

UNDERSTANDING YOUR BENEFITS

Keep your Zurich Group Travel Insurance Policy ID CARD for future reference.

HOW TO SUBMIT HOSPITAL AND PHYSICIAN CLAIMS

You must submit a completed claim form for any benefits to be paid. Claim forms can be obtained by calling toll-free 866-409-5734 or by e-mail at @hsri.com. Complete the form in its entirety. Failure to do so will result in a delay in claim payment. Allow two weeks for claim processing. If you receive correspondence from the claim office, please respond promptly. Please refer to your certificate and other policy documents for timeframe limitations on: (1) notifications of claims following the date of accident or commencement of sickness; and (2) submission of medical bills following the date of treatment.

Payment will be made to the provider of service unless a paid receipt is sent with the bill. If you have paid the charges, you must submit the bill for reimbursement.

TRAVEL ASSISTANCE PROVIDER:

Zurich Group Travel Insurance Policy

Policy Number: GPT 4152928

provides emergency medical and travel services and pre-trip information services. Please call or email when:

- You require a referral to a hospital or doctor
 - You are hospitalized
 - You need to guarantee payment for medical expenses
 - You experience local communication problems
 - Your safety is threatened by the sudden occurrence of a security event.
- Please refer to the Description of Services for a full list of services available to you.

