

Team Assist Emergency Assistance Services Plan

The Team Assist Plan is designed by CISI in conjunction with the Assistance Provider to provide travelers with a worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the Insured in the event of any emergency during the term of coverage. The Team Assist Plan supplements the insurance benefits provided by ACE American Insurance Company. Emergency Medical Transportation Services:

The Team Assist Plan provides services and pays expenses up to the following limits:

- Emergency Medical Evacuation up to 100% of covered expenses
- Repatriation/Return of Mortal Remains up to 100% of covered expenses

All services must be arranged through the Assistance Provider.



EMERGENCY MEDICAL SERVICES

Medical Monitoring

The Assistance Provider shall, via telephone, email and fax, monitor the Participant's conditions when hospitalized. The Assistance Provider shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. The Assistance Provider will use information obtained to assess the available level of care in relation to the patient's condition and geographical location where treatment is being performed.

Medical Referrals

Referrals will be provided for physicians, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Emergency Medical Payments, Medical Expense Guarantee, Hospital Admission Guarantee

When necessary to obtain Emergency medical services for a covered person, the Assistance Provider will arrange a payment guarantee to cover on-site medical and hospital expenses. Should it be necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, the Assistance Provider will provide funds for emergency payments to cover on-site medical and hospital expenses.

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, the Assistance Provider will dispatch a doctor or specialist to the covered person's location to make an assessment. The Assistance Provider will pay the cost of the doctor's or specialist's travel and services provided on location up to the maximum benefit allowable under the Policy.



Escort Transportation

If it is reasonably possible for a family member or traveling companion traveling with the covered person to accompany the covered person during a medical evacuation, repatriation or repatriation of remains, the Assistance Provider will make the necessary arrangements for the trip.

Return of Dependent Children

If a covered person is traveling alone with dependent children under age 18 and is hospitalized, and therefore, the dependent children are left unattended, the 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.

Return of a Traveling Companion

If a covered person's traveling companion's trip is delayed and previously made travel arrangements are lost because of the covered person's Medical Emergency, the 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 at the option of the traveling companion.

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; breaks, loses, or has eyeglasses stolen while traveling, the 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.

EMERGENCY TRAVEL SERVICES*

Emergency Message Relay

A covered person may send and receive emergency messages toll-free 24 hours a day through the Assistance Provider Customer Service Center. This service is staffed by multilingual professionals and is available to a covered person for contact with relatives, friends and business associates. This service offers unlimited usage as long as messages are related directly to an emergency situation.

Emergency Travel Arrangements

The Assistance Provider will make new reservations for airlines, hotels, and other travel related services in the event of an emergency or the unexpected need for a covered person to return home prior to the scheduled return date.

Emergency Cash

The 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

The Assistance Provider will assist a covered person in the location of 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

The Assistance Provider will assist a covered person in the location of 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 Assistance Provider's Customer Service Center will assist a covered person with foreign language and interpretation problems over the telephone.

**For services described in this section Team Assist will make all necessary arrangements. Any costs or expenses incurred are the responsibilities of the insured.*

Customer contacts On Call International` using dedicated toll-free or collect call numbers:

Within the US:

1 (877) 714-8179

Internationally:

1 (603) 952-2660

mail@oncallinternational.com