

## **Universal Smart Travel Insurance Plan**

**Notes for making a claim** (For more details, please refer to the provisions of the relevant policy)

- Any occurrence of an accidental loss, which may give rise to a third party claim, the Policyholder should immediately complete a Travel Insurance claim form and advise BOCG Insurance. The Policyholder or Insured Person shall not be entitled to admit liability on behalf of BOCG Insurance or to give any representations or other undertakings binding upon them except with BOCG Insurance's written consent.
- If medical attention is received due to bodily injury or sickness, the Policyholder or Insured Person should pay the expenses and obtain an official receipt issued by a medical practitioner together with a medical certificate showing the nature of the injury or sickness and send back to BOCG Insurance.
- For any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company etc), a written notification must be immediately given to such carriers and a report should be obtained.
- Any loss of money or property (including but not limited to travel document and travel ticket) ,burglary/theft/robbery or any other similar attempt, must be reported to the police at the place of loss within 24 hours of discovery and a report must be obtained.
- In no event should a claim be lodged later than thirty (30) days after the expiry of the Journey.