

## Frequently Asked Questions

- **Whom should I contact if I have coverage questions?**

Questions concerning coverage should be directed to Aon Reed Stenhouse Inc. – Telephone: 1-800-448-2539 / Karla Best-Brown at 902-421-7036 or Virginia Fraser at 902-421-7042.

- **How do I make a claim?**

Claims for Medical, Dental or Miscellaneous expenses can be made by

- Completing the “Proof of Loss” form in its entirety.
- Have the “Attending Physician’s Statement” part of the Proof of Loss form completed by the Attending Physician.
- If claim is for Dental Expenses, complete the “Accidental Dental Claim” form as well as the Proof of Loss form.
- Include “Consent to collect, use and disclose personal information” form for claims.
- If claiming for medical and/or dental expenses, submit original receipts or original invoice. Claims will not be paid based on photocopies.

- Submit the above to AXA Assurances claims office in Montreal at:

AXA Assurances Inc.  
2020 University Street, Suite 700  
Montreal, Quebec H3A 2A5  
Fax: 1-866-582-6672  
Telephone: 1-800-561-7251 Ext. 4471

- **Is there a deadline for making a claim?**

Claims should be submitted to AXA Assurances Inc. within 30 days of the date accident for which the claim is being submitted.

- **If I am unable to submit my claims form before the day deadline, what should I do?**

Contact AXA in writing, outlining your reasons for not meeting the deadline.

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- **Whom should I contact if I Have questions about my claim?**

Questions concerning claims should be directed to AXA Assurances Inc. – Telephone 1-800-561-7251 Ext. 4471, Fax: 1-866-582-6672

- **Does the Physician's Statement on the Proof of Loss need to be completed for all claims?**

If your claim is under \$100.00 or for an ambulance bill only, the Physician's Statement need not be completed.

- **What do I do if I am not happy with the way my claim is handled?**

If you have concerns about the way your claim has been handled, please contact Aon Reed Stenhouse Inc., 1969 Upper Water Street, Suite 1001, Halifax, NS, B3J 3R7 or toll-free at 1-800- 448-2539.

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