

Insurance for Individuals

With us, making a claim is as easy as taking out a policy.

This document is intended to make it easy to report a claim. You may wish to give a copy of this to your dependents.

For non-emergency claims you can notify us through the claims link on our website:

Insuranceforgroup.com/claims

For immediate assistance please contact Northcott Global Solutions Ltd (NGS) our Global Medical and Claims Assistance Partner:

Tel: +44 (0)207 183 8910 Back up Mobile: +44(0) 7785627433 Email: ops@northcottglobalsolutions.com

Should you need medical treatment they will arrange this for you. They will also place a guarantee of payment, so you do not have to pay for any treatment. They deal with everything from out-patient appointments to evacuations.

You will be given a case number which you will need to quote each time you contact us. Their team will liaise with your insurance company and oversee your case management. NGS must be informed that this contract covers the person concerned and the following details must be provided:

- · Scheme reference: Insurance for Individuals
- Your name and address
- Your location and nature of the medical emergency.
- The name and phone number of the doctor and the hospital treating you

Failure to contact NGS and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid.

In the event that liability cannot be established at the outset of an emergency, it is agreed that the first named insured will guarantee payment until such time that liability can be accepted by the insurers.

*subject to policy terms and conditions

Do you need any help?

 $\boldsymbol{\cdot}$ If you have any questions concerning an ongoing claim then please contact NGS

• If you have any questions concerning the purchase of a policy, or an existing policy, then please contact us using the details below.





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