



Instructions in the event of claims

If you need to make a claim under your policy please follow these instructions carefully.

Medical and related expenses

Claims for medical services under USD 500

- Students may turn to Gouda Insurance's ISIS network. The network offers Payment On The Spot services from at least 25 countries.
- Please fill in an indemnification form and ask the doctor to fill in the Doctor's Explanation and sign it.
- Please send this completed claim form together with the received original bills **and** a copy of your medicard to a Payment On The Spot address in your country of studies.
- The claim will be verified by Gouda Insurance in The Netherlands and after approval (this takes approximately 1 or 2 days) be paid to you within 24 hours. There will be no deductible to the student.
- In some countries there are only 'ISIS On The Spot' telephone numbers available. When you call the number you will receive an address or fax number for settlement of your claim.
- For authorized Payment On The Spot addresses, please turn to the list at the end of this instruction.
- Where there is no Payment On The Spot address available, the claim must be sent directly to Gouda Insurance/ ISIS in The Netherlands:

Gouda Insurance	Tel.: +31 (0)182 544 917
Claims Handling Department	Fax: +31 (0)182 544 337
P.O. Box 9	
2800 MA Gouda	
The Netherlands	

Claims for medical services over USD 500

- A 24 hour emergency telephone service is operated for the benefit of persons insured under this policy, so that in the event of an emergency medical problem covered by this insurance, help and advice can be given.

In the event of an emergency medical problem always call Ford Fellows Assistance, telephone: **+44 1243 621168**.

For transmission of urgent medical documents please use fax: **+44 1243 773169**.

Ford Fellows Assistance will ask for your Ford Fellows Assistance policy number and ID-number, which are printed on your medicard. Ford Fellows Assistance may ask for a copy of your medicard as well.

Fellows that need emergency evacuation and/or repatriation

Ford Fellows Assistance supports the medevac services. Costs involved will be charged directly to the insurance company, without involvement of the student.

In the event that a medical evacuation of repatriation is needed, always call Ford Fellows Assistance, telephone: **+44 1243 621168**.

For transmission of urgent medical documents please use fax: **+44 1243 773169**.

Ford Fellows Assistance will ask for your Ford Fellows Assistance policy number and ID-number, which are printed on your medicard.

Claims form

You have received a claims form for filing claims with your insurance kit from Ford Foundation. The form is also downloadable from the internet:

<http://www.aon.nl/fordfoundation>

Extra traveling expenses

All claims for all expenses covered under the extra costs insurance have to be submitted Gouda Insurance/ ISIS (see address on page 7). Please include in your submission:

<i>Covered expenses</i>	<i>Claims documentation</i>
Flight expenses to home country in the event relative by blood or by affinity in the first degree (spouse, mother, father and children) should be in peril of death or have died.	<ul style="list-style-type: none">• The doctor's certificate, supporting the reason(s) for your return to your home country.• Tickets.• Proof of payment (invoice or credit card statement showing exact amount paid).
<i>Covered expenses</i>	<i>Claims documentation</i>
Flight expenses for a return flight for two of the insured's family members and the accommodation expenses, travelling from the country of origin to country of residence, because the insured is in danger of death or has died as a consequence of illness or an accident.	<ul style="list-style-type: none">• The doctor's certificate, or death certificate supporting the reason(s) for your family members travels.• Tickets.• Proof of payment (invoice or credit card statement showing exact amount paid).• Specified invoices concerning accommodation expenses.
Telecommunication costs for events covered under emergency assistance.	<ul style="list-style-type: none">• Proof of expenses made.

If you need help with arranging your tickets, call Ford Fellows Assistance, telephone: **+44 1243 621168**.

For transmission of urgent medical documents please use fax: **+44 1243 773169**.

Accidental death and dismemberment

After an accident has occurred that possibly yields the right to receive payment of a disability benefit, you should notify Gouda Insurance/ ISIS in writing as soon as possible, and follow instructions.

In the event of the death of the insured, Gouda Insurance/ ISIS needs to be notified as soon as possible, and in any case no later than 48 hours prior to the funeral or cremation. Instructions will follow.

Names and addresses

On the following pages you will find the names and addresses of organizations in the respective countries co-operating with ISIS who can settle medical claims only.

The Hague
17 Lange Voorhout, 2514 EB
P.O. Box 11520, 2502 AM
The Hague
The Netherlands
tel: +31 (0)70 330 60 10





<i>Country</i>	<i>Address</i>	<i>Telephone/Fax</i>
Argentina	ASATEJ Florida 835 - Piso 3e Ofic. 320 1005 Buenos Aires	+54 (0)11 4114 7595 +54 (0)11 4311 6840 (fax)
Australia	ISIS On The Spot	+44 1243 621177
Austria	Interiura Austria Rainergasse 1/4 1040 Vienna	+43 (0)1 533 661 1500 +43 (0)1 533 661 1320 (fax)
Brasil	STB - Student Travel Bureau (Head office) Avenida Brigadeiro Faria Lima, 1713 - 16th Floor 01451-001 Sao Paulo/SP	+55 (0)11 3038 1500 +55 (0)11 3816 6444 (fax)
	STB - Student Travel Bureau Rua Visconde de Pirajá, 550 - Loja 201 22410-002 Rio de Janeiro/RJ	+55 (0)2125 128 577
	STB - Student Travel Bureau Rua Sergipe, 1216 Savassi 30130-171 Belo Horizonte	+55 (0)3132 874 900
	STB - Student Travel Bureau Rua Padre Bernardino Pessoa 266 51020-210 Recife – PE	+55 (0)8134 654 522
	STB - Student Travel Bureau Rua Quintino Bocaiuva No. 267 90440-051 Porto Alegre – RS	+55 (0)5133 462 774 +55 (0)51 3346 5444 (fax)
	STB - Student Travel Bureau Rua Floriano Peixoto No. 1450 14025-220 Riberão Preto – SP	+55 (0)166 103 800
	STB - Student Travel Bureau R. Jose Villagelin Junior, 180 13024-120 Cambu' Campinas	+55 (0)1932 53 5555
Canada	Travel Cuts 45 Charles St. E, suite 100 M4Y 1S2 Toronto, Ontario	+1 416 966 2887 +1 416 966 4043 (fax)
Chile	Student Flight Center Hernando de Aguirre 201 Oficina 401 Providencia - Santiago, Santiago	+56 2 335 0395 +56 2 335 0394 (fax)
China	ISIS On The Spot	+44 1243 621177
Colombia	Educamos Viajando Ltda. Calle 108 A # 18-64 Santafé de Bogotá	+57 1 214 4308 +57 1 215 7024 (fax)
Czech Republic	ISIS On The Spot	+44 1243 621177

<i>Country</i>	<i>Address</i>	<i>Telephone/Fax</i>
Denmark	Gouda Rejseforsikring Sejrøgade 7 DK 2100 Copenhagen Ø	+45 7025 6060 +45 7025 6061 (fax)
Dominican Republic	ODTE Av. Mexico 74, casi esquina Cesar Dargam El Vergel, Santo Domingo	+1 809 686 3333 +1 809 412 1131 (fax)
	ODTE Calle Sabana Larga 133, Esq. Pedro Francisco Bono, Santiago	+1 809 971 2829 (tel./fax)
Ecuador	Idiomas S.A. Junin 203 y Panamá, 2do. Piso Oficina no. 4 Centro Comercial LA MERCED, Guayaquil	+593 4 256 4488 +593 4 256 6939 (fax)
France	Goudse Schadeverzekeringen N.V. 38, cours Blaise Pascal 91000 Evry	+33 (0)1 6936 2159 +33 (0)1 6936 2158 (fax)
Germany	ISIS On The Spot	+44 1243 621177
Greece	Interiura Hellas 38 Mesogion Str. GR-11527 Athens	+30 (0)210 74 73050 +30 (0)210 74 74322 (fax)
Holland	ISIS On The Spot Bouwmeesterplein 1 2801 BX Gouda	+31 (0)182 544 917 +31 (0)182 544 337 (fax)
Hong Kong	ISIS On The Spot	+44 1243 621177
Iceland	Studentaferdir Bankastraeti 10 101 Reykjavik	+354 562 2362 +354 562 9662(fax)
India	ISIS On The Spot	+44 1243 621177
Ireland	OSG Travel Claims Nutley Building, Merrion Centre, Nutley Lane, Dublin 4	+353 (0)1 661 9133 +353 (0)1 661 5249 (fax)
Italy	Interiura Italia Viale del Commercio 58 37135 Verona	+39 (0)45 82 90 451 +39 (0)45 82 90 450 (fax)
Japan	ISIS On The Spot	+44 1243 621177
Malaysia	Cunningham Toplis (M) Sdn. Bhd. Block B Unit B-9-8 Megan Phileo Promenade, 189 Janan Tun Razak 50400 Kuala Lumpur	+60 3 216 171 88 +60 3 216 180 12 (fax)
Malta	NSTS (Insurance Agency) Ltd. 221 St. Paul Street Valletta VLT 07	+356 21244 983 +356 21230 330 (fax)





<i>Country</i>	<i>Address</i>	<i>Telephone/Fax</i>
Mexico	Mexico Asistencia S.A., Porfirio Diaz 100-6 03720 Mèxico D.F.	+52 5 5 5480 3819 +52 5 5 5611 2011 (fax)
New Zealand	Cunningham Lindsey (NZ) Ltd. visits: Unit 9, 75 Peterborough Street mail: P.O. Box 25-116 Christchurch	+64 (0)3 365 7989 +64 (0)3 365 7991 (fax)
Peru	INTEJ Av. San Martin 240, Barranco Lima 4	+511 477 2864 +511 477 4105 (fax)
Portugal	Juan A. Calzado Comisariado de Averias S.A. Rua do Ferragial, 5 1200 Lisboa	+351 (21)324 2010 +351 (21)339 3320 (fax)
Russia	ISIS On The Spot	+44 1243 621177
Singapore	ISIS On The Spot	+44 1243 621177
South Africa	ISIS On The Spot, Johannesburg	+27 (11) 541 1350
Spain	ISIS On The Spot, Madrid	+ 34 91 572 44 20
	ISIS Avenida Diagonal, 622-4 Planta 08021 Barcelona	+ 34 93 201 49 43 + 34 93 241 97 51 (fax)
Sweden	Gouda Reseförsäkring Wollmar Yxkullsgatan 14 118 50 Stockholm	+46 (0)8 615 28 00 +46 (0)8 641 84 80 (fax)
Switzerland	ISIS On The Spot	+44 1243 621177
Thailand	ISIS On The Spot	+44 1243 621177
U.K.	The Claims Service Ashworth House, Manchester Road Burnley, BB11 1HB	+44 (0)870 241 6927 +44 (0)870 240 0824 (fax)
USA	ISIS Assistance 8930 State Road 84, Box 315 Davie, Florida 33324	+1 888 422 4747 +1 954 370 8130 (fax)
Venezuela	IVI Tours Res. La Hacienda, Local 1-3-T, P.B. Final Av. Ppal de Las Mercedes Aptdo. 80160 1080 Caracas	+58 212 993 3930 +58 212 993 2412 (fax)
Vietnam	ISIS On The Spot	+44 1243 621177