

Leiden University

Master Policy Claims and Emergency

Chubb Multinational Injury and Travel Insurance

Policy

Leiden University has an International Travel and Accident Insurance in place via Chubb insurance company.

Contract period

01 January 2017 until 31 December 2017.

Insured persons

All persons, with exception of students, who make a business travel abroad on policyholders expense, not over 70 years old.

Duration/Coverage

During business travel, worldwide. Coverage begins at the actual start of an anticipated trip. Cover terminates upon his/her return to his/her home or place of employment, whichever shall occur first. For business travel within the country of residence, this policy only covers travels with at least one pre-booked overnight staying or booked plane ticket.

Travel related emergency assistance

In the event a traveler needs **Medical rescue and assistance during the trip** they should always contact:

Assistance Chubb insurance : (+31) 10 289 35 36

When contacting the assistance company please provide:

- your name
- policy number: **NLBBBA04490**
- your location
- your condition, symptoms or problem
- a contact telephone number

In case of security assistance please contact RED24 to assist you: +31 (0)20 709 50 32

Telephone numbers are available 24 hours a day, 7 days a week k in case of an emergency during business travel.

Visa applications

Inoculation and Visa Requirement Information

Chubb (Ace) shall provide information concerning visa and inoculation requirements for foreign countries. For visa application please send an Email to Aon:

Primary contact: Erik.Boonstoppel@aon.nl
Secondary contact: Daniel.Roest@aon.nl

Claims Assistance

Claims after the Business Trip

Employees are free to make a claim directly with the insurer.

In order to make a claim after the business trip has ended please complete the claim form.
The claim form with additional information can be Emailed to: **beneluxclaims@acegroup.com**

For claims as a result of damage to or theft/loss of belongings, please send the following initial information:

- A completed and signed claim form;
- The booking details for your trip, such as the e-ticket;
- Proof that this trip was a business trip, for example an e-mail of your supervisor in which the business trip is approved;
- The proofs of purchase for all the items claimed;
 - o If an actual purchase receipt is not available for a certain item, please try and send a different proof of the purchase, such as a copy of the bank-/credit card transaction on which the purchase is shown;
 - o For identity cards, driver's licenses, passports, etc., the proof of purchase for the new, replacement item can be sent in.
- In case of visible damage: Photos of the damage;
- If possible: The repair estimate / invoice.
- If the claim is for damage to or loss/theft of baggage that was checked in:
 - o The PIR (Property Irregularity Report): This is the report that the airline provides you with when you report damage/loss/theft to them.
 - o The e-mail/letter from the airline in which they state that they will not offer a full reimbursement for the damage/theft/loss.
(According to the Montreal Treaty - in which the liability of airlines is determined - a traveller is entitled to a compensation from the airline, of up to EUR 1.130,00 if their luggage is delayed, lost or damaged.)
- In case of loss and/or theft: The police report.

For claims regarding outpatient medical expenses, please send the following information:

- A completed and signed claim form;
- The booking details for your trip, such as the e-ticket;
- Proof that this trip was a business trip, for example an e-mail of your supervisor in which the business trip is approved;
- Copies of the all the (specified) medical invoices.

What are the local claims procedures?

- Once the claim is filed to Chubb, Claim adjuster would investigate the claim in question
- After the claim investigation, claim adjuster decides whether to pay the claim or not depending on the investigation results (claim survey)

- If a claim is considered appropriate, the company will pay out the claim.

Tips where to claim certain costs

1. Medical Costs (non hospitalization)

When medical costs are made during travel due to an accident or illness these costs should initially be claimed from your local Health Insurance. Medical costs which are not reimbursed by your local Health Insurance could be claimed from Chubb in accordance with the insurance policy conditions.

2. Flight Delays

Costs for flight delays and luggage delays should be claimed from the responsible airline company. Chubb will only reimburse the claims when the claimant provides a rejection of the claim by the airline company. The claims have to be submitted to Chubb together with the specification of the cost and the related receipts. This is also applicable for luggage delay costs.

3. Trip Cancellation

When a claimant needs to cancel their trip due to unforeseen circumstances they need to inform their HR Department about this cancellation. The HR Department will approve this cancellation before a claim is sent to Chubb for the cancellation costs.

4. Personal belongings and business equipment

All claims with regard to lost, stolen or damaged belongings should be sent to Chubb. A completely filled out claim document, related receipts are required.

Tips for cost- and risk awareness

Tips for cost- and risk awareness amongst the employees using the Business Travel Insurance:

- Business travelers should leave unnecessary, especially expensive, luxury belongings at home.
- Spread the risk by distributing valuable belongings between various bags and pockets.
- Keep valuable items in the hotel safe as far as possible.
- Do NOT leave valuable items such as laptops, passports, cash money, credit cards etc. in cars.