

OVERSEAS MEDICAL EXPENSES
Document Checklist



5. Document Checklist	
<i>Failure to supply the below evidence, information or documentation could delay settlement of your claim. Please see below FAQ section for the reasons these documents are required.</i>	
Documents Required	Enclosed
Confirmation of Insurance – Account number and SORT code OR First 6 and last 4 digits of credit card to be provided as appropriate.	
Travel Details – Flight tickets, booking invoice, itinerary	
Outpatient Medical Expenses Invoices & Receipts – Issued by the treating doctor or hospital detailing your illness or injury	
Inpatient Medical Expenses Invoices & Receipts – as per “Outpatients”	
Medical Certificate for illness - Completed by the GP of ill person if required by section 1 above.	
International SOS 24 Hour Emergency Service Contact Confirmation –The reference number provided by International SOS Assistance	
Details of other Travel Insurance and/or Travel Insurance attached to credit cards or bank accounts	

MEDICAL RECEIPTS/BILLS/INVOICES

Q: Why are these needed?

A: These documents show how much you have been charged for medical treatment you received during the holiday/trip. Wherever possible these should be separated and itemized so that we can check the treatment is covered under the policy and that the charges are reasonable.

NB. If you travelled to France and your medical expenses were incurred there, please make sure that you have signed the 'Feuille de Soins' form, which you should have with your medical bills, before you send these in to us.

Q: Where can I find these?

A: You may have been given these receipts by the doctor or hospital or they may be the receipts you should have kept for any medication you had to buy during the holiday/trip.

MEDICAL CERTIFICATE FOR MEDICAL EXPENSES CLAIMS

Q: Why is this needed?

A: When a medical expense claim is made because of a serious illness, injury or death a **medical certificate** from that person's General Practitioner may be needed.

Q: What do I need to do?

A: This form must be filled in by the usual General Practitioner of the person who is ill or who has died. It must be the General Practitioner, not a consultant or other doctor, as the General Practitioner is able to comment on all parts of the person's relevant medical history. It is very important that all parts of the certificate we send you are completed. A letter or different document sent from your General Practitioner may not be sufficient to allow us to process your claim.

NB: *Where you have been provided medical assistance by our Medical Team and verification has already been obtained from your GP, in such instances, it is not necessary for you to complete the GP Medical Certificate.*

Q: What is the date of issue of my insurance?

A: This is either the date that you opened/upgraded your account/card, date that you booked your trip, whichever is the latter.

Q: Can I claim the GP's fee for completing the medical certificate?

A: Unfortunately not. Any charge for the completion of this certificate is the responsibility of the insured and is not refundable under the insurance policy.

24 HOUR EMERGENCY ASSISTANCE PROVIDER REFERENCE NUMBER

Q: What is this?

A: Most insurers insist that the 24 hour Assistance Provider they use is contacted in the event of a medical emergency overseas. If you did contact International SOS on our 24 hour Medical Emergency Assistance number, it is important that we have these details as they hold additional information to help us process your claim.

Q: Where can I find this?

A: This should have been given to you over the telephone when you called our 24 hour Emergency Assistance line.

DETAILS OF OTHER INSURANCE – PRIVATE MEDICAL OR OTHER TRAVEL INSURANCE

Q: Why is this needed?

A: Insurance companies have an agreement that if you have two policies covering the same circumstances, both companies will split the cost of the claim between them. For this reason, it is a condition of your insurance that you must tell us if you have other policies or potential cover for what you are claiming for with us, elsewhere. Please bear in mind that many credit cards include some cover while you are overseas and for items you have purchased. Therefore you should check the cover available to you.