ZURICH

Klook Protect Travel Insurance (for Singapore residents only)

Claims Procedure Guidance



For policies purchased on/after 12 Nov 2026

Step 1 – Notify Us

- Submit your claims online at https://claims.travelguard.com/travelguard/sg/en/claims/home
- For **General or Claims Enquiries**, please call +65 6054 3506 (9.00a.m. - 5.30p.m. Mondays to Fridays, excluding public holidays).
- For **Emergency Medical and Travel Assistance**, please call Emergency Assistance hotline at +65 6054 3499 (24/7).

Step 2 – Claims Checklist and Document Preparation

- Refer to the Claims Checklist (page 2 & 3 below) for a list of the necessary documents required to proceed with the claim.

Step 3 – Submit Claims

• Website: https://claims.travelguard.com/travelguard/sg/en/claims/home

• Complete the claim submission via Travel Guard Claims Portal with the necessary supporting documents.

For policies purchased before 12 Nov 2026

Kindly reach out to our friendly customer service team for assistance at +65 6260 0126 or email us at cx.claims@zurich.com.sg.

Our claims team is here to assist you throughout the process, so please do not hesitate to reach out to us if you have any questions or require further guidance.

Claims Checklist

Details Required for Submission	
Medical Expenses [Overseas Medical Expenses, Treatment by Chinese Physician, Overseas Hospital Visit, Post Journey Medical Expenses]	☐ Copy of Passport ☐ Ticket and boarding pass ☐ Police report for accident ☐ Medical invoices and receipts ☐ Medical reports
Personal Accidental Benefits [Accidental Death and Permanent Disablement, Overseas Compassionate Visit]	☐ Copy of Passport ☐ Ticket and boarding pass ☐ Police report for accident ☐ Medical invoices and receipts ☐ Medical reports
Travel Inconveniences – Travel Related Expenses [Travel Cancellation, Travel Curtailment]	☐ Copy of passport ☐ Ticket and boarding pass ☐ Documents to support reason for change in travel arrangement ☐ Invoice for travel and accommodation that were paid in advance ☐ Invoice for additional travel and accommodation paid ☐ Written advice from tour operator that there is no refund to the claimant
Travel Inconveniences [Travel Delay]	☐ Copy of passport ☐ Ticket and boarding pass ☐ Carrier's confirmation stating the cause of the travel delay/misconnection/diversion ☐ Carrier's confirmation or flight itinerary stating the date and time which the flight was originally scheduled to depart/arrive ☐ Carrier's confirmation or flight itinerary stating the date and time which the flight finally departed/arrived
Baggage Loss / Damage / Delay [Baggage Delay]	☐ Copy of passport ☐ Ticket and boarding pass ☐ Property/Baggage irregularity report ☐ Delivery note/receipt stating the date and time which the baggage was delivered to the claimant ☐ Carrier's confirmation or flight itinerary stating the date and time which the flight arrived in the country where the baggage delay occurred

Claims Checklist (Continued)

Baggage Loss / Damage / Delay – Loss / Damage Related Expenses [Loss/Damage of Baggage and Personal Belongings, Loss of Money]	☐ Copy of passport ☐ Ticket and boarding pass ☐ Police report or report to the relevant authority where the loss or damage occurred, lodged within 72 hours of discovery ☐ Property Irregularity report or similar report lodged for baggage which is damaged or lost by the airline or carrier ☐ Correspondence with the airline or carrier relating to the loss or damage, including any compensation offered ☐ Photographs of damaged baggage and/or personal belongings ☐ Repair invoice for damaged items ☐ Purchase receipts for loss/damaged items
Others [Personal Liability, Adventurous Activities Cover, Home Content, Terrorism Cover]	☐ Copy of passport ☐ Ticket and boarding pass ☐ Police report ☐ Relevant supporting documents, reports and/or invoices
COVID-19 Related Expenses [Repatriation Expenses, Overseas Medical Expenses due to COVID-19, Daily Hospital Benefit whilst Overseas due to COVID-19, Daily Quarantine Benefit whilst Overseas due to COVID 19, Travel Cancellation due to COVID-19, Travel Curtailment due to COVID-19]	☐ Copy of passport ☐ Ticket and boarding pass ☐ COVID-19 confirmation of diagnosis ☐ Medical invoices and receipts ☐ Medical reports ☐ Relevant supporting documents/invoices ☐ Invoice for travel and accommodation that were paid in advance ☐ Invoice for additional travel and accommodation paid ☐ Written advice from tour operator that there is no refund to the claimant