever possible. However, claims cannot be paid without mandatory documents.

Will ICICI Lombard pay the hospital directly, or do I need to pay first?

Cashless claims

If your cashless claim is approved, payment is made directly to the hospital. Any amount not covered under the policy (such as deductibles or sub-limits) must be paid by you directly to the hospital.

Reimbursement claims

You will need to pay the hospital first and then submit the bills, payment proofs, and required documents for reimbursement.

Do I receive any card for treatment at hospitals overseas?

Yes. You will receive an E-card along with your policy certificate. The E-card includes emergency contact details that you can use during a medical emergency overseas. The assistance team will guide you on medical support, hospital referrals, and claim registration.

How many hospitals in the US accept ICICI Lombard's International Travel Insurance?

ICICI Lombard provides access to a wide network of hospitals in the US. To check cashless availability or find the nearest network hospital, contact the International Assistance Team and share your location or ZIP code.

You can also access hospital details through:

E-Claim Portal: https://www.icicilombard.com/tripsecureclaims/travelLanding

How does the reimbursement claim process work?

If you have paid the hospital bills yourself, you can claim reimbursement by following these steps:

- Inform us about the claim at the earliest.
- Submit the completed claim form along with required documents (bills, prescriptions, payment proofs, etc.).
- Your claim will be assessed as per policy terms and admissibility.
- If approved, the claim amount will be paid to you via NEFT.

You can intimate and submit claims through:

USA & Canada (Toll-Free): +1 844 871 1200

Rest of the World: +91 124 449 8778 (call-back facility)

India (Toll-Free): 1800 102 5721 (accessible in India only)

IL Take Care App.

Email: icicilombard@falck.com

Online Portal / App: https://www.icicilombard.com/tripsecureclaims/travelLanding

Will ICICI Lombard settle my reimbursement claim after I return to India?

Yes. Reimbursement claims can be settled even after you return to India.
Please ensure you follow the claim registration process and submit all required documents for timely settlement.

How do hospitals in the US recognise my insurance and provide cashless treatment?

For cashless treatment in the USA, contact the ICICI Lombard International Assistance Team immediately. They will:

- Verify your policy and coverage
- Identify the nearest eligible hospital based on your ZIP code
- Coordinate cashless approval with the hospital
- ICICI Lombard provides access to a large US hospital network. In cases where pre-approval is not required by the hospital, claim admissibility is assessed after treatment and billing.

How does cashless treatment work in countries other than the USA & Canada?

For cashless treatment in the Rest of the World (excluding USA & Canada):

- Contact the International Assistance Team.
- You will be guided to a nearby eligible hospital based on your location.
- Required documents such as claim form and medical consent may be requested.
- Once approved, payment assurance is shared with the hospital.
- The hospital is paid directly after treatment.

Important Note

If cashless treatment is not accepted or approved as per policy terms, you can always opt for reimbursement by submitting the bills and required documents.

What are the most common reasons for claim rejection?

Claims may be rejected due to:

- Non-submission of mandatory documents
- Expenses outside policy coverage or sub-limits
- Claims arising from excluded activities

By when should I inform ICICI Lombard about a hospitalisation?

- You should inform us as soon as possible, ideally within 24 hours of hospitalisation or medical emergency.
- Early intimation helps us guide you correctly and enables cashless treatment wherever possible.

Are pre-existing illnesses covered under my travel policy?

- Pre-existing illnesses are generally not covered, unless specifically mentioned in your policy.
- Always check your policy schedule before travel and inform us if treatment is related to a past medical condition.

Are OPD visits, pharmacy bills, or diagnostic tests covered?

- Coverage for OPD, medicines, and diagnostics depends on your policy plan and sub-limits.
- Please confirm coverage with the assistance team before incurring expenses, wherever possible.

What happens if the hospital does not accept cashless treatment?

If cashless is not available:

- Settle the bills directly with the hospital
- Collect all original bills, receipts, and medical records
- Submit documents for reimbursement as per the process

What if I exceed my policy sum insured or sub-limits?

Any amount exceeding your policy sum insured, deductibles, or sub-limits will need to be paid by you directly to the hospital.

Checklist - Before You Travel

- ✓ Save assistance contact numbers
- ✓ Download IL Take Care App
- ✓ Check policy exclusions and sub-limits
- ✓ Carry E-card and policy copy
- ✓ Checklist - During Hospitalisation
- ✓ Inform Assistance service provider immediately

Quick Guide
Documents Required for Travel Insurance Claims

Common Carrier Delay
- ✓ Delay confirmation from airline/public carrier with reason

Outpatient Treatment (Illness/Injury)
- ✓ Medical records, prescriptions, or consultation papers
- ✓ Invoices or payment receipts

Checked-in Baggage Delay
- ✓ Property Irregularity Report (PIR)
- ✓ Baggage delivery report

Flight Cancellation
- ✓ Ticket or boarding pass
- ✓ Airline cancellation confirmation with date & time

Dental Treatment
- ✓ Ticket/boarding pass
- ✓ Medical records or prescription
- ✓ Bills/payment receipts

Visa Fee Refund
- ✓ Visa appointment payment receipt
- ✓ Visa appointment & rejection letter

Trip Interruption/Curtailment
- ✓ Medical records (for illness)
- ✓ Death certificate (if applicable)
- ✓ Initial/unused ticket & fare
- ✓ Airline refund or no-show confirmation
- ✓ New ticket & fare
- ✓ Accommodation invoice or refund/no-show proof

Loss of Baggage & Personal Effects
- ✓ Police report or FIR
- ✓ Bills/receipts for items above USD 100

Pre-existing Diseases Cover
- ✓ Medical records & prescriptions
- ✓ Bills/payment receipts
- ✓ Investigation reports

Baggage Damage
- ✓ PIR or airline-issued damage letter
- ✓ Photos of damaged baggage

Loss of Electronic Equipment
- ✓ Police report or FIR
- ✓ Bills/receipts for items valued over USD 100

Loss of Passport / International Driving License
- ✓ Police report or FIR
- ✓ Embassy-issued emergency certificate

Medical Evacuation
- ✓ Doctor's report confirming need for evacuation
- ✓ Evacuation service invoice/payment details

Trip Cancellation
- ✓ Medical records or prescriptions (for illness)
- ✓ Death certificate (if applicable)
- ✓ Initial/unused ticket & fare
- ✓ Airline refund or no-show confirmation
- ✓ Accommodation invoice or refund/no-show proof

Trip Cancellation Due to Visa Rejection

- ✓ Visa rejection letter
- ✓ Initial/unused ticket & fare
- ✓ Airline refund/no-show confirmation
- ✓ Accommodation booking & payment details

Missed Connecting Flight

- ✓ Original flight itinerary
- ✓ Initial/unused ticket & fare
- ✓ Airline refund or no-show confirmation
- ✓ New ticket & fare

Loss of Valuables / Cash

- ✓ Police report or FIR

Hotel Extension Due to Emergency

- ✓ Medical records (illness)
- ✓ Death certificate (death of insured /immediate family)
- ✓ Police report or embassy emergency certificate (lost passport)
- ✓ Hotel bills/payment proof

Hospitalization (Illness/Injury)

- ✓ Ticket/boarding pass
- ✓ Medical records & prescriptions
- ✓ Hospital bills/payment receipts
- ✓ Investigation reports

Important Note
Additional documents may be requested during claim assessment, if required

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