

Combined Insurance Company of America Understanding the Claims Process

This document is intended to provide you with an overview of the claim process. We hope you find this information helpful and encourage you to contact us should you have any questions regarding your claim.

Notification of a Claim

Please note that your policy limits the time you have to submit a claim. We encourage you to file a claim as soon as reasonably possible. Failure to report your claim within the time limitations listed in your policy can jeopardize policy benefits. The submission of a claim does not mean that your claim will be paid.

To file a claim you must complete a claim form. Claim forms are available on our web site at www.combined.ca by clicking "File a Claim" under the "Policyholder Center" tab. You may also call a Customer Service Representative at **1-888-234-4466** and request to have a claim form mailed to you. We will begin processing your claim as soon as the claim form is completed and received by us. You can submit your claim form either via mail or fax. Below is our address and fax number:

By mail	By fax
Combined Insurance Claims Department P.O. Box 3720, MIP Markham, Ontario L3R 0X5	905-754-4362

Please complete, date and sign the claim form and return it to us as soon as possible. Do not wait until you return to work as this may delay the processing of your claim.

How to complete a claim form

We understand that an event that gives rise to a claim can be a difficult time. We will do our best to make the claim process as easy as possible.

Detailed instructions for filing Health, Accident and Life claims, along with the claim forms, are available on our website or through our service centre. Below are some important tips to keep in mind when completing your claim form.

Accident and Health Claim Form

SIDE 1

CLAIMANT'S STATEMENT - to be completed by you.

Please ensure that you fully complete this part of the claim form and answer all sections that relate to you. If critical information is missing, it will cause a delay in the handling of your claim. In such circumstances, we will contact you for the missing information.

EMPLOYER'S STATEMENT - to be completed by your employer.

If you are gainfully employed, your employer must complete this section.

SIDE 2

ATTENDING PHYSICIAN'S STATEMENT - to be completed by your doctor.

For a sickness or accident claim, the primary physician must complete the form in its entirety, including the diagnosis, how the condition originated, and the dates of treatment(s). Disability dates, both total and partial, must also be indicated. The physician's complete address and phone number must be recorded on the statement. The physician must sign and date the statement.

Life Claim Form

To handle a claim for life benefits, we will need a completed and signed Proof of Death form and either an original Death Certificate issued by a government agency, or a certified true copy of one. The Proof of Death form may be found on our website or by calling a Customer service representative.

How we handle your claim

After we receive your claim form, we will acknowledge your claim within one week. We will review all the information you have provided. If the form is not completed in full, we will take steps to obtain the missing information that will assist us in making an informed and unbiased decision. Our claims professionals will keep you well informed throughout the entire claim process.

Once all the information required to process your claim has been received, it will be reviewed and we will issue appropriate benefit payment(s), along with an explanation of benefits paid. If we deem that benefits are not payable or only partially payable, according to the provisions of the policy, we will explain why and give you the opportunity to submit additional information in support of your claim.

Should you have any questions about your claim, our Customer Service Representatives are available to assist you. They can be reached Monday through Friday from 8 a.m. to 7 p.m. Eastern Time at **1-888-234-4466**. Please have your claim number available when calling.

You may also submit additional information or correspondence to us by mail or fax.

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What if you are not happy with how your claim was handled?

While we will make every effort to meet your needs and expectations, you may be dissatisfied with the handling of your claim. If that is the case, you may request to have your claim reconsidered by sending us a request to do so. We will have your claim file reviewed by a senior adjudicator or a manager and will inform you of our decision at the conclusion of this second review.

If, despite our efforts, you are still dissatisfied and wish to register a complaint, please refer to our Consumer Complaint Process, which can be found on our website at www.combined.ca, by clicking “Contact Us” under the “About Combined Insurance” tab.