



Relax. We've got it covered.

# Making a Travel Insurance Claim with Travel Underwriters & OneWorld Assist

BCAA has been serving members for over 100 years and has offered insurance through BCAA Insurance Agency for more than 30 years. We appreciate your trust and continually strive to provide insurance that gives you excellent coverage and great value. BCAA travel medical insurance is sold by BCAA Insurance Agency and underwritten by Travel Underwriters with claim service provided by OneWorld Assist.

## OUR COMMITMENT TO YOU

OneWorld Assist has a distinguished track record of service excellence, as demonstrated by the results of their surveys and many thank you letters from satisfied claimants. Your claim is their top priority!

## UNDERSTANDING THE CLAIMS PROCESS:

1. Complete all forms provided by OneWorld Assist in full—don't forget your signature! Double-check your trip dates and personal information.
2. Submit all forms and documentation requested, as well as original itemized bills, to OneWorld Assist — if any information is missing, or incorrect, it may take longer to process your claim.
3. OneWorld Assist will work hard to process your claim as quickly as possible.
4. One of their licensed examiners will carefully review your claim. If your claim is not eligible for payment, they will take the time to help you understand the reason why.
5. To check your claim status online, simply go to [www.oneworldassist.com](http://www.oneworldassist.com) and click "Track my claim" at the top of the homepage. Or, call 1-800-663-0399 to speak to a Customer Service Representative.
6. If your claim is eligible for payment, OneWorld Assist will reimburse all covered expenses (deductibles may apply).

## Answers to Frequently Asked Questions

To help you understand the claims process, we've answered some of the most frequently asked questions.

### 1. Do all BCAA travel medical policies offer the same coverage?

All BCAA travel medical insurance policies provide excellent coverage, however there are differences. For example, you may have a pre-existing condition and may need extra coverage. Or you may wish to purchase trip cancellation or trip interruption insurance. Also, typical exclusions are included in any travel medical insurance policy. Your BCAA insurance representative can tell you exactly what kind of coverage you have.

### 2. How do I know if my condition is covered by my travel medical insurance?

The easiest way to find out if your loss is covered is to refer to your policy wording booklet. You were given a copy at the time of purchase, but you can also download the booklet at [www.bcaa.com/tmi-wording](http://www.bcaa.com/tmi-wording). If you're still unsure, one of One World Assist's expert claims staff will be happy to assist you.

### 3. If I have a claim, should I contact BCAA?

While a BCAA insurance representative would be happy to assist you in determining which coverage you have purchased, the coverage is actually underwritten by Travel Underwriters with claims service provided by OneWorld Assist. Should you need to make a claim, you should contact OneWorld Assist as soon as possible.

From Canada & USA .....	1-800-663-0399	Outside N. America & Mexico (Global Toll-free).....*	800-663-00399
From Mexico .....	001-800-514-9976	Worldwide (collect).....	604-278-4108

### 4. Should I make a claim with every medical condition or injury that occurs while I travel?

This is a personal decision. However, before making a claim, you should consider the cost of the treatment compared to your deductible. If the difference is minimal, you may choose not to claim. We recommend that you call OneWorld Assist at the time of the emergency to help with your claim.

**5. I currently qualify for BCAA's Loyalty Discount. What will happen if I make a claim?**

The Loyalty Discount is awarded to customers who have had a BCAA multi-trip travel medical insurance policy for 3 or more consecutive years. If you make a claim your policy history will not be affected.

**6. Am I responsible to pay my claim up front to the medical provider?**

In some cases you may be required to pay the medical provider at the time of the emergency. However, as long as you have followed the claims procedure, the assistance provider will confirm coverage and relieve you of credit responsibilities wherever possible.

## Making a Claim

**1. Why are there so many claims forms?**

OneWorld Assist provides all necessary paperwork, so you don't have to track down forms yourself—saving you valuable time in the end! On your behalf, they will coordinate with:

- Your provincial healthcare plan
- Your employment/retirement healthcare plan
- Other insurers (credit card, university healthcare insurance plan, etc.)

**2. Can I open my claim online?**

Yes, you can start the submission process from anywhere in the world by visiting [www.oneworldassist.com](http://www.oneworldassist.com) and answering a series of simple questions. It's as easy as speaking with a Customer Service Representative directly. You can complete forms online, print immediately and sign. Alternatively, if you're still on vacation, once you've filled out the forms online, you can choose to have the forms printed by OneWorld Assist and forwarded to you for signature.

**3. How long will it take to process my claim?**

This depends on the nature of your claim, as every claim is unique. In many cases, OneWorld Assist must coordinate with a number of different participants to resolve your claim. The more parties involved, the longer it may take, but rest assured they will process your claim as quickly as possible. On your behalf, some of the people they will coordinate with are:

- Your attending physician (out-of-province) and your family physician (at-home)
- Travel agents and tour operators
- Airlines, rental car and transportation companies

**4. Do I need to fill out each form that is sent to me?**

Yes. Each form must be completed in full, regardless of the amount of your claim. Incomplete information may result in a delay.

**5. How long do I have to send in all my forms? What is the deadline?**

Forms should be returned to OneWorld Assist within 60 days of the date your claim was opened. Because they coordinate with your provincial government healthcare plan on your behalf, failure to return your completed claim forms within 60 days of the treatment/loss date may limit your reimbursement amount. One year after the treatment/loss date, your claim will be permanently closed.

**6. Can I submit a copy, instead of an original bill?**

No. They do require original, itemized bills. We suggest you keep a copy for your records.

**7. What if my bills are in a foreign language?**

Don't worry. OneWorld Assist will translate for you, so please provide all the original documentation you have. If you or a family member prefer to translate the bills before sending, you are welcome to do so.

**8. What should I do if I receive a bill/statement after I've submitted my claim forms?**

Many US medical providers send automatic statements every 30 days to you, without informing OneWorld Assist. Should you receive an additional bill or statement, showing an outstanding balance, please contact OneWorld Assist and they will resolve this issue on your behalf.

### Need more details on BCAA Travel Medical Insurance?

Call 310-2345, visit your nearest BCAA office or click on [www.bcaa.com/travelinsurance](http://www.bcaa.com/travelinsurance)

Insurance is sold through BCAA Insurance Agency. Insurance is administered by North American Air Travel Insurance Agents Ltd., d.b.a. Travel Underwriters, a licensed insurance broker. 11th Floor, 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc. and certain Lloyd's Underwriters, severally and not jointly. \*To use the global toll-free service when you are travelling outside North America and Mexico, you must first dial the international access code to reach Canada, then enter the 11-digit toll-free number.



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