

How to make a Claim?

If there are any circumstances that may give rise to a claim under this policy, the Insured (or his/her legal or personal representatives) must in respect of any claim contact Our claims office as soon as practicable at:

IDA Insurance Limited - Claims Department
DAN Building, Level 1
Sir Ugo Mifsud Street,
Ta 'Xbiex,
XBX 1431
Malta
Telephone: +356 2016 1600
Email: claims@idassure.eu

1. Provide details of such circumstances and request a claim form ensuring that Your DAN membership number or the insurance policy number stated in the Policy Schedule is quoted whenever contacting the claims handler
2. Complete and return the claim form together with all documentation requested by Us. All claims must be substantiated by receipts, valuations, medical, police or other report(s) as may be applicable and requested by the Insurer. The Insurer will only be able to process the claim once all requested documentation has been provided. Please note that in certain circumstances more immediate action is required to ensure that your claim is not prejudiced.

In respect of Medical Expenses Claims, the Insurer via its 24/7 Emergency Operating Centre must be notified:

1. not later than 14 days after the date of the event, or first occurrence for continuing events or, for events occurring during a Journey, within 14 days from the date of return. If You hold a 'Travel No-Limits' extension to Your policy, You must notify Us of a claim within 14 days of the event or first occurrence.
2. Notification of Medical Expenses Claims must be made to the Insurer PRIOR TO:
 - a. The Insured being admitted as an inpatient at any hospital, clinic or nursing home;
 - b. Any repatriation and/or evacuation arrangements being made;
 - c. Burial, cremation or transportation of the Insured's body;
 - d. Any hospital transfer being arranged or return home costs incurred;
 - e. Any other costs being incurred.

