

Executive Assistance® Services Around the Clock Protection

When Persons Covered under your ACE Policy Travel Or Temporarily Are Assigned Outside Their Home Country

This document provides an explanation of Executive Assistance® Services, as well as other proprietary information regarding how to access and use these Services. This document is designed for ACE Policyholder program administrators, risk managers

OVERVIEW OF SERVICES

Your International Advantage® Package Policy or Controlled Master Program includes ACE Executive Assistance® Services, at no additional premium.

A benefit that complements the International Advantage® Package Policy or Controlled Master Program coverage plan, Executive Assistance® Services are designed to provide your covered employees, volunteers, students and chaperones, who travel outside their home country on covered trips, with

- ✓ e-Services that include pre-trip security, health and travel information
- ✓ Live Services while they are traveling that include 24 hour access to global providers of emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation, and concierge services

Through pre-eminent global service providers, ACE has created a unique and proprietary combination of online and live services designed to address emergencies faced by those who travel outside their home country on business, with non-profit organizations or as part of educational institution programs. Executive Assistance® Services are a key component of the international risk management solutions ACE delivers to our customers.

Executive Assistance® **identification (“ID”) cards and Passport Stickers are available online to ACE Policyholders and their covered employees, volunteers, students and chaperones** through www.aceExecutiveAssistance.com, as PDF documents that can be downloaded and printed at the convenience of ACE policyholders as frequently as needed.

Use of this information services, including access to the password protected website provided as part of Executive Assistance® Services, is intended solely for covered employees, volunteers, faculty, students and chaperones. Misuse of this information, including the proprietary telephone numbers, the Plan No. and the e-Services ID and Password shall be the responsibility of the ACE Policyholder.

HOW TO ACCESS LIVE SERVICES

Worldwide Telephone Access*

Call Europ Assistance® USA from anywhere in the world 24 hours a day/7 days a week for Medical and Political Evacuation Emergencies, for Emergency Travel, Legal and Personal Assistance Services, and for Concierge Services. Europ Assistance® professionals will connect policyholders with iJET Intelligent Risk Systems for emergency political evacuations

- **IDD + 800 0200-8888 toll free outside U.S. and Canada**
(available from 40 countries, check www.aceExecutiveAssistance.com for complete list of countries)
- **1 + (202) 659-7777 collect outside U.S. and Canada**
- **IDD + 1 + (202) 659-7777 direct dial outside U.S. and Canada**
- **1 + (800) 766-8206 U.S or Canada**

e-Services*

Information about Executive Assistance® Services, as well as online access to **Country and City-specific Security Reports and Health Information, Traveler ID Card PDF and Passport Sticker PDF**, as well as other useful **Global Travel Information** are available through a proprietary password protected website. There are no restrictions to the number of times a policyholder and covered persons may access this website www.aceExecutiveAssistance.com (see ACE Policyholder's administrator for Log on ID and Password)

INFORMATION TO HAVE WHEN CONTACTING EUROP ASSISTANCE USA

For Medical Emergencies

Please be prepared with the following information

1. Name of caller, phone/fax no., relationship to patient
2. Patient's name, age, sex
3. Description of patient's condition
4. Name, location and phone number of hospital
5. Name and phone number of treating doctor; where and when treating doctor can be reached
6. Health insurance, workers' compensation and auto insurance information (if involved in an auto accident)
7. Policy Plan No. (see ACE Policyholder's administrator)
8. Name of Insured

For Political Evacuation Emergencies

Please be prepared with the following information

1. Name of caller, phone/fax no., relationship to evacuee(s)
2. Evacuee(s) name, age, sex
3. Description of political emergency and reason for evacuation
4. Name, location and phone number where evacuee(s) can be reached
5. Policy Plan No. (see ACE Policyholder's administrator)
6. Name of Insured

HOW EXECUTIVE ASSISTANCE® WORKS

Medical Assistance Services* - Live Service

All services and payments must be arranged and pre-approved by Europ Assistance. Medical evacuations and repatriations must be ordered by a legally licensed physician and approved by a Europ Assistance designated physician to certify that the severity of the injury or sickness warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible. If covered person is seriously ill or injured and cannot call, he/she must contact Europ Assistance as soon as he/she is able.

- **Hospital Admission Deposit**
Europ Assistance will either guarantee the payment of or wire any required emergency hospital admission deposit up to USD\$10,000. It is the responsibility of the Policyholder or covered employee, volunteer, student or chaperone to repay deposit to Service Provider within 45 days (without interest).
- **Medical Monitoring**
Europ Assistance will monitor covered person's condition when hospitalized abroad and will use best efforts to report the condition of the covered person regularly to a person designated by him/her.
- **Dispatch of a Doctor or Specialist**
When Europ Assistance determines, based on information available to them, that the covered person's condition cannot be adequately assessed to evaluate the need for evacuation, Europ Assistance will dispatch a doctor or specialist to location of the covered person. ACE will pay the cost of the doctor's or specialist's travel to the location of the covered person, but does not pay the cost of any medical services rendered by the doctor or specialist at the location.

- **Emergency Medical Evacuation and Repatriation**

If Europ Assistance determines adequate medical facilities are not available locally, Europ Assistance will arrange and ACE will pay for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities.

If Europ Assistance determines that it is medically necessary to repatriate the covered person to a facility in the country of residence or citizenship of the covered person, following stabilization, Europ Assistance will arrange and ACE will pay for repatriation under medical supervision, if necessary.

Europ Assistance will arrange and ACE will pay the cost of one family member or other traveling companion to continue to accompany the covered person during his/her evacuation or repatriation, limited to the cost of the airfare, and an incidental expense maximum of USD \$300 per day, and USD \$5,000 maximum for any one occurrence.

Personal and Legal Assistance Services* - Live Service

- **Pre-Trip Medical Referral Information** *to multi-lingual doctors and/or addresses/phone numbers of hospitals* Europ Assistance will provide pre-trip referral information to covered persons regarding countries and regions to be visited, including local multi-lingual doctors and/or addresses and phone numbers for hospitals.
- **Emergency Medication** *arrangements and transportation* Should a covered person require prescription medication that is not available locally, Europ Assistance will make arrangements for the transportation of such medication, when possible and legally permissible, upon the request of the prescribing physician.
- **Embassy and Consular Information**
Europ Assistance will provide covered persons or their traveling companions with contact information for embassies and consulates worldwide.
- **Lost Document Assistance**
Europ Assistance will assist with obtaining replacements if a covered person loses important travel documents while traveling, including passport and credit cards. ACE does not pay the cost of obtaining such replacements.
- **Emergency Cash Advance**
Europ Assistance will, whenever possible, provide covered persons with a cash advance of up to USD\$1,000 in local currency for emergencies.
- **Legal Access**
Europ Assistance will provide covered persons with an introduction to local attorneys. Assistance also will be provided, but not the cost of, to obtain bail bonds in those areas where such bonds are customarily issued.
- **Translations & Interpreters**
Europ Assistance will provide personal emergency translation services, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, the covered person is responsible to pay locally the cost of such interpreter services.

Travel Assistance Services* - Live Service

When Europ Assistance hospitalizes or evacuates a covered person and a traveling companion's air ticket is no longer usable, Europ Assistance will arrange for, but not pay the cost of, one way air transportation for the companion to the original departure point, or to their residence.

Emergency Political Evacuation Services* - Live Service

ACE Policyholders have priority access to the emergency political evacuation services of iJET Intelligent Risk Systems, a leading provider of global risk management services. Policyholder will work directly with iJET and all billing for this service will be between iJET and the organization or individuals who are requesting evacuation. All services and payments must be arranged and pre-approved by Europ Assistance and iJET Intelligent Risk Systems. Evacuations and repatriations must be ordered by

an authorized representative of the Insured to certify that the severity of the political situation warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible.

Concierge Services* - Live Service

Europ Assistance® USA provides worldwide concierge services to ACE Policyholders and their covered persons including: Pre-Trip Assistance, Destination Profiles, Epicurean Needs, Event Ticketing, Floral Services, Tee Time Reservations, Hotels Accommodations, Meet and Greet Services, Personalized Retail Shopping Assistance, Procurement of Hard-to-Find Items, Restaurant Referrals and Reservations, Rental Car Reservations and Airline Reservations. To access these services, call Europ Assistance using the proprietary numbers provided in this document.

e-Services - Online Security and Health Information*

Online worldwide security and health information services are provided through Europ Assistance USA and iJET Intelligent Risks Systems. Powered by iJET, the online Executive Assistance® security information includes rich and dynamic security content for more than 180 countries and more than 200 cities worldwide. ACE Policyholders with Executive Assistance® Services and their covered persons can select Information at a region, country or city level. Detailed reports include an overall security rating across six key categories, security alerts, the latest security, health and exit/entry information, key local contact numbers and a map. Top 8 Alerts Report also available. Powered by Europ Assistance, the online Executive Assistance® global health information includes country-specific information. To access e-Services, go to www.aceExecutiveAssistance.com (see ACE Policyholder's administrator for Log in ID and Password)

ABOUT OUR SERVICE PROVIDERS

Europ Assistance® USA - Worldwide Network and Capabilities

Europ Assistance USA (EA) is the US branch of Europ Assistance. Europ Assistance USA (EA) relies on the most comprehensive worldwide network of Agents and Offices to provide medical and other assistance services anytime and anywhere. Founded in 1963, the Europ Assistance network includes 34 assistance centers open 24/7, and 183 agent offices, making EA locally present in 208 countries and territories with access to over 850,000 medical and technical professionals. Professionally organized, thoroughly equipped with countless resources, Europ Assistance is dedicated to helping people in both exceptional and everyday situations, anytime, anywhere. Generali Assicurazioni, a Global 500 company, wholly owns Europ Assistance. Generali is one of the largest insurance companies in the world, with assets totaling more than 100 billion dollars. This prestigious shareholder gives Europ Assistance the benefit of stable and long-term investment potential. Generali considers assistance services essential and uses them extensively to enhance its own products.

iJET Intelligent Risk Systems

iJET Intelligent Risk Systems is a leader in business resiliency, helping multinational organizations to protect and respond to global threats. iJET was incorporated in 1999 with a mission of protecting international travelers through the use of technology and intelligence. That mission has evolved and broadened through the development of our Worldcue® Global Control Center, integrating world-class open source intelligence with patented technology and an emergency communications center to help multinational corporations and organizations to protect their people, facilities and supply chain assets. iJET helps clients monitor, protect against, and respond to operating threats around the world.

ACE Foreign Casualty, a division of ACE USA, specializes in providing International Advantage® foreign insurance programs and specialty products to small, mid-sized and large U.S.-based companies and organizations. Insuring overseas risk is our only business. For more information on International Advantage®, visit www.aceadvantage.com.

ACE USA, the retail U.S.-based operating division of the ACE Group, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. Additional information can be found at: www.aceusa.com

Headed by ACE Limited (NYSE:ACE), a component of the S&P 500 stock index. The ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at: www.acegroup.com



25 years of
insuring progress™

© 2010 ACE September

**Please review your policy for a complete description of each of these services and exact terms and conditions*