

CLAIM FILING INSTRUCTIONS – Group International Travel Insurance

The prompt and accurate reporting of a claim is important for the claims review process. The most common causes for late claim processing is missing information or incomplete claim forms.

Step by Step Overview

1. **Check Your Coverage:** Check to see if your claim is due to a Covered Cause and review the Covered Expenses and limits. After, follow Proof of Loss requirements and include legible required documentation with a completed claim form.
2. **Claim Form & Submission:** Submit claim form/notice and provide supporting information (see “General Proof Requirements”). You may obtain a claim form from your organization’s point of contact as it relates to this insurance. Additionally, you can contact the Insurance Company or its appointed Administrator.
3. **Review & Settlement Process:** The Insurance Company will review the claim documents to determine coverage and eligible benefits. If any required documents are missing, the Insurance Company will put the claim in "pend" status and contact the claimant to request the missing information.
 - An Explanation of Benefits is sent to the claimant explaining whether the claim has been approved or denied (in whole or in part).
 - Claim payments/reimbursements are usually by check and sent to the claimant based on the address information on the claim. Settlement may take up to 30 days from the date all required information is received.

Note: Claims are processed in the date order in which they are received.

CLAIM SUBMISSION - Include the completed claim form, proof documentation, and any other documentation supporting the claim outlined below (Proof of Loss), and send to the following:

Mail:	ADMINISTRATIVE CONCEPTS, INC. (ACI) 994 Old Eagle School Road, Suite 1005, Wayne, PA 19087- 1802
Call:	1-888-293-9229 (within the US & Canada) or 1-610-293-9229 (Outside the US & Canada)
E-mail:	aciclaims@visit-aci.com

You may also contact ACI to request status or assistance with your claim.

Be sure to keep copies of all documents for your records.

Written (or authorized electronic or telephonic) proof of loss must be sent to the Insurance Company or authorized agent within 90 days after the date of loss. If it cannot be provided within that time, it should be sent as soon as reasonably possible. In no event, except in the absence of legal capacity, should proof of loss be sent later than one year from the time proof is otherwise required.

Emergency Medical Evacuation, Medical Repatriation, Return of Remains, Security Evacuation, Trip Interruption, and Bedside Emergency Family Reunion/Bedside Visit

- **You must contact the approved Travel Assistance company that supports your program as they must approve and arrange the necessary services.**

GENERAL PROOF REQUIREMENTS

International Medical Expenses (injury or sickness)

- Itemized bills and copies of receipts/proof of payment for all medical expenses claimed. Bills and receipts must identify the claimant's name, condition/diagnosis, description of services and charges, service dates, and provider information (name, address, etc.). For Prescription medication, include copy of prescription information, proof of payment/receipts showing the claimant's name, cost of the medication, along with prescription information.

Trip Cancellation

- Medical reports, death certificates, police or other media reports, etc. (depending on the cancellation reason).
- Confirmation of prepaid, unused and non-refundable amounts expenses for the trip (proof of expenses):
 - Charges imposed by a travel agency, tour operator, or other travel supplier for the Covered Trip.
 - Prepaid, unused, non-refundable airfare and sea or land accommodations.
 - Any other reasonable expenses for travel, lodging, or scheduled events.

Trip Interruption

- If as a result of a medical condition - Medical reports evidencing the diagnosis, condition, dates.
- Death certificates, police or other media reports.
- Proof of destruction of your principal residence, etc.
- Proof and receipts for the cost for a one-way economy air and/or ground transportation ticket.

Trip Delay

- Medical reports, death certificates, police or other media reports, letter from airline or similar provider stating reason for delay, proof of length of delay (e.g. 12 hours from scheduled departure), etc.
- Proof and receipts for expenses incurred during delay.

Personal Property (Loss or Theft)

- Report from appropriate authorities or police
- Documentation showing value or estimates of cost to repair/replace
- Property Irregularity Report Form – If loss occurred while in the custody of an airline
- Receipts or replacement estimates from a reputable dealer for items \$150 or over

Catastrophic Accident (Death, Dismemberment, Paralysis)

- A Certified copy of the death certificate, police report, autopsy report, medical records or reports, news/media clippings, eyewitness statements, and complete accident details
- Copy of Beneficiary Designation (if applicable)

POLICYHOLDER IS REQUIRED TO PROVIDE VERIFICATION OF ELIGIBILITY. ALL CLAIMS SHOULD INCLUDE TRIP DETAILS (ITINERARY, PURPOSE OF TRIP, DESTINATION, TRAVEL DATES) AND CONFIRMATION TRAVEL WAS AUTHORIZED AND/OR SPONSORED BY THE POLICYHOLDER.

Disclaimer

Claims are subject to verification of coverage and benefits in the insurance Policy. Full details of the coverage are contained in your Policy. Mercer does not have authority over the adjudication of a claim and Mercer does not pay claims on behalf of an insurer.