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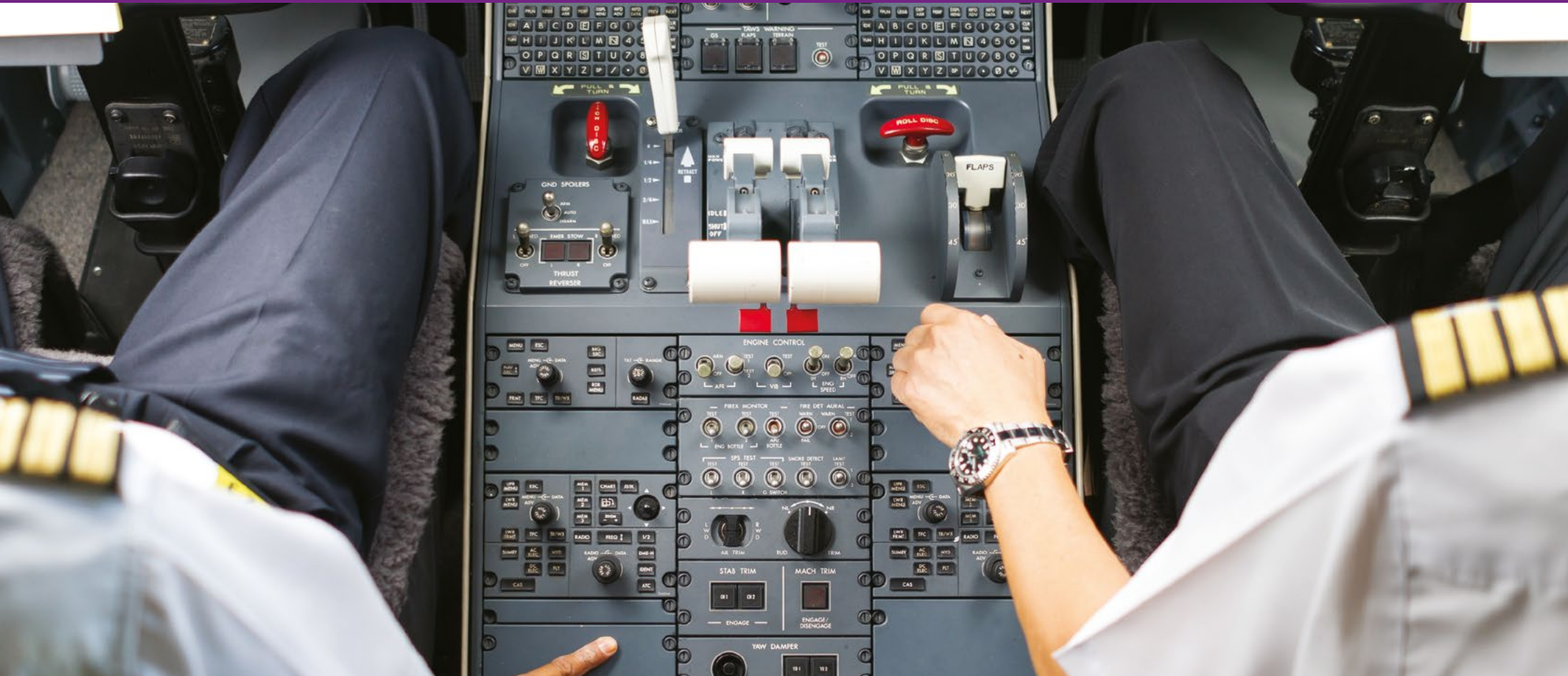


Insured by:

شركة العين الأهلية للتأمين (ش.م.ع.)  
Al Ain Ahlia Insurance Co. (PSC)



In association with:



# Aviation Professionals Travel Claims Procedures

[AetnaInternational.com](https://www.aetnainternational.com)

M015-673E-010721

# Your guide to making a travel claim

In order to ensure that members receive the best possible claims service, the procedures noted below should be followed in the event of treatment being required.

**For all travel related claims, please send an email to your broker, AES International, at [apc@aesinternational.com](mailto:apc@aesinternational.com)**

## **When making a travel insurance claim, the following should be included:**

- The travel claim form
- A travel itinerary
- Invoices for flights/hotels
- Letters from travel providers

## **Medical expenses and repatriation**

The following information is required for the assessment of claims submitted under this benefit:

- Details of nature of illness/injury that includes date symptoms first occurred/how the injury happened.
- Detailed medical report
- Invoices for any medical costs incurred.
- Invoices for any additional accommodation costs / economy class travel costs incurred because the insured could not return their country of residence when originally planned.

## **Loss of deposits, cancellation and curtailment**

If the above is result of a death, illness or injury the following information is required:

- A copy of the travel booking invoice.
- A copy of the travel booking confirmation which shows the date the trip was booked and date and time of scheduled departure.

- If the claim is due to a death, the death certificate must be provided.
- If the claim is due to an illness or injury, a medical report must be provided that includes confirmation of the diagnosis, circumstances of the injury, date the symptom/s or injury occurred.

## **Travel delays**

You must provide evidence in the form of an irregularity report which is supplied by the public transport provider service confirming the length and cause of the delay.

## **Hijack**

A police report must be provided detailing the event.

## **Missed departure**

You must provide a written report from either the carrier, police or relevant public transport authority confirming the delay and stating its cause.

## **Delayed baggage**

The following documents are required:

- An irregularity report from the carrier must be provided to confirm the delay and the time the baggage was returned.
- Receipts for any essential toiletries and clothing must be provided.

## **Lost/damage or theft of baggage and personal effects**

The following documents are required:

- If loss or damage has happened whilst in the custody of the carrier a property irregularity report must be provided.
- Police report must be provided if the claim is due to a theft.
- Proof of ownership of the item/s must be provided; ideally this should be in the form of a receipt however we can sometimes accept photos of ownership in scenarios where the insured no longer has the receipt.

## **Loss of money**

The following documents are required:

- A police report must be provided and
- Proof of ownership for the lost amount in the form of a bank statement/foreign exchange.

## **Loss of passport/travel documents**

The following documents are required:

- A police report confirming the loss must be provided.
- All receipts for the additional expenses incurred must also be provided.

# How to submit your claim

## Gather your documents

The documentation required will depend on the benefit the member is trying to claim for.



## Send them to us

Scan all claim documents and submit the claim directly to our broker AES International at [apc@aesinternational.com](mailto:apc@aesinternational.com) for processing.  
Clearly mention "Aviation Professionals Club Claim" as your subject.

**Incomplete claims will be on hold until required information or documents are provided.**

## Wait for a confirmation e-mail

AES will review the documents and let you know of any additional requirements before submitting it to Aetna.

Documents may include:

- The travel claim form
- A travel itinerary
- Invoices for flights/hotels
- Letters from travel providers
- Members explanation of why they are claiming

## Bank Transfer

Bank transfer is the preferable option as it's faster and all costs are borne by the insurer.

## Cheque Payment

Cheques will be delivered to the address mentioned on the claim form.

**Aetna will settle your claim using the payment option you've selected on your claim form.**

**For any escalation Tel: +971 56 525 9263 E: [apc@aesinternational.com](mailto:apc@aesinternational.com)**

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If coverage provided by this policy violates or will violate any United States (U.S.), United Kingdom (UK), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Al Ain Ahlia and Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the U.S., unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

Policies are underwritten by Al Ain Ahlia Insurance Co. (PSC), incorporated under the Abu Dhabi by Act 18 of 1975, Insurance Registration No. 3 of Law No. 6 of 2007 concerning the establishment of UAE Insurance authority and its regulations, and administered by Aetna Global Benefits (Middle East) LLC (Registration No. 5). Registered address: 28th Floor, Media One Tower Building, Dubai Media City, TECOM, PO Box 6380, Dubai, UAE.

Important: This is a non-U.S. insurance product that does not comply with the U.S. Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in U.S. tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible U.S. taxpayers.

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