



ACCIDENT AND
HEALTH BENEFITS:

Travel claims
management
services

WHEREVER YOUR POLICYHOLDERS TRAVEL, *we are here to help.*

FOR THOSE WE SERVE:

The ever-changing market creates both opportunities and challenges.

How can you ensure the safety and security of your policyholders while they are travelling? How will ongoing marketplace uncertainty and evolving traveller needs impact your programmes? And most importantly, how can you help a policyholder when an unfortunate event happens?

Our travel claims and medical assistance solutions provide the full range of services to help with every facet of your policyholder's travel claims and medical support needs.

The foundation for all our claims management solutions is a commitment to meeting the unique needs of each client. We help achieve their goals by providing:

- Dedicated local teams of medical and travel experts
- In-depth knowledge of international travel laws and regulations
- Advanced technology to ensure efficient and effective support while being mindful of cost control
- A commitment to service excellence

We serve organisations that engage in offering global travel benefits and insurance.



Insurers



Reinsurers



Employers



Banks and credit card companies

Something for every travel need and location

Sedgwick tackles the uncertain challenges of international travel today with innovation and commitment.

We can tailor our assistance services to fit each client's needs through our global medical network and claims processing expertise. Plus, we can provide the right support for virtually any type of travel and medical assistance policy or cover including leisure, adventure and business, as well as offer unique policyholder programmes for international students, groups, workers covered by the U.S. Defense Base Act and more.

From first notice of loss and validations, telemedicine consultations and healthcare facility referrals, through to cashless payments, cost containment services, fraud investigations, claims settlements and more – Sedgwick is here to help before, during and following an accident, injury or other travel-related claim.



We can tailor our
**ASSISTANCE SERVICES TO
FIT EACH CLIENT'S NEEDS**

If you are a . . .

- **(Re)insurer** – We can offer white label, branded and bespoke solutions that integrate seamlessly with your coverage.
- **Corporate (bank/credit card) policy issuer** – Our team will build and manage all aspects of a travel programme, including 24/7 customer service, claims processing and management, as well as personalised concierge services.
- **Employer** – Whether a global manufacturer or government contractor, we'll work to find local healthcare providers and facilities that can meet your needs while your employees are working and travelling abroad.
- **Association or group** – We can create a short- or long-term programme under your insurance plan to meet your group's specific needs for medical assistance while they are travelling.
- **Government agency or NGO** – We fully understand the requirements of the U.S. Defense Base Act and Jones Act, and we can develop a programme to ensure that your workers have trusted and reliable assistance no matter where they are located.

Concierge-level care

If an event does occur while travelling, the Sedgwick team steps in to listen, support and provide the solutions needed. We do more than just adjudicate a claim. It's our job to protect not only individuals, but also the employer and organisation. We are there for the entire lifecycle of the travel experience providing an end-to-end service.

Services for every travel need



Working abroad services

- Medical assistance
- Employee assistance
- Telemedicine
- Cost containment
- Claims fraud investigation
- Workers' compensation
- U.S. Jones Act; Defense Base Act and Tricare



Medical assistance for business and leisure travel

- Medical case management
- Telemedicine services
- Cost containment
- Cashless payments
- Medical repatriation
- Repatriation of mortal remains



Travel assistance

- Pre-travel advice
- Trip cancellation claims support
- Delayed/lost/damaged luggage
- Legal assistance



Travel risk management

Working with outside experts

- Security assistance
- Logistics
- Travel tracking/notifications
- Crisis response
- Geolocation technology
- Special risks (kidnap, extortion, etc.)

Solutions to meet your needs

Travellers today have different needs, preferences and goals. Having a comprehensive policy in place with support from the right claims and medical assistance company is key. Sedgwick can help you add benefit services or expand the solutions you currently offer under your coverage to your policyholders.

We also provide 24/7 customer service so if your policyholders have questions or issues, they will get prompt attention. By listening to each traveller's concerns and offering solutions, we've found that we can often turn an unhappy individual into a loyal policyholder.

Consultative services

Sedgwick provides consultative and advisory services to assist with a wide range of travel needs. A policyholder taking a business trip to multiple countries may need to check coverage for each stop. A tour operator may want to ensure there are doctors available close to the route in case of a medical emergency. A government contractor may need assurance that a claim will be managed and adjudicated according to the U.S. Defense Base Act. Sedgwick's team of experienced travel experts can provide the expertise and guidance needed.

Complaint resolution

For many offering travel insurance, one of the critical challenges in handling this line of business is to effectively manage complaints and disputes in a timely manner. And because of the specialised expertise and time needed to resolve travel claims, many organisations do not have the in-house resources to develop dedicated complaint resolution departments. As your outsourced partner, Sedgwick can help. Sedgwick's customer service team is trained to address and resolve disputes quickly. As a result, our time from the first report to complaint resolution is one of the lowest in the industry – and we have one of the highest customer satisfaction scores.

Advanced technology

We deliver superior technology-driven solutions to the world's premier employers and (re)insurers – and our capabilities and expertise are unparalleled in the industry. Our programmes and technology are flexible and scalable. Some travellers will want personalised white-glove service and others prefer to go online to check policy coverage or claim status. We can facilitate self-service options through a branded web portal, enabling customers to get what they need when they need it. Plus, Sedgwick's technology platform can be customised for your organisation and customers.

Subrogation

Travellers today often have cover as a part of credit card accounts or other programmes. We'll work to ensure that claims are subrogated thoroughly and fairly so that all applicable parties pay the appropriate amount for a claim.

Bill negotiation

Have a sick or injured policyholder in a foreign country and don't have a contracted network of providers? We can help. Because of the size of our organisation and our provider network, we can often negotiate bill discounts with hospitals, ambulances, hotels and other organisations.

Comprehensive management reports

Our clients need reports that provide not just claims information, but meaningful insights on performance trends and outcomes. Sedgwick's dashboard approach to reporting ensures that you can get the information needed to check status and costs, anticipate future needs and ensure the programme continues to run as expected.

What if your policyholder is pickpocketed upon arriving in Rome?

Where do they go? What do they do? With Sedgwick's travel claims management services, we can offer immediate support by cancelling existing cards, providing emergency cash, contacting the proper authorities, and even ordering new cards and any documentation needed. We can turn what could have been a travel nightmare into an experience that builds loyalty and longevity.

SEDGWICK OFFERS IMMEDIATE SUPPORT

BENEFITS

We offer flexibility, scalability, and local knowledge and experience in international markets

Our business model is built on strong foundations and robust, scalable services supported by our expert colleagues

We are transparent and work in collaboration with our clients to create enduring and mutually beneficial relationships

We create customised solutions for our clients by leveraging our experience, market knowledge, global infrastructure and value-added services

**NO MATTER WHERE,
WHEN OR WHAT
THE NEED IS,
*we can help***

We have helped coordinate all the medical and travel services needed to ensure positive outcomes for travellers worldwide. Our team has assisted with a wide variety of cases including a scuba diver who was stung by sea wasp jellyfish in the Bahamas,

a tourist who was injured while hiking in Costa Rica, a military veteran who was burned while working in Kuwait, a business traveller suffering cardiac arrest on a ferry in Thailand and a professional cyclist who was injured during the Tour de France.

To learn more about our travel claims management services, email: sedgwick@sedgwick.com



[sedgwick.com](https://www.sedgwick.com)

