



ace usa

HOW TO REPORT YOUR CLAIMS KEY CONTACT NUMBERS FOR EMERGENCY SERVICES

In the event of a claim, suit or loss under this policy, contact your agent or broker. To report your claim directly to ACE USA, please forward your loss notice as instructed below.

You must notify ACE USA within 90 days of an Accident or Loss. If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice should identify You and the Policy Number.

ACE USA – U.S. International Claims
P.O. Box 25149
Lehigh Valley, PA 18002-5149

E-mail: USI-FirstNoticeofLoss@acegroup.com
(This e-mail address is for new claim reporting only.)

For emergency claim reporting or questions regarding your claim status please call:

Toll Free in the U.S. 1 (866) 809-0396
Fax: 1 (866) 635-5687

Outside U.S. call collect: (202) 659-7777
Toll Free Inside U.S. and Canada: (800) 766-8206

When reporting a loss, please be prepared to provide:

- Policy Holder Name
- Policy Number
- Description of loss
- Insured contact name and details (phone, e-mail, etc.)

24 Hour Emergency Response

Executive Assistance® Services

Emergency Medical, Personal, Travel Assistance, Emergency Political Evacuation and Concierge Services

Toll Free Inside U.S. and Canada: 1(800)766-8206

Toll Free Outside U.S. and Canada IDD + 800-0200-8888 (available from 40 countries)

Collect Calls Outside the U.S. and Canada :1 (202) 659-7777

Where Toll Free or Collect Calls are not available
Outside the U.S. and Canada: IDD 1 (202) 659-7777



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Executive Assistance® Services Around the Clock Protection When Traveling Outside Your Home Country

This document provides an explanation of Executive Assistance® Services, as well as other proprietary information regarding how to access and use these Services. This information should be shared with covered employees, volunteers and students.

Overview of Services

Your International Advantage® Package Policy includes ACE Executive Assistance® Services, at no additional premium.

A benefit that complements the International Advantage® Package Policy coverage plan, Executive Assistance® Services are designed to provide your covered employees, volunteers and students, who travel outside their home country on covered trips, with online pre-trip security and travel information and - while they are traveling - with 24 hour access to global providers of emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation, and concierge services.

Through pre-eminent global service providers, ACE has created a unique and proprietary combination of online and live services designed to address emergencies faced by those who travel outside their home country on business, with non-profit organizations or as part of educational institution programs. Executive Assistance® Services are a key component of the international risk management solutions ACE delivers to our customers.

Executive Assistance® identification ("wallet") cards and passport stickers are available online to insureds and their covered employees, volunteers or students through www.aceExecutiveAssistance.com, as PDF documents that can be downloaded and printed at the convenience of ACE policy holders as frequently as needed.

Use of this information services, including access to the password protected website provided as part of Executive Assistance® Services, is intended solely for your authorized employees, volunteers or students. Misuse of this information, including the proprietary telephone numbers and User ID and Password shall be the responsibility of the Insured.

HOW TO ACCESS SERVICES

Worldwide Telephone Access*

Call Europ Assistance® USA from anywhere in the world 24 hours a day/7 days a week for Medical and Political Evacuation Emergencies, for Emergency Travel, Legal and Personal Assistance Services, and for Concierge Services. Europ Assistance® professionals will connect policyholders with iJET Intelligent Risk Systems for emergency political evacuations:

- Toll Free When Outside U.S. and Canada - IDD +800 0200-8888 (available from 40 countries)
 - check www.aceExecutiveAssistance.com for complete list of countries
- Collect When Outside the U.S. and Canada - 1 + (202) 659-7777
- If Toll Free or Collect Calls Are Not Available When Outside the U.S. and Canada: IDD +1 + (202) 659-7777
- Toll Free Within the U.S or Canada - 1 + (800) 766-8206

Online Information and Services*

Information about Executive Assistance® Services, as well as access to the Online Security Information, Other Information Services, Online Wallet Card PDF and Passport Stickers PDF is available through a proprietary password protected website. There are no restrictions to the number of times an insured may access this website

- www.aceExecutiveAssistance.com
- User ID: acepremier Password: 7kilt6

For Medical Emergencies

Please be prepared with the following information

1. Name of caller, phone/fax no., relationship to patient
2. Patient's name, age, sex
3. Description of patient's condition
4. Name, location and phone number of hospital
5. Name and phone number of treating doctor; where and when treating doctor can be reached
6. Health insurance, workers' compensation and auto insurance information (if involved in an auto accident)
7. Policy Plan No. 01 SP 585
8. Name of Insured

For Political Evacuation Emergencies

Please be prepared with the following information

1. Name of caller, phone/fax no., relationship to patient
2. Evacuee(s) name, age, sex
3. Description of political emergency and reason for evacuation
4. Name, location and phone number where evacuee(s) can be reached
5. Policy Plan No. 01 SP 585
6. Name of Insured

HOW EXECUTIVE ASSISTANCE® WORKS

Medical Assistance Services*

All services and payments must be arranged and pre-approved by Europ Assistance. Evacuations and repatriations must be ordered by a legally licensed physician and approved by a Europ Assistance designated physician to certify that the severity of the injury or sickness warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible. If you are seriously ill or injured and cannot call, you must contact Europ Assistance as soon as you are able.

- **Hospital Admission Deposit**

Europ Assistance will either guarantee the payment of or wire any required emergency hospital admission deposit up to USD\$10,000. It is the responsibility of the Policyholder or covered employee/volunteer/student to repay deposit to Service Provider within 45 days (without interest).

- **Medical Monitoring**

Europ Assistance will monitor your condition when hospitalized abroad and will use best efforts to report your condition regularly to a person designated by you.

- **Dispatch of a Doctor or Specialist**

When Europ Assistance determines, based on information available to them, that your condition cannot be adequately assessed to evaluate the need for evacuation, Europ Assistance will dispatch a doctor or specialist to your location. ACE will pay the cost of the doctor's or specialist's travel to your location, but does not pay the cost of any medical services rendered by the doctor or specialist at the location.

- **Emergency Medical Evacuation and Repatriation**

If Europ Assistance determines adequate medical facilities are not available locally, Europ Assistance will arrange and ACE will pay for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities.

If Europ Assistance determines that it is medically necessary to repatriate you to a facility in your country of residence or citizenship, following stabilization, Europ Assistance will arrange and ACE will pay for repatriation under medical supervision, if necessary.

Europ Assistance will arrange and ACE will pay the cost of one family member or other traveling companion to continue to accompany you during your evacuation or repatriation, limited to the cost of the airfare, and an incidental expense maximum of USD \$300 per day, and USD \$5,000 maximum for any one occurrence.

Personal and Legal Assistance Services®

- **Pre-Trip Medical Referral Information to multi-lingual doctors and/or addresses/phone numbers of hospitals**
Europ Assistance will provide pre-trip referral information to you regarding countries and regions to be visited, including local multi-lingual doctors and/or addresses and phone numbers for hospitals.

- **Emergency Medication arrangements and transportation** should you require prescription medication that is not available locally, Europ Assistance will make arrangements for the transportation of such medication, when possible and legally permissible, upon the request of the prescribing physician.

- **Embassy and Consular Information**

Europ Assistance will provide you or your traveling companions with contact information for embassies and consulates worldwide.

- **Lost Document Assistance**

Europ Assistance will assist with obtaining replacements if you lose important travel documents while traveling, including passport and credit cards. ACE does not pay the cost of obtaining such replacements.

- **Emergency Cash Advance**

Europ Assistance will, whenever possible, provide you with a cash advance of up to USD\$1,000 in local currency for emergencies.

- **Legal Access**

Europ Assistance will provide you with an introduction to local attorneys. Assistance also will be provided, but not the cost of, to obtain bail bonds in those areas where such bonds are customarily issued.

- **Translations & Interpreters**

Europ Assistance will provide personal emergency translation services, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, you are responsible to pay locally the cost of such interpreter services.

Travel Assistance Services*

When Europ Assistance hospitalizes or evacuates you and a traveling companion's air ticket is no longer usable, Europ Assistance will arrange for, but not pay the cost of, one way air transportation for the companion to the original departure point, or to their residence.

Online Security Information*

Online worldwide security information services will be provided through Europ Assistance USA and iJET Intelligent Risks Systems. Powered by iJET, the online Executive Assistance® security information will include rich and dynamic security content for more than 180 countries and more than 200 cities worldwide. ACE Policyholders with Executive Assistance® Services can select information at a region, country or city level. Detailed reports will include an overall security rating across six key categories, security alerts, the latest security, health and exit/entry information, key local contact numbers and a map. To access online security information, go to www.aceExecutiveAssistance.com User ID:acepremier Password: 7kilt6

Emergency Political Evacuation Services*

Insured will have priority access to the emergency political evacuation services of iJET Intelligent Risk Systems, a leading provider of global risk management services. ACE Policyholder will work directly with iJET and all billing for this service will be between iJET and the organization or individuals who are requesting evacuation. All services and payments must be arranged and pre-approved by Europ Assistance and iJET Intelligent Risk Systems. Evacuations and repatriations must be ordered by an authorized representative of the Insured to certify that the severity of the political situation warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible.

Concierge Services*

Europ Assistance® USA will provide worldwide concierge services including: Pre-Trip Assistance, Destination Profiles, Epicurean Needs, Event Ticketing, Floral Services, Tee Time Reservations, Hotels Accommodations, Meet and Greet Services, Personalized Retail Shopping Assistance, Procurement of Hard-to-Find Items, Restaurant Referrals and Reservations, Rental Car Reservations and Airline Reservations. To access these services, call Europ Assistance using the proprietary numbers provided in this document.

ABOUT OUR SERVICE PROVIDERS

Europ Assistance® USA - Worldwide Network and Capabilities

Europ Assistance USA (EA) is the US branch of Europ Assistance. Europ Assistance USA (EA) relies on the most comprehensive worldwide network of Agents and Offices to provide medical and other assistance services anytime and anywhere. Founded in 1963, the Europ Assistance network includes 34 assistance centers open 24/7, and 183 agent offices, making EA locally present in 208 countries and territories with access to over 850,000 medical and technical professionals. Professionally organized, thoroughly equipped with countless resources, Europ Assistance is dedicated to helping people in both exceptional and everyday situations, anytime, anywhere. Generali Assicurazioni, a Global 500 company, wholly owns Europ Assistance. Generali is one of the largest insurance companies in the world, with assets totaling more than 100 billion dollars. This prestigious shareholder gives Europ Assistance the benefit of stable and long-term investment potential. Generali considers assistance services essential and uses them extensively to enhance its own products.

iJET Intelligent Risk Systems

iJET Intelligent Risk Systems is a leader in business resiliency, helping multinational organizations to protect and respond to global threats. iJET was incorporated in 1999 with a mission of protecting international travelers through the use of technology and intelligence. That mission has evolved and broadened through the development of our Worldcue® Global Control Center, integrating world-class open source intelligence with patented technology and an emergency communications center to help multinational corporations and organizations to protect their people, facilities and supply chain assets. iJET helps clients monitor, protect against, and respond to operating threats around the world.

ACE Foreign Casualty specializes in providing global insurance programs to small, mid- and large sized U.S.-based companies and organizations. Insuring overseas risk is our only business. ACE Foreign Casualty is part of ACE USA, the retail U.S.-based operating division of the ACE Group of Companies. For product information, sales materials and applications, go to www.aceadvantage.com.

ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies is a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE) and rated A+ (Superior) by A.M. Best and A+ (Strong) by S&P, the ACE Group of Companies conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at: www.aceusa.com

ATTENTION

When you call Worldwide Assistance, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to patient;
2. Patient's name, age, sex and policy number;
3. A description of the patient's condition;
4. Name, location, and telephone number of hospital
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, workers' compensation, or automobile insurance information if the patient had an accident.

EXECUTIVE ASSISTANCE®

Plan No. 01 SP 585
Policy No. _____

Name of Insured: _____



Worldwide Assistance Services, Inc.
a europ assistance company



ace usa

ATTENTION Medical Personnel or Police

In medical emergencies, assistance will be provided to the individual named on this card. See description on back of card. Call toll free **1.800.766.8206** from the US and Canada call collect: **1.202.659.7777** 24 hours, many languages.

En caso de una emergencia médica, asistencia será provista al individuo mencionando en esta tarjeta. Lea las instrucciones incluidas en el dorso de la tarjeta. Desde Estados Unidos y Canadá llame al número **1.800.766.8206**. Desde otros países llame por cobrar al número 1.202.659.7777 (24 horas, varios idiomas)

En cas d'urgence médicale, la personne titulaire de cette carte, recevra assistance. Veuillez trouver le numéro gratuit: **1.800.766.8206** si vous vous trouvez aux USA ou au Canada. Vous pouvez aussi nous joindre en téléphonant en P.C.V. en demandant le numéro suivant: 1.202.659.7777. Vous serez mis en contact avec notre service international (ouvert 24h par jour et qui parle toutes les langues)

CR24 SECURITY SERVICE

If you require general security advice before or during your travel, Control Risks Group's CR24 consultants can give you the answers you need. To contact CR24, call +44-207-939-8818 or e-mail at CR24@control-risks.com. (Note: This line is **not** for medical emergencies. This is a United Kingdom phone number. Please remember to use the appropriate codes to access a UK line before dialing.)

Call Worldwide Assistance when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You may need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

Worldwide Assistance can be reached at **800.766.8206** from the USA or Canada. Call collect **202.659.7777** if you are outside of the USA or Canada. Before you call, please have ready the information listed under ATTENTION on the reverse side of this card.

Please note that this is not a credit card or medical insurance card. In addition, Executive Assistance® is not available for travel within the USA.

The following assistance is provided by Worldwide Assistance:

Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation, and return of mortal remains.

Personal Assistance including pre-trip medical referral information, emergency medication (while on a trip), embassy and consular information, lost document assistance (while on a trip), emergency message transmission, emergency cash advance (while on a trip), referral to a lawyer (while on a trip), translator/interpreter access (while on a trip), medical benefits verification and medical claims assistance (while on a trip).

Travel Assistance including emergency travel arrangements, return of traveling companion/dependents, and return of vehicle.

This information card is intended to provide a brief outline of the assistance services provided to employees of insureds who have purchased assistance services as part of the International Advantage® insurance policy. The availability of services for you is subject to the terms and conditions of the policy issued to your employer. Coverage is underwritten by members of ACE USA International Advantage. Worldwide Assistance makes every effort to refer you to appropriate medical and other providers. We cannot, however, be responsible for the quality of results of services provided by these independent providers. Services may be provided by a third party vendor. Services shall not be available if the insurance policy or specific coverage is no longer in effect for the employer or the policy limit exceeded.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

In all cases, the medical professional, the medical facility and/or attorney suggested by Worldwide Assistance or services provided directly to the eligible person pursuant to this Agreement are not employees or agents of Worldwide Assistance, and the final selection of the medical professional, medical facility, or legal counsel is your choice alone. Worldwide Assistance assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Worldwide Assistance be liable for the negligence or other wrongful acts or omissions of any of the legal and/or health care professionals providing direct services pursuant to this Agreement. The Subscriber shall not have any recourse against Worldwide Assistance by reason of its suggestion of or contract with a medical professional and/or attorney.

Control Risks Group Services

In addition to providing general security advice via CR24, Control Risks Group can also provide the following services:

- ◆ **CityBrief** - online travel security information (www.citybrief.com with your UserID and password required)
- ◆ Urgent security advice and action to crisis response situations such as kidnap, extortion, and illegal detention (call your CR24 security number)
- ◆ Risk assessments, physical & personal security, investigations, and crisis management planning & training (call **202.449.3330**)

Note: Costs for Control Risks Group's **CityBrief** and general security advice through CR24 are included in your policy. All other Control Risks Group services are available to ACE USA policyholders.

