

## WHAT TO DO IN CASE OF A CLAIM?

### KIND OF CLAIM:

- A. Normal claim
  - A1. Hospital Admittance
  - A2. Other Medical Claim
  - A3. Disability
  - A4. Death
  - A5. Travel
  - A6. Damaged Goods
  - A7. Liability & Legal Assistance
- B. ELECTRONIC CLAIM

### A. NORMAL CLAIMS

#### A1. HOSPITAL ADMITTANCE AND REPATRIATION/EVACUATION

In the event of a **hospital admittance (inpatient or day patient)**, please contact our alarm centre as soon as possible on +32 (0)2 669 0880 or [help@expatinsurance.eu](mailto:help@expatinsurance.eu)

We 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 of payment prior to (or at the moment of) the hospitalisation.

In case of direct payment by the insurer to the hospital, the possible contractua ldeductible (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 hospitalisation, 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 organisation 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 to rejection or limitation of the reimbursement. In general alarm centers have best experience in handling such operations and they have better fares.

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## A2. OTHER MEDICAL CLAIMS

In case of ambulatory treatment (outpatient), or in case the hospital or doctor 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/en/claims](http://www.expatsinsurance.eu/en/claims) (claim form Medical & accident)

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

Expat & Co BVBA  
Claims Dept.  
P. Cooremansstraat 3  
1702 Groot-Bijgaarden  
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 must send us the claim form, a copy of the bills, and the ORIGINAL reimbursement attestation for the remaining part of the reimbursement. If you would like to send your claim electronically, please make sure you follow the instructions on page 4 of this document.*

## A3. 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/en/claims](http://www.expatsinsurance.eu/en/claims) (claim form Disability)


**and send it back to [claims@expatsinsurance.eu](mailto:claims@expatsinsurance.eu).**

## A4. DEATH

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

[www.expatsinsurance.eu/en/claims](http://www.expatsinsurance.eu/en/claims) (claim form Death) and send it, together with the ORIGINAL documents (no copies, no scans) to:

Expat & Co BVBA  
Claims Dept.  
P. Cooremansstraat 3  
1702 Groot-Bijgaarden  
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 to rejection or limitation of the reimbursement.

**A5. TRAVEL DELAY, CANCELLATION OR BAGGAGE CLAIM**

In case of cancellation, travel delay or baggage claim, please complete following claim form: [www.expatinsurance.eu/en/claims](http://www.expatinsurance.eu/en/claims) (*claim form Travel*), and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu), together with police or air carrier reports (P.I.R.), and a summary and description of the lost or damaged goods.

**A6. DAMAGED GOODS (CONTENT/HOUSEHOLD FURNITURE)**

In case of damage to content and household furniture, please complete following claim form: [www.expatinsurance.eu/en/claims](http://www.expatinsurance.eu/en/claims) (*claim form Goods*) and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu), together with Possible police reports (in case of theft), and a summary and description of the lost or damaged goods.

**A7. LIABILITY & LEGAL ASSISTANCE**

In case of a claim with a third party, and concerning liability, please complete following claim form: [www.expatinsurance.eu/en/claims](http://www.expatinsurance.eu/en/claims) (*claim form Liability & Legal assistance*) and send it back to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu) with all necessary documents and correspondence.

**FOR MORE INFORMATION, CONTACT EXPAT & CO AT:**

tel: +32 (0)2 463 04 04 (during office hours; GMT +1)

email: [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu)

**Kind regards,**

Expat & Co bvba

P. Cooremansstraat 3

1702 Groot-Bijgaarden

BELGIUM

[www.expatinsurance.eu](http://www.expatinsurance.eu)

## B. ELECTRONIC CLAIMS

Due to popular request, and realising that the postal service is not equally reliable in every country, we also accept electronic claims under the following **strict conditions**:

- a. You can always claim electronically on **Full Cover** (integral) policies.
- b. You can claim electronically on **Top-Up (additional to social security)** policies providing you have organised all the administration with your social security. If not (if Expat & Co has to coordinate your social security administration) then **we will absolutely need the original documents (no copies, no scans)**. Social security only accepts original documents.
- c. We will only accept clearly legible scans of invoices and related documents. **Photographs, low quality scans or scans with parts of the invoice missing, will NOT be accepted.** Even if you believe a section of the invoice is not relevant, please include it in your claim (including legible headers, footnotes and page numbers). It is always better to send too much information rather than not enough.
- d. Medical Claims should always include a diagnosis or an ICD-code (International Classification of Disease) so that we can ascertain the reason for your visit.
- e. YOU MUST KEEP THE ORIGINAL DOCUMENTS FOR AT LEAST 2 YEARS, so that in case of an audit, or should questions arise, we can fall back on the original documents. If you do not keep the original documents safe, then we may consider the payment to be invalid and request the payment to be returned to us.
- f. Claims can be sent to [claims@expatinsurance.eu](mailto:claims@expatinsurance.eu) with an attachment of maximum 5MB. If your documents are larger, then please send them via [www.wetransfer.com](http://www.wetransfer.com) stating your name and policy number.
- g. You and we will have double the amount of work if you choose to ignore these rules. Additionally you will need to wait longer for your payment. An insurer can only pay out if the claim file is complete and correct.
- h. We reserve the right to refuse certain persons, who appear to be abusing this system or are consistently flouting these rules, for electronic claims. Expat & Co has the right, by random sampling, to request the original documents within two year after the claim has been filed. These originals will then need to be sent by post or courier.

We thank you for your kind cooperation.

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P. Cooremansstraat 3  
1702 Groot-Bijgaarden  
BELGIUM  
[www.expatinsurance.eu](http://www.expatinsurance.eu)

### CLIENT ADVANTAGE: HOW TO BUY LOWEST RATE TRAVEL TICKETS?

Expat & Co has negotiated special rates for their clients with FCM Travel Solutions.

Contact [fcm.zaventem@be.fcm.travel](mailto:fcm.zaventem@be.fcm.travel) , quote the Expat & Co promotion code "Expat & Co", and get the lowest fares for air travel tickets, car rental and hotels.

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