

DESCRIPTION OF BENEFITS



1. **Medical Expenses and Repatriation**
- covers Medical expenses for accident or illness, including medical evacuation wherever necessary.
2. **Personal Accident**
- covers death and permanent disablement. As per Table of Losses below:

Total and permanent loss of/loss of use of :-

01. sight in one eye except perception of light	50%
02. lens of one eye	50%
03. hearing in both ears	75%
04. hearing of one ear	15%
05. speech	50%
06. thumb and four fingers of one hand	50%
07. four fingers in one hand	40%
08. thumb (both phalanges)	25%
09. thumb (one phalanx)	10%
10. index finger (three phalanges)	15%
11. index finger (two phalanges)	8%
12. index finger (one phalanx)	4%
13. middle finger (three phalanges)	10%
14. middle finger (two phalanges)	4%
15. middle finger (one phalanx)	2%
16. ring finger (three phalanges)	8%
17. ring finger (two phalanges)	4%
18. ring finger (one phalanx)	2%
19. little finger (three phalanges)	6%
20. little finger (two phalanges)	3%
21. little finger (one phalanx)	2%
22. all toes of one foot	17%
23. great toe (two phalanges)	5%
24. great toe (one phalanx)	2%
25. any other toe	3%

Common Carrier Personal Accident = Cover applicable whilst Insured is riding as a passenger in or on, boarding or alighting from, a Common Carrier.

“Bodily Injury” in respect of Personal Accident shall mean injury which is caused Accidental means and which within 180 days from the date of the Accident results in the Cardholder’s Death, Permanent Total Disablement or Dismemberment.

3. **Loss of Checked in Baggage**
- compensation will be provided to Cardholder for the lost articles



4. **Delay of checked baggage**

- covers cost of emergency purchase of replacement items

5. **Trip Delay**

- if, of any reason beyond Cardholder's control the aircraft he/she booked to travel from Sri Lanka is delayed beyond 4 hours than the original schedule departure time will be compensable for expenses incurred as a result.



ENTITLEMENT FOR BENEFITS

A claim form must be completed by the Insured and submitted within 90 days of expenditure being incurred. This time limit may be extended subject to prior approval of the Claims department where supporting accounts are not available in time. All accounts submitted in respect of expenditure incurred must be original and not photocopies. All claims requested relating to the travel benefits should be made to ALLIANZ INSURANCE LANKA LTD, No 92, Glennie Street, Colombo 02, Sri Lanka by complying with the requisite claim formalities. The policy reference number for Standard Chartered Bank Gold Primary/Supplementary Cardholder is ATO/HO/08/0006.

DOCUMENTS REQUIRED FOR CLAIMS PROCESSING

Claim forms for all claims can be obtained from Allianz Insurance Lanka Ltd., Standard Chartered Bank Card Centre, or by sending an email to travel@allianz.lk.

1. All claims should be submitted within 30 days of arrival in Sri Lanka
2. Documents required and the procedure in respect of each type of claim (for all types of claims, proof of travel tickets purchased through the use of the Standard Chartered Bank credit card should be submitted);

TYPE OF CLAIMS

Accidental Death

Documents required

The beneficiary of the Insured should submit the following:

- § The Claim form
- § Birth Certificate
- § Death Certificate
- § Post Mortem Report
- § Allianz Claims Dept will advise upon receipt of claim notification for any additional documentation/information.

Procedure

In case of a death or dismemberment whilst on a common carrier, all documents pertaining to the loss including correspondence with carrier should be submitted.

Accidental Dismemberment

Documents required

Same as Emergency Accident claims.

Procedure

Same as Emergency Accident claims

Overseas Emergency Accident & Sickness Medical Expenses (Excess USD 50)

Documents required

- § The claim form
- § Doctor's reports
- § Original administration/ discharge card
- § Original bills/receipts/prescriptions
- § Original X-Ray reports/pathological/investigative reports
- § Copy of passport/visa with entry and exit stamp

Procedure

In case of hospitalisation please keep all Insured's medical reports/bills/invoices/receipts safely.

Common Carrier Baggage Loss (excess 4 Hrs)**Documents required**

- § The claim form
- § Copy of the passport/visa with entry and exit stamp
- § Copies of baggage tags
- § Copies of correspondence with the airline authorities/common carrier/others about loss of checked in baggage
- § Property Irregularity Report (obtained from airline/common carrier)
- § Details of compensation received from airlines/ common carrier/other authorities, if any
- § Original receipts of all additional expenses incurred due to the delay

Procedure

Intimate the airline/common carrier about Insured's loss and lodge complaints. All records pertaining to Insured's complaint and their response should be submitted.

Common Carrier Baggage Delay and/or Flight/Trip Delay (excess 4 Hrs)**Documents required**

- § The claim form
- § Original bill of purchases made/expenses incurred due to the delay
- § Copy of travel ticket and boarding pass
- § Copies of correspondence with the airline authorities certifying the Delay.
- § Copy of Return Air Ticket
- § Copy of letter from Airline certifying receipt of baggage

Procedure

Please obtain a written clarification from the airline regarding the delay and the cause of delay. Keep a record of hours of delay from the scheduled time. Keep receipts of all additional expenses (meal, and lodging in particular) incurred due to the delay.

Trip Cancellation**Documents required**

- § The claim form
- § Original travel tickets/bills of prepaid non-refundable expenses (travel and accommodation only)
- § Death Certificate of Immediate Family member in case of Death of Family member



- § Police report in case of Burglary or attempt thereat at an Insured's place of residence or business.
- § Allianz Claims Dept will advise upon receipt of claim notification for any additional documentation/information.

Notes:

- § Above listed documents and procedures are guidelines only. Allianz may call for additional documents/information as relevant and it is your duty as the Insured to take all reasonable actions/precautions to prevent/minimize any accident/loss/damage.
- § If any hospital does not submit a bill to you for the treatment/service rendered please intimate SOS International before you leave the hospital.