



ACE A&H Division 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 ACE's Assistance Provider and are not insured benefits. Your ACE/Combined 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 an ACE 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 ACE Travel Assistance Website (www.acetravelassistance.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

ACE Insured's can reach the multilingual coordination center to confirm coverage and obtain access to available services by calling toll-free (if inside the U.S.) or calling collect (if outside the U.S.), by telex, 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, ACE'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, ACE'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, ACE'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. ACE'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 ACE's Assistance Provider. ACE'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, ACE'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, ACE'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. ACE'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 ACE's Assistance Provider in consultation with a local attending Doctor, ACE'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, ACE'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 ACE'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 ACE's Assistance Provider, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without ACE's Assistance Provider will be reviewed and processed in accordance with the lesser of the actual cost or the cost for the services had ACE'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, ACE's Assistance Provider will dispatch a doctor or specialist to the covered person's location to make an assessment. ACE'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, ACE's Assistance Provider will arrange for and pay for all necessary expenses (including government authorization 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 ACE's Assistance Provider, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without ACE's Assistance Provider will be reviewed and processed in accordance with the lesser of the actual cost or the cost of the services had ACE's Assistance Provider made all arrangements.

- Family Reunion Travel Arrangements

ACE'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, ACE'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 for by you or covered under the policy.

- **Return of Dependent Children**

If a covered person who is traveling alone with dependent children under age 18 is hospitalized, and the dependent children are left unattended, ACE'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, ACE'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 seven (7) consecutive days, ACE'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, ACE'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.

SECURITY EVACUATION SERVICES

- **Political and Natural Disaster**

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

ACE'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 ACE's Assistance Provider's Customer Service 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

ACE'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

ACE'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 company credit card or a covered person's debit card and then arrange for the delivery of the advance.

- Legal Assistance/Bail

ACE'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 a company credit card or a covered person's debit card in the amount required and then arrange for the delivery of the advance.

- Location of Lost Items

ACE's Assistance Provider will assist a covered person with locating lost luggage, documents and personal items. Airlines, government authorities and card issuers are among those who will be contacted, if necessary.

- Interpretation/Translation

The multilingual staff at the ACE's Assistance Provider's Customer Service Center in Washington, D.C., will assist a covered person with foreign language and interpretation problems over the telephone.

INFORMATION SERVICES

ACE 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 recommended medical facilities around the world.
- U.S. State Department Travel Warnings

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

ACE'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

ACE'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

ACE'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

ACE'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

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

- Travel Advisories

When requested, ACE's Assistance Provider will provide travel advisories, if available, to a covered person as they are updated by the U. S. State Department.

Limitations

Payment for services rendered or the costs incurred by ACE's Assistance Provider on behalf of a covered person will be reimbursed by ACE 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. 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 in the absence of the policy benefits.

All services must be arranged 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 deviations are allowed.

Some countries may present political or other obstacles that may render assistance services difficult or impossible to guarantee. ACE'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.

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.

IMPORTANT NOTICE

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by ACE's Assistance Provider are not employees or agents of ACE's Assistance Provider and the choice of provider is a covered person's alone. 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.