
HOW TO FILE A CLAIM

PAYMENT TO MEDICAL PROVIDERS

CAA Assistance will pay *hospitals, physicians* and other medical providers directly, whenever possible. While most medical providers will agree to accept direct payment from us, there are some providers who will require that you pay them directly.

Where direct payment cannot be arranged, we will **reimburse** eligible expenses on the basis of *reasonable and customary costs*. If you pay eligible expenses directly to a health service provider without prior approval by CAA Assistance, these services will be reimbursed to you on the basis of the *reasonable and customary costs* that would have been paid directly to such provider by the *Insurer*. Medical charges that you pay may be higher than this amount, therefore you will be responsible for any difference between the amount you paid and the *reasonable and customary costs* reimbursed by the *Insurer*.

Please note that some benefits are **reimbursable** on your return. Check the benefits section for the insurance coverage(s) you have purchased to see which benefit(s) this applies to.

SUBMITTING YOUR CLAIM

You must substantiate your claim by providing the documents described in the applicable insurance coverage(s) below. (The *Insurer* is not responsible for charges levied in relation to any such documents.)

Indicate your *policy* number on all correspondence and send the claim form and all required documents to:

CAA Travel Insurance

Active Care Management Inc.

PO Box 308 Station A

Windsor, Ontario N9A 6K7

Email: orionclaims@acmtravel.ca

Phone Numbers: Located on page 41.

EMERGENCY MEDICAL INSURANCE and VISITORS TO CANADA INSURANCE

1. A completed Medical Expenses Claim Form (provided by CAA Assistance upon notification of claim).
2. For accidental dental expenses you must provide an accident report from the *physician* or dentist.
3. Original itemized bills from the licensed medical provider(s) stating the patient's name, diagnosis, date and type of treatment, and the name, address and telephone number of the provider, as well as the original transaction documents proving that payment was made to the provider. (For Canadians covered by *GHIP*, copies of itemized bills are accepted only if the *Insured* has already dealt directly with *GHIP*).
4. Original prescription drug receipts from the pharmacist, *physician* or *hospital* indicating the name of the prescribing *physician*, prescription number, name of preparation, date, quantity and total cost.
5. For out of pocket expenses: an explanation of expenses accompanied by the original receipts.

HOLIDAY PROTECTION In addition to the items required under Trip Cancellation & Interruption Insurance, you must also submit:

1. Satisfactory evidence that you have booked and paid for a replacement *trip*.
2. An itemized Travel Agency invoice, for the replacement *trip*, showing fares, deposits, travel dates, final payment and date thereof.
3. A copy of the CAA Travel Insurance *policy* for the replacement *trip*.

TRIP CANCELLATION & INTERRUPTION INSURANCE

Benefits under this insurance coverage are payable to you unless you authorize and direct the *Insurer*, in writing, to pay the eligible claim amount to a third party.

1. A completed Trip Cancellation & Interruption Claim Form (available by contacting CAA Assistance. We need proof of the cause of the claim, including:
 - a. if your claim is for medical reasons, a medical certificate completed by the attending *physician* stating why travel was not possible as booked and a copy of the entire medical file of any person whose health or medical condition is the reason for your claim; or
 - b. a report from the police or other responsible authority documenting the reason for the delay if your claim is due to misconnection.
2. Original invoices and receipts.
3. Original tickets.
4. Other supporting documentation as requested.

TRIP CANCELLATION

1. For cancellation due to a disaster or event independent of any intentional act or negligence, accident on the way to departure, jury duty, subpoena, transfer or involuntary loss of employment: a legal certificate (police report, the summons and/or subpoena, record of employment) confirming the circumstances of the cancellation and a letter from *your* employer (if applicable).
2. For penalties: a copy of the *travel supplier's* or the airline's publication confirming the cancellation penalties imposed.
3. For default coverage: written notice of claim must be submitted within 60 days of the *day* on which the *travel supplier* announces that it is in *default* :
 - a. copies of receipts and proofs of payment to *travel suppliers*;
 - b. copies of unused transportation or accommodation documents; and
 - c. where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of the undelivered *travel services*.

TRIP INTERRUPTION

1. For out of pocket expenses: an explanation of expenses in the event of a late return, along with original receipts.
2. For death or repatriation: a death certificate accompanied by receipts from the funeral home, airline, etc.
3. For default coverage: written notice of claim must be submitted within 60 days of the *day* on which the *travel supplier* announces that it is in *default*:
 - a. copies of receipts and proofs of payment to *travel suppliers*;
 - b. copies of unused transportation or accommodation documents; and
 - c. where appropriate, evidence of claim to or reimbursement from any federal, provincial or other compensation fund or any other source (including credit card companies) that is legally responsible or under contract to reimburse *you* for the cost of the undelivered *travel services*.
4. For BounceBack benefit, contact *CAA Assistance* for claim form and instructions.
5. Other supporting documentation as requested.

TRAVEL ACCIDENT INSURANCE

For forms and instructions, contact *CAA Assistance*.

BAGGAGE INSURANCE

1. A completed claim form (available by contacting *CAA Assistance*).
2. For loss:
 - a. a report by the police or the hotel manager, tour guide or transportation authorities in whose custody the insured property was at the time of loss;
 - b. adequate proof of loss, (original purchase receipts, original replacement receipts or original replacement estimates on store stationery or letterhead) ownership and itemized value.
 - c. a Property Irregularity Report when luggage is lost or damaged while in the custody of the airline or *common carrier*.
3. For baggage delay *you* must supply proof of delay of checked baggage from the *common carrier* and original receipts of purchase:
 - a. original itemized receipts for expenses actually incurred;
 - b. a copy of the baggage claim ticket;
 - c. a copy of *your* airline or *common carrier* ticket;
 - d. verification of the delay of checked baggage from the airline or *common carrier* including the reason and the duration of the delay; and
 - e. a copy of the delivery receipt.