

What to do in case of an emergency and in the event of a claim in the USA/Canada

A. What to do in case of an emergency?

1.



Check if there is an emergency. Typical emergencies are:

- Accidents
- Serious illnesses
- (Upcoming) hospital stays

If you are not sure, you better assume it is an emergency!

2.



Call the Assistance's 24-hour emergency number (Global Excel Management Inc.):

USA/Canada +1-877-835-6243

Or email to: drwalterclaims@globalexcel.com

Keep your insurance policy and the name of your exchange organisation ready and provide the following information:

- Name and date of birth of the patient
- Name and phone number of the attending physician/hospital
- Diagnosis/suspected diagnosis
- Onset of the illness/date of the accident
- Contact data of the contact person on site

3.



Global Excel will help you:

- They will provide you with the name of a nearby physician, urgent care or hospital
- In case of accidents, serious illnesses and hospital stays, the Assistance will: contact the attending physician or hospital, immediately provide a confirmation of cover and organize all further steps
- They will organize and coordinate any kind of medical evacuation and repatriation of mortal remains



B. What to do in case of illness?

1.

Stomach pains, toothache, mental problems?
Go to see a doctor or contact our partner Global Excel!
The staff of Global Excel will help you to choose the right physician, urgent care or hospital, will explain all the billing details and can take care of direct billing with doctors and hospitals.

Please bear in mind that cover is granted for the acute treatment of an illness occurring for the first time.

Important note:

In case of extensive and long-term medical treatment, please always contact our partner Global Excel **FIRST** in order to determine cost coverage! This especially applies to radiology such as MRIs and physiotherapy after an accident.

2.

Go see a doctor and receive treatment.

3.

If you should have to make an advance payment, don't forget to demand **original receipts** for all costs incurred.

Shall your treatment be in the US, Global Excel may be able to assist you to avoid upfront payments for selected providers. Just call Global Excel, even if you are already at the doctor. In case of an inpatient treatment at a hospital or specialist clinic, Global Excel will immediately cover the costs.

4.

To submit claims in the USA and Canada:

- For claims in the USA: Global Excel Management Inc., P.O. Box 10, Beebe Plain, Vermont 05823, USA
- For claims in Canada: Global Excel Management Inc., 73 Queen Street, Sherbrooke, Quebec, Canada

Phone: +1-877-835-6243

(toll-free when calling from the USA or Canada)

Email: drwalterclaims@globalexcel.com

C. Notice of accidental damage and liability loss

1.

Please inform us immediately about any accidents and substantial liability losses. You can call the Claims Department of DR-WALTER GmbH from Monday to Friday between 8.00 am and 6.00 pm (CET) at
T +49 2247 9194-31

Please send any written requests via

email: claims@dr-walter.com

fax: +49 2247 9194-20

2.

Please send us a detailed report of the circumstances of the accident/loss as well as receipts of the costs incurred. In case of damage to baggage, please also send us the police report and the respective confirmation of the local police. You can download all notices of claim and accident report forms as a PDF at

<https://www.dr-walter.com/en/consumer-information/concept-easy-plus.html>

DR-WALTER GmbH

Abteilung Leistung (Claims Department)

Eisenerzstrasse 34

53819 Neunkirchen-Seelscheid

Germany

email: claims@dr-walter.com

fax: +49 2247 9194-20

3.

Our Claims Department will assess the claim and, if necessary, coordinate with the claims department of the insurer. As soon as your right to benefits and the invoices are approved, we will reimburse your prepaid costs.