

## Claim Centre

In the event of an insurance claim, you can go through the guidelines and document requirement mentioned in the Claims document table shown below.

Please contact:

The Travel claims department,  
NEXtCARE Claims Management L.L.C,  
Eiffel Boulevard Limited Building (Eiffel 2) 1st floor,  
Umm Al Sheif,  
Sheikh Zayed Road  
P.O.80864 Dubai - UAE  
Contact Number: +971-4-270 8705

Email: [travel.claims@nextcarehealth.com](mailto:travel.claims@nextcarehealth.com) to register your claim.

**Please note:** The Travel Claims is available from Sunday to Thursday 09:00 am to 05:30 pm (UAE time).

For all countries please note: Failure to call this number in respect of Accident Medical Benefit shall invalidate your claim, if any.

Failure to intimate the claims within 30 days from the date of loss shall invalidate your claims, if any.

For complete details of the coverage please refer to the Terms & Conditions (Policy wording)

Additional documents / relevant information may be requested as relevant.

If you go into hospital abroad and you are likely to be kept as an in-patient for more than 24 hours or if your out-patient treatment is likely to cost more than \$250, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

In the event of an insurance claim, you can download a claim form from the Table of Claim Forms and send it to the claims office as indicated by your country of origin of travel. For additional information you may also review the documents required section below:

**Claim Forms You may download a copy of any of the following claim forms:**

[Trip Cancellation](#)

[Trip Curtailment \(Cutting Short your Trip\)](#)

[Medical and Associated Expenses](#)

[Travel Delay](#)

[Baggage Delay, Personal Belongings and Baggage, Passport and Travel Documents](#)

Type of Claim	Documents Required
<p><b>Cancelling and Curtailment (Cutting short your trip)</b></p>	<p>Insurance policy schedule/certificate of insurance/tour operators booking invoice showing payment of your insurance premium.</p> <p>Original evidence to substantiate travel e.g. booking invoice, travel itinerary, tickets, Insurance Certificate / Document.</p> <p>All unused and used travel tickets, itineraries etc</p> <p>If curtailment is due to the medical condition, including death, of someone with whom you have booked to travel or a Relative or friend living abroad with whom You plan to stay please have the medical certificate completed by the usual medical practitioner of the individual whose condition has caused the submission of this claim.</p> <p>If curtailment was due to an injury or illness suffered by an individual appearing on the certificate of insurance and who travelled on the holiday, please provide the written confirmation of the physician who treated the individual in resort that curtailment was medically necessary.</p> <p>If curtailment is due to a death we require a certified copy of the death certificate. In addition if the deceased was insured under the certificate upon which this claim is being submitted we require a copy of the Grant of Probate/Letters of Administration issued in respect of the deceased's estate.</p> <p>If this claim is being submitted as a result of an injury please provide a full description of the incident leading to the injury, if a third party was involved please provide their details and those of their insurer if available.</p> <p>If curtailment is for a reason other than those detailed in points 3 and 4 please forward independent written evidence of the incident or circumstances that have resulted in the submission of the claim.</p> <p>The original holiday cancellation invoice. If your booking was flight only you may not be able to obtain this document, if this is the case please provide a written statement to this effect from the travel agent.</p> <p>If cancellation is due to redundancy we require a letter from your former employer which confirms that you have been made redundant and are due to receive a payment under current Redundancy Payment Legislation, the position you held and your length of service.</p> <p>If cancellation is on medical grounds, including death, the medical certificate(s) must be completed by the usual medical practitioner of the individual whose condition has led to the submission of the claim.</p>

<p><b>Travel Delay</b></p>	<p>Copy of your ticket showing the original itinerary Copy of boarding pass of planned travel A dated official confirmation letter from the Airlines stating the reason for delay and duration of delay.</p>
<p><b>Medical and other expenses &amp; Personal Accident</b></p>	<p>Always contact <b>our</b> 24-hour emergency medical service when <b>you</b> are hospitalised, require repatriation or where medical fees are likely to exceed <b>US\$ 250</b>. Medical evidence from the treating <b>doctor</b> to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.</p> <p>If <b>you</b> are advised by a <b>doctor</b> at <b>your</b> resort that <b>you</b> cannot go on <b>your</b> pre-booked excursions because of medical reasons, <b>you</b> should obtain a medical certificate from them confirming this.</p> <p>Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).</p> <p>Medical evidence from the treating <b>doctor</b> to confirm the extent of the injury and treatment given including, hospital admission / discharge.</p> <p>Full details of any witnesses, providing written statements where available.</p> <p>A certified copy of the death certificate if this applies.</p>
<p><b>Missed departure</b></p>	<p>Copy of your ticket showing the original itinerary. Confirmation of the reason for the delay and how long it lasts from the appropriate authority.</p>
<p><b>Personal Possessions</b></p>	<p>Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.</p> <p>If appropriate, <b>you</b> should also report the theft, damage or loss to <b>your</b> courier or hotel / apartment manager and ask for a written report.</p> <p>Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged <b>personal possessions</b>.</p> <p>Keep any damaged items as <b>we</b> may need to inspect them. If <b>we</b> make a payment, or <b>we</b> replace an item, the item will then belong to <b>us</b>.</p> <p>Obtain an estimate for repair for all damaged items. PIR + A dated official confirmation letter from the Airlines that the baggage is loss or delayed (duration of delay)</p>

<p><b>Passport and travel documents</b></p>	<p>Invoices for the cost of replacing your passport, travel tickets, Green Cards and admission tickets prepaid before Your departure</p> <p>Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.</p>
<p><b>For All claims</b></p>	<p><b>Your</b> original <b>journey</b> booking invoice(s) and travel documents showing the dates and times of travel.</p> <p>Original receipts and accounts for all out of pocket expenses <b>you</b> have to pay.</p> <p>Original bills or invoices <b>you</b> are asked to pay.</p> <p>Details of any other insurance <b>you</b> may have that may cover the same loss, such as household or private medical.</p> <p>As much evidence as possible to support <b>your</b> claim.</p>