

Personal Accident Claim Procedure

On the happening of any event likely to give rise to a claim under this policy, the Insured should:

- Ensure that the accident is notified to PT Zurich Insurance Indonesia as soon as possible with full particulars
- Insured/injured employee must seek treatment from a qualified and registered practitioner immediately
- Notify the Police if it is a vehicular accident or fatal accident
- Co-operate with the Loss Adjusters when called upon

Documentation Required - Death

- Employee Status
- Wages voucher for the last three months prior to the accident
- Death Certificate
- Burial Certificate
- Post Mortem Report
- Letter Administration

Documentation Required - Generally

- Completed Claim Form
- Chronologies of Accident
- Police Report if it is a vehicular accident or fatal accident
- A Medical and/or Doctor Report
- Original medical bills

Documentation Required – Temporary Disablement and/or Permanent Disablement

- Employee Status
- Permanent Disablement Certificate and/or Doctor Statement regarding disablement
- Wages voucher

Documentation Required – Medical Expenses

- Medical record and/or Doctor Statement regarding the treatment
- Medical bills