

Credit Cards Travel Insurance

ibq credit cards offer customers peace of mind. Please read through the cover details in order to understand thoroughly the cover offered by us.

Important Notice

- Cover automatically starts from the Card issue date.
- The scheme is free of charge
- Cover will be applicable for primary & supplementary card members and shall exclude corporate and lodged Cards.
- The geographical limit under the Cover is 'worldwide'.
- The cover is subject to the jurisdiction of the competent courts of Qatar
- **ibq** reserves the right, at any time, to amend the terms and conditions and/or to reject, discontinue or cancel the Cover/benefits applicable either wholly or partially without assigning any reason thereof.
- An insured Person's coverage shall terminate from the date the Cardholder is no longer eligible to participate as per **ibq's** rules.
- Any claim payable under the Cover shall be paid directly to the Insured Person.
- The Bank shall not at any time be considered as an agent partner, employee or representative of the Insurance Company. Any claims or contestations for any insurance coverage or in relation to the Cover shall be made and/or negotiated directly by the Insured Person with the Insurance Company.
- The Bank shall not be responsible nor held liable for any disputes, payments, claims, representations or any other matters relating to this policy or the Cover and shall not in any way be construed as conducting or offering any form of insurance or travel protection business.

1. Definitions

For the purpose of this policy, the following definitions shall apply unless the context otherwise requires:

- 'Accident'** means any sudden or unexpected and violent event, which may befall the Cardholder during the journey, other than any intentionally self-inflicted injury.
- 'Baggage'** means personal goods belonging to the Cardholder or for which he or she is responsible which are taken by him or her on the Journey or acquired by him or her during the Journey.
- 'Bodily Injury'** means injury which is caused by an accident occurring during the journey and which within twelve months from the date of such accident results in Cardholders death, permanent total disablement or dismemberment.
- Cardholder'** means any person not more than 65 years of age who has a valid Visa Platinum, Signature, Infinite or MasterCard Titanium card and/or members of his/her immediate family and who is traveling outside Qatar and has paid for their ticket/s for travel using his/her **ibq** credit card.
- 'Checked-in Baggage'** means the baggage of the Insured Person in respect of the Covered Trip under the care, custody and control of the airlines/carrier for the purposes of transit and which is not under the immediate supervision of the Insured Person concerned.

'Close Relative' means any member of the card holder's immediate family or his parents or brothers / sisters.

'Covered Trip / Journey' means the first 90 days of any trip outside Qatar falling within the Policy period where 100% of the cost of the tickets for travel has been paid for using the Cardholder's Visa Platinum, Signature, Infinite or MasterCard Titanium card. The journey shall be deemed to have begun with the Cardholder's departure from home and shall have ended upon return to the home.

'Credit Card Facility' means the Insured's Visa Platinum, Signature, Infinite or MasterCard Titanium Credit Card Facility, which has been nominated as the facility to which the benefits under this policy is to apply. Excluding Corporate Cards and Lodged Cards.

'Dismemberment' means permanent loss of a limb including permanent loss of use of such limb or loss of Eye(s) including total and irrecoverable loss of sight in such Eye(s) caused by Bodily injury occurring within 12 months from date of accident.

'Hijack' means the unlawful seizure or wrongful exercise of control of the aircraft or other conveyance or the crew thereof in which the Insured person is travelling as a passenger.

'Hospital' means a hospital recognized and registered as such by the local authority concerned.

'Illness' means any sudden and/or unexpected deterioration of health certified by a competent medical authority which first manifests itself whilst the Cardholder is on a Journey.

'Immediate family / Dependants' means Cardholder and spouse and dependant children upto age 18, or dependant children upto age 23 if in full time education, and dependant upon parents for support. "Children" includes natural children, stepchildren or legally adopted children.

'Insured' means the International Bank of Qatar, Qatar referred to as **ibq**

'Insured Person' means the Cardholder and/or Cardholder's Dependants whilst on a Covered Trip to whom the benefits under this policy shall apply.

'Insurance Company' means Qatar Insurance Company, Qatar referred as **QIC**

'Jewellery & Valuables' means items composed of Titanium silver or other precious metals or semi precious stones furs curios works of fine art and photographic equipments.

'Licensed Common Carrier' means any public transport conveyance which is deemed to include:

aircraft, ships, trains taxis and buses licensed by the appropriate governmental authority to carry passengers on a permitted route with scheduled ports, terminals or stations of embarkation and disembarkation.

'Medical Expenses' means all reasonable costs necessarily incurred outside the Cardholders Normal Country of Domicile whilst the Cardholder is on a journey for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.

'Normal Country of Domicile' means Qatar.

'Permanent Total Disablement' means disablement, caused other than by loss of limb or eye, which has prevented the Cardholder from engaging in any gainful occupation for at least twelve months and will in all probability entirely prevent the Cardholder from engaging in any gainful occupation whatsoever for the remainder of the his or her life.

'Pre Existing Diseases' means any pre-existing defect, infirmity or condition for which the Cardholder is receiving medical treatment, advice or consultation at the time of travelling.

'Renewal Date' means the anniversary of the commencement date of the contract in each year.

2. Benefits

Section 1 – Personal Accident Insurance

QIC shall pay the Sum Insured as specified herewith for this Section if in the course of the Covered Trip, the Insured Person sustains Injury which solely and independently of any other cause within 12 calendar months of the date of the Accident or being struck results in the Insured Person suffering

- i. Death or
- ii. Dismemberment (or)
- iii. Permanent Total Disablement

Conditions

The Overall aggregate limit under this section would be USD 4,500,000/- any one event.

Exclusions applicable to Section I (in addition to General Exclusions)

The benefits under this Section of this policy shall not be paid in respect of any one Insured Person under more than one of the item(s) i. to iii arising out of any one Accident or being struck.

Section 2 – Emergency Medical Expenses

2.1 – Emergency Medical Expenses

The QIC shall indemnify the Insured Person in respect of emergency medical expenses consequent upon the Insured Person falling Ill or sustaining Injury in the course of the Covered Trip, provided the Illness or Injury is serious enough to warrant hospitalization or in-patient treatment for a minimum period of 48 hours. The QIC's liability shall be in accordance with the Sum Insured as specified herewith

2.2. Hospital Daily Benefit

The Company shall indemnify the Insured Person or any person as may be selected by the Cardholder's legal personal representative(s) in respect of hospitalisation consequent upon the Insured Person falling Ill or sustaining Injury in the course of the Covered Trip. The Company's liability shall be in accordance with the Sum Insured as specified herewith

Exclusions (in addition to the General Exclusions)

- No liability is admissible if the period of hospitalisation is less than 24 hours. However if the period of hospitalisation is more than 24 hours then the Insured is eligible for a compensation including the first 24 hours of hospitalisation.
- The Cardholder suffering from sickness or disease not directly resulting from accident, bodily injury or illness.

2.3. Repatriation

In the case of the death of a Cardholder, QIC will cover the transportation charges for repatriation of the mortal remains and the cost of an economy air class ticket for an adult accompanying the mortal remains, to such location as may be selected by the Cardholder's personal representative(s). QIC's liability shall be in accordance with the Sum Insured as specified herewith

Exclusions common to Section 2.1, 2.2, 2.3 & 2.4

- The provision or services, which are not specified in this Policy or any subsequent journey or during a period for which payment is not received.
- Services rendered without the authorization and/or intervention of QIC
- Services made by any party other than QIC for which no charge is usually made.

Conditions

The Insured Person should provide the following information from the Hospital where he was admitted as an in-patient during the Covered Trip.

- a. Detailed diagnosis of the medical condition
- b. Details of the treatment given.
- c. Number of days in the hospital as an 'in-patient'.
- d. Invoice for the treatment expenses.

Exclusions (in addition to the General Exclusions)

- This section is subject to an excess of each and every loss, as specified under Sum Insured
- Expenses, which are recoverable from any other insurance policy or national insurance programme under which the Cardholder is covered.
- Expenses incurred after 12 months from the date of the Accident or first manifestation of Illness giving rise to such expenses.
- Dental or optical expenses, unless incurred as a result of an Accident.
- Treatment provided other than by a qualified medical practitioner.
- Expenses incurred within Qatar.
- Expenses incurred which are non-medical in nature e.g. telephone calls, newspaper etc.
- Any expenses arising from pregnancy, childbirth, or any medical complications resulting there from if delivery is expected during a trip or within 12 weeks upon expiration thereon.

- The Cost of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
- Any claims arising from any health condition of the insured person where such condition has already been the subject of a claim under this insurance in respect of any earlier trip.

Section 3 – Travel Inconvenience

3.1 Cancellation and Curtailment

The QIC shall indemnify the Insured person in respect of unused portion of prepaid travel and accommodation expenses directly and necessarily incurred as included in the covered trip due to Cancellation, Curtailment Rearrangement of any part of the original journey arising out of:

- Cardholder sustaining bodily injury or becoming ill
- Death injury or illness of the Cardholder's Close relative or travelling companion(s)
- Compulsory quarantine, jury service subpoena or hijacking involving the Cardholder or Cardholders travelling Companion.
- Strike riot or civil commotion mechanical breakdown or adverse conditions.
- Delay of outward journey flight forming part of the booked trip for more than 10 hours as a direct result of adverse weather conditions, strike or industrial action

Exclusions (in addition to the General Exclusions)

- Any Cancellation, curtailment or rearrangement of a trip booked against medical advice.
- Expenses incurred which would have been recoverable from any other source including other Insurance policies.

3.2 Travel Delay

The QIC shall indemnify the Insured Person the expenses reasonably incurred subject to the Sum Insured as specified herewith, in the event of delay in departure of the flight or sea vessel caused by or arising out of industrial action, adverse weather conditions, mechanical breakdown or derangement of the aircraft or sea vessel or the grounding of the aircraft as a result of mechanical or structural defect.

Conditions

- a. The delay period shall be calculated from the scheduled departure time
- b. The Cardholder should have checked-in according to the itinerary given to him or her by the tour operator or carrier and should have obtained written confirmation from the airline or shipping line or their handling agents stating the reason and period of delay.

Exclusions

- Expenses incurred which would have been recoverable from any other source including other Insurance policies.
- No claim would be admitted if such delay is less than 4 hours period.

3.3. Delayed Baggage

In the event of the Insured Person being temporarily deprived of his Checked-in Baggage during a Covered Trip for a period in excess of the number of hours specified herewith, QIC shall, subject to the Sum Insured specified herewith, indemnify the Insured Person in respect of such delayed baggage for the purchase of immediately necessary and reasonable items as may be required by the Insured Person.

Conditions

The Insured Person must obtain written confirmation from the carriers or their agents of the reasons for delay before a claim is considered under this Section of the Policy.

Exclusions

- Claims unaccompanied by the Carriers irregularity report.
- Expenses incurred which would have been recoverable from any other source including other Insurance policies.
- No claim would be admitted if such delay is less than 6 hours period.
- Claims settled under this section would be deducted from the final claim settlement should the items prove to be permanently lost and paid under Section 3.4.
- Expenses incurred due to the delay in Customs and other such formalities.

3.4 Personal Baggage

In the event of an Insured Person suffering loss of or damage to Baggage or Money whilst on the Covered Trip, the QIC shall indemnify the Insured Person in respect of such loss or damage up to the Sum Insured specified herewith

Conditions

- a. The Insured Person shall immediately notify the carrier of the missing baggage and get written confirmation from the carrier of the number of hours he was without his baggage. In the event of the baggage being lost, the Insured Person shall obtain a written confirmation from the carrier that the baggage is 'non-traceable' or 'lost'.
- b. The Liability in respect of any one article is limited to USD 400/- and USD 500/- for jewellery and valuables in all.

Exclusions

The QIC shall not be liable in respect of the following:

- Baggage delayed, detained or confiscated by Customs or officials of any local authority/body.
- Claims in respect of accessories for vehicles or boats.
- Loss or damage due to:
 - i. Moths, vermin, wear and tear, atmospheric or climatic condition or gradual deterioration.
 - ii. Mechanical or electrical failure
 - iii. Any process of cleaning, repairing, restoring or alteration

- More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set.
- Devaluation of currency or shortages due to errors or omissions during monetary transaction.
- Loss not reported to either the police, airline, shipping line or their handling agent within 24 hours **of discovery and a written report obtained.**
- Any expenses incurred which would have been recoverable from any other source, including insurance policies
- Losses from unattended vehicles unless secured in a locked boot.
- Breakage of sports equipment in use or loss of or damage to pedal cycles or hired equipment.

3.5 Travel Documents

The QIC shall indemnify the Insured person pay up to the Sum Insured as stated in Sum Insured specified herewith in respect of replacement cost plus reasonable additional accommodation and travel expenses incurred only by the Cardholder as a result of the loss of the Cardholder passport or Visa occurring whilst the Cardholder is outside of the country of Domicile during the journey. PROVIDED THAT upon discovery of the loss of the Cardholder's passport immediate notification shall be given to the Cardholder's nearest Embassy and a written report obtained from them. When not being carried by the Cardholder, passport and Visa's must be kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the Cardholder.

Exclusions

QIC shall not be liable in respect of any loss of which the Insured person does not report to the police within 24 hours and obtain a written report.

Section 4 – Personal Liability

The QIC shall indemnify the Insured person against all sums which they would become legally liable to pay damages or costs in respect of accidental death or bodily injury and/or accidental loss or damage to material property belonging to any third party up to the Sum Insured specified herewith due to an incident during the covered trip.

Conditions

- a. The limit of Indemnity is inclusive of all the Cardholder's costs and expenses incurred with the prior written approval of QIC.
- b. The Cardholder shall give immediate notice to QIC of any occurrence for which there may be liability under this section and shall provide QIC with such particulars and information as QIC may require and shall forward to QIC immediately on receipt any letter, writ summons and process and shall advise QIC in writing immediately the Cardholder has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence;
- c. No admission of liability or offer, promise or payment shall be made without the prior written consent of the QIC. QIC shall be entitled at their discretion to take over settlement of any claim and to prosecute at their own expense and for their benefit any claim for compensation or damage against any other person. The Cardholder shall give any information and assistance required;
- d. QIC may at any time and at their sole discretion pay to the Cardholder the maximum sum payable under this section in respect of any claim. QIC shall then be exempt from all future liability under this section.

Exclusions (addition to the General Exclusions)

- Injury to employees of the Cardholder
- Liability arising out of
 - i. the ownership or use of animals vehicles air craft or water craft (other than manually propelled rowing boats punts or canoes)
 - ii. property belonging to or held in trust by or in the custody of or control of the Cardholder.
 - iii. any wilful or misconduct
 - iv. the carrying on of any trade profession or business.
- Liability to members of the Cardholder's family or any employee
- Liability assumed by the Cardholder by Contract.
- Liability for which indemnity is provided to the Cardholder under any other Insurance.

3. General Exclusions

The QIC shall not be liable under this policy for:

1. death, disablement, loss, damage or expenses directly or indirectly occasioned by or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority including act of terrorism.
2. death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
3. death, disablement, loss or expense arising out of pressure waves caused by aircraft and other flying machine travelling at sonic or supersonic speeds;
4. death, disablement or expense attributable directly or indirectly to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations thereof;
5. death, disablement, loss or expense directly or indirectly arising out of or contributed to by the Insured Person's wilful self-injury, suicide, attempted suicide, psychiatric disorders, deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act;
6. death, disablement, loss or expense arising out of and or attributable to:
 - a. The treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner, nor from taking drugs prescribed for the treatment of drug abuse;

- b. any anxiety or depression;
- c. pregnancy or childbirth if the baby is due during the Covered Trip or within 12 weeks of the end of the Covered Trip;
- d. the Insured Person engaging in flying of any kind other than as a passenger;
- e. motor cycling
 - i. as a driver or passenger on machines with more than 125cc engine capacity;
 - ii. as a driver if the Insured Person do not have a valid driving licence;
- f. death, disablement, loss or expense whilst the Insured Person is:
 - i. Undertaking any form of hazardous work in connection with any business, trade or profession, racing, motor rallies and competitions, professional or organised sports, mountaineering (reasonably requiring the use of ropes or guides), pot holing, ski- diving, winter sports, or any form of aerial flight except as a fare paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
 - ii. Competing in or practising for speed or time trials, sprints or racing of any kind;
 - iii. Engaged in or taking part in expeditions or being a crewmember on a vessel travelling from one country to another;
 - iv. the excess specified under Sum Insured for as applicable to the relevant sections.
 - v. Expenses incurred as a result of the Cardholder engaging in active services in the Armed Forces of any nation
- 7. Expenses incurred where the Journey is undertaken against the advice of a currently qualified medical practitioner.
- 8. Any property or expense more specifically covered under any other insurance
- 9. Expenses arising through fraudulent use of credit cards.
- 10. Death, disablement, loss, damage or expenses directly or indirectly occasioned by or commission of or the attempt to commit an unlawful act.
- 11. Costs which would have been payable if the event giving rise to a claim had not occurred.
- 12. Costs incurred in respect of the period of any Journey that exceeds the 90 days duration of cover.
- 13. Pre-existing diseases of any kind.
- 14. Consequential loss of any nature.
- 15. Any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer insurance agent or carrier contracted as part of the original journey and not any third party's carrier booked directly by the Insured during the journey.
- 16. Nuclear / Chemical/ Biological Terrorism Exclusion

This Insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

If the QIC allege that by reason of this exclusion any claim is not covered by this Insurance the burden of proving the contrary shall be upon the representative of the Cardholder.

4. General Conditions

(Applicable to all sections under the policy)

a. Notice

On the happening of any event likely to give rise to a claim under this policy, written notice thereof shall be given by the Insured Person immediately to the QIC or within 30 days from the date of loss.

b. Entitlement to Benefits

- i. The Insured will supply to the QIC the BIN (Bank Identification Number) of the class of cards enrolled under this scheme and the name(s) of (a) responsible person(s) for any verification that may be required by the QIC to assist in the validation of a claim under this Policy.
- ii. Payment of Benefit shall be limited to admissible expenses, after allowing for amounts receivable from any other organisation or any insurance policy or recoverable as damages. The benefit levels payable are detailed under Sum Insured for as applicable to the relevant sections and are subject to the terms and conditions of this Policy.
- iii. A claim form must be completed by the Cardholder and submitted to QIC within 30 days of expenditure being incurred. This time limit may be extended subject to the prior approval of QIC where supporting accounts are not available in time.
- iv. All accounts submitted in respect of expenditure incurred must be originals and not photocopies.

c. Fraud

Any fraud concealment or deliberate misstatement by an insured Person, if unknown to the Insured, either in the proposal on which this policy is based or in relation to any other matter affecting this policy or in connection with the making of any claim hereunder shall render this policy null and void in so far as it relates to the Insured Person in question but any such fraud, concealment or deliberate mis-statement by or known to the Insured shall render the whole policy null and void and all claims hereunder shall be forfeited.

d. Jurisdiction

This policy is issued subject to and shall be governed by the laws of the Qatar and the Qatar courts alone shall have jurisdiction in any dispute.

e. Limitations

- i. QIC cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit the QIC from rendering such services.
- ii. The Insured expressly acknowledges and agrees that QIC may utilise the services of third parties who are not employees of QIC and that QIC may have a limited ability to control and monitor the actions of such parties during the performance of services. QIC utilise prudent professional criteria in the selection of its correspondents and contractors but shall not be liable for their acts or omissions.
- iii. QIC reserves the right to limit to one emergency evacuation and/or repatriation attributable to any single medical condition of a cardholder.

f. Subrogation

- i. QIC shall be subrogated up to the full cost of services it has provided to the rights and causes of action of the Cardholder to any party responsible for acts giving rise to Bodily Injury or Illness for which QIC have rendered services.
- ii. The QIC may at any time at their own expense and without prejudice to this Policy take proceedings in the name of the cardholder to obtain compensation or secure an indemnity from any third party in respect of any loss or injury giving rise to the provision of services under this Policy.
- iii. Should services provided by QIC be covered in whole or in part by an insurance policy, then QIC will be subrogated to the rights and recourses of the Cardholder against the said QIC. Any portion of a Cardholder's travel ticket which is unused due to an Emergency Evacuation or Repatriation organised by QIC shall be surrendered to QIC.

g. Assignment

This Policy and the rights and obligations of each party hereto respectively shall not be assigned by any party to any other without the prior consent in writing by either party, which consent shall not be unreasonably withheld.

5. General Provisions

(Applicable to all sections under the policy)

1. A Covered Trip under this policy shall not commence:
 - a. after receipt of a terminal prognosis.
 - b. against the advice of a registered qualified medical practitioner.
 - c. while receiving in-patient treatment or awaiting such treatment.

- d. with the intention of obtaining medical treatment during the Covered Trip.
2. The Cardholders must take reasonable care to prevent loss, damage, accident, bodily injury or illness.
3. The Insured Person shall at their own expense furnish to the QIC such certificates, information and evidence as the QIC may from time to time reasonably require, in the form and of the nature prescribed by the QIC. The QIC shall be allowed at their own expense and upon reasonable notice to the Insured Person to arrange a medical examination of the Insured Person from time to time, or in the case of death, upon reasonable notice to the Insured Person's legal representatives, to have a post-mortem examination of the body.
4. All words appearing in the gender of one sex shall be taken to include both sexes.
5. In the event that the QIC incurs any cost and/or expense not insured under this policy on the Insured Person's behalf, the Insured Person shall reimburse such costs and expenses to the QIC.
6. The due observance and fulfilment of the terms, provisions, conditions, limitations of this policy in so far as they relate to anything to be done or compiled with by the Insured and the disclosure of all material facts shall be condition precedent to any liability of the QIC under this policy. If the circumstances in which the insurance contract was entered into are materially altered without the written consent of the QIC, the policy shall become null and void.
7. No third party has authority to change this Policy or waive any of its terms and conditions.
8. Neither party to this Policy shall have any right or authority to create any obligation, warranty, representation, or responsibility, expressed or implied, on behalf of the other party, to bind the other party in any manner whatsoever, in so far as any other party is concerned, outside of the terms, conditions and stipulations of this Policy.
9. All notices made under this Policy may be served or sent by first class post or facsimile to the last known address or facsimile number of The Insured and QIC as set out for respective Sum Insured. Letters mailed by registered mail, shall be deemed to be served at the expiry of 72 hours after the time of posting.
10. Failure at any time during the term of this Policy of either party hereunder to enforce any provision of this Policy shall not constitute a waiver of such provision nor prejudice the right of either party to enforce such provision at any subsequent time.
11. In this Policy headings are used for reference only and do not affect the construction or meaning of the Policy.

6. Claims Procedure

1. In the event of a claim under this policy, the Cardholder shall notify **ibq** Call Center immediately or within 30 days from the date of loss and request a claim form.
2. **ibq** will supply the Cardholder with a claim form which must be completed by the Cardholder and/or his/her legal representative and submitted to the QIC with such evidence to substantiate the claim to the satisfaction of the QIC as the QIC may reasonably require.
3. All the documents must be submitted in originals and not photocopies for verification before the final the settlement of claim.
4. The Cardholder and/or his/her legal representative shall submit the following documents.
 - a. Death Claims
 - i. Death Certificate

- ii. Police Report
 - b. Permanent Total / Dismemberment Claims
 - i. Disability Certificate from an authorised medical practitioner to assess disability
 - ii. Police Report
 - iii. Medical Report with details of treatment given (if any)
 - iv. Emergency Medical Claims
 - v. Detailed Medical report issued by the Doctor who had treated the Insured.
 - vi. Invoice for Medicines purchased /facilities availed.
 - c. Air ticket or other evidence of travel undertaken by the designated person or the dependent children
 - d. Cash receipt given by the hospital.
 - e. Proof of repatriation expenses if applicable.
5. Cancellation and curtailment claims
 - a. Death or medical certificate of Cardholder's close relative causing cancellation of trip.
 - b. Evidence of other reason (like SRCC or quarantine etc.), which causes cancellation of trip.
6. Travel Delay Claims
Written confirmation from the airline or shipping line or their handling agents stating the reason and period of delay
7. Delayed Baggage Claims
 - a. Written confirmation of Airlines or Shipping lines or their handling agents stating the reasons and period of delay in respect of delayed baggage.
 - b. All the necessary bills/invoices pertaining to the consumables purchased by the cardholder for his emergency needs.
8. Loss of Personal Baggage/Money Claims
 - a. Written confirmation from carrier that baggage is "non-traceable" or "lost"
 - b. Report from Police, Airlines, Shipping Lines or their handling agents in respect of loss of baggage
9. Loss of Travel Documents Claims
 - a. Copy of notification given to the nearest Embassy
 - b. Written report from the Embassy
 - c. Police Report.
10. Hospital Benefit
 - a. Discharge Summary

- b. Medical Report from a licensed and registered medical officer
- c. Police Report if due to an accident

11. Repatriation

- a. Copy of the embalment certificate
- b. Invoices and bills pertaining to the cost involved in transportation of mortal remains. Including the person accompanying the mortal remains
- c. Certificate from the consulate (No-objection certificate)
- d. Copy of cancelled passport

12. Personal Liability Claims

- a. Notice of claim lodged on the Insured by third party.
- b. Copies of Correspondence exchanged between Insured and third party.