

Emergency Travel Assist

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip. The following is a summary description only of the program's services. If you have any questions, please call the customer service number provided with your benefit information.

- **Emergency evacuation.** If a Participant incurs an accidental injury or sickness and adequate medical facilities are not available locally, the assistance company will assist, if needed, in arranging an emergency medical evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Covered expenses include transportation and related medical services (including cost of medical escort) and medical supplies necessarily incurred in connection with the emergency evacuation. All transportation arrangements made for the emergency evacuation must be made by the most direct and economical route possible. Terms and Conditions Apply*
- **Medically necessary repatriation.** After initial treatment and stabilization for an accidental injury or sickness suffered by the Participant, if the attending physician deems it medically necessary, the assistance company will arrange transport for the Participant back to his or her permanent place of residence for further medical treatment or to recover. Covered expenses include transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation. All transportation cost made for repatriation must be by the most direct and economical route possible. Terms and Conditions Apply*
- **Emergency Evacuation and Medically Necessary Repatriation Total combined Limit Up to USD \$100,000.** Terms and Conditions Apply*
- **Transportation of mortal remains.** In the event of the death of a Participant, the assistance company will assist in making arrangements providing for the return of mortal remains. Covered expenses are the following: locating a sending funeral home, transportation of the body from the site of death to the sending funeral home; preparation of the remains for either burial or cremation; transportation of the remains from the funeral home to the airport; providing the minimum necessary casket or air tray for transport; consular services (in case of death overseas); procuring death certificate; transport of the remains from the airport to the receiving funeral home. Once the Participant's body has been delivered to the receiving funeral home, this coverage ends. Up to USD \$20,000. Terms and Conditions Apply*
- **Transportation of Traveling Companion.** In the event a Participant requires emergency medical evacuation by air ambulance or repatriation by commercial airlines. Air transport of the Participant's spouse or other family member or traveling companion will be provided so that person may accompany the insured in flight, subject to space availability, giving priority to medical equipment and medical personnel aboard and for the welfare and safety of the Participant receiving services. All services in connection with transportation of traveling companion must be preapproved and arranged by the assistance company. Up to USD \$5,000. Terms and Conditions Apply*

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TRAVEL ASSIST

- **Family Visitation.** When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent. Covered expenses include the cost of the most direct economy round trip common carrier ticket to the place of hospitalization. Up to USD \$5,000. Terms and Conditions Apply*
- **Transportation of Dependent Children.** When dependent children, traveling on a covered trip with the Participant, are left unattended as the result of a Participant's injury or sickness, the assistance company will arrange to transport such minors to the domicile of a person nominated by the Participant or next of kin. Covered expenses include a one way common carrier economy ticket by the most direct route. Attendants will be provided if necessary. Up to USD \$5,000. Terms and Conditions Apply*
- **Vehicle Return.** In the event a Participant should suffer from a certified illness, injury or death which requires emergency medical evacuation/medical necessary repatriation or transportation of mortal remains and the Participant is thereby unable to drive his/her vehicle, this assistance will provide vehicle return service for ground vehicles such as cars, trucks, vans, travel trailers or motor homes, operated by the Participant, to the Participant's permanent residence. This benefit will pay the cost, up to USD 1,000 for fuel, oil, driver and tolls to affect such return. The insured will bear the cost of any repair due to mechanical breakdown, en route, as well as cost for food and accommodations. The vehicle must be in condition capable of being safely operated on the highway. All services in connection with vehicle return must be preapproved and arranged by the assistance company. All coverage's apply only when the Participant is traveling more than 100 miles from the Participant's permanent place of residence and the trip is 90 consecutive days or less. Covered expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with the coverage's listed above. All transportation arrangements. Terms and Conditions Apply*
- **24-hour Information Service.** Should the Participant need information before and/or during travel he/she may call the Assistance Provider 24 hours a day to obtain help. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include but are not limited to information on required documents, immunization requirements, State Department Travel Advisory warnings on travel to certain locations, weather and hazard information about foreign locations, suggested medical exams or treatment before departure and medical care en route. Terms and Conditions Apply*
- **Medical Monitoring.** Should the participant need to be medically monitored, the Assistance Provider will monitor the case, while liaising with the participant, the local attending physician, the family physician and the medical director of the transportation company. Terms and Conditions Apply*
- **Medical Referral.** Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital. Terms and Conditions Apply*
- **Guarantee of Medical Expenses.** Should the Participant need help for overseas medical payments the Assistance Provider will assist in the arrangement of payment or guarantee of payment to Medical Providers. Subject to the quality of the Participant's confirmed personal credit. Terms and Conditions Apply*
- **Insurance Coordination.** Should the Participant need help for overseas medical claims, the Assistance Provider will assist him/her in coordinating the claims procedure with the Participant's insurance program. Terms and Conditions Apply*

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- **Lost Documentation Service.** Should the Participant need help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Assistance Provider will advise and assist where possible regarding their replacement. Terms and Conditions Apply*
- **Legal Assistance.** Should the Participant need help arranging local attorneys, embassies and consulates, arranging bail, or coordination of payment for legal services the Assistance Provider will provide referrals and payments, from available resources of the Participant. Terms and Conditions Apply*
- **Emergency Delivery of Prescription Items.** Should the Participant need prescription medication or lenses not available locally, the Assistance Provider will organize the delivery of the prescribed item to the Participant upon written authorization from the prescribing physician when possible and legally permissible. Terms and Conditions Apply*
- **Emergency Cash Transfer and Advances.** Should the Participant need cash as a result of loss or theft, the Assistance Provider will arrange for emergency cash transfers and advances through additional sources, including hotels, banks, Consulates and Western Union, up to a limit of \$500 per transaction. All transactions are subject to any government regulation and to the availability of the Participant's confirmed personal credit. Terms and Conditions Apply*
- **Language Assistance.** Should the Participant need help communicating in a foreign country, the Assistance Provider will provide telephone interpretation. Terms and Conditions Apply*



Limitations and Exclusions:

The following conditions represent coverage exclusions:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. Participation in any military maneuver or training exercise;
5. Mental or emotional disorders, unless hospitalized;
6. Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
7. Commission or the attempt to commit a criminal act;
8. Participation as a professional in athletics;
9. Pregnancy and childbirth (except for complications of pregnancy);
10. Travel undertaken for the specific purpose of securing medical treatment; and
11. Bodily Injury or Sickness which can be treated locally and does not prevent the Insured from continuing his or her journey or from returning home.

YOU MUST CALL THE TRAVEL ASSIST NUMBER TO ASSIST IN THE CLAMS PROCESS AND USE CERTAIN BENEFITS.

THESE ARE REIMBURSEMENT-BASED BENEFITS, MEANING AFTER A COVERED/QUALIFIED EVENT/EXPENSE, ACTION IS REQUIRED ON YOUR PART TO CLAIM REIMBURSEMENT FOR A COVERED/QUALIFIED EVENT/EXPENSE.

YOU BEGIN THE REIMBURSEMENT PROCESS BY CONTACTING THE ASSISTANCE PROVIDER COMPANY AT 1-888-965-9500. IF YOU WERE A PAID AND ACTIVE TRAVEL ASSISTANCE PROGRAM PARTICIPANT AT THE TIME OF A COVERED/QUALIFIED EVENT/EXPENSE, YOU WILL BE PROVIDED WITH A CLAIM FORM AND CLAIM PROCESS INSTRUCTIONS. YOU HAVE UP TO A MAXIMUM OF NINETY (90) DAYS FROM THE DATE OF THE COVERED/QUALIFIED EVENT/EXPENSE IN WHICH TO SUBMIT YOUR COMPLETED CLAIM FORM AND REQUIRED SUPPORTING DOCUMENTATION.

T.A. Group Acquisition, LLC IS THE ASSISTANCE PROVIDER COMPANY. PROVIDED BY UNDERWRITERS AT LLOYD'S OF LONDON.

*This benefit is subject to the Terms & Conditions of the Travel Assistance program administered by T.A. Group, Acquisition, LLC. The descriptions, caps, limitations, exclusions, and notes contained herein shall constitute the Terms & Conditions." To view the full Terms and Conditions of the program, visit <http://www.travel-assist-terms-and-conditions.com/TC.pdf>.

This Benefit is NOT Available to residents of Florida, Connecticut or New York.