

Claims made easy

We would like to highlight our claims process in a few easy and simple steps for your convenience. We can process your claims and issue payment instructions to your bank **within 48 hours** when all required information is submitted. You can help us to process your claims quickly by following the advice below.

In-patient claims

If you have to go to a hospital, we will, where possible and with sufficient notice, arrange for direct settlement with the medical provider. **Direct settlement** gives you the advantage of not having to pay for the treatment in the hospital. Allianz China General Insurance Company Ltd. will settle the bill for you, by dealing directly with the hospital.

To arrange for direct settlement, we can assist you more quickly and efficiently when the following steps are taken:

For **treatment planned** in advance:

1. Please download a Treatment Guarantee Form (available in English and Chinese) from our website: www.allianz.cn/en/products/healthcare.
2. You and your physician will need to complete the relevant sections of the Treatment Guarantee Form **prior** to commencement of treatment.
3. Once fully completed, please send the form to Allianz China General Insurance Company Ltd. at least five working days prior to treatment, by:
 - Fax to: (+ 86) 21 60424688 or
 - Scan and email to: medical.services@allianzhealth.cn or
 - Post to the address shown on the Treatment Guarantee Form.

The information provided in the Treatment Guarantee Form is required by the Healthcare Team so that they can assess and adjudicate correctly to facilitate prompt direct settlement.

If you have all the required details available and treatment is taking place within 72 hours, we can also complete the Treatment Guarantee Form for you over the phone if you call our Helpline.

In case of an **emergency**:

1. Either you, your physician, one of your dependants or a colleague needs to call our Helpline (**within 48 hours** of the emergency) and inform us about the hospital admission.
2. A Treatment Guarantee Form needs to be submitted to us as soon as possible, so that we can obtain all required information.

Out-patient claims

If you have treatment on an out-patient basis, you will need to settle the bill directly with the medical provider. You can then seek reimbursement from Allianz China General Insurance Company Ltd. by taking the following steps:

1. Download the Claim Form (available in English and Chinese) from our website: www.allianz.cn/en/products/healthcare
2. You will need to get an **invoice/FaPiao*** from your doctor/medical provider. Please ensure that your invoice/FaPiao states the diagnosis or medical condition that you received treatment for, the **nature of the treatment** and the **fees** charged.
3. **Complete sections 1-4 of the Claim Form** (the other sections will need to be completed only if the **invoice** does not state the diagnosis and nature of treatment).
4. **Send** the Claim Form and all supporting documentation, invoices and receipts to Allianz China General Insurance Company Ltd. via:
 - Fax** to: (+ 86) 21 60424688 or
 - Scan and email** to: claims@allianzhealth.cn or
 - Post to the address shown on the Claim Form.

The **diagnosis** or medical condition details are vital so that we can **correctly assess** if your plan covers the necessary treatment. Without the diagnosis, we cannot process your claim promptly as we will need to request the required details from you or your doctor.

Submitted **Claim Forms** provide us with the information we need to assess and process your claim. It is in your best interests that we request a Claim Form each time, as details such as bank account details or email addresses can change over time and without them, we cannot process your claim. We will **email** your **settlement letter** and **statement of account** details to the address you provided on the Claim Form, once the claim has been processed.

Please note that **some out-patient treatments require submission of a Treatment Guarantee Form**. These treatments are listed in your Table of Benefits.

**FaPiao: a FaPiao is an official receipt that Chinese businesses are required to issue to their customers, upon receipt of payment for a service/product. If you receive treatment in China, your doctor will issue you with a FaPiao instead of an invoice: you will need to submit the original to us in order to seek reimbursement for your medical costs.*

***Claims by fax or email: if you receive treatment in China, you should request a FaPiao to your doctor. You can fax or email the FaPiao with your Claim Form – however, the original FaPiao needs to be posted to us in order that we can complete your claim. This applies only to treatment received in China: if you receive treatment outside of China, we do not need the original claim documents to be posted and will process the claim on the scanned or faxed documents only.*

If you have any questions in relation to your health insurance policy with Allianz China General Insurance Company Ltd., please do not hesitate to contact us by email: client.services@allianzhealth.cn or on our Helpline: 4008866014 (if you call from China) or (+ 86) 21 60424601 (if you call from outside China).

www.allianz.cn/en/products/healthcare

Allianz China General Insurance Company Ltd. is the insurer and the inside mainland China administrator of your policy. The company is registered in China and regulated by the China Insurance Regulatory Commission. Registered Office: Unit 5101& 5106-5108, CITIC Plaza, 233, Tianhe Beilu, Tianhe District, Guangzhou, China. Registered no: 440000400014237.

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