**Claim Procedure for Medical Insurance**

Insurance companies strongly recommend customers to use prior approval service at all times which will ensure to have the claim result before there is any costs.

The following documents are required by the insurance companies commonly.

* details of the planned medical treatment or procedure, including an estimate of the cost
* a copy of the registered medical practitioner’s referral letter and any other relevant clinical notes
* Claim Form
* all of the original receipts and itemised invoices if claiming for reimbursement

**Claim Procedures for Domestic and Business Insurance**

When you’re in a situation that could give rise to a claim, please:

* Do not admit liability and advise us.
* Take immediate steps to minimise further damage.
* Notify the police if needed
* Provide full information about the claim and do not dispose of property.

For all other insurance claims, please contact us either 09 302 0365 or email info@fim.co.nz.