

CLAIMS PROCEDURE

(Applicable for module medical expenses and repatriation)

1. General Claims Procedure of Anker Crew Insurance

1.1 New claims have to be reported to Anker Insurance Company n.v. (claims@anker.nl) as soon as possible:

- a) Hospitalization of an insured crewmember has to be reported at least within 2 working days (preferable the same day, if possible).
- b) In case of hospitalization or need of medical treatment in The United States of America the procedure of Optum has to be followed (part 2 of this claims procedure).
- c) In case of repatriation on medical grounds Anker Crew Insurance has to be informed in order to give her approval prior to the repatriation taking place.

The notification has to include:

- ⚓ the date of the accident/the first date of disablement;
- ⚓ name, date of birth, rank and vessel of the insured person;
- ⚓ Whether it concerns an accident or illness;
- ⚓ name and address of medical doctor/medical facility that has been consulted.

For notification Anker Crew Insurance has 2 (two) forms available:

- A. *Report of Illness / Request for medical attendance*
- B. *Accident / Incident report*

Ad A:

If a crewmember wants to consult a medical doctor for minor complaints/injuries, the Report of Illness form is sufficient. Everyone visiting a medical doctor must make sure that this form is signed by the medical practitioner.

Ad B:

If it concerns a serious matter (accident or illness), the Report of Illness form also has to be completed by the medical practitioner or hospital concerned. In case of accident, the master is requested to draw up an Accident / Incident report.

- d) In case an insured person passed away, this has to be notified at once. In this case the following details have to be provided:
 - full details of the deceased insured person, including passport/seaman's book number;
 - captains report(s) and/or police report(s);
 - death certificate (copy).

In case of an emergency outside normal working hours, Anker Alarm Service can be contacted:

Phone : +31 50 520 99 04
Email : assistance@anker.nl

In case files are reported by email, we advise you to also confirm this to Anker Alarm Service by phone to avoid unnecessary delays.

Please state the telephone number where you can be contacted.

After treatment

In order to handle your declaration of expenses properly, please send your declaration of expenses to: medex@anker.nl Forms and supporting invoices related to the treatment/declaration have to be added to the e-mail, all in accordance with the terms of cover. Anker Crew Insurance will handle your claim and look after reimbursement of the medical expenses.

- 1.2. At the discretion of Anker Crew Insurance a medical advisor may be appointed either to check the situation/status with the involved insured person and/or to contact the attending doctor(s).
- 1.3. As a result of the procedure under Sub. 1.2 the medical advisor will report the status/progress on a regular basis to Anker Crew Insurance. If necessary, the insured person involved will be examined by a medical doctor who is appointed by the medical advisor.
- 1.4. Recovery of the insured person involved has to be reported to Anker Crew Insurance and/or the medical advisor within five days.
- 1.5. At all times, the insured person involved is obliged to provide all necessary information about his status and/or treatment on request of the medical advisor of Anker Crew Insurance.

Note:

The above mentioned claim procedure forms an integral part of the terms of cover of the taken out insurances. In case the policy holder or an insured person fails to act upon the above mentioned instructions, Anker Crew Insurance has the right to reject the claim in question.

All reports / invoices have to be written in the English language or have to be properly translated in the English language. All declarations have to be submitted to Anker Crew Insurance in such a way that the declarations are clearly itemized so that it is obvious which reimbursements the Insurance Company must make.



2. Medical assistance in The United States of America Claims Procedure Optum

All persons covered under the Anker Crew Insurance will receive medical care through Optum affiliated providers.

2.1 Procedure

A. Actions on board

1. The master/ shipping agent will contact Optum in order to obtain the address of a preferred medical facility.
2. The master/ shipping agent will determine which medical facility is to be used for illness/injury treatment and complete the form "*Authorization for medical attention/examination*".
3. Once in port, the master will make sure that the shipping agent is instructed to bring the insured person to the designated facility and reminds the agent not to pay the medical bill.

B. Medical facility

1. The medical provider will examine the insured person and determine the course of treatment.
2. If hospitalization or special procedures/consults are required, the medical provider will contact Optum for authorization.
3. Optum will call VHD for coordination, final authorization for difficult medical cases and repatriation.

The medical facility will send the bill(s) and accompanying medical records to Optum for payment, as indicated on the Authorization Form.

Optum

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