



## INFORMATION SERVICES

- VISA, PASSPORT AND INOCULATION REQUIREMENTS
- CULTURAL INFORMATION
- TEMPERATURE AND WEATHER CONDITIONS
- EMBASSY AND CONSULAR REFERENCES
- FOREIGN EXCHANGE RATES

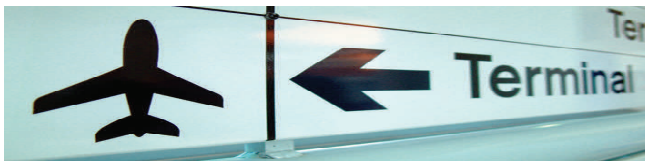
### • ONLINE ACCESS TO GLOBAL INFORMATION

You will have access to a secure, web-based system that tracks global threats and get invaluable information on your destination when traveling abroad.

- Up to the minute travel alerts covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.
- Country specific health information including trip preparation advice and recommended medical facilities around the world.
- U.S. State Department Travel Warnings
- Real-time country specific trip briefs about where you are traveling 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.

### LIMITATIONS

Payment for services rendered or the costs incurred by ACE's Assistance Provider on behalf of a covered person will be reimbursed to the extent covered under the Policy. ACE reserves the right to recover any amounts paid outside of the Policy limits from any third party who would otherwise be responsible for payment. All services must be arranged by, and approved by, ACE'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 personal deviations are allowed. ACE'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, ACE's Assistance Provider will endeavor to provide services to the best of its ability.



## IN THE EVENT OF AN EMERGENCY PLEASE BE PREPARED WITH THE FOLLOWING INFORMATION

### POLITICAL EVACUATION EMERGENCIES

1. Name of caller, phone/fax and relationship to evacuee(s)
2. Evacuees(s) name, age and 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 number
6. Name of policyholder

### MEDICAL EMERGENCIES

1. Name of caller, phone/fax and relationship to patient
2. Patient's name, age and sex
3. Description of patient's condition
4. Name, location and phone number of hospital or facility
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 number
8. Name of policyholder



**In the event of an emergency call:**  
**+1-800-243-6124 (From U.S. and Canada)**  
**+1-202-659-7803 (From outside of the U.S.)**  
**[www.acetravelassistance.com](http://www.acetravelassistance.com)**

Please review your policy for a complete description of the terms and conditions of coverage.

ACE USA Accident & Health is a division of ACE USA, the U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA is a leading provider of property, casualty, and accident and health insurance, financial products, and risk management services through certain U.S. operating subsidiaries. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

### IMPORTANT NOTICE

ACE'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.



## Travel Assistance Services at a Glance





## EMERGENCY MEDICAL SERVICES

### MEDICAL MONITORING

After being notified of a medical emergency, ACE's Assistance Provider will monitor your condition when you are hospitalized abroad and will use best efforts to report your condition regularly to your family.

### EMERGENCY MEDICAL PAYMENTS, MEDICAL EXPENSE AND HOSPITAL ADMISSION GUARANTEE

When it is necessary for you to obtain emergency medical services, ACE's Assistance Provider will arrange for a guarantee of payment for on-site medical and hospital expenses.

### EMERGENCY MEDICAL TRANSPORT, MEDICAL EVACUATION OR REPATRIATION

In the event of a medical emergency, ACE's Assistance Provider will arrange and pay for transportation under medical supervision to a different hospital or treatment facility to your home country if appropriate.

As part of the medical evacuation, ACE's Assistance Provider will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements at the receiving hotel.

### DISPATCH OF A DOCTOR OR SPECIALIST

If, based on the information available, your condition cannot be adequately assessed to evaluate the need for transport and evacuation by telephone, ACE's Assistance Provider will dispatch a doctor or specialist to your location.

### FAMILY REUNION TRAVEL ARRANGEMENTS

ACE's Assistance Provider will coordinate emergency travel arrangements for family members to join you if you are hospitalized abroad or to accompany your remains to your home country.

### TRAVEL COMPANION ESCORT TRANSPORTATION

If it is reasonably possible for a family member or traveling companion traveling with you to accompany you during a medical evacuation, repatriation or repatriation of remains, ACE's Assistance Provider will make the necessary arrangements for the trip.

### RETURN OF A TRAVELING COMPANION

If your traveling companion's trip is delayed and previously made travel plans are lost because of your medical emergency, ACE's Assistance Provider will arrange for the traveling companion's new travel arrangements to their home country or next destination on the itinerary.

### REPLACEMENT OF MEDICATION OR EYEGLASSES

If, while traveling, you lose, forget or run out of prescription medication or break, lose or have your eyeglasses stolen, ACE's Assistance Provider will attempt to locate or find their equivalent and attempt to arrange for you to obtain them locally or have it shipped to you. Payment for these items will be your responsibility.

### RETURN OF DEPENDENT CHILDREN

If you are traveling alone with dependent children under age 26, and are hospitalized, leaving your children unattended, ACE's Assistance Provider will arrange for the children's return home with an appropriate escort if necessary.

### TRAVEL COMPANION ESCORT TRANSPORTATION

If it is possible for a family member or traveling companion traveling with you to accompany you during a medical evacuation, repatriation or repatriation of remains, ACE's Assistance Provider will make the necessary arrangements for the trip.

### REPATRIATION OF REMAINS

In the event of your death while on a covered trip, ACE's Assistance Provider will arrange for and pay all necessary expenses to transport the remains back to your home country.



## SECURITY EVACUATION SERVICES

### POLITICAL AND NATURAL DISASTER EVACUATION

In the event of a potentially life-threatening political or military event, natural disaster or other extraordinary event making it necessary for you to be evacuated, ACE's Assistance Providers will arrange for your transport to the nearest place of safety.

### CONSULTATION SERVICES

ACE's Assistance Provider will give you access to a security crisis hotline to discuss any safety concerns about travel locations or to secure immediate assistance while traveling. You will have access to a secure, web-based system for tracking global threats and receiving location based risk intelligence.



## EMERGENCY TRAVEL SERVICES

### EMERGENCY MESSAGE RELAY

You may send and receive emergency messages toll-free 24 hours a day through ACE's Assistance Provider. This service is staffed by multilingual professionals and is available for you 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

ACE's Assistance Provider will make new reservations for airlines, hotels and other travel related services in the event of an emergency or the unexpected need for you to return home before your original return date.

### EMERGENCY CASH

If you are in need of emergency cash, ACE's Assistance Provider will deliver you the funds provided there is a satisfactory guarantee of reimbursement. The method of delivery of these funds will vary according to the need in a given situation.

### LEGAL ASSISTANCE/BAIL

If you are arrested or are in need of legal assistance when traveling abroad, ACE's Assistance Provider will assist in finding local attorneys and will advance bail funds, where permitted by law and with a satisfactory guarantee of reimbursement.

### LOCATION OF LOST ITEMS

If you need assistance in locating lost items such as luggage, documents and personal items, ACE's Assistance Provider will aid in the search. Airlines, government authorities and card issuers are among those who will be contacted if necessary.

### INTERPRETATION/TRANSLATION

The multilingual staff at the customer service center of ACE's Assistance Provider will be able to assist you with foreign language and interpretation problems over the telephone or shall refer you to a certified translator, if required. Payment for these services will be your responsibility.