

Claims Procedure for Emergency free flight tickets, for active Usrati members

Intimation to UIC (within 30 days from date of event):

1. Call Union Insurance Company (UIC) on number 80084248 or email lifecclaims@unioninsurance.ae
2. Quote your Usrati membership number, as printed on the card
3. Receive an acknowledgement on the claim notification from UIC. The Usrati membership number will be the reference number in the email.

Submission of Documents (within 365 days from date of event)

1. Contact Union Insurance on 800 84248 or email lifecclaims@unioninsurance.ae or your closest Sharaf Exchange branch and ask for the Claim form.
2. Submit with the following documents (hard copy/soft copy as may be appropriate) within 365 days from the date of event.
 - a. Travel to Home Country in case of Accidental Death of Parent, Spouse or Dependent(s)
 1. Completed claim form (*Can also be downloaded from the same location where you found this document on the Sharaf Exchange website*)
 2. Death Certificate of the deceased (*with attestation if requested by UIC based on the nature of the claim; otherwise without attestation*)
 3. Passport Copy/Valid ID Proof of the deceased with date of birth details
 4. Post Mortem report (if legally available)
 5. Medical Report in case cause of death is not clearly stated in the Post Mortem report
 6. Copy of Insured Person's passport with valid residence visa page
 7. Valid Actual Air Ticket bills as may be required
 8. Any other documents as may be required by the Insurance Company
 - b. Close Relative travelling to UAE in case hospitalization due to an Accident for 15 consecutive days
 1. Completed Claim Form
 2. Police Report on the Accident that originated the Claim
 3. Medical Report stating the detailed diagnosis with cause of such hospital confinement and duration of stay as in-patient in hospital
 4. Discharge Summary
 5. Copy of Insured Person's passport with valid residence visa page
 6. Any other documents as may be required to establish the cause of hospitalization
 7. Close Relative's valid passport copy or any other form of official identification that details his/her: name, date of birth, father's name and relation to the Insured person
 8. A clear and valid Actual Air Ticket bills as may be required
 9. Any other documents as may be required to substantiate the claim

Review of Claim

1. UIC reviews the submitted documents
2. UIC may request for further documentation depending upon the nature of the claims and documents submitted
3. UIC communicates feedback within 15 business days from receipt of all documents

Follow up on Claims:

1. Contact Union Insurance on 800 84248 or email lifeline@unioninsurance.ae
2. Quote loyalty membership number

Settlement of Claims:

1. In case of an admissible claim, UIC will settle the claim within 15 business days from the date of confirmation

Note: Please refer to the detailed Emergency Flight Tickets - Terms and Conditions for complete details.