

International Health Plan

CLAIM FORM

HOW TO COMPLETE

Please complete in CAPITAL LETTERS and tick relevant boxes. Failure to complete the form fully will delay settlement of your claim. Please ensure you have read the 'how to make a claim' section of the Policy Guide prior to making a claim.

You must give us notice of a claim as soon as practicably possible after the start of treatment, even where original invoices are not yet available.

To help us deal with your claim promptly, please:

1. Complete a separate claim form for each person and each illness/accident/dental/pregnancy and childbirth/well being benefit claim.
2. Ensure that the doctor who treats you fully completes the sections overleaf.
3. ALL questions must be completed in full.
4. Original accounts for treatment received must be submitted.

The Assistance Company must be contacted for all claims under benefits requiring pre-authorisation and any claims likely to exceed £2,500/\$2,500/€2,500.

A. PATIENT INFORMATION (to be completed by you/your legal representative)

1. Title: Mr Mrs Ms Miss Other _____

Surname: _____ First Name(s): _____

2. Date of Birth: / / 3. Policy Number _____

4. Gender: Male Female Other _____

5. Telephone: 6. Email: _____

7. Full Mailing Address: _____

City: _____ State/Region/County: _____

Postcode: Country: _____

B. CLAIM INFORMATION (to be completed by you or your legal representative)

8. State the nature of the illness/symptoms: _____

9. Have you ever received treatment (including over the counter medication) for this condition or any related condition before this episode?
 Yes No If yes, please provide details of previous treatment _____

10. When did symptoms first occur? / / _____

11. If the cause of the illness relates to an accident, please state the date (dd/mm/yyyy) of the accident and give details of the circumstances and injuries received: _____

12. Do you have any other insurance that provides cover for healthcare benefits? Yes No
 If yes, please provide details of the insurance policy: _____

13. Please complete the following table:

Date of treatment	Your expenses incurred	Currency and amount paid	Who should be paid	You chosen currency of reimbursement

14. Are further accounts to be submitted? Yes No

If so, please provide details

15. Is this a continuation of previous or current treatment for which you have already claimed under this plan? Yes No

If so, please provide details including claim reference number Ref:

16. Please provide the name and address of your usual General Practitioner:

Name: Address:

City: State/Region/County:

Postcode: [][][][][][][][]

Telephone: [][][][][][][][][][][][][][][][][][]

Email:

17. Please provide details of other doctors and/or surgeons who have treated you for this or related conditions:

18. APRIL International UK handle claims on behalf of their underwriters; AXA XL Insurance Company UK Limited and AXA XL Underwriting Agencies Limited. CEGA Group have also been appointed to handle some claims. In order to process your claim we require your consent, you do have the right not to give consent, but if you do so we may not be able to process your claim. You are consenting to:

- > APRIL International UK reviewing the information in any additional medical reports or health records that may be requested in order to process your claim.
- > APRIL International UK sharing medical and health information with the underwriters and CEGA Group

Please initial here to confirm your consent []

I wish to see any report from the doctor before it is sent to you (please see important information in section E)

It is important that you understand that any information, statements or answers made by you to us are your responsibility. You must take reasonable care not to make a misrepresentation when answering these questions.

I declare that the answers in this form and any other information provided are true and complete to best of my knowledge.

Signature of Patient (Parent/Guardian to sign if patient is under 16):

Date signed: [dd] / [mm] / [yyyy]

THE SECTION BELOW MUST BE COMPLETED BY THE TREATING PHYSICIAN

C. MEDICAL INFORMATION (to be completed by treating physician)

19. Please state the date on which the patient first consulted you for this or any similar or related condition: [dd] / [mm] / [yyyy]

20. Please describe the symptoms presented:

21. Please advise when these symptoms first occurred:

22. Please detail your diagnosis of the illness/injury:

23. Please provide a detailed history including dates of this or any related medical conditions for which previous treatment and/or investigation took place:

24. Is the condition likely to be considered congenital or a birth defect? Yes No

If yes, please provide details:

25. If all or part of the treatment was in respect of elective cosmetic surgery, please indicate the amount or the proportion of the costs involved:

26. In respect of claims for pregnancy and childbirth, please state the expected delivery date and the date on which the patient first consulted you for this pregnancy:

First consultation date: [dd] / [mm] / [yyyy]

Expected delivery date: [dd] / [mm] / [yyyy]

27. Please provide your name, address and details:

Name: Address:

City: State/Region/County:

Postcode: [][][][][][][][]

Telephone: [][][][][][][][][][][][][][][][][][]

Email: Qualifications:

Signature of treating physician:

Date signed: [dd] / [mm] / [yyyy]

D. SUBMITTING THE FORM

Please submit the completed claim form along with the supporting invoices and/or receipts and your full bank account details by email to: claims@april-international.co.uk

You must retain the original documents as we have the right to request them.

E. IMPORTANT INFORMATION

Access to medical reports Act 1988

Before giving your consent to us obtaining a Medical Report, you should read the following information as it sets out your rights under the above act.

- › When dealing with your claim, we may need to apply for a medical report from a doctor who has treated you. We need your consent to apply for a report.
- › You do have the right not to give consent, but if you do so we may not be able to process your claim.
- › If we need a report we will write to you to tell you the date it was requested.
- › If you allow us to seek a medical report from a doctor who has treated you, you can indicate in the box above if you wish to see the report (or have a copy of it) before it is sent to us. If you would like to see the report, you will have 21 days to contact the doctor about arrangements for you to see the report. If the 21 days lapses and these arrangements have not been made then the doctor will send us the report.
- › If you disagree with the information in the report, you can contact the doctor to change it. If the doctor does not agree with you, they will ask you to write a statement which includes your views and this will be attached to the report.
- › The doctor does not have to show you parts of the medical report if they think it could cause harm to your physical or mental health.
- › If the doctor does not want you to see part of their report, they will tell you in writing, but you can still view other parts of the report.
- › You can ask the doctor to see the report at any time within six months of the doctor sending it to us.
- › Your doctor may charge you for a copy of the report. This charge is not covered by your policy.

Data Privacy

For full information about how we process and protect your personal information please refer to our Privacy Policy which can be viewed by clicking on the site terms and conditions on our website www.april-international.co.uk.

How We Use Your Information

The personal information, provided by you (or anyone acting on your behalf), is collected by or on our behalf and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, insurance mediation, research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as 'special category data, we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- › It is necessary for us to process your personal information to provide this policy and services related to it. We will rely on this for activities such as providing you with information about your quote, assessing your application, managing your policy, handling claims and providing other services to you.

- › We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records, developing, improving our products and services, and providing information about our products and services to you.
- › We have a legal or regulatory obligation to use such personal information.
- › We need to use such personal information to establish, exercise or defend our legal rights.
- › You have provided your consent to our use of your personal information, including special category data.

How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following types of third parties:

- › Insurers, Reinsurers, Regulators and Authorised/Statutory Bodies
- › Fraud prevention agencies
- › Crime prevention agencies, including the police
- › Suppliers carrying out a service on our behalf
- › Other insurers, business partners and agents
- › Other companies within the APRIL Group

As we operate as part of a global business, we may transfer your personal information outside the European Economic Area (EEA) for these purposes where adequate protection is in place.

Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we may check your details with fraud prevention agencies and sanction websites, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used.

Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes. If you object to an automated decision, we may not be able to offer you an insurance quotation.

Contact Us

Please contact us if you have any questions about our privacy policy or the information we hold about you.

Please note that APRIL International UK has authority from the insurers to handle claims on their behalf subject to certain limitations. If you do not wish us to act on this claim as an agent of both yourself and insurers, you should advise us by return and we will arrange for handling of your claim to be managed by insurers themselves.

This plan is administered by APRIL International UK Ltd and underwritten by AXA XL Insurance Company UK Limited or AXA XL Underwriting Agencies Limited, as displayed on the Certificate of Insurance.

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