

## Claim Submission Guidelines

1. The insured person has 30 days from the date of the accident to submit a claim to CHUBB Life. In no event, will CHUBB Life accept notice of claim beyond one year.
2. If you are submitting invoices for physiotherapy or chiropractic treatment, a MD's referral must accompany the completed claim forms and invoices.
3. The claimant statement must be completed by the insured, his/her parents or guardian.
4. The Administrator Statement must be completed by the Association Administrator.
5. Once the original claim form has been completed, it may be mailed/emailed and/or faxed to the following:

Chubb Life Insurance Company of Canada  
199 Bay Street - Suite 2500  
P.O. Box 139, Commerce Court Postal Station  
Toronto, Ontario M5L 1E2  
O +1.416.594.2627 or +1.877.772.7797  
Email: [claims.A\\_H@chubb.com](mailto:claims.A_H@chubb.com)  
Fax: 416-368-0641

### Claims Management/Expectations

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Once the claim forms are received, the initial assessment is completed within 10 business days. At this time we determine if the claim requires additional information or if a claim decision can be rendered. If additional documentation is required, it is requested from the appropriate party. Once the outstanding documentation is received, the claim file is reviewed within 10 business days of receiving the final piece of documentation to render a decision. Once a decision is rendered, the appropriate letter or explanation of benefit is sent to the insured.