

TRAVEL ASSISTANCE PROGRAM



24-Hour Emergency Travel Assistance Services

Emergency travel assistance services are provided by Europ Assistance USA, Inc. These services are available 24 hours a day, 365 days a year through a toll-free or collect telephone number to the Europ Assistance USA Coordination Center:

Toll free within the United States and Canada:	1-888-286-3768
Outside the United States and Canada, call direct or collect:	240-330-1517

Pre-trip Travel Assistance Services:

- **Passport and Visa Information**
Europ Assistance USA shall provide information to the covered person on visa requirements to enter and depart foreign destinations and on how to obtain these documents.
- **Health Hazards Advisories**
Europ Assistance USA shall provide the covered person with up-to date travel advisories.
- **Currency Exchange Information**
Europ Assistance USA shall provide the covered person with the daily currency exchange rate for a specified country.
- **Inoculation and immunization requirements**
Medical entry requirements may be provided to the covered person prior to his or her departure.
- **Temperature and weather information**
Europ Assistance USA maintains current information regarding weather conditions for both domestic and international travel destinations.
- **Consulate and Embassy Locations**
Europ Assistance USA maintains the address and telephone number of the nearest consulate or embassy and cultural and other events, if available. Europ Assistance USA maintains a complete listing of consulates and embassies. These locations are accessible to you by calling the Europ Assistance USA Center.

Medical and Transportation Services:

- **Location of Medical Providers**
Upon a covered person's request, Europ Assistance USA shall provide the names, addresses and telephone numbers of physicians, hospitals, dentists, and dental clinics in the area the Covered Person is traveling. Europ Assistance USA shall also attempt to confirm the availability of the provider, ascertain required payments which a covered person shall be required to pay and make an appointment for a covered person with the medical provider of the

covered person's choice. In a serious medical emergency, it is advisable that the covered person tries to arrange for immediate emergency help first through local sources and then call Europ Assistance USA. Europ Assistance USA cannot guarantee the quality of the medical service provider or the medical facility and the final selection of a local physician, dentist or medical facility is the covered person's right and responsibility.

- **Advance of Emergency Medical Expenses**

The cost of the medical Services shall be borne entirely by the Covered Person. However, Europ Assistance USA shall advance on-site emergency inpatient medical payments to the covered person, up to \$10,000 (USD), upon receipt of Satisfactory Guarantee of Reimbursement from a covered employer, the covered person, a covered person's relative or a covered person's friend. Europ Assistance USA is not responsible for the adjudication of the medical bills. A "Satisfactory Guarantee of Reimbursement" means the ability to debit a covered person's or a covered person friend or relative's valid credit or debit card in the amount required.

- **Replacement of Eyeglasses**

Europ Assistance USA shall arrange for the covered person to receive his or her eyeglasses that the covered person may have forgotten or for any other reason does not have and needs for the enjoyment of his or her trip. All cost of the eyeglasses and any delivery fees shall be borne by the covered person.

- **Replacement of Medications**

If a covered person has an unexpected need for prescription medication while on a covered trip, or loses, forgets, or runs out of prescription medication while traveling, Europ Assistance USA shall attempt to locate the medication or its equivalent and attempt to arrange for the covered person to obtain it locally, where it is available or to have it shipped to the covered person at the covered person's expense, subject to local laws, if it is not available locally. The covered person shall be provided with a cost estimate for the replacement medication and/or shipment costs that are subject to his/her approval.

- **Medical Monitoring**

When notified of a covered person's medical emergency resulting from an accident or sickness, Europ Assistance USA multilingual staff shall, whenever appropriate in the judgment of Europ Assistance USA or a physician designated by Europ Assistance USA, attempt to contact the covered person and covered person's local attending medical personnel in order to attempt to obtain a full understanding of the covered person's situation and to attempt to monitor the covered person's condition. Europ Assistance USA shall continue to monitor the covered person's condition and shall remain in communication with the covered person's family until the covered person's medical problem is resolved or stabilized.

- **Emergency Evacuation**

Europ Assistance USA shall arrange and pay for the medical evacuation of a covered person in the event of a medical emergency; provided, a Europ Assistance USA Medical Director determines that the covered person may be safely transported for evacuation. Said evacuation, which shall be performed under medical supervision, shall be to the nearest medical facility capable of providing adequate care and shall only, be performed if such care is not available locally. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by an Europ Assistance USA Medical Director after consultation with the attending physician on medical factors and the decisions of the Medical Director shall be conclusive in determining the

need for such Services and the destination to which the covered person is to be transported. The transportation arrangements for the medical evacuation shall be by the most direct and economical route possible or as otherwise determined by a Europ Assistance USA Medical Director based on medical factors and shall be arranged by Europ Assistance USA.

- **Repatriation of Remains**

In the event of a covered person death, Europ Assistance USA shall arrange and pay for all necessary government authorization, including a container suitable for transport, and for the transportation of the remains, to the covered person's domicile in his or her home country. Europ Assistance USA shall determine the means of such transport. Services include arranging for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

- **Return of Dependent Children**

If a covered person is traveling with dependent children, and the dependent children would be left unattended because of the hospitalization of the covered person, Europ Assistance USA shall arrange for the return of the dependent children to the covered person's domicile, via the most direct route on economy class airfare. If necessary, Europ Assistance USA shall arrange for the transportation for a qualified attendant to accompany the dependent children. Payment for these services is the responsibility of the traveling family member or friend unless covered under the policy.

- **Visit of a Family Member or Friend**

If the covered Person is traveling alone and must be hospitalized for more than 7 consecutive days or if the covered person is medically evacuated to another location, Europ Assistance USA will make travel arrangements 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.

- **Return of Traveling Companion**

If a covered person's traveling companion trip is delayed and previously made travel arrangements are lost due to the covered person's medical emergency, Europ Assistance USA shall arrange for the return of such traveling companion to his or her primary place of residence. Payment for these services is the responsibility of the traveling family member or friend unless covered under the policy.

Emergency Travel Services

- **Emergency Message Relay**

In an emergency, Europ Assistance USA will use its best efforts to transmit an urgent message for a covered person to the covered person's family, friends, and/or business associates. Europ Assistance USA will also accept and retain messages for covered persons at the Europ Assistance USA Coordination Center for up to fifteen (15) days.

- **Emergency Travel Arrangements**

In the event of an emergency, Europ Assistance USA shall help the Covered Person s make emergency travel arrangements, including airline, hotel, and car rental reservations. The Subscriber or Covered Person is responsible for payment of all tickets, accommodations and rentals arranged.

A. **Law-related Services:** Europ Assistance USA shall provide the following law-related Services to Covered Persons, upon request of the Covered Person:

- Providing the names, addresses and telephone numbers of lawyers in the area in which the Covered Person is traveling in case of a car accident, traffic violations, and other civil offenses. However, the selection of and the expenses associated with a particular attorney are the responsibility of the Subscriber or Covered Person ;
- Notifying the proper embassy or consulate of the Covered Person's incarceration;
- Continued communication with the incarcerated Covered Person and other designated parties where allowed by local law;
- Advancing of bail funds upon the receipt of a guarantee of repayment by said Covered Person that is satisfactory to Europ Assistance USA and where allowed by local law;
- Arranging for the receipt of funds from third party sources.

Europ Assistance USA does not provide legal advice or counsel to Covered Persons.

B. **Lost item search:** EA-USA shall assist a Covered Person with the following items; however, any third party expenses, including shipping and/or express delivery charges shall be the responsibility of the Covered Person:

- Locating his or her lost luggage and if requested, Europ Assistance USA shall help a Covered Person secure replacement items from home;
- Obtaining a lost transportation ticket application;
- Locating his or her lost documents and other important personal items.

C. **Translation Services:** If a Covered Person needs help communicating in an emergency, Europ Assistance USA shall provide translation Services in all major languages via telephone to a Covered Person. If a Covered Person requires ongoing or more complex translation Services in emergency situations, Europ Assistance USA shall refer the Covered Person to local translators. The cost of the local translators shall be borne by the Covered Person.

D. **Cash Advance:** Europ Assistance USA shall advance emergency funds, up to \$500, to a Covered Person upon receipt of a guarantee of repayment by said Covered Person that is satisfactory to Europ Assistance USA. Any fees associated with transfer or delivery of funds are the responsibility of the Covered Person.

Limitations

Payment for Emergency Medical Services rendered or the costs incurred by Europ Assistance USA on behalf of a covered person will be reimbursed by Starr Indemnity & Liability 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. Starr Indemnity & Liability 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 USA Europ Assistance USA to be covered under the Policy.

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

Service in some countries may present political or other obstacles that may render the assistance services difficult or impossible to guarantee. Europ Assistance USA 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 USA 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 provide full services. Should a covered person travel in an area in which any of these events have occurred, Europ Assistance USA 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 USA are not employees or agents of Europ Assistance USA and the choice of provider is a covered person's alone. Europ Assistance USA 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.