

FREQUENTLY ASKED QUESTIONS:

Brief Overview of the Claim Procedures:

- Upon realization of a claim, insured must immediately notify the company **within 30 days** of the incident/loss.
- Notification may be made by either:
 - Calling + 63 2 687 8355 or +63 2 845 1111; or
 - Filing the report in this link:

<https://my.standardinsuranceonline.com/claim.html - /claim-form>

(Note: For a swifter assistance, make sure you have your Policy Schedule with you as our Customer Service Representatives would need your Certificate Number during your call.)

- Once the Company had been notified of your claim, you may expect an email from one of our representatives detailing the documents needed for the evaluation of your claim.
- As soon as you have completed the necessary documents, kindly forward said documents to us so that we may immediately proceed to conduct our full evaluation of your claim.
- Right after, one of our representatives will once again get in touch with you to let you know of the status of your claim.

What are the basic information I need to provide when I make my call?

- During the calls to our representatives, the following information are needed:
 - Certificate Number
 - Name
 - Nature or Type of Claim/Assistance
 - Brief description of the incident (Ex: When and where did it happen?)

What are the documents needed in filing for a claim?

- Please refer to the 2nd to the last page of the Travel Insurance Policy's Terms and Conditions. See list of documents under Compulsory Requirements and adhere to the documents specifically listed under each category.

Until when can I submit my documents?

- Submission of all requested documents must be within 30 days from the expiry of the Travel Policy.

How do I submit my documents?

- Retail vs. Corp. Procedures?

Who should I look for in filing my claim?

- Our representative will assist you and direct you of the claim procedures as soon as you have:
 - Called + 63 2 687 8355 or +63 2 845 1111; or
 - Filed a report in this link: <http://www1.standard-insurance.com/file-a-claim-online/>

How do I get my claim check?

- To be handled by Sales

What is an Incident Report?

- An incident report is a detailed narrative by the insured/claimant listing down the incident that happened and indicating the expenses they are claiming for. (Ex: When and where did the incident happen? What was the loss? What will the insured claim for? How and how much was lost? Etc.)

What is the Claims Form?

- The claims form is the blank form attached at the last page of your Travel Insurance Policy's Terms and Conditions.

Where can I find my certificate number?

- The certificate number can be seen at the top right corner of your Policy Schedule.

TRAVEL PROTECT POLICY SCHEDULE

Name of Insured	Juan Dela Cruz	Certificate Number	: SI-TPP-201711103107
Address	#358 Petron Megaplaza Makati City, Makati	Agent Code	: 50000680
		Issue Date	: 05 April 2017
Passport Number	: P0231246B	Period of Insurance	
Date of Birth	: 04/20/1960	From	: 25 April 2017
Age / Sex	: 56 M	To	: 07 May 2017
Mobile / Phone No.	: 0912-3456789	Number of Days	: 13 Day/s
Geographical Limit	: WORLDWIDE	Provides cover Worldwide (including Schengen States and other European Countries)	
Travel Destination	: PH - ANYWHERE IN THE WORLD - PH		
Beneficiary	: Jane Dela Cruz	Relationship	: Family relative

Table of Benefits

How much can I claim?

- You may refer to your Policy schedule to see the maximum limit of liability for each benefit.

When will my Travel Policy expire?

- Your travel policy expires on the last date of your travel period or as indicated on your Policy Schedule.

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What to do if I got robbed?

- As soon as you discovered the incident, immediately go to the nearest police station where the loss happened and secure a police report. Make sure you declare to the police a detailed list of your stolen items.

Does my policy cover any losses if it was because I just misplaced or left my belonging behind/unattended?

- Unfortunately, no. Your Travel Insurance Policy only covers losses if Insured was robbed or if the transporting company (ex: cruise/airline) who has custody of the Insured's item misplaced or lost the items.

What to do if I prefer to settle my medical bills instead of availing of the cashless service?

- Immediately notify your Insurance Company of the incident and keep all medical records (ex: discharge instructions, medical reports, laboratory results, etc.) and receipts. Make sure you have a medical certificate with you that indicates the reason for your consultation (i.e. has a diagnosis).

What happens if I arrived at my place of destination and I found that my luggage is missing, what do I do? and is this a Loss of Baggage or a Delayed Baggage claim?

- Should you find your luggage unavailable or missing upon your arrival at your place of destination, immediately go to the nearest representative of your transporting company to report the loss and secure a Property Irregularity Report or a Loss Report from them.
- A baggage is deemed lost only if the transporting company had declared it lost or a minimum of 21 days from the time of the insured's arrival at their place of destination had elapsed.

What to do if I ran out of my medicine? Does my policy cover the delivery of such? and will the cost of my medicine also be covered?

- Immediately notify the company by reporting the incident to our hotlines. However, kindly note that The Travel Insurance Policy only covers delivery of medicines if it were urgently prescribed by a doctor and if the prescribed medicines are found to not be available where the insured is currently located.
- Cost of medicines are excluded from the guarantee. The said benefit is exclusively for the delivery of the medicine only.

What to do if I had to cancel my trip?

- Immediately inform your airline, cruise line, travel agent or other necessary parties of the cancellation. After which, secure a certificate of the non-refundable portions from the necessary parties.

What to do if my flight was delayed or cancelled?

- Go to your nearest airline representative and secure a certification from the airline. Make sure that the cause of the delay or cancellation or your flight is included.
- Save or keep your old and new boarding passes.

What to do if my luggage was delayed?

- Go to your nearest airline representative and secure a Property Irregularity Report.
- Also, make sure that you have the original, if not a least a copy, of the delivery receipt once your baggage had been delivered to you.

What to do if my luggage had been damaged?

- Immediately go to your nearest airline representative and secure a Property Irregularity / Damaged Baggage Report.
- Also, make sure that you secure a certification of settlement or non-settlement (for the damages) from the airline.