

## **Cultural Insurance Services International – Claim Form**

- ▶ Program Name: James Madison University International Students and Scholars
- ► Policy Number: 23 GLM N04965796
- ▶ Participant ID Number (from the front of your insurance card):

Mailing Address: 1 High Ridge Park, Stamford, CT 06905 | E-mail: claimhelp@mycisi.com | Fax: (203) 399-5596

For claim submission questions, call (203) 399-5130 or e-mail claimhelp@mycisi.com

#### **INSTRUCTIONS:**

Signature: \_

- 1. Fully complete and sign the medical claim form for each occurrence, indicating whether the Doctor/Hospital has been paid.
- 2. Attach itemized bills for all amounts being claimed. \*We recommend you provide us with a copy and keep the originals for yourself.
- 3. Approved reimbursements will be paid to the provider of the service unless otherwise indicated.
- 4. Submit claim form and attachments via mail, e-mail, or by fax (provided above).

See next page for state specific disclaimers, claimant cooperation provision and additional claim submission instructions.

\*\*\*IMPORTANT: If your claim pertains to an Accident, SECTION 2 MUST be completed. If your claim pertains to a Sickness/Illness, SECTION 3 MUST be completed. Failure to complete one of these sections (whichever section pertains to your claim), will cause a delay as we will request for you to complete this form again to include this necessary information in order to process your claim. For claims related to one of the Travel Assistance Benefits, see Section 5.

SECTION 1: NAME AND CONTACT INFORMATION	N OF THE INSURED			
Name of the Insured:			Date of Birth: _	// (month/day/year)
*Please indicate which is your home address: $\square$ U.S. Add	ress			(month/day/year)
U.S. Address:				
street address	apt/unit #	city	state	zip code
Address Abroad:				
E-mail Address:		Phone Numb	er:	
SECTION 2: IF IN AN ACCIDENT***				
Date of Accident:/Place of Accident: _		Date of D	octor/Hospital Visit:	/
Description/Details of Injury (attach additional notes if nec	essary):			
SECTION 3: IF SICKNESS/ILLNESS***				
Description of Sickness/Illness (attach additional notes if n	ecessary):			
Onset Date of Symptoms:/ Dat	-			
Have you had this Sickness/Illness before? ☐ YES ☐ NO	If yes, when was the last occu	rence and/or doctor.	/hospital visit?	
SECTION 4: REIMBURSEMENT***				
Have these doctor/hospital bills been paid by you? ☐ YES If no, do you authorize payment to the provider of service If yes, you must include the payment receipt(s). Any eligible reimbursement in another currency via wire trans	e for medical services claimed? eligible reimbursements will b	e made in U.S curre		
Please note if you are submitting a claim for prescriptio of the prescribing physician, name of the medication reimbursement.				
<b>SECTION 5: FOR CLAIMS UNRELATED TO A MEDI</b>	CAL INCIDENT PLEASE CHE	CK THE APPROPR	IATE BOX BELOW:	
In order to claim monies back related to one of the below	v benefits, you <u>MUST</u> submit the	e requested documer	ntation found on the f	ollowing page (Page 2)
☐ TRIP INTERRUPTION ☐ EMERGENCY MEDICAL REU	INION			
Please provide us with the relevant details of your incider	nt below or the details and valu	e of your loss. You m	ay attach an additiona	al page if necessary:
STOP! Please see next page for claim submission instr	ructions specific to each of the	ese benefits.		
<b>SECTION 6: CONSENT TO RELEASE MEDICAL INF</b>	<u>ORMATION</u>			
I hereby authorize any insurance company, Hospital or country to furnish to Cultural Insurance Services Internal sickness/illness or injury, medical history, consultation, this authorization shall be considered as effective and va- I certify that the information furnished by me in support of	tional or any of their duly appoi prescriptions or treatment, and alid as the original.	nted representatives,	, any and all informati	on with respect to any
Name (please print):				

\_Date:\_

# **Cultural Insurance Services International – Claim Form Page 2**

#### Instructions for Claim Submission on Unrelated to a Medical Incident

#### **Trip Interruption, you must submit:**

- Proof of Payment
- Flight Itinerary including your name, travel dates and departure and arrival locations.
- · Letter stating reason for curtailing travel (if due to a medical condition, the letter must be from the treating physician).
- If death of a family member, obituary or a copy of the death certificate is required as proof.

### **Emergency Medical Reunion, you must submit:**

- Proof of hospitalization, or if Felonious Assault, a report.
- · Flight itinerary.
- · Hotel Invoice.
- Meal Receipts.

<u>Claimant Cooperation Provision:</u> Failure of a claimant to cooperate with Us in the administration of a claim may result in the termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

For residents of Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution or confinement in prison, or any combination thereof.

<u>For residents of Arkansas, Louisiana, New Mexico</u>: Any person who knowingly presents a false or fraudulent claim for payment of a 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.

For residents of 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.

For residents of California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For residents of 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.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

For residents of Kentucky: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is crime.

<u>For residents of Rhode Island</u>: Any person who knowingly presents a false or fraudulent claim for payment of a 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.

For residents of Maine, Tennessee, Virginia, 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 include imprisonment, fines and denial of insurance benefits.

For residents of Maryland: Any Person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

For residents of New York: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and 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.

For residents of Ohio: Any person who, 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.

For residents of Oklahoma: Any person who knowingly, 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.

For residents of Oregon: Any person who knowingly, and with intent to defraud any insurance company or other persons files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may be subject to prosecution for insurance fraud.

For residents of Pennsylvania: Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For claimants not residing in Alabama, Arkansas California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia nor Washington: 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.