

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 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 (www.acetravelassistance.net) 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 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.

policy limits.

tee any amount required in excess of

Emergency Medical Transport, Medical Evacuation or Repatriation

new travel arrangements. Payment for these services is the responsibility unless paid for by you or covered under the policy.

Return of a Traveling Companion

Medical Emergency, at the option of the traveling companion,

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, 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, 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

SECURITY EVACUATION SERVICES

Political and Natural Disaster

In the event of a covered evacuation event and upon the request of the covered person, 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 Assistance Provider authorizes all expenses in advance and these services are provided by our designated security consultant. Neither Assistance Prov

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

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 credit or debit card in the amount required and a written guarantee of payment signed by the covered person.

Legal Assistance/Bail

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 written guarantee of payment signed by the covered person.

Location of Lost Items

Chu 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 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

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.

