

## QUESTIONS & ANSWERS

### **Suppose I have to cancel before I fly?**

If you cancel, provided that such a cancellation is due to either an accident/illness to yourself which requires regular medical attention, or a death in the immediate family (see policy document for definition), you can claim cancellation fees from the insurance company.

### **What happens if I become ill after my arrival?**

The policy will pay all 'usual, reasonable and customary' costs – up to either \$1 million or \$2 million depending on the cover you have chosen. 'Usual, reasonable and customary' means the 'normal' cost of a particular medical procedure (or combination of procedures) as listed in standardised insurance tables for a particular geographical area of North America. If you are not sure if the quoted price is 'usual, reasonable or customary' and especially if you are being asked to pay a large sum of money in advance, please call the BUNAC office in New York on 1 800 662 8622 or AIG on 1 800 551 0824 for advice (both numbers are toll free in the USA).

### **What happens if I am ill and need to return home?**

Your BUNAC insurance will cover the extra cost of your repatriation home, if the insurance company/doctor agrees it is necessary. It will also cover you to return home if there is a death in your immediate family (see policy document for definition). The insurance covers strictly necessary additional flight costs – this would, therefore, normally be limited to the BUNAC/airline flight transfer fee. You must contact BUNAC if you need to return home urgently.

### **What happens if I am injured while I am at work?**

If you are injured during working hours, you MUST talk to your employer and ask him/her to make a claim on your behalf through their insurance company (Workers' Compensation Carrier).

In the meantime, you must always make a separate claim with BUNAC's insurance company (AIG). This claim will probably not be processed initially by AIG on the grounds that your employer's insurance company is primary. Nonetheless, by making this claim with AIG, you have notified the insurance company of the situation in case the Workers' Compensation Carrier denies responsibility. If so, you must then forward a letter to AIG from your employer's insurer denying your claim. AIG will then consider your claim. It is your responsibility to make sure a claim has been submitted to both insurance companies correctly (you can make a claim directly with Workers' Compensation Carrier if necessary). Failure to establish the claim may result in you being liable for the full cost of your treatment. BUNAC is here to advise you if you do not fully understand any of the information here. If you have any questions, please call BUNAC's Operation Department on (020) 7251 1152.

### **What happens if I am injured in a car accident?**

First, submit a claim with the auto insurance company. You are still covered, however, by BUNAC's insurance if this primary claim is not successful so a claim should be submitted to them also. The BUNAC policy will not come into play, though, until a claim has been made by you to, and responded to in writing by, the auto insurance company. The same applies to any loss or damage to belongings while they are in a vehicle.

### **Do I have to pay for the treatment myself?**

Normally, yes. You will pay for any treatment initially and then claim reimbursement from the insurance company, remembering to get a receipt at the time for the amount you have paid. For larger claims, the doctor/hospital may be willing (see section below) to bill the insurance company directly. If you are asked to pay up front for large medical bills, please contact BUNAC for advice.

### **What is my insurance ID card for?**

To show to a doctor/hospital so they can immediately see the name of the insurance company, policy number and summary of coverage so carry it with you at all times. There is a toll free number provided for verification. However, the insurance company will not pay anyone (neither you nor the hospital/doctor/etc.) unless YOU make a valid claim by completing and sending the BUNAC insurance claim form to the USA (address on front of form). The insurance ID card does not automatically take care of the bills.

### **Is dental care covered?**

Accidental injury to sound, natural teeth is covered under the medical benefit. However, routine dental care is not covered so have any necessary treatment done before you leave. Emergency treatment for the alleviation of pain is covered (up to a maximum of \$1,500).

### **Is pregnancy covered?**

Consequences of pregnancy or pregnancy-related conditions are not covered.

**Are my glasses and contact lenses covered?**

Your glasses will be covered but NOT your contact lenses. Non-prescription sunglasses are only covered up to \$80.

**What if I take something with me costing more than \$600?**

Either insure it separately or make sure that it's covered on a household policy. Also, camera equipment (camera, lenses, case, tripod etc) are all considered to be one item under the policy, covered for only \$600 altogether. There is a maximum of \$2,000 coverage for all your 'valuable articles' combined. The maximum total baggage cover is \$5,000. Your policy does not cover loss or damage to jewellery (except watches).

**What should I do if an airline, bus or train company loses my bags?**

Make sure that you report the loss IMMEDIATELY to the carrier and complete the relevant forms. You MUST first make a claim with the carrier which lost your bags (make sure you get written proof of loss), but also submit a claim to AIG. The BUNAC policy will not come into play until the carrier's insurer has responded to the claim.

**Very Important**

Before you travel make sure you make a list of all the items you are taking with you, their value, date of purchase and if possible, receipts. Theft or loss of belongings should always be reported to the police. As part of a valid claim, you are expected to obtain and provide the full Police Report (not just a Report/Incident Number). In the rare event that the police will only provide the full report to the insurance company, please notify AIG in a covering letter with your claim. They will, with your authorisation, contact the relevant police authority. Please note that, if there is a direct cost involved, that cost may be deducted from your final settlement.

All baggage losses will be assessed by the insurance company on a depreciation value basis. This means they will calculate your claim on the actual verifiable cash value at the time of the loss, not the replacement value.

**How long do I have to wait to make a claim?**

AIG should be notified of a pending claim (ie. One you have yet to make) no later than 14 days after the date of the incident, even if you do not have all the required information. If you don't complete and submit your claims form while in the USA, you must do it as soon as you return home. Make sure you get all the necessary receipts and proof before you leave the USA, as you may find it very difficult (not to mention expensive) to obtain these from home. The insurance does not cover any incident occurring after the return date specified on your Booking Form or the 10<sup>th</sup> October 2008, whichever comes first. All claims MUST be received by the insurance company by 31<sup>st</sup> October 2008.