

## Travel Assistance Services



Medical, legal or security problems that can occur during worldwide travel often become difficult to handle, especially in locations where local culture and standard of care differ than at home in the U.S. or Canada.

Travel Guard, a Chartis company, can provide assistance services to help clients, who purchase Travel Accident and Sickness and Workers' Compensation coverage as part of the WorldRisk Foreign Commercial Package, prevent and solve these problems from the beginning to the end of the travel process. From knowing what immunizations are necessary in each country to recovering a lost wallet to where to seek proper medical attention, Travel Guard has the unparalleled service quality and operational capability to assist clients 24-hours-a-day, 365-days-a-year all around the globe.

### Travel Guard Overview

- Leading travel insurance and assistance provider with a high customer retention rate
- Wholly-owned and managed travel assistance, concierge and customer service operations are available to provide clients with consistent quality care

### Ease of Use

- Covered persons can contact one telephone number when in need of travel and medical assistance
- Travel Guard acts as a central point of control for the design and cost containment of assistance services
- Coordination support is available when multiple policies are in place for the same group or client

### Innovation

- A suite of technology has been created to provide seamless integration with all major travel distribution systems and supplier channels

### Global Reach

- Ability to provide worldwide travel assistance services 24/7 throughout every time zone
  - > Operations are located in Kuala Lumpur, Malaysia; Houston, Texas; Stevens Point, Wisconsin; Shoreham, UK; and Buenos Aires, Argentina
- Approximately 1,000 assistance personnel can support up to 70 languages, ensuring clear communication worldwide
- If needed, benefits are paid in the local currency according to local requirements and standards

### How to Contact Travel Guard for Travel Assistance:

- > Call 1-888-873-8385 from U.S. and Canada
- > Call 1-817-826-7008 for local or collect outside of U.S. and Canada

## Travel Assistance Services

### Examples of Travel Assistance Services

- Lost a credit card, passport or wallet?
  - > Assistance is available for how to replace the lost documentation and/or complete police or airline claims forms
- Need cash to handle an emergency?
  - > Assistance is available for using personal funds or obtaining a bail bond using personal sources of funds
- An emergency occurs at home and family members cannot contact you?
  - > Messages can be stored for retrieval
- An emergency arises at your foreign location?
  - > Contact information can be provided for the nearest embassy, consulate and government office
  - > Translators are available to covered persons over the telephone
  - > Contact information can be provided for vetted local attorney firms
- Do not know what to pack for your trip?
  - > Current weather conditions for your destination can be provided
- Political events cause a need for a covered person to be evacuated?
  - > Arrangements can be made for evacuation for a small service charge in addition to the actual evacuation expenses (should specialty arrangements be needed due to extreme circumstances, a top security firm can be hired to assist)
- Need emergency travel services?
  - > Airline and hotel reservations can be booked and/or changed while a covered person or their dependents are in-transit

### Examples of Medical Assistance Services

- Traveling to a foreign destination and do not know what preventative medicine to pack or immunizations to receive?
  - > Information is available on the required immunizations a covered person should receive before traveling
- Need special medical services while overseas?
  - > Assistance is available in obtaining special medical services a covered person might need, e.g. a wheelchair or oxygen tank
- Forget to pack or lose medication?
  - > A covered person's doctor can be contacted and arrangements can be made to have the prescription filled and shipped to the covered person, at their expense
- What is the protocol if a covered person dies while overseas?
  - > Arrangements can be made for the return of the covered person's remains in accordance with local governmental procedures
- What happens if a covered person becomes ill or injured while overseas?
  - > Contact information and office hours can be provided for local medical providers
  - > Coordination is available with the covered person during local hospital admission
  - > Medical records stored pre-trip can be sent to a local doctor or hospital
  - > If circumstances warrant, arrangements can be made for medical evacuation or repatriation with an approved transport provider and medical professional



Travel Guard is the marketing name for the worldwide travel insurance and assistance services of Travel Guard Worldwide, Inc. Travel Guard helps millions of individual travelers and corporate clients solve problems and manage risks worldwide. In addition to an extensive portfolio of travel insurance coverage and benefits, Travel Guard offers a wide range of services through its wholly-owned assistance centers in Asia, Europe and the Americas. Travel Guard's global reach, unparalleled service quality and proven operational capabilities ensure that clients and policyholders receive best-in-class care. Travel Guard's suite of technology platforms enables seamless integration with all major travel distribution systems and supplier channels.

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

# Foreign Travel Insurance Coverage

Only Available to Property & Casualty Participants

9/1/2010 – 9/1/2011

## TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:

Faculty, Students, Trustees, Volunteers, Alumni and their dependents while on Institution sponsored events outside of the U.S., its Territories and Possessions, and Canada. Dependents include spouses (50% of limits) and children (10% of limits) between the age of 6 months and 18 years or up to 23 years if full time student and dependent.

**ACCIDENTAL DEATH & DISMEMBERMENT:**                   **\$200,000 each Insured Person**  
**\$2,000,000 Aggregate Any One Accident All**  
**Insured Persons**

**ACCIDENT AND SICKNESS Medical Expenses:**   **\$100,000 Each Insured Person Each Injury or Sickness**

- The initial Loss must occur while the Eligible Person is participating in an institution-sponsored trip overseas.
- A \$250 deductible per person per injury will apply.
- A \$10,000 deductible will apply to Mental Disorders.
- Security Evacuation coverage up to \$50,000 limit per event
- Pre-existing conditions have a \$1,500 limit
- Medical coverage is for emergency injury or sickness during the travel
- Unlimited Personal Sojourn

**EMERGENCY MEDICAL EVACUATION:**                   **\$200,000 Each person Each Injury or Sickness**

- Must be ordered by Travel Assist or a Physician who certifies the necessity of the evacuation

**EMERGENCY FAMILY TRAVEL:**                           **\$100,000 Each Insured person**  
**\$100,000 Maximum any one Accident or Sickness**

**REPATRIATION OF REMAINS:**                           **\$1,000,000 Each person**  
**\$1,000,000 Maximum all Insured Persons any one**  
**Accident or Sickness**

**MAJOR EXCLUSION(S):**                                   **Loss incurred as a result of: Suicide, Drug Addiction,**  
**AIDS, Routine or Elective Care, Normal Dental, Acne,**  
**Pregnancy, Specified Athletic or Sporting Events\*, Travel**  
**to Iraq or Afghanistan, OFAC sanctions\*\***

\* Defined as: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, and Equestrian when participating in the excluded sporting event professionally or representing the college but not when an individual participates at their own initiative.

Excluded at all times are skydiving/parachuting, hang gliding, bungee jumping, mountain climbing, pot-holing, zip-lining, and motorcycle riding.

Scuba Diving is excluded at all times except as an assigned part of a curriculum of study for credit.

\*\*excluded are payment of losses if sanctioned by OFAC but the actual countries are not excluded.

## AUTOMOBILE LIABILITY:

When renting a vehicle, coverage **MUST ALWAYS BE PURCHASED** from the rental company. Coverage shown below is **NOT** primary and does **NOT** comply with individual countries legal requirements.

NonOwned Automobile Liability	\$1,000,000
Hired Automobile Physical Damage	\$10,000 Each Auto
	\$1,000 Deductible Each Loss

**INSURER:**   **Ins. Company of the State of Pennsylvania, a Chartis Company**  
**Services provided by Travel Guard.**

