

## Case Western Reserve University Foreign Travel Policy

The university has a Foreign Travel Policy (Policy) which provides insurance and various assistance programs to faculty, staff and students while traveling out of the country on university business or in the scope of their educational experience. In addition, the Policy may provide coverage for chaperones, as well as individuals who are traveling on a CWRU-sponsored trip – these individuals referred to as ‘others’ will need prior approval for coverage. This Policy is designed to assist university employees, students and others while traveling in foreign countries and is provided at no cost. Traveling companions are not covered under this Policy.

### **Faculty, Staff and Others:**

Prior to traveling outside of the country, notify the Office of Risk Management and Insurance to receive a summary of international insurance coverage, along with contact numbers should a situation arise while traveling overseas. To receive the information, send an email to Dina Leinweber ([dxl24@case.edu](mailto:dxl24@case.edu)) or Laura Corrigan ([lmc4@case.edu](mailto:lmc4@case.edu)) to include the following: Name of traveler(s), destination, dates and purpose of the travel.

### **Students:**

Students studying abroad or participating in CWRU-affiliated international travel (internships, research, conferences, club travel, etc.) are required to complete a study abroad application or to register their travel with the Office of Education Abroad prior to departure. A summary of international insurance coverage and contact details will be provided during this process. The information provided is issued to students as part of their study abroad registration or application. Students who require insurance documentation for their visas should notify the Office of Education Abroad. Questions about study abroad can be directed to the Office of Education Abroad via [studyabroad@case.edu](mailto:studyabroad@case.edu).

### **Benefits:**

- Medical Expenses
- Accidental Death & Dismemberment
- Emergency Medical Evacuation
- Repatriation of Remains

### **Limits:**

- |                                     |   |
|-------------------------------------|---|
| • Medical Expenses:                 | \$100,000                                       |
| • Accidental Death & Dismemberment: | \$250,000/faculty & staff<br>\$100,000/students |
| • Emergency Medical Evacuation:     | 100%  |
| • Repatriation of Remains:          | 100%  |

### **Travel Assistance Services:**

In addition to the insurance protection, the Plan provides travelers with Travel Assistance Services: Medical Assistance, Personal Assistance, Travel Assistance, Security Assistance.

### **Questions Regarding the Policy:**

Office of Risk Management and Insurance, Dina Leinweber, 216.368.1547 or Laura Corrigan, 216.368.4394.

*The above is a summary of the coverages for out-of-the-country travel. Coverage is subject to policy terms, conditions, and exclusions. Benefits will not be payable unless Chubb (or an authorized provider) authorizes all expenses in advance and services are rendered by Chubb's assistance provider.*

## Access to Chubb Travel Assistance, Worldwide

When an emergency happens far away from home, Chubb partners with AXA Assistance, a leading global travel and medical assistance provider, to give you access to local care and assistance - *wherever you are*.

If you are insured and need to access local care, AXA Assistance is available for timely help anywhere around the world by calling the telephone numbers on the ID Card.

**To verify eligibility**, call the multi-lingual call center 24 hours a day at:

- Within US or Canada: +1-855-327-1414 (toll-free)
- Outside US: +1-630-694-9764 (collect)
- Email: [MedAssist-USA@AXA-Assistance.us](mailto:MedAssist-USA@AXA-Assistance.us)

**When calling AXA Assistance**, please be prepared with the following:

- Name of caller or relationship to Covered Person
- Covered Person's policy number
- Covered Person's organization name
- Reason for calling

### 24/7 Assistance Services

In addition to the insurance protection provided by your insurance plan, you have access to your travel assistance services around the world. These services include, but not limited to:

#### Medical Assistance

- Medical provider referrals
- Medical monitoring and treatment
- Guarantee of medical payment (GOP)
- Dispatch of physician
- Dispatch of prescription medication
- Emergency medical evacuations
- Medically necessary repatriation
- Transport of Family Member/ Escort of Dependents
- Return of mortal remains
- Global Teleconsultation
- Remote Behavioral Health Consult

#### Travel Assistance

- General travel information
- Pre-trip medical referral information
- Emergency travel arrangements
- Lost/ stolen personal item assistance
- Vehicle returns
- Emergency cash advance
- Translator or interpreter assistance
- Embassy and consular information
- Emergency message transmission
- Legal/bail bond referral

#### Security Assistance

- Access to 24/7 security assistance and safety advice
- On the ground crisis response for security, natural disaster, or political evacuation and repatriation

### Travel Assistance Portal

- Access to real-time destination based health, security, and travel-related resources and self-service tools before or during travel excursions, including security alerts and country profiling
- Go to [TravelAssistance.Chubb.com](https://TravelAssistance.Chubb.com) and 'Sign Up Now'
- Download the mobile-app available in iOS or Android device after registering to the portal via the desktop version

### Scan the QR Codes

Scan the QR Codes below to save the following on your mobile device:

Starter Kit PDF



Save the Chubb Travel Assistance Program Starter Kit and add to your Files in iOS or Android device.

Add vContact Card



Customize and label contact details and note in 'Policyholder Name and Policy Number' from the cutout portion of ID Card below.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. AXA Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by AXA Assistance are not employees or agents of AXA Assistance and the choice of provider is yours alone. AXA Assistance assumes no liability for the services provided to you 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 you. Travel assistance services are not available if your coverage under the policy is not in effect.

### Your Travel Identification Card

Please cut out your identification card below to carry it with you at all times, so you can be best served in case of an emergency.

<p><b>CHUBB®</b></p> <p>For travel and medical assistance services, please call:</p> <p><b>Chubb Travel Assistance</b>          Inside US: +1-855-327-1414          Outside US: +1-630-694-9764          Email at: <a href="mailto:MedAssist-USA@AXA-Assistance.us">MedAssist-USA@AXA-Assistance.us</a></p> <p><b>Travel Assistance Portal</b>          Visit website: <a href="https://TravelAssistance.Chubb.com">TravelAssistance.Chubb.com</a></p>	<p><b>CHUBB® AXA</b></p> <p><b>Policyholder:</b> Case Western Reserve University  <b>Policy Number:</b> ADD N04850932</p> <p>AXA Assistance provides emergency medical and travel assistance services and pre-trip information services. Call when you require:</p> <ul style="list-style-type: none"> <li>• Hospital or doctor referral</li> <li>• Emergency medical assistance; hospitalization</li> <li>• Medically necessary evacuation or repatriation</li> <li>• Guarantee payment for medical expenses</li> <li>• Translation or interpreter assistance</li> <li>• Security/ political event emergency support</li> </ul> <p>This is not a medical insurance card.</p>
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CHUBB®

# Chubb Travel Assistance

Starter Kit for Members of Chubb Accident & Health



# Welcome

to your Chubb Travel Assistance Program

In addition to the protection provided by your insurance plan, Chubb Accident & Health has arranged with your designated Travel Assistance Provider to give you access to 24/7 emergency travel, medical, and security assistance around the world – *wherever you are*.



## Your designated Travel Assistance Provider

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### **AXA Assistance**

You may call your Travel Assistance Provider anytime.  
The 24/7 assistance hotline is located on your ID card.





# Getting Started

To help make your business travel or study abroad experience more seamless, we're here to help you when preparing for your trip and during your journey abroad. Let's get you started:

1. Register to **Chubb Travel Assistance Portal**.<sup>1</sup>
  - ▶ **Go** to [TravelAssistance.Chubb.com](https://TravelAssistance.Chubb.com).
  - ▶ **Sign Up** and create your new account.
  - ▶ **Complete** the registration form using your email address.
  - ▶ **Verify** registration via your confirmation email.
  - ▶ **Personalize** your profile and explore the self-service tools.
  - ▶ **Download** the "**Travel EYE by AXA Partners**" mobile app (available in IOS and Android), sign in, and set alerts to prepare for your journey abroad.
2. **Review your policy** before traveling abroad.
3. Cut out your **ID card to keep in your wallet** in case of an emergency or **scan the QR code** located on the ID card and save the emergency contact to your mobile device.
4. **Consult with your primary physician** before your departure for any vaccinations or supplying medical prescription in advance of the trip.

<sup>1</sup>Chubb Travel Assistance Portal is powered by a third-party administrator, GardaWorld Crisis24, not affiliated with Chubb Ltd.



# Assistance Services

When traveling for business or pleasure, you can feel confident that you're in safe hands if an emergency arises. Chubb Travel Assistance gives you 24/7 access to emergency travel, medical, and security assistance services worldwide when you're traveling away from home.

Call your Travel Assistance Provider anytime.



## Medical Assistance

- Advance of emergency medical expenses
- Doctor, hospital, dentists, and clinic referrals
- Emergency medical evacuation/repatriation (medically necessary)
- Emergency medical transportation
- Repatriation of remains
- Dispatch of doctor/specialist
- Medical monitoring
- Return of your dependent child
- Replacement of eyeglasses, medication, or medical device
- Escort transportation
- Global Teleconsultation
- Remote Behavioral Health



## Travel Assistance

- Emergency travel arrangements
- Emergency message relay
- Emergency cash
- Location of lost/stolen documents
- Legal assistance and bail
- Pre-trip information
- Vehicle return
- Pet return
- Interpretation/translation



## Security Assistance

- Evacuation assistance in case of security, political, or natural disaster
- 24/7 crisis hotline and security assistance to discuss safety concerns or to get immediate security assistance while traveling
- On-the-ground security assistance in the event of a potentially life-threatening military or political event situation



## Information Services

- Travel advisories for travel destination
- Cultural information
- Visa, passport, and inoculation requirements
- Embassy and consular referrals
- Foreign exchange rates
- Temperature and weather conditions

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third-party vendor may provide services to you. Travel Assistance Service (TAS) Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel, or other professional service provider suggested by a TAS are not employees or agents of a TAS Provider and the choice of provider is yours alone. TAS Provider assumes no liability for the services provided to you 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 you. Travel assistance services are not available if your coverage under the policy is not in effect.



# Your Travel ID Card

When an emergency happens far from home, Chubb partners with a leading global travel and medical Travel Assistance Provider, AXA Assistance (AXA), to give you access to local care – wherever you are. Refer to the ID card from your issued policy, **scan the QR code** to save AXA's contact in your mobile device, and **cut out the ID Card** to keep in your wallet at all times so you can be best served in case of an emergency.

## Your ID card has the following details:

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For medical and travel assistance services, please call:  
  
**Chubb Travel Assistance Program**  
Inside the USA: +1-888-123-4567  
Outside the USA: +1-312-123-4567  
Email at: MedAssist-USA@AXA-Assistance.us  
  
**Travel Assistance Portal**  
Visit page: TravelAssistance.Chubb.com

Front of the card

- Travel assistance hotlines and email
- Travel portal website\*

CHUBB®

TAS Logo

**Chubb Travel Assistance Program**  
Policyholder: Sample Policyholder Name  
Policy Number: xxxxx  
Travel Assistance Provider will provide emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

(Sample ID card only)

Back of the card

- Your designated Travel Assistance Provider's logo
- Policyholder Name, Policy Number, and Effective Date of the policy for coverage verification purposes





# Searching for a Doctor or a Hospital

**Your Travel Assistance Provider has an extensive network of doctors and hospitals for you** to access quality care around the world. You can refer to the hotline numbers located on your ID card to reach a customer service representative or to search for a provider via the Travel Assistance Portal.

## **Find a Medical Provider Tool**

1. Search from the medical provider directory (e.g., doctors, hospitals, clinics, etc.) both internationally and within the U.S.
2. Contact your Travel Assistance Provider to help locate a medical provider near you.

## **Guarantee of Payment (GOP)**

Contact your Travel Assistance Provider in advance of seeking care that requires a Guarantee of Payment (GOP), which is a letter from Chubb and your Travel Assistance Provider that confirms your eligibility for cashless experience. When requesting to issue a GOP, please have the following ready:

1. Your organization name and policy number located on ID card
2. Patient's name, or your name
3. Condition and type of medical service details
4. Doctor or hospital facility of choice and their contact details

You may request a GOP anytime. Please note that coverage is subject to your issued policy, in which may include deductibles or coinsurance. Chubb USA Accident & Health claims, policy's claim administrator, and Chubb Travel Assistance Provider will coordinate to determine if treatment is deemed medically necessary upon case review.





# Helpful Claim Tips

Chubb Accident & Health is committed to providing honest, fair, and reasonable judgment in handling claims and delivering an excellent customer experience.

At Chubb, we're not just in the insurance business, we're in the people business. Our skilled claim specialists are relentless about every detail. Regardless of the policy you have with us, it's our goal to make your life easier.

## Here are few helpful claim tips:

1. Before seeking care, **call your Travel Assistance Provider** to:
  - a. **Schedule an appointment** with a local hospital/doctor
  - b. Arrange a direct pay with provider for your cashless experience<sup>1</sup>
2. Travel Assistance Provider will coordinate<sup>2</sup> with your policy's designated claim administrator to arrange a Guarantee of Payment
3. For treatments paid out of pocket, **refer to your policy and the claim kit** to submit expenses to your policy's designated claim administrator
4. Include bills, payment receipts, and medical reports
5. Remember to check your policy for the date of submission
6. Upon receipt of a claim and assuming that nothing additional is needed, the approximate turnaround time is 15 business days from the received date<sup>3</sup>

<sup>1</sup> Insurance claim administrator and third-party administrators are subject to the underwritten policy and may differ by policy. Coverage and service is subject to local regulations and laws and may not be available.

<sup>2</sup> Travel Assistance Provider is not affiliated with Chubb or its third-party administrators to administer underwritten policy and handle claims. Travel Assistance Provider provides emergency assistance and coordinate medical expenses.

<sup>3</sup> Processing of international claims may take longer than 15 business days depending on date of submission and provider invoicing.



We honor the promises we've made you.

These things are personal, for you and for us.

We're here to help.



# Preparing for Security Assistance

An emergency situation can arise anytime, anywhere. That's why Chubb Travel Assistance provides you with access to Crisis24's highly qualified crisis response teams to help navigate you back to safety in case of unforeseeable security or political events while traveling abroad. Here are few helpful tips to prepare you in case of a security emergency:

- To request Security Assistance, first contact your Travel Assistance Provider, AXA Assistance.
- Travel Assistance Provider will coordinate security assistance or evacuation request to our globally recognized Security Provider, **Crisis24**, a GardaWorld Company.
- When calling, **be ready** to provide:
  - Caller details (your first/last name, age, nationality, etc.)
  - Brief summary of your situation
  - Location of where you are
  - Any medical issues
- Crisis24 will assess your situation and properly guide you throughout the evacuation/repatriation process until you are safe.



Crisis24 is widely known as the true security expert in the market. With their industry-leading intelligence combined with more than 30 years' experience providing on-the-ground support, you always have a trusted network of security professionals supporting your travel, 24 hours a day, 7 days a week.

# Chubb Travel Assistance Portal

Powered by **AXA Assistance** on behalf of Chubb.



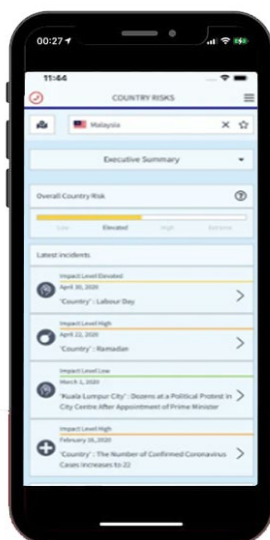
# Chubb Travel Assistance Portal, Travel EYE

Access your **Travel EYE Portal, powered by AXA**, to help guide you and your family before and during your trip abroad. Register to the self-service travel portal and personalize your profile, download the mobile app, and access real-time, destination-based health, security, and travel-related information.

**Key features and variety of tools** include, but are not limited to:

- Country/city risk reports in over 180 countries
- Global medical network search in over 40,000 providers worldwide to look for a local hospital or doctor near you
- 24/7 live feed alerts
- Global risk heat map
- COVID-19 Measures and Restrictions
- Cultural information including, but not limited to:
  - Business conduct, transportation, holidays, etc.
  - Mitigation tips and consultant contact information
  - International calling code search
  - Local authorities number search equivalent of 911

## Download the Mobile App



Once registered via desktop, download the **“Travel EYE by AXA Partners”** mobile app available for both iOS and Android devices.

**Key features** include:

- 24/7 Alerts
- Country Briefings
- Country Factsheets
- Medical Advisory Tools
- Hotline Number to your Travel Assistance Provider



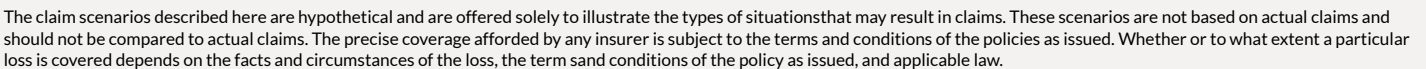
### How to Register

1. Registration is required for all first-time users by visiting the desktop version of the Travel Portal at [TravelAssistance.Chubb.com](https://TravelAssistance.Chubb.com).
2. **Create Account** and enter your email address, then click **“Sign Up”** to verify your email. Remember to check your SPAM/JUNK folder for the automated message to verify your email address.
3. A confirmation email will be sent to you. Verify your email to confirm your account.
4. Sign in after registering and explore Travel EYE.

### Quick tip!

For step-by-step instructions, refer to your Member's Guide to Travel EYE.

Here's an example of Darcy's journey abroad with Chubb's Travel Assistance program:





# Frequently Asked Questions

For information about your insurance plan, refer to your Policy Documents to contact the administrator of your policy benefits.

## **1. Who do I contact for Insurance Policy information?**

Please refer to your policy's claim administrator or your employer (the primary Policyholder) for benefits-related questions. Chubb Travel Assistance is here to help you better prepare for emergencies and look for medical expertise or travel assistance when abroad.

## **2. Who do I contact for Claims-related questions?**

Please refer to your policy's claims administrator for who to contact for reimbursement. Chubb Travel Assistance is here to help you look for medical expertise and travel assistance when you are abroad.

## **3. Where do I submit a claim for medical expense paid out-of-pocket?**

If you've paid out-of-pocket for medical treatment, please contact your Policy's designated claim administrator and send your invoice, claim form, and necessary documentations. If you're unsure of who the claim administrator is, you may contact the Travel Assistance Provider for information and coordinate the case to your claim administrator. Chubb Travel Assistance Providers don't handle and process claims; however, the Travel Assistance Provider may assist to connect you to your policy's designated claim administrator for further support.

## **4. Will my Travel ID Card provide guarantee of payment anywhere?**

No, your Travel ID Card is there to identify your policy and doesn't guarantee payment for treatments. Please call your Travel Assistance Provider before seeking treatment. Your designated Travel Assistance Provider will arrange a direct pay to Us to pay the local hospital, doctor, other medical facilities.

## **5. Who is Crisis24, a GardaWorld Company?**

As part of your Chubb Travel Assistance program, your designated Travel Assistance Provider with Chubb partners with a Security Assistance Provider: Crisis24, a third-party vendor not affiliated with Chubb. In addition to providing security assistance and/or evacuation services (all subject to your policy and coverage), Crisis24 also powers your travel portal, Travel Risk Intelligence Portal (TRIP).

## **6. I cannot register to the Travel Portal and am having technical issues. Who do I contact?**

If you're experiencing technical issues or are having trouble registering to the Chubb Travel Assistance Portal, please email AXA Assistance at [MedAssist-USA@AXA-Assistance.us](mailto:MedAssist-USA@AXA-Assistance.us) for the Travel EYE portal's tech support.



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**7. What can I do to research for medication availability when I'm abroad?**

Visit your travel portal and search for details of host-country information. You can search for intel regarding medical availability in the area you're in or traveling to. If you need more support in finding medication abroad, always contact your primary care physician prior to your trip to supply your medication for the duration of your trip. You may also contact your Travel Assistance Provider for medication availability advice.

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**8. How can I ensure the timely processing of my claim?**

Be sure to provide the requested documentation when submitting a claim to your policy's claim administrator. Also, be sure to provide a diagnosis or suitable explanation for the loss you're claiming. When receiving care from doctors outside of the United States, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

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**9. What if there is an emergency while I'm traveling?**

In an emergency, call your Travel Assistance Provider right away. Your Chubb Travel Assistance program entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing security assistance and advice if your safety is at risk. You may also contact your Travel Assistance Provider if you need help searching for a local doctor or other medical provider.

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**10. What information will I need to provide if I call for Chubb Travel Assistance services?**

Please be prepared to identify yourself as a member of [Policyholder name]. Your Travel Assistance Provider will coordinate service authorization with your employer and will coordinate the claim submission process with your Insurer if they incur approved covered expenses.

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**11. What if a physician or hospital insists I pay the bill myself?**

For non-emergency charges and expenses, providers may ask you to pay the bill yourself using cash or a credit card. You may submit these charges with a claim form and payment receipts for reimbursement by your local claim office. In an emergency situation, contact AXA Assistance immediately to see if a Guarantee of Payment may be arranged.

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**12. Who do I contact for questions?**

You may contact the groups below for the following inquiries:

- **Chubb Travel Assistance services inquiry:** Contact the Travel Assistance Provider located on your ID card
- **Policy and Claim inquiry:** Contact your Employer (or HR/Risk Manager), Agency, or your policy's claim administrator
- **Travel Portal inquiry:** Contact Tech Support team at [MedAssist-USA@AXA-Assistance.us](mailto:MedAssist-USA@AXA-Assistance.us)

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Thank You.

The provision of this document is for informational purposes only and is not an insurance contract. Travel assistance services are provided by third-party providers who are not affiliated with Chubb. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). All products and service offering may not be available in all states. This communication contains product summaries only. Coverage and services are subject to the language of the policies as actually issued.

Chubb. Insured.<sup>SM</sup>

Chubb Accident & Health offers worldwide travel assistance services to employees, students and their eligible dependents or other individuals covered under its accident and sickness insurance plans. These services are provided by Chubb's Assistance Provider and are not insured benefits. Your 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**

Employees, students and their eligible dependents, if covered under a Chubb Accident & Sickness policy, 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 traveling at least 100 miles away from his or her legal residence or outside of his or her home country or country of permanent assignment. Access to the Chubb Travel Assistance Website ([travelassistance.chubb.com](http://travelassistance.chubb.com)) and Pre-trip information services are available at any time. Security assistance services are available if a covered person is traveling outside of his or her home country, country of permanent assignment or residence.

### **24-Hour Access**

Chubb Insured's can reach the multilingual response center to confirm coverage and obtain access to available services by calling toll-free or direct dial by facsimile or by e-mail 24 hours a day, 365 days a year.

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, Chubb's Assistance Provider'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, Chubb's Assistance Provider will monitor the covered person's condition and remain in communication with his or her family, subject to applicable privacy laws, until the medical problem is resolved.

- **Medical Referrals**

Upon request, Chubb's Assistance Provider 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. Chubb's Assistance Provider 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 his or her choice.

In a serious Medical Emergency, the covered person is advised to first try to arrange for immediate emergency assistance through local sources and then call Chubb's Assistance Provider. Chubb's Assistance Provider is neither responsible for determining the appropriate medical specialty for handling the covered person's condition, nor does it provide 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 it is necessary to obtain Emergency medical services for a covered person, Chubb's Assistance Provider will, arrange a payment guarantee to cover on-site medical and hospital expenses. If it is necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, Chubb's Assistance Provider 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. Chubb's Assistance



Provider 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

In the event of a Medical Emergency and upon request of a doctor designated by Chubb's Assistance Provider in consultation with a local attending Doctor, Chubb's Assistance Provider 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, Chubb's Assistance Provider 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 decisions regarding the final destination will be made by Chubb's Assistance Provider'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 Chubb's Assistance Provider, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without Chubb's Assistance Provider will be reviewed and processed in accordance with the lesser of the actual cost or the cost for the services had Chubb's Assistance Provider 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, Chubb's Assistance Provider will dispatch a doctor or specialist to the covered person's location to make an assessment. Chubb's Assistance Provider will pay for the cost of the doctor's or specialist's travel and the 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, Chubb's Assistance Provider will arrange for and pay for all necessary expenses (including government authorization and documentation, requirements of the local authorities to transport the remains and a container appropriate for transportation) related to 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 Chubb's Assistance Provider, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without Chubb's Assistance Provider will be reviewed and processed in accordance with the lesser of the actual cost or the cost of the services had Chubb's Assistance Provider made all arrangements.

- Family Reunion Travel Arrangements

Chubb's Assistance Provider 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 companion traveling with the covered person to accompany the covered person during a medical evacuation, repatriation or repatriation of remains, Chubb's Assistance Provider will make the necessary arrangements for the trip. Payment for these services is the responsibility of the traveling family member or companion unless paid by for you or covered under the policy.

- Return of Dependent Children

If a covered person who is traveling alone with dependent children under age 26 is hospitalized, and the dependent children are left unattended, Chubb's Assistance Provider 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 due to the covered person's Medical Emergency, at the option of the traveling companion, Chubb's Assistance Provider will arrange for the traveling companion's new travel arrangements to his or her return destination or the next destination on the trip itinerary. 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 five (5) consecutive days, Chubb's Assistance Provider 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 or breaks, loses, or has eyeglasses stolen while traveling, Chubb's Assistance Provider 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 unless covered under the policy.

## **SECURITY EVACUATION SERVICES**

- **Political and Natural Disaster**

In the event of a covered evacuation event and upon the request of the covered person, Chubb's Assistance Provider, 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 Chubb's Assistance Provider authorizes all expenses in advance and these services are provided by our designated security consultant. Neither Chubb's Assistance Provider nor the security consultant is responsible for the availability of transportation services. When 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**

Chubb's Assistance Provider will provide access to a 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 Chubb's Assistance Provider's Response Center. This service is staffed by multilingual professionals and is available to a covered person to contact relatives, friends and business associates. This service offers unlimited usage as long as messages are related directly to an emergency situation.

- **Emergency Travel Arrangements**

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

- **Emergency Cash**

Chubb's Assistance Provider 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 covered person's valid credit or debit card in the amount required and a written guarantee of payment signed by the covered person.

- **Legal Assistance/Bail**

Chubb's Assistance Provider will assist a covered person with locating 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 covered person's valid credit or debit card in the amount required and a written guarantee of payment signed by the covered person.

- **Location of Lost Items**

Chubb's Assistance Provider will assist a covered person with arrangements to replace or forward copies of lost or stolen documents, including passports, drivers licenses and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles.

- **Interpretation/Translation**

The multilingual staff at the Chubb's Assistance Provider's Response Center, will assist a covered person with foreign language and interpretation problems over the telephone or shall refer them to a certified translator, if required. Payment for these services is the responsibility of the person requesting the services if not covered under the policy.

## **INFORMATION SERVICES**

Chubb 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 regarding political instability, civil unrest, disease outbreaks, crime patterns and worldwide terrorism news.
- 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 preferred medical facilities around the world.
- U.S. State Department Travel Warnings
- Online ability to locate preferred providers, obtain contact information for such providers, as well as their specialties and practices.

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**

Chubb's Assistance Provider will provide information on the visa, inoculation, passport or immunization requirements of the foreign countries in which a covered person will be traveling.



- Cultural Information

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

- Temperature and Weather Conditions

Chubb's Assistance Provider 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

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

- Foreign Exchange Rates

Chubb's Assistance Provider 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 Chubb's Assistance Provider are meant as general guidelines.

## Limitations

Payment for services rendered or the costs incurred by Chubb's Assistance Provider on behalf of a covered person will be reimbursed by Chubb to the extent covered under the policy. To the extent these services or any advanced payments are not covered under the policy, the Policyholder or the covered person will be responsible for payment. Chubb 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 and approved by Chubb's Assistance Provider 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 deviations are allowed.

Some countries may present political or other obstacles that may render assistance services difficult or impossible to guarantee. Chubb's Assistance Provider 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.

Chubb's Assistance Provider 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, Chubb's Assistance Provider 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 Chubb's Assistance Provider are not employees or agents of Chubb's Assistance Provider and the choice of provider is a covered person's alone. Chubb's Assistance Provider 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.

*Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.*