



REGENCY  
for expats

## HOW TO MAKE A CLAIM

Regency for Expats has appointed an independent claims adjudication company to process any claims fairly and efficiently.

The claims team can ensure that any losses you incur during your period of cover receive a sensible and customer focused service experience.

Please follow the procedure below for the completion of any claims.

### Outpatient Pay and Claim

You may submit a claim for medical treatment received on an outpatient basis without having to advise Regency for Expats prior to your treatment or consultation and without the need for pre-authorisation.

You must take a claim form with you for completion by your medical professional and submit your completed claim form and receipts for your medical costs by email to: [claims@regencyforexpats.com](mailto:claims@regencyforexpats.com).

Please note that in the event of an outpatient claim, we are able to process your claim by scanned copies of your claim form and receipts, however, you must retain the originals as we reserve the right to request them.

### Inpatient & Outpatient Surgical Claims

All planned inpatient and outpatient surgical care must be pre-authorised by us prior to receiving your treatment and if covered, Regency for Expats will advise the relevant medical provider to send your invoices to us for direct payment.

We reserve the right to decline any claim relating to inpatient and or outpatient surgical treatment that has not been pre-authorised by us.

During an emergency, you may not be in a position to notify us prior to your admission; in this event, please notify Regency for Expats as soon as it is possible so that we can arrange for your invoices to be settled directly where covered.

Contact information for general enquires and the claims service can be found on your member card.