

# Claims Procedures

**PRE-AUTHORISATION IS REQUIRED FROM THE ASSISTANCE COMPANY FOR ALL IN-PATIENT CLAIMS, ANY CLAIM LIKELY TO EXCEED £2,500/\$4,250/€3,250 AND ALL EMERGENCY MEDICAL EVALUATION CLAIMS. FAILURE TO OBTAIN PRE-AUTHORISATION MAY INVALIDATE YOUR CLAIM.**

Should you require any advice regarding making a claim, or if you are unsure if pre-authorisation is required, please contact our claims team on **+44 (0)20 3418 0496** or email [claims@april-international.co.uk](mailto:claims@april-international.co.uk)

## There are three types of claims

### 1. Outpatient claims

- a. Always take a claim form with you when visiting a doctor/dentist/hospital. You should always complete Sections A and B. The treating doctor/dentist must complete and sign Section C or D. **Please ensure that all questions, in all Sections, are answered fully. Ticks and dashes will not be acceptable and will delay settlement of your claim.**
- b. A separate claim form must be completed for each ailment or dental treatment.
- c. The claim form and receipts must be submitted **within 90 days of start of treatment**. If receipts are unavailable within 90 days, the completed claim form must still be submitted and original receipts can be sent at a later date.
- d. The claim form and original medical bills/receipts must be sent to:  
APRIL International UK  
Minster House  
42 Mincing Lane  
London EC3R 7AE  
United Kingdom

### 2. Inpatient claims or claims likely to exceed £2,500/\$4,250/€3,250

Before being admitted as an in-patient in hospital, or where it is considered likely that treatment costs will exceed £2,500/\$4,250/€3,250, pre-authorisation must be obtained from the Assistance Company. In a medical emergency the Assistance Company should be notified within 72 hours of commencement of treatment. Simply ask the Hospital to contact the 24 Hour Assistance Company who can confirm cover, give approval for treatment costs and make arrangements for direct settlement of bills with the hospital.

**FAILURE TO CONTACT THE ASSISTANCE COMPANY PRIOR TO INCURRING COSTS WILL RESULT IN THE INSURED PERSON BEING RESPONSIBLE FOR £1,000/\$1,700/€1,300 OF EACH CLAIM**

Telephone: **+44 (0)1243 621 585**  
Fax: **+44 (0)1243 773 169**  
E-mail: [april-international@cegagroup.com](mailto:april-international@cegagroup.com)

### 3. Emergency medical evacuation claims

If urgent medical treatment is required which is not available locally the Plan usually provides cover for Emergency Medical Evacuation.

- a. **Prior to making any travel arrangements**, approval must be obtained from the Assistance Company. In the first instance telephone the following number:

Telephone: **+44 (0)1243 621 585**  
Fax: **+44 (0)1243 773 169**  
E-mail: [april-international@cegagroup.com](mailto:april-international@cegagroup.com)

This number is available 24 hours a day, 365 days a year. They will need to know the answers to the following questions – please have your replies ready before telephoning for assistance:

1. Patients full name, date of birth, nationality and current address
  2. Certificate Number and policy expiry date
  3. Medical Problem/Situation/Assistance requested
  4. Date of occurrence of illness/accident
  5. Hospital name and telephone number
  6. Treating Doctor's name and telephone number
  7. Name of Patient's own physician, if any
- b. The Assistance Company will advise the action to be taken, and make the necessary arrangements for air tickets to be purchased, if necessary. They will also make arrangements for Hospital admissions upon arrival at the approved destination.

**DATA PROTECTION:** The information you have provided will become part of the personal data held by APRIL International UK Limited and will be used for the provision and administration of insurance products and services. APRIL International UK Limited may disclose your personal data to insurance companies and to their agents for underwriting, claims handling and fraud prevention purposes. In addition, it may seek information from insurance companies to check the answers you have provided. Full details of APRIL International UK Limited's processing of personal data appear in the register maintained by the Information Commissioner.