



Short-Term Travel

ACE Trip Cancellation/Interruption Claim Form

Adventist Risk Management, Inc.

12501 Old Columbia Pike - Silver Spring, MD 20904

TEL: 1 (888) 951-4ARM (4276) | FAX: (301) 453-7060

EMAIL: claims@adventistrisk.org

How to File a Claim

1. Complete all items on the attached claim form.
2. Attach the following documents:
 - Copies of the original and replacement travel documents, such as airline tickets.
 - Any documentation from the carrier, such as a letter from an airline.
 - A medical report if the cancellation is due to an illness, whether for the individual or a family member.
 - A copy of the death certificate if the cancellation is due to a death in the family.
3. Send the completed and signed claim form and all required documents to:

Adventist Risk Management, Inc.

Claims and Legal Services

12501 Old Columbia Pike

Silver Spring, MD 20904

Email: claims@adventistrisk.org

Tel: 1 (888) 951-4ARM (4276)

Fax: (301) 453-7060

4. Retain a copy for your records.

Please familiarise yourself with the summary of benefits provided on your insurance policy application. There are provisions, limitations, and exclusions in the policy. ACE Insurance Company makes the final determination on payment or denial of all claims.

A CLAIM ADJUSTER WILL CONTACT YOU IF ADDITIONAL INFORMATION OR DOCUMENTATION IS REQUIRED.

POST TO:
 Claims & Legal Services
 Adventist Risk Management
 12501 Old Columbia Pike
 Silver Spring, MD 20904
Tel: (301) 453-7400
Fax: (301) 453-7060
E-mail: claims@adventistrisk.org

ACE American Insurance Company
Trip Cancellation/Interruption - PROOF OF LOSS

COMPLETE IN DETAIL TO ENSURE PROMPT HANDLING

Any person who knowingly presents a false or fraudulent claim for payment of loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

| Section 1 - Insured Information | | | |
|---|---------------------------------|--|--------------------------------|
| Name of Insured: | | Member ID # | |
| Last Name | First Name | M.I. | |
| Home Address: | | | |
| # and Street | City/Town | County | Postcode |
| Home Telephone: | | Business Telephone | |
| Parent or Guardian (if under 18) | | | |
| Section 2 – Trip Information | | | |
| Program Name: | | | |
| Group Leader: | | | |
| Address: | | Telephone: | |
| Trip Departure Date: | | Scheduled Return Date: | |
| Date Trip Was Cancelled: | | Date Incident Occurred (must complete): | |
| Enrolment Effective Date: | | | |
| Section 3 – Reason for Claim | | | |
| Please supply a brief description of the circumstances that caused your claim: (attach additional pages if necessary) | | | |
| | | | |
| | | | |
| Date of Illness or Injury: | | If Illness, have you been treated before?: | |
| If Injury, describe: | | | |
| Name and Address of Attending Doctor: | | | |
| Illness or Injury: Doctor's Statement must be signed by the patient and completed by the patient's doctor before the claim can be processed. | | | |
| Section 4 – Doctor's Statement | | | |
| Diagnosis or nature of Illness or Injury: | | | |
| Date of Illness (first symptom) or Injury: | | Date first consulted for this condition: | |
| Hospital confinement dates: | From | to | Date able to return to work: |
| Total disability dates: | From | to | Partial disability dates: From |
| Patients account #: | | Amount paid: | Balance due: |
| Place of service: | Diagnosis code and description: | | |
| BY SIGNING BELOW, I HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF | | | |
| AUTHORISATION and ASSIGNMENT OF BENEFITS | | | |
| I, the undersigned authorise any hospital or other medical-care institution, doctor or other medical professional, pharmacy, Insurance support organization, governmental agency, group policyholder, Insurance company, association, employer or benefit plan administrator to furnish to the Insurance Company named above or its representatives, any and all information with respect to any injury or sickness suffered by, the medical history of, or any consultation, prescription or treatment provided to, the person whose death, injury, sickness or loss is the basis of claim and copies of all of that person's hospital or medical records, including information relating to mental illness and use of drugs and alcohol, to determine eligibility for benefit payments under the Policy Number identified above. I authorise the policyholder, employer or benefit plan administrator to provide the Insurance Company named above with financial and employment-related information. I understand that this authorisation is valid for the term of coverage of the Policy identified above and that a copy of this authorization shall be considered as valid as the original. | | | |
| I agree that a photographic copy of this Authorisation shall be a valid as the original. | | | |
| I understand that I or my authorised representative may request a copy of this authorisation. | | | |
| I understand that I or my authorised representative may revoke this authorisation at any time by providing the insurance company with written notification as to my intent to revoke. | | | |
| Signature of Insured or Authorised Representative: | | | Dated: |
| Address: | | | |

**THE LAWS OF SOME STATES REQUIRE US TO FURNISH YOU WITH THE
FOLLOWING NOTICES:**

WARNING. Any person who knowingly:

Alaska: and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona, Arkansas and Rhode Island: presents a false or fraudulent claim for payment of a loss or benefit is subject to criminal and civil penalties, or specific to **AR and RI:** presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form:

Any person who knowingly presents false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Delaware: and with intent to injure, defraud or deceive an insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: and with intent to injure, defraud, or deceive any insurer, files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Idaho and Indiana: and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information (for Idaho) is guilty of and (for Indiana) commits a felony.

Kentucky, New York and Pennsylvania: and with intent to defraud any insurance company or other person files an application for insurance, or files a statement of claim, containing any materially false information or conceals, for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime, specific to PA: subjects such person to criminal and civil penalties and specific to NY: shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Louisiana, New Mexico, Texas and West Virginia: presents a false or fraudulent claim for the payment of a loss (or specific to LA, TX and W VA: who knowingly presents false information on an application for insurance) is guilty of a crime and may be subject to fines and confinement in state prison, (or specific to NM: to civil fines and criminal penalties.)

Maryland: and willfully presents a false or fraudulent claim for payment of loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Ohio: with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material hereto, may be subject to prosecution for insurance fraud.

Puerto Rico: and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. If aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

WARNING:

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Hawaii: Presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Maine/Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

Tennessee and Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurer or insurance company for the purpose of defrauding the insurer or insurance company. Penalties include imprisonment, fines and denial of insurance benefits.