

## **REMINDER FOR THE CLAIMANT**

### **Guidelines to follow in case of accident**

#### **NOTION**

An accident is regarded as an event due to a fortuitous, violent and external cause, which produces objectively ascertainable bodily injury, resulting in death or permanent disability.

#### **PROCEDURE**

##### **How to submit a claim notification**

The claim notification must be submitted by the Claimant or by the one who takes his place by sending an e-mail to the address [sinistri.infortuni@marsh.com](mailto:sinistri.infortuni@marsh.com), with a clear and short description of where the accident occurred, the Accident and Emergency certificate and all medical records in your possession.

The claim notification must be received by the Insurers, through us, within the terms provided for by art. 2952, 2nd paragraph CC (two years from the accident date).

The claim notification is easily downloaded from the site <https://www.unipd.it/assicurazione>.

##### **Documents required in case of accident**

As the claim is opened, Marsh will notify the Insurers and the claimant by communicating the position number and providing details for the collection of all the necessary documents for the instruction of the claim, such as:

- ✓ Accident and Emergency certificate;
- ✓ medical records in case of hospitalization;
- ✓ instrumental exams reports (Rx, RMN, etc.);
- ✓ medical prescriptions;
- ✓ medical expenses incurred for prescribed therapies;
- ✓ INAIL certification;
- ✓ ID card;
- ✓ Amicable Accident Report form or Report of intervening authority;
- ✓ driving licence.

When the medical condition is stabilized, the claimant will send by email to [sinistri.infortuni@marsh.com](mailto:sinistri.infortuni@marsh.com) all the medical records of the course of the injuries and a conclusive medical certificate attesting to the clinical recovery with the presence of permanent invalidating effects to be evaluated during the medical-legal examination.

Marsh will notify the claimant directly of the name of the medical examiner who will visit him or her; also Marsh will ask to be informed of the date on which the examination will be performed.

Marsh will update the claimant on the results of the examination and submits the settlement documents to the injured person for signature. Marsh will keep in contact with Insurers for the processing of any payment.

##### **Documents required in case of decease**

In case of the claimant's decease, the documents required for settlement, unless otherwise provided by the Insurers, by way of example, is as follows:

- ✓ certificate of death issued by the local authority;

- ✓ medical certificate on the causes of death;
- ✓ medical records in case of hospitalization;
- ✓ native family status;
- ✓ affidavit drawn up by a notary public stating whether or not a will exists and that the benefit is in favour of the legitimate heirs. Full details, age, marital status and capacity to act must be given for each of them;
- ✓ if among the beneficiaries there is a person under 18 years of age, a decree of the tutelary judge ordering the use of the share allocated to him or her, with indemnity from any responsibility of the Insurance Company on the modalities of reinvestment;
- ✓ if necessary, certificate of non-pregnancy of the widow;
- ✓ eventual autopsy examination;
- ✓ statement by the Company regarding the designation of any beneficiaries other than legal heirs.
- ✓ in case of decease from car accident:
  - Amicable Accident Report form or Report of intervening authority;
  - driving licence, if the deceased was driving.

### **How to check the status of the claim**

The claimant may receive notice of the status of the reported claim by the following procedures:

- by sending an email to [sinistri.infortuni@marsh.com](mailto:sinistri.infortuni@marsh.com)
- by calling our customer service at 02 – 48538986  
Monday to Thursday from 9.15am to 12.00am and from 1.30pm to 4.30pm