

Insurance Use Guide Aon Students

Academic year 2023/2024



If you need help, please call the assistance phone number.

Telephone from USA and Canada: **+1 833 542 41 24**

Telephone from the rest of the world: **+34 93 214 22 47**

Follow these steps when you call to request for assistance:

1. **Call the phone number printed on your insurance document.**
2. **Explain your issue and the type of assistance you need.**
3. **Facilitate your exact location.**
4. **Make sure to give a contact phone number at destination.**
5. **Provide the personal data and insurance policy requested by the assistance staff.**
6. **Follow the instructions from the support center.**
7. **Write down your file number.** This will serve you for a quicker identification later.

Data that you should always have on hand:

- Insurance Certificate No. and Policy No.
- Contact telephone number.
- Contact e-mail address.
- Date of birth of the insured.
- Name and surname of the insured.
- Location of incident.

Remember

01. Call Assistance

Always contact the support number. In case of emergency you can go directly to a center, although you may incur expenses and then must request a refund.

03. Permanent Service

The travel assistance service is active 24 hours a day, 365 days a year.

02. Never throw away your bills

If you have not been able to call Support and have already incurred expenses that you believe are covered, always keep all invoices and follow the instructions in this guide to process the refund.

04. Keep your data on hand

Safe guard the certificate and policy number that your agency has given you.

In case of a health emergency or inability to contact the assistance number, please go directly to a medical center. You may incur expenses and then must request a refund.

- **IMPORTANT:** in the event of a life-threatening urgency, local emergency services should be contacted immediately. After that, proceed to contact the assistance service to continue with the coordination of assistance.

Always call the phone number printed on your insurance certificate.

Select the phone number depending on the destination of your trip.

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If I have already incurred expenses that may be covered, what should I do?

1. **Proceed to the opening of a file** by calling the assistance telephone number that appears printed on your insurance certificate.
2. **Request Reimbursement:** send the documentation that the company requests to the email or web that appears on the insurance certificate.

Documents required for the refund request:

- **Explanatory letter of the incident**, indicating what and how it occurred, and what is claimed as reimbursement.
- **Certificate of Insurance**, stating the name of the insured and the dates of coverage.
- **ID photocopy.**
- **Certificate of ownership of the bank account of the insured** indicating IBAN and SWIFT or BIC code. For the payment of covered expenses.

Remember

01. In case of life-threatening emergency, call

Europe and UK: 112
USA and Canada: 911

03. Call assistance

The phone number printed on your insurance certificate allows you to open a file.

02. Do not forget your medical reports and bills

In the case that you have to request a refund, it is necessary to present this documentation.

04. Keep your data on hand

Safe guard the certificate and policy number that your agency has given you. A good idea is to save it on the mobile you are going to use.

Some tips to remember according to your destination:

Destination USA

- **It is essential that you call the specific phone number for the US that appears on your insurance certificate, so that we can indicate the center to go to and we can coordinate everything so that you do not assume any payments.**
- When we indicate the center to go to, we will also provide you with the reference number of our American associate. You must indicate this reference number so that the bills do not arrive to you or to the family with whom you are living.
- The assistance will provide you with a contact telephone number of our American collaborator, in case upon arrival at the medical center you will be asked to pay a deposit. **DO NOT** pay any deposit and provide the number of our associate.
- If you or your family still receive any medical bills, please send them to us at the email or web address printed on your insurance certificate so that we are able to take care of all payments as soon as possible..

Destination Europe

- It is possible that whoever has organized your program abroad has recommended you to apply for your Europe Health Insurance Card (EHIC).
- The use of your insurance is compatible with the use of your EHIC and can greatly facilitate the procedures in case of assistance and avoid advancing payments.
- Always inform the operator if you have an EHIC.

For all other destinations...

- Call the support line.
- Always have your insurance documentation handy.
- Follow the guidelines provided by the assistance staff.

Assistance in countries with public medical and health system facilities.

- We highly recommend that you never refuse assistance in a public facility if our staff advises it.
- Sometimes public centers are used for reasons of health protocol, proximity or waiting times.
- Public health has a cost for travelers or in some cases you must request a reimbursement from Social Security, the insurance will cover these costs, so you do not have anything to worry about.

This is a guide oriented to the use of medical and care services. For the rest of the refund guarantees such as baggage, delays, or Civil Liability, you can contact the email that appears in the insurance certificate provided by the organizer of your mobility program.