CLAIM PROCESS FOR NON-EMERGENCY MEDICAL EXPENSES

Non-emergency medical expenses include all costs related to medical goods and services obtained on an outpatient basis, for instance, consultation fees, imagining and laboratory testing.

A. Insured person may find and book any provider of their choosing for the needed service or good.
B. Insured person will cover all expenses out-of-pocket.
C. Insured person will submit later a medical expenses reimbursement claim to insurer. This claim will be composed of:
   2. Medical Report: this is a written statement, issued by the treating physician, establishing the motive of consultation, findings, studies ordered (if any), working diagnosis and care plan. The insured person must make sure to request this document directly from your treating physician.
   3. All bills documenting the expenses to be claimed.

Once the claim package is ready for submission, the insured person must send it in digital format to lmurillo@upeace.org for processing.

MEDICAL EXPENSES PRE-AUTHORIZATION PROCESS FOR EMERGENCY EVENTS, ER CONSULTATION AND INPATIENT CARE

Medical expenses after emergency events and inpatient care include all costs related to medical goods and services provided at the emergency room and/or hospital ward following an admission.

Procedure:
A. Call 9-1-1 following any emergency event that may compromise the physical and/or psychological integrity of a person. The insured person itself, a witness to the event and/or companion to the injured person should raise the alarm immediately after the occurrence.

Accident or illness resulting in hospitalization in the event of an Insured Person requiring inpatient hospital treatment and/or evacuation/repatriation, it is imperative that the Emergency Service Company (Northcott Global Solutions, or NGS) is contacted, and authorization obtained prior to such treatment and/or repatriation taking place. NGS will be solely responsible for all decisions on the most suitable practical and reasonable solution to any problem, and all such assistance is subject to the prior approval of NGS.

B. Insured person will contact NGS at: Northcott Global Solutions
Tel (UK) +44 (0) 207 183 8910 or (UK) +44 (0) 7785 627 433
E-mail: ops@northcottglobalsolutions.com

To:
1. Notify the event.
2. Request a claim file be created for the insured person/event.
3. Request insurers to contact the hospital to stabilize coverage and to accept liability for medical expenses.
4. Have the following information available when contacting NGS:
   - The patient’s full name, sex, nationality, and date of birth.
   - The patient’s usual country of domicile.
   - The patient’s occupation.
   - A summary of the incident or medical problem, giving the patient’s current location, medical condition, as well as the names and contact details for any medical providers and treating medical team.
   - Whether any costs have been incurred or deposits paid, and to which entity or person.
   - Please inform the NGS coordinator that the patient are insured with Travelers and provide them with your comprehensive contact details and employer’s name (The United Nations University for Peace).
   - The telephone number from which you are calling.
   - The Policy Number as shown in the Schedule.
   - The Period of Insurance shown in the Schedule.

Failure to contact NGS and obtain authorization may prejudice the claim and mean that not all the costs involved will be paid. The Insured/Insured Person should not attempt to find their own solution and then expect full reimbursement from the Underwriters, without prior approval first having been obtained from NGS.