

Guidelines to supporting documents required when you make a claim

To assess your claim, we need you to email any relevant documentation that supports your claim to claims@scti.com.au. Please keep your original documents in case we later require them.

This document is to be used in conjunction with the policy wording terms and conditions. Words in capitals are defined in the policy wording.

Medical & Evacuation

If you have claimed against the Medical & Evacuation benefits of your policy, we will need to receive the following:

- A signed copy of the [Declaration and Privacy Act Authorisation form](#).
- A medical report or referral where your medical condition requires on-going treatment, or a follow up visit or if you require specialist treatment.
- A full discharge summary if you have been treated at a hospital or have incurred ambulance costs.

We may also request full medical notes from your treating GP, or your usual GP, in order to establish full and correct entitlement/s under your policy.

Changes to your Journey

If you have claimed against the Changes to your Journey benefits of your policy, we will need to receive the following:

- A signed copy of the [Declaration and Privacy Act Authorisation form](#).
- Written proof of the reason for the cancellation or alteration of your journey (*this may include a full medical report and/or medical history detailing the medical condition, a hospital discharge summary, a death certificate or a report from the relevant transport or service provider*).
- Confirmation from your treating doctor that it was medically necessary to cut your journey short due to an illness or injury.
- All necessary documents regarding a Relevant Person, including medical reports, medical history and death certificates. Appropriate authorisation must be obtained from all Relevant Persons and provided to us.
- Documentation showing refunds you are eligible to receive from the airline, travel agent, cruise or tour company, and/or accommodation, and any other service provider (*Please ensure that you have claimed for any applicable refunds or credits from the service provider before submitting your claim. Taxes on unused flights are usually refundable. Please provide proof of refunds or credits, or provide written proof that the costs are non-refundable.*)

- All itineraries that show your original travel plans, as well as new itineraries that show your altered journey, and any original receipts for additional costs incurred.

We may request full medical notes from your treating GP, or your usual GP, in order to establish full and correct entitlement under your policy.

Baggage & Personal Items

If you have claimed against the Baggage & Personal Items benefits of your policy, we will need to receive the following:

- Proof that you were overseas when the loss, theft or damage of your items occurred. Examples could include:
 - Scans of pages featuring passport stamps from the relevant journey, and the identification page of your passport.
 - A copy of your boarding pass.
 - Any other official documentation we reasonably require.
- A report from the police or relevant authority (e.g. lost property, airline, hotel) that was lodged within 24 hours of discovering the loss/theft/damage, or when reasonably practicable.
- Confirmation that a claim was lodged with the responsible carrier or service provider (e.g. your airline or hotel) if applicable, and what the outcome of that claim was.
- Documentation from the transport provider showing that delivery of your luggage was delayed and the length of time you were without it. Please also provide original receipts for emergency purchases and documentation confirming whether you received any compensation.
- A report from a suitable outlet/expert showing whether the damage is repairable and a quote to repair, if you are claiming for any damaged items.
- Proof of ownership and value for lost, stolen or damaged items. Examples could include:
 - Original purchase receipts.
 - Any official documents to prove ownership and value.
 - Reports or reprinted receipts from the retailer where originally purchased.

Cash & Travel Documents

If you have claimed against the Cash & Travel Documents benefits of your policy, we will need to receive the following:

- Proof that you were overseas when the loss, theft or damage of your cash or travel documentation occurred. Examples could include:
 - Scans of pages featuring passport stamps from the relevant journey, and the identification page of your passport.
 - A copy of your boarding pass.
 - Any other official documentation we reasonably require.

- A report from the police or relevant authority (e.g. lost property, airline, hotel) that was lodged within 24 hours of discovering the loss/theft/damage, or when reasonably practicable.
- Confirmation that a claim was lodged with the responsible carrier or service provider (e.g. your airline or hotel) if applicable, and what the outcome of that claim was.
- Original receipts for any costs incurred to arrange essential replacement bank cards, travel documents or passports.
- Proof of ownership and value for any cash claimed for. Examples could include:
 - Bank or credit card statements showing the withdrawal of cash or foreign currency.
 - Currency exchange document.
 - Any official bank documentation to confirm the withdrawal of cash from your account or exchange of foreign currency.

Rental Vehicle Excess

If you have claimed against the Rental Vehicle Excess benefits of your policy, we will need to receive the following:

- Your original rental vehicle contract.
- Written notification from the rental vehicle company showing the amount of insurance excess or collision damage waiver deductible withheld and confirmation of the repair cost.
- Documentation/bank statements to verify whether or not any refunds were given by the rental vehicle company.

Personal Accident, Personal Liability & Loss of Income

If you have claimed against the Personal Accident, Personal Liability & Loss of Income benefits of your policy, we will need to receive the following:

- Personal Accident:
 - a signed copy of the [Declaration and Privacy Act Authorisation form](#).
 - a medical report from the treating doctor
- Personal Liability:
 - a report from the police or relevant authority,
 - any letter of demand for compensation,
 - any other records of the accident, such as photographs.
- Loss of Income:
 - confirmation of your expected return to work date (before you suffered the injury) from your employer,
 - 3 months' income history (such as payslips showing your expected earnings),
 - a medical report from your doctor detailing the nature of your injury and the date that you will be able to return to work.