

Please provide the following information when you intimate a claim:

1. Your Contact numbers
2. Policy Number
3. Name of Injured person
4. Date & Time of Loss
5. Location of loss
6. Nature of accident (if any)
7. Nature of injury / sickness
8. Place & contact details of insured .

Type of claim	Documents required *	Procedure
Medical Accident & Sickness Expenses** (Outside India)	<ol style="list-style-type: none"> 1. Claim form 2. Doctor's report 3. Original Admission/discharge card 4. Original Bills/Receipts/Prescription 5. Original X-ray reports/ Pathological/ Investigative reports 6. Copy of passport/Visa with Entry & exit stamp 	<ol style="list-style-type: none"> 1. Please contact our Service Center at the number given in the annexure and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Please collect all bills/receipts/invoices 3. Send all documents to our Service Centre at the address given below.
Loss of Baggage	<ol style="list-style-type: none"> 1. Claim form 2. Copies of Baggage Tags 3. Copies of Correspondence with the Airline authorities/Others about loss of checked baggage 4. Property Irregularity Report (obtained from Airline) 5. Details of compensation received from Airlines/Other authorities, if any 	<ol style="list-style-type: none"> 1. Intimate the airline about your loss and lodge complaints 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Service centre at the address given below
Delay of Baggage	<ol style="list-style-type: none"> 1. Claim form 2. Copies of baggage tags 3. Copies of Correspondence with the Airline authorities certifying about the delay 4. Property Irregularity Report (obtained from Airline) 5. Original bills/receipts/invoices pertaining to expenses incurred/purchases made during the delay period. 	<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 our Service centre at the address given below.
Trip Delay/ Cancellation/ interruption/ missed connection	<ol style="list-style-type: none"> 1. Claim Form 2. Please attach confirmation from the airlines, clearly mentioning the scheduled arrival time and the actual arrival time 3. Copies of Correspondence with the Airline authorities certifying about the delay 4. If trip is cancelled or interrupted due to medical reasons then provide medical reports and doctors statement 5. If trip is cancelled or interrupted due to employment reason, then termination letter from the company shall be submitted 6. If due to other insured events, police report confirming the incident shall be submitted 7. In case the cancellation or interruption is owing to the sickness, injury or death of a traveling companion, the original tickets of the insured and the traveling companion indicating travel to the same destination for the same dates needs to be submitted 8. All the bills / receipts of reasonable additional expenses incurred and / or proof of cancellation charges levied by the carriers shall be submitted. 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our service centre at the address given above.
Personal Liability	<ol style="list-style-type: none"> 1. Full statement of the facts in writing 2. Witness statements 3. Any other documents relevant to the incident, including Summons, Legal Notice etc. 4. Any other information you would like to share with us. 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 2. Do not commit any benefit/compensation or enter into any agreement. 3. Submit all documents to our Service centre at the address given above, along with a detailed statement.

Accidental Death & Dismemberment	<ol style="list-style-type: none"> 1. Claim form 2. Original Death Certificate, 3. Copy of FIR/Police inquest report/Coroners report 4. Copy of Post Mortem report. Dismemberment Case: <ol style="list-style-type: none"> 1. Copy of treatment papers along with No. 1 &3 above 	<ol style="list-style-type: none"> 1. Collect all documents pertaining to the loss including correspondence with Carrier and send to our Service Centre at the address given below. 2. Claim Form can be obtained from our Service Center.
Financial Assistance	Emergency <ol style="list-style-type: none"> 1. Date of loss 2. Copy of FIR/ Police Report 	<ol style="list-style-type: none"> 1. File a complaint with the local police 2. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Bail Bond	<ol style="list-style-type: none"> 1. Provide the court order stipulating the required amount as bail bond 2. Police report. 	<ol style="list-style-type: none"> 1. File a complaint with the local police 2. Contact with the Indian Embassy, where ever necessary. 3. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Sponsor Protection	<ol style="list-style-type: none"> 1. Provide medical reports, doctor's statement giving the details of the sponsor and cause of death certificate of the sponsor 2. Medical statements from relations / spouse will not be accepted 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 2. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Compassionate Visit	<ol style="list-style-type: none"> 1. Provide Medical reports and certificate from the doctor confirming hospitalization of the insured, reason of hospitalization and duration of hospitalization 2. Doctor's statement specifically stating the need for an attendant 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 3. Submit all documents to our Service centre at the address given above, along with a detailed statement.
Study Interruption	<ol style="list-style-type: none"> 1. Provide Medical reports, statement from the treating doctor and eath certificate as a proof of the reason of study interruption 2. Medical statements from relations or spouse will not be accepted 3. Provide receipts of the university fees paid 	<ol style="list-style-type: none"> 1. Inform our service provider immediately giving full details of the incident. 2. Submit all documents to our Service centre at the address given above, along with a detailed statement.

* Note: We 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 Service Center before you leave the hospital.

Note: Failure to call this number in respect of Medical Accident & Sickness Claims (Travel) shall invalidate your claim, if any. In case of OPD treatment (where hospitalization is not required), please collect all bills and receipts and submit on return to India

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