

CLAIM FILING INSTRUCTIONS – International Travel Insurance

The prompt and proper reporting of a claim is important to the overall claims review process.

Step by Step

1. Check your coverage

Check to see if your claim is due to a Covered Cause. Then review the Covered Expenses. After this, follow Proof of Loss requirements and include legible documentation with your completed claim form. The most common causes for late claim processing is lack of information or incomplete claim forms.

2. Obtain Claim Form

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 Claims Administrator. You may also contact Mercer to obtain the claim form. Reporting the claim should be done as soon as reasonably possible.

3. Submit Claim Form and include Supporting Documentation

Submit claim form/notice and provide supporting information as required.

4. Insurance Company Receives Claim

Insurance Company reviews the form and verifies that all the required documents are received in respect of the claim. Please note that claims are processed in the date order in which they are received. If any of the required documents in support of the claim are missing, the Insurance Company will place the claim in "pend" status and contact the Covered Person to request the missing information.

5. Final Review & Settlement

Once Insurance Company has received all the required information, it will be reviewed and processed in accordance with the policy provisions. An Explanation of Benefits will be sent to the claimant explaining whether the claim has been approved or denied (in whole or in part). Payment for covered claims is either done by check or direct deposit to the payee/beneficiary. Settlement of a claim may take up to 30 days from the date all information is 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., 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.

Proof of Loss Requirements - by Benefit

Medical Expenses (injury or sickness)

- Itemized bills and copies of receipts for all medical expenses being claimed including the claimant's name, condition being treated (diagnosis), description of services, date of service(s) and the charge made for each service
- Prescription medication – receipts showing the claimant's name and the cost of the medication

Note: It is ok if your medical bills and/or receipts are in a foreign currency and/or not in English.

Trip Cancellation

- Medical reports, death certificates, police or other media reports, etc. (depending on the reason the trip was cancelled)
- Confirm the non-refundable amounts paid for the trip (proof of expenses)
 - any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the Covered Trip
 - any prepaid, unused, non-refundable airfare and sea or land accommodations
 - any other reasonable additional Trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable

Trip Interruption

- Medical reports, death certificates, police or other media reports, proof of destruction of your principal residence, etc. (depending on the reason the trip was interrupted)
- 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. 18 hours from scheduled departure), etc. (depending on the reason the trip was delayed)
- Proof and receipts for expenses incurred during delay

Accidental Death, Dismemberment, Paralysis

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

All claims should also include Trip Information – itinerary, purpose of trip, destination, travel dates, and confirmation that trip was authorized or sponsored by the Policyholder.