



How to File a Critical Illness Claim

Attached is a claim form for your Critical Illness.
Please forward claims and questions to the following address:

ACI
P.O. Box 4000
Collegeville, PA 19426-9000
800-715-4237
Fax: 610-293-9299
Business Hours 7am - 8pm EST.
www.acitpa.com

Step 1: Submit a completed Notice of Claim (claim form) via either by mail or by facsimile.

- Fully answer each item in Part I Claimant's Statement
 - Please sign and date Authorizations section in Part II
 - Read the fraud warning statement on page 4 and sign the form where indicated in Part III
 - Please have the attending physician complete Part III and provide a copy of the medical records
-
- A fully completed Claim Form is required for each condition. Claims submitted with incomplete information will not be paid pending receipt of the missing information.
 - The acceptance of a claim form by an Insurance company is not an admission of coverage. We reserve the right to obtain additional information, as needed, to evaluate the claim.

Questions? Call or Email ACI

Claim status is available by calling 800-715-4237. Select option "2" for Customer Service. Or, you may email us at ACIclaims@acitpa.com.

Hours of Operation: 7am – 8pm EST, Monday through Friday

Thank you.



1. PLEASE FULLY COMPLETE THIS FORM

2. MAIL TO

ACI

P.O. Box 4000

Collegeville, PA 19426-9000

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PART I – POLICYHOLDER / PATIENT INFORMATION

Policyholder Information

Patient Information

Check One: ☐ Spouse ☐ Child ☐ Self

Policy Number(s)

Name (First, Middle, Last)

☐ Male
☐ Female

Name (First, Middle, Last)

☐ Male
☐ Female

Address (Street)

Apt. #

Address (Street)

Apt. #

City

State

Zip Code

City

State

Zip Code

Social Security Number

Date of Birth

/ /

Social Security Number

Date of Birth

/ /

Home Phone Number

Work Phone Number ext.

()

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Home Phone Number

Work Phone Number ext.

()

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ILLNESS/CONDITION INFORMATION

What type of illness are you claiming?

When where you first treated for this illness (Date mm/dd/yy)

/ /

Primary Doctor Name

Treating Doctor Name

Address (Street)

Address (Street)

City

State

Zip Code

City

State

Zip Code

Phone Number

Fax Number

()

()

Phone Number

Fax Number

()

()

PART II – AUTHORIZATIONS

I authorize medical payments to physician or supplier for services described on any attached statements enclosed. If not signed, please provide proof of payment.

SIGNATURE _____

DATE _____

If applicable, I signed on behalf of the insured as _____ (indicate relationship).

If legal Guardian, Power of Attorney Designee, Conservator, Beneficiary or personal representative.

SIGNATURE _____ **DATE** _____

I authorize any physician, medical professional, hospital, covered entity as defined under HIPAA, insurer or other organization or person having any records, dates or information concerning the claimant to disclose when requested to do so, all information with respect to any injury, policy coverage, medical history, consultation, prescription or treatment, and copies of all hospital or medical records or all such records in their entirety to **Zurich Insurance Company** or its designated administrator. A photo static copy of this authorization shall be considered as effective and valid as the original.

I agree that should it be determined at a later date there is other insurance (or similar), to reimburse **Zurich Insurance Company** to the extent of any amount collectible.

I understand that any person who knowingly and with the intent to defraud or deceive any insurance company; files a claim containing any material by false, incomplete or misleading information may be subject to prosecution for insurance fraud (See Fraud Warning Important Notice sheet attached).

SIGNATURE _____ **DATE** _____

If applicable, I signed on behalf of the insured as _____ (indicate relationship).

If legal Guardian, Power of Attorney Designee, Conservator, Beneficiary or personal representative.

SIGNATURE _____ **DATE** _____

PART III– ATTENDING PHYSICIAN’S STATEMENT

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Patient’s Name (first, middle initial, last name)	Patient’s Date of Birth	Patient’s Address (street, city, state, ZIP code)
Patient’s sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Patient’s Relationship to Insured: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child	
Date of Diagnosis:	Date first consulted you for this condition:	Has this patient previously had same or similar condition: Yes No If yes, show first treatment date(s)
Name of referring or other treating physicians	For services related to hospitalization, provide hospitalization dates Admit: Discharge:	
Name and address of facility where services rendered (if other than home or office)		
Diagnosis or nature of illness or injury:		
Physician Signature:		Date:
Please check the condition that applies to this patient and provide a complete copy of the patient’s medical records.		
<input type="checkbox"/> Cancer	<input type="checkbox"/> Heart Attack	<input type="checkbox"/> Stroke
<input type="checkbox"/> Carcinoma in situ	<input type="checkbox"/> Heart Transplant	<input type="checkbox"/> Occupational HIV
<input type="checkbox"/> Coronary Artery Bypass Surgery	<input type="checkbox"/> Major Organ Transplant	<input type="checkbox"/> Amyotrophic Lateral Sclerosis (ALS)
<input type="checkbox"/> End Stage Renal Failure	<input type="checkbox"/> Permanent Paralysis	<input type="checkbox"/> Blindness

FRAUD WARNING NOTICES

Any person who knowingly and with intent to defraud any insurance company or another person files a statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties. (Not applicable in AL, AR, CO, DC, FL, KS, KY, LA, MD, ME, NJ, NM, NY, OH, OK, OR, PA, PR, RI, TN, TX, VA, VT, WA, and WV.)

In **Arkansas, Louisiana, Rhode Island, or West Virginia**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In **Alabama**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

In **Colorado**: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

In **District of Columbia**: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

In **Florida**: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

In **Kansas**: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to an insurer, purported insurer, or to or by a broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act and may be subject to criminal and/or civil fines or penalties.

In **Kentucky**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

In **Maine, Tennessee, Virginia, or Washington**: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

In **Maryland**: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In **New Hampshire**: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

In **New Jersey**: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

In **New Mexico**: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

In **New York**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

In **Ohio**: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

In **Oklahoma**: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

In **Oregon**: Any person who knowingly and with intent to defraud any insurer or other person files an application for insurance or statement of claim containing any materially false information upon which an insurer relies, if such information was either material to the risk assumed by the insurer or the misinformation was provided fraudulently, may commit a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

In **Pennsylvania**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

In **Puerto Rico**: Any person who has committed fraud, as defined in the law, shall incur a felony, and if convicted, shall be sanctioned for each violation by a penalty of a fine of not less than five thousand dollars (\$5,000), nor more than ten thousand dollars (\$10,000), or a penalty of imprisonment for a fixed term of three (3) years, or both penalties. If there were aggravating circumstances, the fixed penalty thus established may be increased up to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years. In addition to the penalties provided in this chapter, any person who, as a result of the fraud thus committed is benefited in any way to obtain insurance, or in the payment of a loss pursuant to an insurance contract, shall be imposed the payment of restitution of the amount of money resulting from the fraud. Every violation shall have a prescription term of (5) five years.

In **Texas**: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

In **Vermont**: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.