

Outcome of Claims for Travel Insurance Complaints

Outcome of Claims	2010	2011	2012
Claims awarded			
Total	19	29	15
Amount (HK\$)	(227,500)	(527,100)	(198,100)
Claims not awarded			
Reasons			
- Excluded items	7	2	3
- Breach of policy conditions	0	2	0
- Upheld insurer's decision	7	8	10
- Complaints withdrawn	2	3	6
- No prima facie evidence	43	38	36
- No response from complainant	0	1	0
- Others (e.g. negligence of policy holder, necessary information not provided)	1	2	0
Total	60	56	55
Number of cases not related to claims issues	5	3	5
Total number of cases	84	88	75