

WorldRisk Travel Assist

24-Hour Emergency Travel Assistance Services

The emergency travel assistance services of Travel Assist are included as a value-add for WorldRisk Travel Accident & Sickness policyholders. Travel Assist services are available 24-hours-a-day, 7-days-a-week, 365-days-a-year through a toll-free or collect number.

Travel Assistance Services

- **Lost Documents**..... Employees are instructed on how to replace lost documentation such as passports, visas, credit cards and tickets.
- **Lost Personal Effects**..... Employees are given assistance in tracking missing possessions and completing police or airline claims forms.
- **Emergency Messages**..... Messages from an employee's family or business are stored for retrieval.
- **Emergency Travel Services**..... Airline and hotel reservations or changes are made while an employee is in-transit.
- **Dependent Assistance**..... Airline and hotel reservations or changes are made for an employee's dependents if they are left behind as the result of unforeseen circumstances.
- **Emergency Cash**..... Employees are assisted when using personal funds to cover emergency expenses.
- **Legal Referrals**..... Employees are given contact information for vetted and approved local attorney firms.
- **Language Interpretation**..... Translators are provided to travelers over the telephone during emergency medical situations.
- **Weather**..... Employees are given current weather conditions for where they are traveling.
- **Currency Rates**..... Employees are provided currency and exchange rates for where they are traveling.
- **Embassy Information**..... Contact and general service information is provided to employees for the nearest government offices, embassies and consulates in relation to their destination.
- **Bail Bonds**..... Employees are assisted in obtaining a bond using personal sources of funds.
- **Security Evacuation**..... Arrangements can be made for the evacuation of an employee due to political events. A small service charge will apply, in addition to the actual evacuation expenses. Should specialty arrangements be needed due to extreme circumstances, Travel Assist will hire one of the top security firms it contracts with to assist as well.

Medical Assistance Services

- **Hospital Guarantee**..... Travel Assist will coordinate with the employee during hospital admission.
- **Immunization**..... Employees are given information on required immunizations for traveling.
- **Medical Record Storage**..... If a medical emergency arises, medical records will be stored on behalf of the employee.
- **Medical Transport**..... Arrangements for medical evacuation or repatriation are made with an approved transport provider and medical professional.
- **Repatriation of Remains**..... Arrangements for the return of an employee's remains are made in accordance with local governmental procedures.
- **Medical Referrals**..... Employees are provided the name, contact information and office hours for local medical providers.
- **Emergency Messages**..... Emergency medical messages received electronically are stored for employees for their retrieval.
- **Emergency Medication**..... In the event an employee forgets to pack or runs out of prescription medication the employee's doctor will be contacted and the prescription will be arranged to be filled and shipped to the employee at the employee's expense.
- **Special Services**..... If an employee needs a wheelchair, oxygen tank or any other special service while traveling overseas, they will be assisted in obtaining whatever they need locally.

Contact Information

- **Inside of the U.S. and Canada**, call toll-free: 1-888-873-8394.
- **Outside of the U.S. and Canada**, call collect through an international operator: 01-713-260-5508.
- **Fax all documentation to: 01-713-974-3422.**
- **The following information is needed when dialing Travel Assist: WorldRisk Travel Accident & Sickness policy number, nature of the call and/or emergency and contact information of the employees at their current locations.**

For more information, please contact your local WorldRisk representative.

WorldSource provides comprehensive global solutions to meet the property, casualty and specialty risk needs of U.S. and Canadian-based companies operating overseas and foreign-based companies operating in the U.S. and Canada. WorldSource offers an unparalleled level of local expertise and local service through an owned network of operators in 160 countries and jurisdictions.

All products are written by insurance company subsidiaries or affiliates of Chartist Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance product 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 Abroad

Only Available to Property & Casualty Participants

TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:

Faculty, Students, Volunteers, Alumni and their dependents while on Institution sponsored events outside of the U.S., their Territories and Possessions, and Canada. Dependents include spouses and children between the age of 6 months and 18 years or up to 23 years if a 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 \$500 deductible per person per injury will apply.
- A \$10,000 deductible will apply to Mental Disorders.
- A Personal Sojourn extension provides up to 14 days of personal travel in conjunction with the institution sponsored trip.
- Pre-existing conditions have a \$1,500 limit.

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

EMERGENCY FAMILY TRAVEL: **\$100,000** Each Insured person
\$100,000 Maximum any one accident of sickness

REPATRIATION OF REMAINS: **\$100,000** Each person
\$100,000 Maximum all Insured Persons each
Accident or Sickness

MAJOR EXCLUSION(S):

Loss incurred as a result of: Suicide, Drug Addiction, Alcoholism, AIDS, Routine Care, Dental, Pregnancy, Athletic or Sporting Events*, Travel to Iraq, Afghanistan or countries who have trade sanctions imposed by the United States Government

* Includes: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, and Equestrian when the nature of the trip is the excluded sporting event but not when an individual participates on their own initiative. Excluded at all times are skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing, zip-lining or while riding on a motorcycle.

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: **Chartis and WorldRiskTravel Assist**

