

Medical Claim Form

IMPORTANT NOTICE: Written notice of claim must be provided within 90 days of the loss. Written proof of loss must be provided within 90 days after the date of loss. If it cannot be provided within that time period, it should be sent as soon as reasonably possible. In no event, except in the absence of legal capacity, will proof of loss be accepted more than one year from the date it was otherwise required.

Please mail your completed Claim Form with itemized bills and receipts to:
(to expedite your claim, please fax it with readable receipts)

Chubb USA (800) 336 0627 Inside USA
PO Box 5124 (302) 476 6194 Outside USA
Scranton, PA 18505-0556 (302) 476 7857 Fax
ACEAandHClaims@chubb.com

Please complete Sections A, B, C, & E. Complete Section D if the claim is for a dependent, other coverage is in effect, or if the claim is accident related. Complete a separate Claim Form for each individual.

Section A. Policyholder/Patient Information

Policyholder: _____ Policy Number: _____
Insured's Name: _____ Date of Birth: _____
Patient's Name: _____ Date of Birth: _____
Home Address: _____

Please provide telephone and facsimile numbers, with country and city codes.

Home #: _____ Work #: _____ Fax #: _____
E-mail: _____
Manager: _____ E-mail: _____
Work #: _____ Fax #: _____

Section B. Travel Information

My trip location is in (country of trip): _____
I/We left the above country on (DD/MM/YY): _____
I/We visited the following countries: _____
I/We are expected to return home on (DD/MM/YY): _____

The purpose of my/our trip was: _____

Section C. Payment Information

Please complete either Option 1, Option 2 or Option 3

Option 1 - Payment to Insured

Your home address as listed above Direct deposit to your bank account

Name on account: _____ Account #: _____

Bank Name: _____ Swift Code: _____

Bank Address: _____ Currency: _____

IBAN: _____

Option 2 - Payment to Provider, e.g. hospital, physician

Please complete Provider's name and address in Section E of this Claim Form

Option 3 - Payment to Policyholder

Policyholder listed below

Policyholder's Name: _____

Policyholder's Address: _____

Payment Authorization: I authorize payment directly to me or to the healthcare provider in Section E of this Claim Form.

Insured's Signature: _____ Date: _____

Patient's Signature and Release (Parent or Guardian, if claim is for a minor): I certify, to the best of my knowledge, that this Claim Form does not contain any false, misleading, or incomplete information. I authorize the release of all records or other information which may be necessary to determine claim payment.

Patient's Signature: _____ Date: _____

Section D. Other Coverage Information

Complete only if the claim is for a dependent and/or other coverage is in effect or if the claim is accident or work related.

Do you have any other insurance? Yes No

If yes, please provide source of insurance: _____

Is this claim accident related? Yes No Is this claim work related? Yes No

If yes, please provide documents relating to accident or work injury.

If claim is due to accident, are you seeking reimbursement from another source? Yes No

If yes, please provide source: _____

Spouse's Name: _____ Spouse's insurance company: _____

Dependent's date of birth: _____ Is your dependent a full-time student? Yes No
If yes, please provide documentation of current academic registration

Section E. Physician or Provider

Name of physician or provider: _____ Phone #: _____

Address: _____

Diagnosis or nature of illness or injury: _____

Date of illness (first symptom) or injury: _____

Date first consulted for this condition: _____

Hospital confinement dates: *From* _____ *To* _____ Date able to return to work: _____

Total disability dates: *From* _____ *To* _____ Partial disability dates: *From* _____ *To* _____

Patient's account #: _____ Amount paid: _____ Balance due: _____

Place of service: _____

Diagnosis code and description: _____

Authorization and Assignment of Benefits

I, the undersigned authorize any hospital or other medical-care institution, physician or other medical professional, pharmacy, Insurance support organization, governmental agency, group policyholder, Insurance company, association, employer or benefit plan administrator to furnish to the Insurance Company named above or its representatives, any and all information with respect to any injury or sickness suffered by, the medical history of, or any consultation, prescription or treatment provided to, the person whose death, injury, sickness or loss is the basis of claim and copies of all of that person's hospital or medical records, including information relating to mental illness and use of drugs and alcohol, to determine eligibility for benefit payments under the Policy Number identified above. I authorize the policyholder, employer or benefit plan administrator to provide the Insurance Company named above with financial and employment-related information. I understand that this authorization is valid for the term of coverage of the Policy identified above and that a copy of this authorization shall be considered as valid as the original.

I agree that a photographic copy of this Authorization shall be as valid as the original.
I understand that I or my authorized representative may request a copy of this authorization.
I understand that I or my authorized representative may revoke this authorization at any time by providing the insurance company with written notification as to my intent to revoke.

Signature of Insured or Authorized Representative: _____

Relationship (if other than Insured): _____ Dated: _____

Address: _____

Fraud Warning: Certain states require specific state mandated fraud language to be included on all claims forms while other states use a generalized fraud stated. We have adopted the fraud warning language prescribed by the District of Columbia as its standard fraud statement. Unless otherwise noted below this statement shall be included on all claims forms, applications and enrollment forms.

District of Columbia Generic Warning:

It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and / or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

The following states have required us to use state specific language as follows:

California

For your protection California law requires the following to appear on this form:

Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages.

Florida

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

New York

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

Oklahoma

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the process of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania:

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland/Oregon

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Virginia

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a claim containing a false or deceptive statement may have violated state law.