

POWER OF ATTORNEY

I THE UNDERSIGNED, _____
(block letters)

empower **RELIABLE LIFE INSURANCE COMPANY, the “Company”**, located at Box 557, 100 King St. W., Hamilton, Ontario L8N 3K9 to:

- 1) Submit to the Régie de l’assurance maladie du Québec (the Régie), in accordance with the laws and regulations applied by the Régie, my claims for insured medical services which I, my spouse or my children received (family insurance) in _____
(location)
during our stay from _____ to _____,

Family Insurance: for the purpose of family insurance, this Power of Attorney applies only to me, my spouse and my children, identified below:

- i. Spouse: _____ Health Insurance Number: _____
- ii. Children: _____ Health Insurance Number: _____
_____ Health Insurance Number: _____

- 2) Transmit to, and receive from, the Régie all information and documents required for the assessment and payment of said claims.
- 3) Receive from the Régie all amounts reimbursed and due to me, my spouse or my children (family insurance).

I AUTHORIZE the Régie to accept the claims so submitted, to act in accordance with this Power of Attorney as specified and to transmit to the Company any information it may request concerning the insured person status of myself, my spouse or my children.

Insured person’s Signature

Insured person’s Health Insurance Number

Policy or claim number
(This number corresponds to the one which must appear on the Statement of payments and reimbursements)



Box 557, 100 King Street West
 Hamilton, Ontario L8N 3K9
Toll Free: 888.831.2222
Fax: 866.551.1704

EMERGENCY MEDICAL CLAIM FORM

Please Note: *Benefits under any coverage will not be paid for expenses reimbursed or services provided by any other source. Benefits cannot be duplicated under this Protection Plan.*

PROOF OF CLAIM MUST BE SUBMITTED WITHIN 90 DAYS OF THE OCCURRENCE

Part I GENERAL INFORMATION			
Claimant's Name <i>(Last, First)</i>		Policy No.	Date of Birth
Full Address			
Home Phone No.	Business Phone No.	Government Health Insurance No.	
Tour Operator's Name			
Travel Agency's Name		Travel Agent's Name	Telephone No.
Travel Agency's Full Address			
Date Initial Deposit Paid for Trip <i>(MM / DD / YY)</i>	Departure Date <i>(MM / DD / YY)</i>	Scheduled Return Date <i>(MM / DD / YY)</i>	Actual Return Date <i>(MM / DD / YY)</i>
Departure City		Destination <i>(City, Country)</i>	

Part II EXPLANATION OF LOSS			
Describe fully the circumstances of the sickness or injury			
Date of onset of sickness or injury <i>(MM / DD / YY)</i>		Location <i>(City, Country)</i>	
Date of first consultation <i>(MM / DD / YY)</i>		Name of Physician who treated you	Were you hospitalized? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, name of hospital		Admission date <i>(MM / DD / YY)</i>	Discharge date <i>(MM / DD / YY)</i>
Did you contact the Assistance Provider? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, date contact was made <i>(MM / DD / YY)</i>	Have you ever had the same or similar condition? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when did the condition occur? <i>(MM / DD / YY)</i>
Were you prescribed medication? <input type="checkbox"/> Yes <input type="checkbox"/> No	Were the prescriptions/dosages changed prior to trip departure? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, please indicate the date <i>(MM / DD / YY)</i>	Name of Family Physician
Full address of Family Physician			Telephone No.

IMPORTANT – CLAIM CANNOT BE PROCESSED IF THIS FORM IS INCOMPLETE. PLEASE COMPLETE ALL APPLICABLE AREAS.

Part III MEDICAL EXPENSES						
Name of Medical Service Provider/Doctor	Date of Service (MM / DD / YY)	Amount on Invoice (IN CDN \$)	Did you pay this invoice?	Name of other Health Insurance Company/Plan Invoice submitted to	Amount paid by other Insurance Company/Plan	Amount claimed (IN CDN \$)
Total Amount Claimed in CDN \$						
If you have more expenses, please provide a breakdown on an additional sheet using the above format.						

Part IV OTHER COVERAGE		
Do you have any other Health Insurance coverage/plans? (e.g. Medicare, Blue Cross, Work Place/Group Insurance, Credit Cards, etc) <input type="checkbox"/> Yes <input type="checkbox"/> No		
IF YES, PLEASE COMPLETE:		
1) Name of Insurance Company	Policy No.	Telephone No.
Address of Insurance Company		
2) Name of Insurance Company	Policy No.	Telephone No.
Address of Insurance Company		
Was your medical emergency caused by an accident? <input type="checkbox"/> Yes <input type="checkbox"/> No	Name of the Third Party	
If yes, do you believe a Third Party was responsible? <input type="checkbox"/> Yes <input type="checkbox"/> No	Full address of the Third Party	
	Contact No. of the Third Party	

IMPORTANT – PLEASE ENCLOSE ORIGINAL RECEIPTS FOR ALL MEDICAL EXPENSES.

IF CLAIM HAS BEEN SUBMITTED TO ANOTHER INSURANCE COMPANY, PLEASE PROVIDE AN EXPLANATION OF BENEFITS ONCE CLAIM HAS BEEN SETTLED, AS WELL AS THE “PATIENT RESPONSIBILITY” INVOICES SHOWING THE OUTSTANDING BALANCE.

I DECLARE THAT THE ABOVE INFORMATION IS TRUE, COMPLETE AND CORRECT.	
<i>I/We authorize any other insurance plan, under which I/We have coverage, to disclose information as may be necessary or to make payment in respect of my/our claim to Reliable Life Insurance Company directly. I/We also authorize Reliable Life Insurance Company to disclose to any other Plan, under which I/We have coverage, any and all information as may be necessary with respect to my/our claim.</i>	
Signature of Insured/Claimant _____	Date (MM / DD / YY) _____
Signature of Insured/Claimant _____	Date (MM / DD / YY) _____

Part V**PATIENT CONSENT TO DISCLOSE HEALTH INFORMATION**

Patient's full name at time of treatment: _____

Date of birth: (MM/DD/YY) ____ | ____ | ____

Address: _____

Purpose of release: **ADJUDICATION OF TRAVEL INSURANCE CLAIM****Effective Date of Insurance Coverage:** (MM/DD/YY) ____ | ____ | ____

Medical Facilities: (List all doctors consulted for this condition and hospitals where confined)

<i>Name</i>	<i>Address</i>	<i>Telephone No.</i>	<i>Fax No.</i>	<i>Dates</i>
_____	_____	_____	_____	____ ____ ____
_____	_____	_____	_____	____ ____ ____
_____	_____	_____	_____	____ ____ ____

You are authorized to give **Reliable Life Insurance Company** and its affiliates, reinsurers, agents, consumer reporting agency, or independent claims administrator acting on behalf of Reliable Life Insurance Company, any information concerning insurance coverage, medical care, advice, treatment or supplies, or any other information that may have bearing on the request for benefits submitted in conjunction with the travel insurance policy.

Information to be released:

All medical records of the Patient for up to 5 years before the Effective Date of Insurance Coverage as shown above through the date of this consent as shown below as applicable based on the patients age as outlined the policy. "Medical records" includes, without limitation, diagnosis list, medication list, physician dictation, office notes, physical therapy records, occupational therapy records, pathology reports, cytology reports and the results of all laboratory tests.

**Send to: Reliable Life Insurance Company
Travel Claims Department
P.O. Box 557, 100 King St. W.
Hamilton, ON L8N 3K9
Telephone: 1-888-831-2222 Fax: (905) 528-8338**

By signing below, I understand that:

1. The information in my health record may include information relating to a sexually transmitted disease, acquired immunodeficiency syndrome (AIDS), or human immunodeficiency virus (HIV). It may also include information about behavioral or mental health services, and treatment for alcohol and drug abuse.
2. I have the right to revoke this consent at any time by providing my written revocation to the facility where my records are kept.
3. A revocation will not apply to information that has already been released in response to this consent.
4. A revocation will not apply to my insurance company when the law provides my insurer with the right to contest a claim under my policy.
5. Unless otherwise revoked, this consent will expire in six months.
6. Consenting to the disclosure of this health information is voluntary. I can refuse to sign this consent.
7. Any disclosure of information carries with it the potential for any unauthorized re-disclosure and the information may not be protected by federal confidentiality rules.

I authorize Reliable Life Insurance Company to disclose my health or claim information to any relevant source (e.g. airline, tour operator, travel suppliers, etc.) for the purpose of obtaining recoveries or any outstanding refunds after my insurance claim has been settled. I hereby assign to Reliable Life Insurance Company any benefits or recoveries obtained from these sources for losses covered under this policy. I direct these sources to forward reimbursement to Reliable Life Insurance Company with regard to these losses.

Signature of patient or authorized person: _____ Date: (MM/DD/YY) ____ | ____ | ____

Relationship/Reason patient is unable to sign: _____