



Short Term Travel

ACE Personal Effects & Money Claim Form

Adventist Risk Management, Inc.

12501 Old Columbia Pike - Silver Spring, MD 20904

PHONE: 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:
 - Estimates from reputable vendors for all lost or damaged items.
 - The lost or damaged item's original receipt, if available.
 - A police report, witness statement, or airline carrier statement.
 - Claim tickets for losses and/or items damaged while in the custody of an airline.
 - Pictures, if the property is damaged, but not lost.
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

Phone: 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
Personal Effects and Money Claim Form

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.

Insured Information			
3ROLF\ IDPH		3ROLF\	
Name of Insured:		Member ID #	
Last Name	First Name	M.I.	
Name of Covered Person			
Last Name	First Name	M.I.	Date of Birth
Home Address			
# and Street	City/Town	County	Postcode
Email Address:		Business Telephone	
Home Telephone			
Travel Details			
Type of Travel: Business/Holiday:			
Date of loss/damage/theft:		Country in which theft occurred:	
Details of loss/damage/theft:			
To whom was loss/damage/theft reported (please provide copy of report)		Date loss/damage/theft reported:	
If article(s) lost/stolen: Describe steps taken regarding recovery of the article(s) (Please provide any printed evidence)			
If article(s) damaged: Supply estimates for cost of repairs or documentation from a reputable dealer confirming irreparable damage. (Please provide receipts/estimates/invoices)			
Is any property lost/damaged/stolen insured by any other insurance company?		Yes	No
If YES, please supply name, address, telephone number and policy number:			
Please supply name, address, telephone number and policy number of homeowners/household contents insurers:			
Have you had any previous claims on this type of insurance? If YES,		Yes	No
please give full details with relevant dates:			
Notes:			
1. All losses should be reported to the local police and a report obtained. This should be forwarded to Adventist Risk Management, Inc..			
2. All losses or damaged property which occurred while in the custody of an airline should be reported and a Property Irregularity Report Form obtained. This should be forwarded to Adventist Risk Management, Inc., together with the ticket stubs.			
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, physician or other medical professional, pharmacy, Insurance support organisation, governmental agency, group policyholder, Insurance company, association, employer or benefit plan administrator to furnish to the Insurance Company named above or its representatives, with 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 authorisation 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 authorization.			
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:			

Please Complete Other Side

Last Updated 05/2013

**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 wilfully presents a false or fraudulent claim for payment of loss or benefit or who knowingly and wilfully 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.