

A HELPFUL GUIDE

# Submitting a Claim



# Ingle International is here to help.

If you receive health care while you are studying in Canada, you will need to submit a claim. The process of filling out forms and gathering the paperwork required might feel overwhelming. Take a deep breath and relax – submitting your claim is simple if you follow these steps.

## STEP 1

# Complete Form

Whether you paid for your services or not, you need to fill out a claim form every time.

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- 1.** Download a claim form from your student insurance website.
- 2.** Either fill in your claim form electronically or print it and complete the necessary information in pen.
- 3.** Pay special attention to Section C. You must describe the reasons why you visited the doctor that day. Example: incorrect, “I broke my arm,” correct, “I was ice skating when I slipped and landed on my arm.”
- 4.** Print your form and sign it. If there is no signature, we will not be able to process your claim.
- 5.** Double check your claim form to ensure that you have filled out everything that applies to you – the more detail the better. Move to Step 2 once you have signed your claim form.

## STEP 2

# Gather Documents

Provide all documents that relate to your illness or injury to support your claim.

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- 1.** Collect all medical and/or doctor's notes, ER reports, referrals, and receipts. Anything you received at the time of service is needed for your claim.
- 2.** Make photocopies, take high-resolution photos, or scan all of your documents.
- 3.** Make sure all documents are easy to read. Rule of thumb: if you can't read it, neither can we.
- 4.** Keep the original claim and documents in a safe place, and send us photocopies only. We recommend keeping electronic copies when possible. You may be requested to provide them again at a future date.

## STEP 3

# Submit Claim

You have filled out your claim form and you have prepared all of the necessary documentation. You are now ready to submit your claim! You have a few options to choose from:

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- 1.** Email: [studentclaims@ingleinsurance.com](mailto:studentclaims@ingleinsurance.com) (this is the best way to submit, you will get a confirmation of receipt).
- 2.** Fax: 1.416.730.1878.
- 3.** Online: visit the claims section on your student insurance website (you will get a confirmation of receipt).
- 4.** Post: Ingle International Claims Administration  
Suite 200 - 460 Richmond Street West  
Toronto ON M5V 1Y1 Canada

*Tip: Keep your originals in a safe place. We accept copies.*

## STEP 4

# Check Status

If we have everything we need we can process your claim very quickly. If there are any delays it could be because we need more information.

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- 1.** Check your email regularly to see if the Claims Department needs more information to process your claim. They will explain to you exactly what is missing from your submission.
- 2.** Provide any requested information as soon as possible.
- 3.** Call 1.888.386.8888 if you have any questions about what is being asked of you or to check the status of your claim.
- 4.** If your claim is denied, an explanation about the exclusion(s) will be provided by email.

If you paid out-of-pocket for your services then a cheque will be mailed to the address on your claim form.

*Tip: contact 1.888.386.8888 if you are leaving Canada while your claim is still in process. It is important that your most up-to-date contact information is on file.*

# KNOW WHO TO CALL

## Emergency Assistance

Toll-Free: 1.800.295.5205

Call Collect: 1.416.640.4416

Emergency Assistance, Intrepid 24/7, must be notified within 48 hours if a student:

- ✓ is being hospitalized for any reason
- ✓ requires surgery of any kind (including dental)
- ✓ needs an MRI or CT scan
- ✓ needs air transportation
- ✓ is seeking medical attention of any kind outside of Canada

See policy wording for more information.

Intrepid 24/7 also assists students with services including:

- ✓ Locating the nearest medical facility
- ✓ Coordinating billing
- ✓ Questions about coverage
- ✓ Submitting a claim
- ✓ Arranging emergency transportation

## Ingle International

Toll-Free: 1.888.386.8888

Direct: 1.416.644.4870

Our call centre can assist with:

- ✓ Buying travel insurance for visiting friends and family
- ✓ Information on your insurance options after you graduate or leave school
- ✓ Making changes to your existing coverage (name, date, or plan changes)\*
- ✓ Claims status

\*If your school arranged your insurance coverage, contact them to make any changes.