

HSBC Premier Travel Insurance Claims Procedure

Dear Customer,

Welcome to HSBC Premier Cards Travel Insurance provided by AIG Travel Guard for all Premier customers outside country of residence. Please note that coverage apply for all Primary and Supplementary Premier Credit Card holders giving that 100% of outgoing travel air tickets has been purchased using the policy holder Premier Cards, HSBC & AIG Travel Guard wish you a very safe trip!

We invite your attention to the following table, which will help you in the event of any loss, accident or sickness.

Zone	Assistance Co.	Claims Administrator
<u>USA & Canada</u>	<u>Travel Guard</u>	<u>Travel Guard Claims Services</u>
	<u>+1-877-897-1934</u>	2929 Allen Parkway Floor 11 Houston TX 77019 United States Tel:+1-877-897-1934 Fax:+1-713-831-8735 e-mail: houclaims@travelguard.com
<u>The Rest of the world</u>	<u>Travel Guard</u>	
	<u>Tel: +1-817-826-7234</u>	
<u>Assistance</u>		
A 24-hour first class medical assistance telephone Service is operated by assistance company for the benefit of Insured Persons. If you are admitted to a hospital or clinic as an In-patient, Assistance Company must be notified within 24 hours or your admission in order to confirm the conditions of cover. Please ask the treating Doctor or Physician to contact Assistance Company immediately once you admitted In order to that such confirmation may be given and direct payment of medical bills arranged. Settlement of hospital bills not paid by the Insured Person should be referred to Assistance Company.		

Corporate Claim office in Egypt

AIG Egypt Insurance Company, S.A.E.

Head Office: 44 Abdel Moniem Riad Street, 1st floor, Mohandessin, Giza, Egypt

+20 2 3308 2000 Telephone ext: 152

+20 2 3308 2010 Facsimile

19659 Hotline

e-mail: egytravel.claims@aig.com

Travel Guard Global Service Center s equipped to provide you with the necessary guidance in your situation, and will direct you on claims procedure.

#this is a General check-list of documents in case of any claims settlement during your trip or when return back to your country of residence.

Type of claim	Documents required *	Procedure
Medical Accident & Sickness Expenses** (Outside Egypt)	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form) 2. Treating Doctor's report 3. Original Admission/discharge card, if applicable 4. Original Bills/Receipts/Prescription 5. Original X-ray reports/Pathological/Investigative reports, if any 6. Copy of passport/Visa with Entry & exit stamp 7. A copy of the Certificate of insurance 	<ol style="list-style-type: none"> 1. Please use the attached Claim Form and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Please collect all bills/receipts/invoices and send all documents to Corporate Claim Office at the address mentioned above for outpatient claims. For Inpatient claims Assistance Company will coordinate with the hospital for processing the claim.
Emergency Medical Evacuation & Repatriation	DOCUMENTS REQUIRED ARE AS IN MEDICAL ACCIDENT & SICKNESS EXPENSES	For any assistance/Guidance, immediate contact with the Assistance Company at the number given above should be done as soon as possible. Assistance company will provide all guidance/advise
Death Repatriation.	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form) 2. Hospital admission/discharge card, if hospitalized 3. Medical Reports/Investigative (coroners / Post mortem) Reports 4. Death Certificate 5. Funeral Certificate along with original bills/receipt towards funeral expenses. 	For any assistance/Guidance, immediate contact with the Assistance Company at the number given above should be done as soon as possible. Assistance company will provide all guidance/advise

	6. Copy of passport/Visa	
Follow-up Expenses	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form) 2. Treating Doctor's report. 3. Apply on treatment of an Injury sustained by the insured during his Trip and valid up to 26 weeks from date of return to country of residence. 4. Copy of passport/Visa with Entry & exit stamp 5. A copy of the Certificate of insurance 	Please submit all the required documents to Travel Guard Corporate Claim office in Egypt shown above.
Compassionate Visit	<ol style="list-style-type: none"> 1. Hospital report shown number of days you spent as In-patient 2. Medical report from Hospital Physician. 3. Coverage applies only if the insured complete full five days of hospital accommodation and when insured travel alone. 4. All bills related to air tickets and hotels accommodation for insured accompany person. 	All required documents of reports along with travel documents invoices should be submitted to Corporate Claim office at the address given above.
In Hospital Cash Benefits (in Excess of one day)	Duly Completed Overseas Travel Claim form and documents as mentioned in Medical Accident & Sickness Expenses, along with admission discharge card indicating the number of days Hospitalized.	<ol style="list-style-type: none"> 1. Claim Form can be obtained from Assistance Company 2. Fill in the Claim Form and send all documents to claim office abroad or to our Corporate Claim Office at the address given above.
Accidental Death & Dismemberment (Permanent Total Disability) *Common carrier	<p>Accidental Death:</p> <ol style="list-style-type: none"> 1. Claim form (Personal Accident claim form as attached) 2. Original Death Certificate 3. Original/ Attested Post Mortem/ Coroner's report 4. Police Inquest report, where applicable 5. Copy of Passport/visa For Dismemberment <p>Permanent/Total Disability:</p> <ol style="list-style-type: none"> 1. Claim form (Personal Accident claim form as attached) 2. Original Disability Certificate from the Doctor 3. Medical/ Investigation/ Lab reports (x-ray etc.) 4. Admission/ discharge card, if hospitalized 5. Police Inquest report, where applicable 6. Copy of Passport/visa 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from Assistance Company. 2. Fill in the Claim Form and send all documents to our Corporate Office at the address given in the policy wording * Collect all documents pertaining to the loss including correspondence with Common Carrier and send to our Corporate Claim Office at the address given above.
Loss of Baggage (50% sub. Limit /bag)	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form) 2. Property Irregularity Report (obtained from Airline) 3. Copies of Correspondence with the Airline authorities/others confirming the loss and details of compensation. 4. Individual list of items in each baggage with approximate cost of each item. 5. Copy of the passport/Visa with Entry & exit stamp 6. A copy of the Travel certificate/ policy 	<ol style="list-style-type: none"> 1. Intimate the airline about your loss and lodge complaint, obtain the PIR Property Irregularity report. 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Corporate Office at the address given the policy wording. <p>NOTE: Damage to the luggage or partial loss of its contents are not covered under the policy</p>
Delay of Baggage (after 10 hours)	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form) 2. Property Irregularity Report (obtained from Airline) 3. Original bills/receipts/invoices pertaining to expenses incurred/purchases made towards necessary personal effects, during the delay period 4. Copies of Correspondence with the Airline authorities/others and details of compensation. 5. Copy of the passport/Visa with Entry & exit stamp 6. A copy of the Travel certificate/ policy 	<ol style="list-style-type: none"> 1. Obtain confirmation of the delay from the airline 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to Travel Guard Corporate Claim office in Egypt at the address given above. <p>NOTE: Baggage delay in Egypt is not covered</p>

Flight Delay (after 10 hours)	<ol style="list-style-type: none"> 1. Claim Form 2. Original Bills of purchases made/ Expenses incurred during the period of delay 3. Copy of Ticket & Boarding Pass Copies of Correspondence with the Airline authorities certifying about the delay 	<ol style="list-style-type: none"> 1. Please contact the Assistance Company at the number given above 2. Fill in the Claim Form and send all documents to our Corporate Office at the address given below
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*** Note:**

- Policy holder electronic air ticket print out should be submitted with the above documents.
- Claim department may call for additional documents/ information as relevant.
- ** If any hospital does not submit a bill to you for the treatment/service rendered, please intimate our Assistance Company before you leaves the hospital/doctor clinic.**