

Out of Province Claim Process

If you suffer an illness or injury while outside of your home province, travel insurance benefits offered by Allianz Global Assistance through RWAM Insurance Administrators are here to support you. Follow these easy steps to navigate a difficult time with ease.

Unforeseen illness/ injury while travelling? What should I do?

If possible, contact Allianz Global Assistance before seeking medical treatment. **WHY? Allianz will:**

- Open a case for you, explain your coverage, outline next steps in the process, and send claim forms for your completion. Note: you will need your RWAM group and certificate number, as well as your Provincial Health Care number available when you call.
- Assess your medical needs and guide you to the most appropriate healthcare provider based on your condition and location (this could include hospital, clinic, physician or telemedicine).
- Call ahead to the medical provider to arrange to have bills sent directly to Allianz, offering you cashless service where permitted by the medical provider.

If admitted to hospital, Allianz will:

- Liaise with medical staff to ensure appropriate and necessary treatments are approved in advance (forms will need to be signed in order for medical information to be shared with Allianz).
- Discuss discharge plans, including transportation needs, coordinating repatriation back to home province if needed.
- Advise on benefits and coverage details.
- Communicate with family, as permitted.

Note: Failure to contact Allianz prior to seeking medical treatment could result in procedures being denied, or covered expenses being limited to those incurred within the first 48 hours of treatment. All diagnostics and surgeries require prior approval by Allianz.

In a life-threatening medical emergency, get to a hospital immediately and have a trusted family member or friend call Allianz Global Assistance on your behalf within 24 hours and before any surgery is performed.

Allianz Global Assistance

24/7/365 Canada or US:
1-866-520-8829

Anywhere in the world collect:
519-742-4196

Need help calling Canada from your destination? Visit:
www.HowtoCallAbroad.com for country codes & international area codes.



Allianz monitors quality and competencies within a growing network of over 900,000 medical providers worldwide.

You may be covered for certain non-medical expenses:

Trip Interruption: When pre-paid transportation home is missed due to illness of covered person or travel companion.

Meals & Accommodation: Expenses* incurred by a patient's family travelling with them, in the case of the covered patient's hospitalization beyond scheduled return date.

*Max \$150/day for 10 days

You're safely home in Canada – now what?

- ✓ Review, complete, and return claim forms as quickly as possible. *Claims cannot be processed until forms are completed.*
- ✓ Include any out-of-pocket expenses you may have incurred related to your medical emergency.
- ✓ Submit all your documents via the Allianz Claim Portal for quicker processing.

Allianz

Global Assistance

1.877.888.7926 | 49 Industrial Dr., Elmira, Ontario N3B 3B1 | www.rwam.com

RWAM Insurance Administrators (RWAM) is a third-party administrator providing group benefits through our many insurance carrier partners. Travel Insurance brought to you by RWAM is administered by Allianz Global Assistance and underwritten by CUMIS General Insurance Company. Travel insurance does not cover everything. Please refer to the policy certificate for full terms and conditions, including limitations and exclusions. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-Operators Group of Companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

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RWAM
INSURANCE ADMINISTRATORS INC.



Did you forget to call Allianz before seeking medical treatment and need to submit out of pocket expenses? Expenses can be submitted 24/7 through the Allianz Secure Claims Portal. Upload and access all documents, identify any documents you may have missed and check the status of your claim.

[Allianz Global Assistance](http://AllianzGlobalAssistance.com) | [Submit a claim](http://Submitaclaim.com)
(allianzassistanceclaims.ca)