



Guidance for Non-Korean Insurance Consumers

1. Insurance Claim-Filing and Assessment

From Claim-Filing to Payout

Filed claims and insurance payouts are handled based on the following process.

① Filing a claim

Checking the terms and conditions and required documents → Submitting the respective documents via call center, fax, mobile app/website, customer center, etc.

- Submission confirmation will be sent via SMS or other channels, along with the submission number and contact information of the staff member in charge.

② Conducting an assessment

Deciding whether to conduct an investigation, checking the legitimacy of the submitted documents and investigation results, and reviewing the possibility of payout

- (If deemed necessary) Claims adjustment and investigating the incident: Confirming the reasons for payout and assessing damages
- Seeking medical advice: Consulting medical experts during the claim assessment or loss adjustment process

③ Announcing the results

Notifying the latest developments via SMS, KakaoTalk, email, etc.

- The assessment developments and results are also posted on the mobile app and website.
- For claims rejected based on the investigation results, the reasons for rejection and other relevant information are notified.

④ Payout

Providing payout details and making the payment

- If any payout delay occurs, related details such as the reasons for the delay, expected date of payment, and interest for arrears will be provided.

Documents Required for Claim-Filing

The documents specified in the terms and conditions must be submitted to file a claim. Please consult the insurer and insurance solicitor in charge about the required documents prior to claim-filing.

※ [Example] Documents Required for Claim-Filing

Category	Uniformly required documents	Diagnosis certificate	Admission and discharge confirmation certificate	Surgery certificate	Outpatient care certificate	Dental certificate	Documents confirming the diagnosis
Death	Written claim · ID · Consent to the handling of personal information ...	●					
Disability		●					
Diagnosis		●					●
Hospitalization		△	●				
Surgery		△		●			
Dental		△				●	
Medical indemnity		△	● (for hospitalization)	● (for surgery)	● (for outpatient care)		



- If deciding not to submit the diagnosis certificate for △, please ensure that the other submitted documents (e.g., surgery certificate) carry the diagnosis code and diagnosis based on KCD.
- If deemed necessary for the assessment process, additional document submission may be requested.
- For more details, please contact the insurer in charge (☎1588-9898).

Advance Payment of Insurance Claim

If it is deemed that a payout will not be made by the preset deadline, the insurance beneficiary, or other eligible parties may request an advance payment of 50% of the total payout assessed by the insurer.

Proportional Compensation for Multiple Policies

For medical indemnity insurance and liability insurance, even if the policyholder has multiple subscriptions, the total of payouts by the insurers cannot exceed the actual loss amount.

Claims Assessment and Appointment of Claims Adjuster

For insurance claims, claims adjustment may be required depending on the incident type. The policyholder or any eligible party is entitled to notify his/her intention to appoint a claims adjuster for a claim subject to claims adjustment, and the insurer must give consent unless deemed impossible due to justifiable reasons.

Eligibility for appointment	For investigations for claims subject to claims adjustment, the policyholder, etc., is entitled to appoint an independent claims adjuster. <ul style="list-style-type: none">• The appointment must be notified to the insurer within 3 working days (this period may be extended to up to 10 working days if necessary).
Cost responsibility	<ul style="list-style-type: none">• Paid by the insurer if the insurer has given consent to the appointment of the adjuster or failed to undertake the claims adjustment within 7 days• Paid by the policyholder if he/she objects to the claims adjustment results and thus decides to appoint another adjuster
Failure to appoint a claims adjuster	If the policyholder or any eligible party fails to appoint a claims adjuster, the insurer will appoint one directly or by commission and perform the claims adjustment.

2. Other Important Notes

Claim Expiration

Claims must be submitted within three years from the date of the claimable event; otherwise, the right to claim the insurance benefits will lapse. The right to request the return of any accumulated surrender value must also be exercised within three years





Insurance Fraud

- Claims must be submitted within three years from the date of the claimable event; otherwise, the right to claim the insurance benefits will lapse. The right to request the return of any accumulated surrender value must also be exercised within three years.
- Report to Financial Supervisory Service and the insurer if proposed to join in insurance fraud or victimized by insurance fraud.



Inquiries, Complaints, and Dispute Settlement

Contact the following to forward inquiries, file complaints, and apply for dispute settlement regarding the insurance policy.

Category	AIA LIFE	Financial Supervisory Service	Korea Life Insurance Association	General Insurance Association of Korea
Telephone	1588-9898	1322	02-2262-6565	02-3702-8500
Online				

3. Support for Non-Korean Consumers

Find My Insurance



Access the "Find My Insurance" site operated by the General Insurance Association of Korea and Korea Life Insurance Association to view your insurance subscription history and check for any unclaimed insurance payouts.

Languages available	Websites
English and Chinese	Korea Life Insurance Association (cont.insure.or.kr) General Insurance Association of Korea (cont.knia.or.kr)

4. [Reference] Financial Guidebook for Non-Korean Consumers

Financial Guidebook for Non-Korean Consumers

This guidebook illustrates ways to facilitate the personal finance of non-Korean consumers residing in Korea (e.g., how to subscribe to insurance policies, use banks, apply for credit cards, and prevent financial fraud).

Guidebook (PDF)	Video
English, Chinese, Vietnamese, Thai, Filipino, Cambodian, Russian, and Indonesian 	English, Chinese, Vietnamese, and Thai 

外国人保险消费者专用说明

1. 保险金申请与审核

保险金申请及支付流程

保险金申请及支付一般依照以下流程进行

① 保险金申请	<p>确认合同内容及所需材料 → 通过客服电话、传真、手机、官网、客服中心等方式提交申请</p> <ul style="list-style-type: none"> 通过短信等方式，告知申请编号、负责人姓名等受理情形。
② 支付审核	<p>确认是否需要审核、调查，核实申请资料与调查内容后，决定是否支付保险金</p> <ul style="list-style-type: none"> (如有需要) 损失评估/事故调查：确认支付事由及损失金额 医疗咨询：就支付审核与损失评估工作提供医学方面专业意见
③ 通知处理结果	<p>通过短信、KakaoTalk、电子邮件等方式通知保险金支付结果。</p> <ul style="list-style-type: none"> 亦可通过手机或官网查询审核进度及结果 依据保险金支付审查结果，可能为拒绝理赔，若结果为拒绝理赔，将说明拒绝原因
④ 支付保险金	<p>通知保险金支付明细并支付保险金。</p> <ul style="list-style-type: none"> 若保险金支付延迟，将说明延迟原因、预计支付时间及延迟利息等事项。

申请保险金时所需材料

申请保险金时，需准备保险条款中规定的材料，申请前请提前向保险公司或销售负责人员确认所需材料。

※ [示例] 申请保险金时所需材料

类别	共通	诊断书	住院、出院证明	手术证明	门诊证明	牙科确认书	诊断事实证明材料
死亡	申请书 · 身分证 · 个人信息 处理同意书 ... 实报实销	●					
残疾		●					
诊断		●					●
住院		△	●				
手术		△		●			
牙		△				●	
实报实销		△	●(住院时)	●(手术时)	●(门诊时)		

- 如为“△”，若未提交诊断书，其他资料（如：手术证明）中必须注明KCD规定的诊断代码及诊断名称。
- 提交保险金申请书后，若审核过程中需补充材料，保险公司将另行通知您补交相关资料。
- 更多详细信息，请联系保险公司（☎1588-9898）。

保险金预付款制度

若确定无法在支付期限内支付保险金，保险受益人等提出申请后，保险公司将预先支付保险金预估金额的50%作为预付款。

多份合同的按比例赔付相关事项

针对实报实销医疗费用或责任赔偿相关保障等，如持有多份保险合同，保险公司之间所支付的总赔偿金额不得超过实际损失金额。



损失评估与指定评估师相关事项

申请保险事故理赔时，根据事故类型可能需进行损失评估。对于属“需进行损失评估”的案件，投保人可通知保险公司是否指定独立评估师，保险公司在无特殊情况下，原则上应予以同意。

指定对象	如理赔案件需进行事故调查，投保人等可指定独立损失评估师 • 应在3个工作日内回复是否指定评估师（必要时，最多可申请延长至10个工作日）
费用承担	• 由保险公司承担：同意指定要求，或未于7天内开始评估时 • 由投保人承担：对评估结果有异议，或自行指定评估师时
未指定时	未指定时由保险公司执行，或委托第三方执行损失评估

2. 其他注意事项

请求时效

保险金申请必须在可申请之日起三年内提出，否则保险金请求权将失效。

对于退还解约金等款项的请求权，也必须在三年内行使。

保险诈骗相关事项

- 故意隐瞒或虚假申报重要信息（如病史或职业），以及实施伪造事故、虚假理赔、虚假（夸大）住院、诊断或伤残程度申报、事后投保等行为，均属保险欺诈，依照《保险欺诈防止特别法》及《刑法》规定，禁止并将受到处罚。
- 如您被诱导参与保险诈骗或成为受害者，请立即向金融监管机构或保险公司举报。

咨询、投诉及纠纷处理

如对保险有疑问或不满（欲投诉），可通过以下方式获得协助

类别	AIA 生命	金融监督院	人寿保险协会	财产保险协会
电话	1588-9898	1322	02-2262-6565	02-3702-8500
网上谘询				

3. 外国人支援制度

查询我的保单

可通过由保险协会运营的“查询我的保单”网站，查询本人投保记录及未领取保险金信息。

支持语言	网站
英文、中文	人寿险协会 cont.insure.or.kr, 财产险协会 cont.knia.or.kr



4. [参考] 外国人金融教育资料

外国人金融生活指南

本指南包含保险、银行、信用卡使用及防诈骗等信息，旨在帮助居住在韩国的外国人更方便地进行金融活动。

指南(PDF)	视频
英文、中文、越文、泰文、菲律宾文、 柬埔寨文、俄文、印尼文	英文、中文、越文、泰文

