IMPORTANT INFORMATION ABOUT YOUR TRAVEL INSURANCE

Zurich Group Travel Insurance Policy POLICY NUMBER: GTU 7196245

UNDERSTANDING YOUR BENEFITS

Keep your Zurich Group Travel Insurance Policy ID CARD for future reference.

HOW TO SUBMIT HOSPITAL AND PHYSICIAN CLAIMS

You must submit a completed claim form for any benefits to be paid. Claim forms can be obtained by calling Heath Special Risk, Inc. toll-free at 866-409-5734. Complete the form in its entirety. Failure to do so will result in a delay in claim payment. Allow two weeks for claim processing. If you receive correspondence from the claim office, please respond promptly. Notification of injury or sickness must be provided within 30 days after the date of accident or commencement of sickness. Bills must be submitted within 90 days of treatment.

Payment will be made to the provider of service unless a paid receipt is sent with the bill. If you have paid the charges, you must submit the bill for reimbursement.

TRAVEL ASSISTANCE PROVIDER: World Travel Protection

Zurich Group Travel Insurance Policy

Policy Number: GTU 7196245

WTP provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event.

For medical referrals, evacuation, repatriation or other services please call:

World Travel Protection Customer Assistance:

U.S and Canada Toll-Free: +1-866-224-0146 Worldwide (Collect): +1-416-645-4682 Email: assistance@wtp.ca

Email: assistance@wtp.ca Fax: +1-416-205-4622

Visit www.zurichtravelassist.com for access to global threat assessments and location based intelligence.



Zurich Group Travel Insurance Policy Policy Number: GTU 7196245

Employee Name: _______
Policyholder's Name: Brandeis University

WTP provides emergency medical and pre-trip information services. For medical referrals, evacuation, repatriation or other services,

please call:

U.S. and Canada Toll-Free: +1-866-224-0146 Worldwide (Collect): +1-416-645-4682

Email: assistance@wtp.ca Fax: +1-416-205-4622

To verify insurance benefits and claims procedure information, contact the Claims Administrator:

MAIL CLAIMS TO:

Health Special Risk, Inc. P.O. Box 250649 Plano, TX 75025-0649 Call: 866-409-5734 Fax: 972-512-5818

Email: GallagherZurich@hsri.com

EDI PAYOR ID# 22384

Students must submit a completed claim form by mail or fax to Health Special Risk, Inc.