

# Universal Smart Travel Insurance Plan

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

- For 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 must not admit liability or make binding statements or promise without written consent from BOCG Insurance.
- The policyholder or insured person should first pay the expenses required for medical treatment due to injury or sickness, obtain an official receipt and medical certificate issued by a medical practitioner detailing the injury or sickness, and submit them to BOCG Insurance.
- For any loss of or damage to baggage in the custody of carriers (airline, bus company etc), the policyholder or insured person must immediately notify the carrier in writing and obtain a report for submission to BOCG Insurance.
- Any loss of money or property, including but not limited to travel documents and travel tickets, or incidents of burglary/theft/robbery or any other such attempt, must be reported to local police within 24 hours of discovery and a police report must be obtained and submitted to BOCG Insurance.
- Prior approval from BOCG Insurance must be obtained before any assistance is provided or the hospital admission deposit is guaranteed. The insured person or his/her representative should contact the “24-hour Emergency Assistance Services” hotline to provide the policy number, the name and HKID card or passport number of the insured person, as well as the nature and location of the emergency for verification.
- All claims must be submitted within thirty (30) days of the completion of journey.