

### CHECKLIST - TRAVEL CLAIM

#### IMPORTANT NOTICE

In the event of a claim, please notify us as soon as you return from your trip. You can contact us through the following channels:

- Email: [rhbi.general@rhbgroup.com](mailto:rhbi.general@rhbgroup.com)
- Call: 1300 220 007
- Walk in: Customer Relationship Centre or RHB Insurance branches, click [here](#) for more details
- Claims portal: Click [here](#). You may refer to the guide [here](#).



RHB Insurance  
Claims Portal

In no event should a claim be notified later than 30 days after the expiry of the insurance.

Items	Type of Claim	Action / *Document(s) Required
	<b>ALL CLAIMS</b>	<ul style="list-style-type: none"> <li>• Duly completed and signed Claim Form.</li> <li>• Certificate of Insurance.</li> <li>• Airlines Ticket.</li> <li>• Tour Operators Confirmation of Booking Invoice</li> </ul>
<b>Plus the following where applicable :</b>		
1	<b>PERSONAL ACCIDENT</b>	<ul style="list-style-type: none"> <li>• Medical report from the attending doctor abroad/local.</li> <li>• Death Certificate.</li> <li>• Post Mortem Report.</li> <li>• Police Report.</li> </ul>
2	<b>MEDICAL EXPENSES &amp; MEDICAL EVACUATION AND REPATRIATION</b>	<ul style="list-style-type: none"> <li>• Medical report from the attending doctor abroad/local.</li> <li>• Original medical invoices and receipts for all amounts claimed (itemised).</li> <li>• Original receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains.</li> <li>• Original receipts for additional expenses claimed for additional travel and accommodation</li> <li>• Covid Test result prior to the travelling from your origin country (Malaysia).</li> </ul>
3	<b>DAILY HOSPITAL ALLOWANCE</b>	<ul style="list-style-type: none"> <li>• A letter confirming the date of admittance and the date of discharge from the hospital.</li> </ul>
4	<b>PERSONAL LUGGAGE &amp; PERSONAL EFFECTS / CREDIT CARD INDEMNITY / HOME CARE</b>	<ul style="list-style-type: none"> <li>• Official receipts for all items claimed. If not available, provide description of items and the date, place and price of purchase.</li> <li>• Police report detailing the circumstances and list of items stolen.</li> <li>• If in the custody of 3rd party, i.e. carrier, transporter, hotel, etc., obtain written report from them on the incident and write an official complaint holding them responsible for the loss.</li> <li>• Property Irregularity Report.</li> </ul>
5	<b>PERSONAL MONEY AND TRAVEL DOCUMENTS</b>	<ul style="list-style-type: none"> <li>• Police report detailing the circumstances and list of items stolen.</li> <li>• Original receipts for additional costs incurred in replacing lost travel documents.</li> <li>• Currency exchange slips.</li> </ul>
6	<b>LUGGAGE DELAY</b>	<ul style="list-style-type: none"> <li>• Delay luggage report from the carrier concerned confirming the duration of delay and reasons thereof.</li> <li>• Official receipts, details &amp; description of all essential items purchased.</li> <li>• Property Irregularity Report.</li> </ul>
7	<b>PERSONAL LIABILITY</b>	<ul style="list-style-type: none"> <li>• DO NOT ADMIT LIABILITY.</li> <li>• Forward any correspondence from 3rd party unanswered to the RHB Insurance Bhd attention to the claims department immediately.</li> </ul>
8	<b>TRAVEL DELAY</b>	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier confirming the number of hours delayed from scheduled departure and the reason for such delay.</li> </ul>
9	<b>LOSS OF DEPOSIT DUE TO ABSCONDMENT OR INSOLVENCY OF TRAVEL AGENCY / TRIP CANCELLATION/ TRAVEL POSTPONEMENT</b>	<ul style="list-style-type: none"> <li>• Medical report, Death Certificate etc as the case may be.</li> <li>• Original receipts for payment of the tour.</li> <li>• Tour operator's booking and cancellation invoices.</li> <li>• A written confirmation/evidence on the abscondment or insolvency of Travel Agency as the case may be.</li> </ul>

10	TRIP CURTAILMENT	<ul style="list-style-type: none"> <li>• As per Item No. 9 above.</li> <li>• A written confirmation from the attending doctor abroad that it is necessary to return home.</li> <li>• If due to hijacking or natural disaster, written confirmation from tour operator concerned confirming the incident.</li> <li>• Boarding pass to confirm the actual date of arrival back to Malaysia.</li> </ul>
11	TRAVEL OVERBOOKED	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier concerned confirming the overbooked flight details &amp; when the next alternative transportation is available.</li> <li>• Copy of the replacement airline ticket / boarding pass.</li> </ul>
12	HIJACKING INCONVENIENCE	<ul style="list-style-type: none"> <li>• Written confirmation of the carrier on the reason(s) of the Hijack and the duration hold (number of hours or days which is relevant.).</li> </ul>
13	MISSED DEPARTURE	<ul style="list-style-type: none"> <li>• Original receipts for expenses claimed for additional accommodation &amp; travel expenses.</li> <li>• A written confirmation from the public transport services concerned confirming the mechanical breakdown.</li> </ul>
14	TRAVEL MISCONNECTION	<ul style="list-style-type: none"> <li>• A written confirmation from the carrier confirming the number of hours delayed in arriving at your destination &amp; the reason for such delay.</li> <li>• Copy of the replacement airline ticket / boarding pass.</li> </ul>

Remark: **The RHB Privacy Notice is a mandatory document that must be submitted for all types of claims.**