

CLAIMS PROCESS FLOW

Outpatient Consultation (OPD) and Non-Medical expenses

For outpatient consultation(s), the Insured will have to self-pay and file the claim directly with the Claims Department upon return to India at the address below OR meanwhile insured can submit scan documents for review through email on claims@asego.in

Segura Services Private Ltd , 26, Madhu Estate, 1st Floor. P.B.Marg, Opp Century IT Park, Worli, Mumbai 400030

Call below mentioned numbers:

Telephone No.: 022-67872037 / 022-2497-5225 / 6 / 7,

WhatsApp: 86478-34444

If any hospital does not provide a bill to you for the treatment /service rendered, please inform us BEFORE you leave the hospital. If the hospital insists that they will send the bills and claim directly from the Insurance Company, please inform them that Bharti AXA shall not entertain any such requests from them. Claims must be filed directly by the insured with the Bharti AXA claims department. Please retain a copy of the documents sent for your records.

Policy Excess For medical sickness/accident (OPD or hospitalization) there is policy excess, which the Insured will have to self-pay and this amount cannot be claimed.

Hospitalization

- 1. Notification to Bharti AXA General Insurance Medical Assistance.** In case of medical hospitalization, please call and notify us at the 24 hours telephone number immediately on below mentioned number. It is important to notify us before seeking any medical consultation (unless it is an accident/emergency)

For Canada (Toll Free)	844-691-8883
For USA (Toll Free)	844-691-8885
For Rest of the world	+91 11 4222 1403
E-mail id	bagi.travel@bhartiassistance.co.in

Medical Assistance Department - For BHARTI AXA General Insurance

Tel: +91 11 4222 1403 **Fax:** +91 120 434 4847 **Email:** bagi.travel@bhartiassistance.co.in

2. When the Insured is admitted to a hospital, the Insurance medical assistance department will discuss your medical condition with the treating doctor. If it is confirmed that the admission to a hospital is NOT due to any pre-existing conditions or any exclusion listed in the policy, then the Insurance Company shall settle the payments directly with the hospital.
3. In order to expedite processing of the claim you must send the following documents immediately by fax to 91 11 <120 434 4847> or scan and email to us at bagi.travel@axa-assistance.in followed by original documents via courier on below mentioned address on later stage

Claims Department - Bharti AXA General Insurance

C/O Bharti Assist Global Private Limited, Unit No. 219-221, 2nd Floor, Splendor Forum, Plot No. 3, District Centre Jasola, New Delhi- 110025, India

E-mail ID : bagi.travel@bhartiassistance.co.in