

Claim Procedure – Accident & Health

If a loss occurs, an online claim submission must be made within thirty (30) days of the incident, along with all relevant supporting documents.

A. Documents / information required for claims submission

- You should fill in the related claim form online
- In order to help us to deal with your claims expeditiously, you should provide all the supporting documents to substantiate your claim. Complete documentation will prevent the delay in your claim assessment as additional time may be required to obtain the information required.
- Upon receipt of sufficient documents, we will assess your claim accordingly. The result of your claim submission will be sent to you by mail or e-mail.

B. Overseas Emergency Needs

- If you are traveling overseas and require emergency assistance because of a sickness or an injury, you can contact 24-hour Travel Guard Assistance Hotline at (852) 3516 8699 by collect call anytime anywhere in the world for assistance
- Please provide the following information when calling (if you are unable to call, please ask a family member, colleague or third party to assist):
 - Your policy number
 - Your name
 - Your current location
 - Describe your condition or symptoms and the nature of the assistance that you require
- Based upon the information you provide, medical advice and assistance will be provided over the phone. If your medical condition is judged to be medically necessary and appropriate for a move to another location for medical treatment, or to return to Macau (for Macau residents), we will arrange for the evacuation utilizing the means best suit to do so, according to the severity of your medical condition another location for medical treatment, or to return to Macau (for Macau residents), we will arrange for the evacuation utilizing the means best suit to do so, according to the severity of your medical condition

Documents frequently required for Accident & Health Claims:
Type of Document
General Information : ➤ Select the relevant benefit(s) on the online platform and complete all the required sections. ➤ Upload the supporting documents where applicable
Medical Expense Reimbursement : ➤ Hospital/Medical bills/receipts/reports with DIAGNOSIS certified by a registered medical practitioner or Chinese Acupuncturist
Hospital Income / Surgical Benefit / Hospital Service Benefit : ➤ Hospital bills and payment receipts, including a detailed breakdown of hospital expenses ➤ Medical certificate issued by a registered medical practitioner confirming the period and number of days of hospitalization ➤ Hospital discharge summary (for hospitalization in a public hospital) ➤ Attending Physician Statement[#] (APS) completed by the attending physician (for hospitalization in a private hospital) # The Attending Physician Statement (APS) form can be downloaded from the Claim Form Center and completed by the attending physician.
Electronic Fund Transfer ➤ Copy of bank passbook or card

Inquiry Hotline : +853 2835 5602 email :
claim.mo@aig.com (Accident & Health Claim)