

MULTINATIONAL TRAVEL ASSISTANCE SERVICES

This form provides limited assistance services. Read the entire form carefully to determine rights, duties and what assistance services are and are not provided.

The words “you” and “your” refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words “we”, “us” and “our” refer to the company issuing your policy. Other words and phrases that appear in quotation marks have special meaning. Refer to the Definitions Section.

SECTION I – ASSISTANCE SERVICES

No insurance coverage is provided by this form. A third-party service provider will arrange for the Assistance Services described below. These Assistance Services are available to your “employees” hired or assigned to a workplace outside that “employee’s” country of citizenship or permanent residence and to your “employees” while on “temporary travel”.

You or an “employee” may contact the Alarm Center at any hour on any day. The Alarm Center is operated by a service provider and is staffed with trained multilingual personnel, including doctors on round-the-clock call for emergency medical consultation and assistance as described in these Assistance Services. The Alarm Center may direct you or the “employee” to a Regional Alarm Center nearer to the “employee’s” location.

We will give you 10 service cards, and any additional service cards you request, that explain how to reach the Alarm Center. It is your responsibility to distribute the service cards and any description of Assistance Services to your “employees”.

A. Medical Assistance Services

1. Hospital Admission Deposit

We will pay or guarantee the payment of any required emergency hospital admission deposit up to \$5,000 (U.S. Dollars). If we pay or are required to pay on our guarantee, you or your “employee” must reimburse us, without interest, within 45 days after we pay the deposit. The provisions in Transfer of Rights of Recovery Against Others to Us in the Conditions Section do not apply to any hospital admission deposit we pay unless we are not repaid within 45 days.

2. Medical Monitoring

We will monitor an “employee’s” condition when hospitalized abroad and will use best efforts to report regularly the “employee’s” condition to the “employee’s” family and to you.

3. Dispatch of a Doctor or Specialist

When we determine, based on information available to us, that an “employee’s” condition cannot be adequately assessed to evaluate the need for evacuation, we will dispatch a doctor or specialist to the “employee’s” location. We will pay the cost of the doctor’s or specialist’s travel to the “employee’s” location. The “employee” is responsible for the cost of any medical services rendered by the doctor or specialist at the location.

B. Personal Assistance

1. Pre-Trip Medical Referral Information

We will provide pre-trip referral information to an “employee” for the countries or regions to be visited, including local English-speaking doctors or contact information for hospitals.

2. Emergency Medication

If an “employee” requires prescription medication that is not available locally, we will arrange for the transportation of such medication, when possible and legally permissible, to the “employee” upon the request of the prescribing physician. The “employee” is responsible for the cost of medication and the transportation.

3. Embassy and Consular Information

We will provide “employees” with contact information for embassies and consulates worldwide.

4. Lost Document Assistance

We will assist with obtaining replacements if, while traveling, an “employee” loses important travel documents, including a passport or credit card. The “employee” is responsible for the cost of obtaining such replacements.

5. Emergency Message Transmission

We will make reasonable efforts to receive and transmit emergency messages between an “employee” and the “employee’s” family or between an “employee” and you.

6. Medical Emergency Cash Advance

We will, whenever possible, provide “employees” with a cash advance of up to \$1,000 in local currency for medical emergencies. You or your “employee” must reimburse us, without interest, within 45 days after we pay a cash advance. The provisions in Transfer of Rights of Recovery Against Others to Us in the Conditions Section do not apply to any cash advance we pay unless we are not repaid within 45 days.

7. Legal Access

We will provide “employees” with a referral to a local attorney available during regular working hours and assist in obtaining bail bonds in those areas where such bonds are customarily issued. The “employee” is responsible for any legal fees and costs of such bonds.

8. Translations and Interpreters

We will provide personal emergency translation services through the Alarm Center or a Regional Alarm Center, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, the “employee” will be responsible to pay the cost of such services.

9. Benefits Verification and Claims Assistance

We will assist “employees” in verifying their medical insurance benefits when hospitalized overseas and in coordinating overseas claims procedures with their health insurance or any applicable workers compensation insurance.

C. Travel Assistance

1. Emergency Family Travel Arrangements

We will coordinate emergency travel arrangements for family members who need to join a hospitalized “employee”. The costs of travel services are the responsibility of the family member traveling.

2. Transportation to Join Disabled Member

If an “employee” is traveling alone and is hospitalized for more than seven days, we will arrange economy round-trip air transportation to the place of hospitalization for a person chosen by the “employee.” The costs of travel are the responsibility of the person traveling.

3. Return of Minor Children

If dependent children are left unattended as a result of an “employee’s” accident or illness, we will arrange one-way economy air transportation for the children to their place of residence. Qualified attendants will also be arranged, when required. The costs of travel, including the cost of attendants, are the responsibility of the “employee”.

4. Return of Traveling Companion

When an “employee” is hospitalized, evacuated or repatriated and a traveling companion’s ticket for air transportation is no longer usable, we will arrange one-way economy air transportation for the companion to the original departure point. The costs of travel are the responsibility of the companion.

5. Return of Vehicle

If an “employee” is hospitalized, evacuated or repatriated, we will arrange to have the “employee’s” unattended vehicle returned to the rental agency or the “employee’s” current principal residence. The costs of returning the vehicle are the responsibility of the “employee”.

6. Lost or Stolen Luggage

We will coordinate efforts with the commercial carrier to return lost luggage to the “employee’s” current destination or home. If an “employee’s” luggage is lost or stolen while traveling, we will assist in the search.

D. Exclusions

We will not be responsible for any service or cost arising out of:

1. Services provided outside the policy period. But if we have begun to assist an “employee” before the end of the policy period with any of the services described under Medical Assistance Services, we will continue to provide those services for up to seven days after the end of the policy period;

2. Services rendered without our authorization or intervention;
3. Services provided for which no charge is normally made;
4. Expenses incurred if the original or ancillary purpose of the “employee’s” trip is to obtain medical treatment;
5. Intentionally self-inflicted injuries or suicide, or any attempted self-inflicted injuries or suicide, regardless of mental condition;
6. Use of any alcohol, drug or controlled substance that is not prescribed by a physician;
7. Any actual or attempted unlawful act;
8. Service in the armed forces of any country or participation in war (including undeclared or civil war), warlike action by a military force or insurrection, rebellion, revolution or usurped power, or any action taken by governmental authority in hindering or defending against any of these;
9. Transportation for an “employee’s” vehicle involving intercontinental or marine transportation; or
10. Practicing, instructing or participating in any physical exercises or games, sports or athletic contests.

SECTION II – CONDITIONS

A. Duties If Assistance Services Are Requested

If Assistance Services are requested, you or an “employee” must contact us or the Alarm Center. You and any “employee” must cooperate with us and the service provider when requesting any Assistance Services. This includes providing information necessary for us or the service provider to arrange or provide for any Assistance Services, or to confirm that a person receiving Assistance Services is an “employee”.

B. Errors or Omissions

We are not liable for any act, error or omission by a local doctor or attorney who is not employed by us or a service provider of the Assistance Services. We cannot be held responsible for failure to provide, or for delay in providing, services when such failure or delay is caused by conditions beyond our control, including but not limited to flight conditions, strike, riot, civil commotion, war or uprising, or where rendering of service is prohibited by local laws or regulations.

C. Legal Action Against Us

No person or organization has a right to bring us into any action to determine your liability. No person or organization has a right to bring suit against us unless you have complied with all the terms of this policy. Any legal action against us must be brought within two years after Assistance Services are rendered.

D. Return to Work

You have the responsibility for the decision of whether or not an “employee” returns to work. You are responsible for obtaining any medical releases to determine “employee’s” suitability to travel or not, or to resume work or not. The decision and the results thereof are solely the responsibility of the “employee”, you or the “employee’s” attending physician. We are not involved in such decisions.

E. Services Not Covered

You agree to reimburse us or our designee for services rendered on your behalf which are outside the scope of the Assistance Services described in Sections A., B. and C. above, when such services are requested or approved by a corporate officer whose name you have given us to contact, or when such services are provided in good faith to a person not covered for such services.

F. Transfer of Rights of Recovery Against Others to Us

If you or the “employee” to whom Assistance Services are provided have any rights to recover all or any part of the cost from any other person or organization, including rights to recover under any workers compensation law, health plan or insurance policies, we are entitled to an assignment of those rights to the extent of our payments. You and your “employee” must transfer those rights to us and cooperate with us as may be necessary to enforce such rights. You and your “employee” must sign any papers, deliver them to us and do anything else that we may reasonably require to help us pursue such rights.

G. When Assistance Services Are Available

Assistance Services are available:

1. Beginning when an “employee”:
 - a. Is hired or assigned to a workplace outside that “employee’s” country of citizenship or permanent residence; or

