



Personal Accident Insurance Claims Procedure

All claims must be reported to Claims Department of Blue Cross (Asia-Pacific) Insurance Limited ("The Company") within **14 days** after the accident. Please complete the Personal Accident Insurance Claim Form and return to Claims Department of The Company by mail or in person.

To make a claim:

Please fill in all details and return the Personal Accident Claim Form and provide relevant claims documents as specified below to avoid delay in claim process.

Claim Items		Claims Procedures & Required Document(s)
1	Accidental Death or Permanent Disablement	✓ Hospital and/or physician's report giving details on the nature and the extent of the Injury and the period of disablement ✓ If death as a result of an accident, a copy of the death certificate and coroner's report are required ✓ Original police report and/or copy of statement to police (if applicable)
2	Accidental Medical Expenses	✓ Original hospital invoice and/or medical expenses receipt ✓ Full physician's report stating the diagnosis of the condition treated, the date, time, duration and place of such hospitalization ✓ Summary of the course of treatment including prescribed medicines and services rendered ✓ If laboratory and/or x-ray expenses and/or physiotherapy treatment is incurred, physician's referral letter is required (if applicable) ✓ For trauma counselling benefit (if applicable), additional information including physician's report/certificate certifying the diagnosis of post-trauma stress disorder
3	Temporary Total Disablement / Weekly Income Protection	✓ All the required documents listed in "Accidental Medical Expenses" above ✓ Physician's report/certificate certifying the disablement period ✓ Official document from the employer stating the duration of the relevant sick leave ✓ Income proof, such as pay slip, tax return or bank statement

Remarks:

1. This material is for reference only. The Company may reasonably further request you to provide supplementary information or evidence. For details of the Claims Conditions, please refer to the terms and conditions of the relevant insurance policy.
2. All submitted documents to the Company will not be returned.

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