



## What to do in case of a claim?

### Kind of claim:

1. Hospital admittance
2. Other Medical claim
3. Disability
4. Death
5. Travel
6. Damaged goods
7. Liability & Legal assistance

**Client advantages:** get the lowest rates for air travel tickets, car rental and hotel accommodation.

### 1. Hospital admittance and repatriation/evacuation

In the event of a **hospital admittance (inpatient or day patient)**, please contact the according alarm centre as soon as possible:

€LP, GSI, Diplobel, GFI : +32 (0)2 669 0880 or help@expatinsurance.eu  
IHI policies : +45 (0)33 15 33 00 or emergency@ihi.com

They will provide the hospital with a **payment guarantee**. Be aware of the fact that not all hospitals accept payment guarantees from foreign insurance companies.

Direct payment to the hospital can only be effected if the alarm centre has provided a guarantee prior to (or at the moment of) the hospitalization.

In case of direct payment by the insurer to the hospital, the eventual deductible (own share for the patient) or excluded items on the invoice, are recoverable from the patient.

If no direct payment is possible with the hospital, or for additional bills following to the hospitalization, please see point 2 (other medical claim).

In case a **repatriation or evacuation** is needed, the alarm centre will also decide, together with the local treating doctor, what is best to do.

Please do not interfere in the organization of such process. Always arrange repatriations, evacuations and accompaniments in dialogue with the alarm centre.

Never book your own tickets or hotels, leave this to the alarm centre. Every own initiative can be subject of rejection or limitation of the reimbursement. In general alarm centers have best experience in handling such operations and they have better fares.



## 2. Other Medical claims

In case of ambulatory treatment (outpatient), or in case the hospital does not accept a direct payment from the insurer, you will have to pay the bills yourself, and get reimbursed later.

**Tip:** use your credit card to pay the hospital. This gives you a time lapse before you really have to pay. During that time you can start up the reimbursement procedure.

**To get reimbursed please complete following claim form:**

[www.expatsinsurance.eu/pdf-files/CLAIM\\_FORM\\_MEDICAL\\_&\\_ACCIDENT.pdf](http://www.expatsinsurance.eu/pdf-files/CLAIM_FORM_MEDICAL_&_ACCIDENT.pdf)

and send it together with the ORIGINAL bills (no copies, no scans) to:

Expat & Co BVBA  
Claims Dept.  
Statiestraat 27  
1740 Ternat  
BELGIUM

If you have a social security health cover, first send the ORIGINAL bills to your health fund (mutuelle, ziekenfonds, krankenkasse, ...). They will reimburse their part first.

You send us the claim form, a copy of the bills, and the ORIGINAL reimbursement attestation for the remaining part of the reimbursement.

## 3. Disability

If, after an accident or disease you keep a temporary or permanent disability to work, please complete the following claim form:

[www.expatsinsurance.eu/pdf-files/CLAIM\\_FORM\\_DISABILITY.pdf](http://www.expatsinsurance.eu/pdf-files/CLAIM_FORM_DISABILITY.pdf) and send it back to **claims@expatsinsurance.eu** .

## 4. Death

In case of death of an insured person, please complete following claim form:

[www.expatsinsurance.eu/pdf-files/CLAIM\\_FORM\\_DEATH.pdf](http://www.expatsinsurance.eu/pdf-files/CLAIM_FORM_DEATH.pdf) and send it, together with the ORIGINAL documents (no copies, no scans) to:

Expat & Co BVBA  
Claims Dept.  
Statiestraat 27  
1740 Ternat  
BELGIUM



In case of the death of a family member in the home country, please do not buy your return tickets yourself, but call or mail the according alarm centre (see point 1), who will provide you with tickets at the lowest rates. Every own initiative can be subject of rejection or limitation of the reimbursement.

## 5. Travel delay, cancellation or baggage claim

In case of cancellation, travel delay or baggage claim, please complete following claim form:

[www.expatsinsurance.eu/pdf-files/CLAIM\\_FORM\\_TRAVEL.pdf](http://www.expatsinsurance.eu/pdf-files/CLAIM_FORM_TRAVEL.pdf), and send it back to

**claims@expatsinsurance.eu**, together with police or air carrier reports, and a summary and description of the lost or damaged goods.

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## 6. Damaged goods (content/household furniture)

In case of damage to content and household furniture, please complete following claim form: [www.expatsinsurance.eu/pdf-files/CLAIM\\_FORM\\_GOODS.pdf](http://www.expatsinsurance.eu/pdf-files/CLAIM_FORM_GOODS.pdf) and send it back to **claims@expatsinsurance.eu**, together with eventual police reports (in case of theft), and a summary and description of the lost or damaged goods.

## 7. Liability & Legal assistance

In case of a claim with a third party, and concerning liability, please complete following claim form: [www.expatsinsurance.eu/pdf-files/CLAIM\\_FORM\\_LIABILITY\\_LEGAL\\_ASSISTANCE.pdf](http://www.expatsinsurance.eu/pdf-files/CLAIM_FORM_LIABILITY_LEGAL_ASSISTANCE.pdf) and send it back to **claims@expatsinsurance.eu** with all necessary documents and correspondence.

## Client advantage: How to buy lowest rate travel tickets?

Expat & Co has negotiated special rates for their clients with travel agency Connections.

Contact **b2b@connections.be**, quote the Expat & Co promotion code "**ExpatCNX20122010**", and get the lowest fares for air travel tickets, car rental and hotels.

For more information, contact Expat & Co at:

tel: +32 (0)2 463 04 04 (during office hours; GMT +1)  
email: [claims@expatsinsurance.eu](mailto:claims@expatsinsurance.eu)

Kind regards,

Expat & Co bvba  
Statiestraat 27  
1740 Ternat  
BELGIUM  
[www.expatsinsurance.eu](http://www.expatsinsurance.eu)