



ACE American Insurance Company offers worldwide travel assistance services to Insureds and their eligible dependents or other individuals covered under its global accident and sickness insurance plans. These services are provided by Europ Assistance USA and are not insured benefits. Europ Assistance USA is under contract with ACE American Insurance Company to provide certain international services in conjunction with insurance benefits. Security assistance and consultation services are provided by iJet Intelligent Systems, Inc. through a strategic alliance with Europ Assistance.

Your ACE insurance plan may provide for reimbursement of some or all service expenses based on the terms and conditions of the policy of insurance you have purchased.

Eligibility for Services

Insureds and their eligible dependents, if covered under the ACE policy issued to you, are eligible for services during the Policy Term subject to the limitations listed below. Emergency Medical Services and Emergency Travel Services are available only if a covered person is on a trip covered by the Policy. Pre-Trip Information Services are available at any time. Security Assistance Services are available if a covered person is traveling outside of their home country or country of permanent assignment or residence.

24-Hour Access

Insureds and their eligible dependents will be able to reach the multilingual Europ Assistance coordination center, by calling toll-free (if inside the U.S.) or calling collect (if outside the U.S.), by telex, or by facsimile 24 hours a day, 365 days a year, to confirm coverage and obtain access to available services.

Toll Free from within the USA and Canada: 1-855-474-3037
Outside the USA or Canada call direct or collect: 240-330-1432

The following is a brief summary of services available:

EMERGENCY MEDICAL SERVICES

- **Medical Monitoring**

When notified of a Medical Emergency resulting from a covered accident or emergency sickness, Europ Assistance's multilingual staff will, if in their judgment it is appropriate, attempt to contact local attending medical personnel to get a better understanding of the covered person's condition. If appropriate, Europ Assistance will monitor the covered person's condition and will remain in communication with his or her family, subject to applicable privacy laws, until the medical problem is resolved.

- **Medical Referrals**

Upon request, Europ Assistance will use its best efforts to provide the names, addresses and telephone numbers of doctors, hospitals, dentists, and dental clinics in the area where the covered person is traveling. Europ Assistance will also attempt to confirm the availability of the provider, ascertain required payments that a covered person will be required to pay and make an appointment for a covered person with the medical provider of their choice.

In a serious Medical Emergency, it is advisable that a covered person first try to arrange for immediate emergency help through local sources and then call Europ Assistance. Europ Assistance shall not be responsible for determining the appropriate medical specialty for handling the covered person's condition, nor for providing medical diagnosis or treatment. We cannot guarantee the quality of the medical services provider or the medical facility. The final selection of a local doctor or medical facility is the right and responsibility of the covered person.

- Emergency Medical Payments, Medical Expense Guarantee, Hospital Admission Guarantee

When necessary to obtain Emergency medical services for a covered person, Europ Assistance will, arrange a payment guarantee to cover on-site medical and hospital expenses. Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, Europ Assistance will provide funds for emergency payments to cover on-site medical and hospital expenses. This payment is limited to the maximum benefit allowable under the Policy. Europ Assistance will work with you or the covered person's family to guarantee any amount required in excess of policy limits.

- Emergency Medical Transport, Medical Evacuation or Repatriation

If, in the event of a Medical Emergency and upon request of a Doctor designated by Europ Assistance in consultation with a local attending Doctor, Europ Assistance will arrange and pay for transportation under medical supervision to a different hospital or treatment facility or repatriation to the covered person's place of residence for treatment if it is determined to be Medically Necessary. As part of a medical evacuation, Europ Assistance will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. Payment for these services is limited to the maximum benefit allowable under the Policy.

All medical decisions (such as the medical need for evacuation, medical equipment and the medical personnel to be used) and the final destination will be made by Europ Assistance's designated doctors in consultation with a local attending doctor based on medical factors. Their decisions shall be conclusive in determining the need for such services. Should you decide to make these arrangements without the assistance of Europ Assistance, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without Europ Assistance will be reviewed and processed in accordance to the lesser of the actual cost or the cost for the services had Europ Assistance made all of the arrangements.

- Dispatch of a Doctor or Specialist

If, based on the information available, a covered person's condition cannot be adequately assessed to evaluate the need for transport or evacuation, Europ Assistance will dispatch a doctor or specialist to the covered person's location to make an assessment. Europ Assistance will pay the cost of the doctor's or specialist's travel and services provided on location up to the maximum benefit allowable under the Policy.

- Repatriation of Remains

In the event of a covered person's death while on a covered trip, Europ Assistance will arrange for and pay all necessary expenses (including government authorization and a container appropriate for transportation) for the repatriation of the remains to the covered person's place of residence for burial. Payment for these services is limited to the maximum benefit allowable under the Policy. Should you decide to make these arrangements without the assistance of Europ Assistance, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without Europ Assistance will be reviewed and processed in accordance to the lesser of the actual cost or the cost for the services had Europ Assistance made all of the arrangements.

- Family Reunion Travel Arrangements

Europ Assistance will coordinate emergency travel arrangements for family members to join a hospitalized covered person or to accompany the covered person's mortal remains to the covered person's place of residence. Payment for these services is the responsibility of the traveling family member unless paid for by you or covered under the Policy.

- Escort Transportation

If it is reasonably possible for a family member or traveling companion traveling with the covered person to accompany the covered person during a medical evacuation, repatriation or repatriation of remains, Europ Assistance will make the necessary arrangements for the trip. Payment for these services is the responsibility of the traveling family member or traveling companion unless paid by you or covered under the Policy.

- Return of Dependent Children

If a covered person is traveling alone with dependent children under age 18 and is hospitalized, and therefore, the dependent children are left unattended, Europ Assistance will arrange for the children's return home with an appropriate escort, if necessary. Any return tickets for the children must be exchanged for the new travel arrangements. Payment for these services is the responsibility of the covered person's family unless paid for by you or covered under the Policy.

- Return of a Traveling Companion

If a covered person's traveling companion's trip is delayed and previously made travel arrangements are lost because of the covered person's Medical Emergency, Europ Assistance will arrange for the traveling companion's new travel arrangements to his or her return destination or the next destination on the trip itinerary at the option of the traveling companion. Payment for these services is the responsibility of the traveling companion unless covered under the Policy.

- Visit of a Family Member or Friend

If a covered person is traveling alone and must be hospitalized for more than seven (7) consecutive days in a hospital, Europ Assistance will make travel arrangement for one family member or one friend designated by the covered person from his or her home to the place where the covered person is hospitalized. Payment for these services is the responsibility of the traveling family member or friend unless covered under the Policy.

- Replacement of Medication or Eyeglasses

If a covered person has an unexpected need for prescription medication while traveling; loses, forgets, or runs out of prescription medication; breaks, loses, or has eyeglasses stolen while traveling, Europ Assistance will attempt to locate the medication, eyeglasses or their equivalent and attempt to arrange for the covered person to obtain it locally, where it is available or to have it shipped to him or her, subject to local laws, if it is not available locally. Payment for the prescription medication, eyeglasses or any shipping expense is the covered person's responsibility.

SECURITY EVACUATION SERVICES

- Political and Natural Disaster

In the event of a covered evacuation event and upon the request of the covered person, Europ Assistance, in consultation with their designated security consultant will arrange and pay for the transportation of a covered person to the nearest place of safety.

Insurance benefits, if applicable, will not be payable unless Europ Assistance authorizes all expenses in advance and these services are provided by our designated security consultant. Neither Europ Assistance nor the security consultant is responsible for the availability of transportation services. Where an evacuation is impractical due to hostile or dangerous conditions the designated security consultant will make every effort to maintain contact until evacuation is possible.

Payment for these services is limited to the maximum benefit, if any, shown in the insurance policy.

- Consultation Services

Europ Assistance will provide access to crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling.

Payment for consultation services is the responsibility of the group sponsor or the covered person.

EMERGENCY TRAVEL SERVICES

- **Emergency Message Relay**

A covered person may send and receive emergency messages toll-free 24 hours a day through the Europ Assistance Customer Service Center. This service is staffed by multilingual professionals and is available to a covered person for contact with relatives, friends and business associates. This service offers unlimited usage as long as messages are related directly to an emergency situation.

- **Emergency Travel Arrangements**

Europ Assistance will make new reservations for airlines, hotels, and other travel related services in the event of an emergency or the unexpected need for a covered person to return home prior to the scheduled return date.

- **Emergency Cash**

Europ Assistance will deliver emergency funds to a covered person provided there is satisfactory guarantee of reimbursement. The method of delivery of emergency funds will vary according to the need in a given situation. A satisfactory guarantee of reimbursement is the ability to debit a company credit card or a covered person's debit card and then arrange for the delivery of the advance.

- **Legal Assistance/Bail**

Europ Assistance will assist a covered person in the location of local attorneys and will advance bail funds, where permitted by law and with satisfactory guarantee of reimbursement. A satisfactory guarantee of reimbursement is the ability to debit a company credit card or a covered person's debit card in the amount required and then arrange for the delivery of the advance.

- **Location of Lost Items**

Europ Assistance will assist a covered person in the location of lost luggage, documents and personal items. Airlines, government authorities and card issuers are among those who will be contacted, if necessary.

- **Interpretation/Translation**

The multilingual staff at the Europ Assistance Customer Service Center in Washington, D.C., will assist a covered person with foreign language and interpretation problems over the telephone.

INFORMATION SERVICES

ACE clients and travelers will have access to a secure, web-based system for tracking global threats and receiving location based risk intelligence including:

- Up to the minute travel alerts covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.
- Real-time country specific trip briefs for intended travel destinations, including any safety and security issues for that city region or country, helpful security tips, plus any security precautions that should be adopted to avoid those risks.
- Country specific health information including trip preparation advice and recommended medical facilities around the world.
- U.S. State Department Travel Warnings

The following pre-trip information will be available to a covered person before they depart and while traveling on a covered trip:

- **Visa, Passport, and Inoculation Requirements**

Europ Assistance will provide information concerning visa, inoculation, passport or immunization requirements of the foreign countries in which a covered person will be traveling.

- Cultural Information

Europ Assistance will provide information concerning cultural and other events, if available, in the area in which a covered person travel.

- Temperature and Weather Conditions

Europ Assistance will provide a covered person with weather forecasts and temperatures for major cities around the world as well as domestic and international ski condition reports for major ski areas, if available.

- Embassy and Consular Referrals

Europ Assistance will provide a covered person with the address and telephone number of the nearest American Consulate or Embassy, as appropriate.

- Foreign Exchange Rates

Europ Assistance will provide information about foreign exchange rates between the U.S. dollar and most major currencies. The rates are updated Monday through Friday and may vary slightly from rates posted by local financial institutions. The rates provided by Europ Assistance are meant as general guidelines.

- Travel Advisories

When requested, Europ Assistance will provide travel advisories to a covered person as they are updated by the U. S. State Department, if available.

Limitations

Payment for services rendered or the costs incurred by Europ Assistance on behalf of a covered person will be reimbursed by ACE American Insurance Company to the extent covered under the Policy. To the extent these services or any advanced payments are not covered under the Policy, you or the covered person will be responsible for payment. ACE American Insurance Company reserves the right to recover any amounts paid outside of the Policy limits from any third party who would otherwise be responsible for payment in the absence of the policy benefits.

All services must be arranged by, and approved by, Europ Assistance to be covered under the Policy.

All travel arrangements will be economy fare for the most direct route available based on the traveler's designation. No personal deviations are allowed.

Service in some countries may present political or other obstacles that may render the assistances services difficult or impossible to guarantee. Europ Assistance is not responsible for informing a covered person whether a country is "open" for assistance services prior to his or her departure or during his or her stay.

Europ Assistance reserves the right to suspend, curtail or limit its services in any areas in the event of rebellion, riot, insurrection, military uprising, war, terrorism, labor disputes, strikes, nuclear accidents, acts of God or refusal of the authorities to allow full access to provide services. Should a covered person travel in any area in which any of these events have occurred, Europ Assistance will endeavor to provide services to the best of its ability.

IMPORTANT NOTICE

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Europ Assistance are not employees or agents of Europ Assistance and the choice of provider is a covered person's alone. Europ Assistance assumes no liability for the services provided to a covered person under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to a covered person.