



## Travel Assistance Services and Benefits

### Your Guide to Safe Travel Emergencies happen, but help is now only a phone call away.

An unexpected illness, tooth ache or forgotten medication can ruin a trip. With travel assistance services from Europ Assistance USA (EA), help is only a phone call away. When you are traveling 100 miles or more away from home (some plans may limit trips to a maximum of 90 consecutive days), you have access to travel medical, personal and security assistance services up to a combined single limit maximum for all services of \$500,000.

With a local presence in 200 countries and territories worldwide and 40 24/7 assistance centers staffed with multilingual assistance coordinators and case managers as well as medical and security staff, EA is here to help you obtain the care and attention you need in case of an emergency while traveling.

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance, and then contact EA.



#### Medical Assistance Services

- Emergency Medical Payment
- Medical Search and Referral
- Replacement of Medication and Eyeglasses
- Medical Monitoring
- Visit by Family Member or Friend
- Dependent Children Assistance
- Traveling Companion Assistance
- Emergency Evacuation/Medically-Necessary Repatriation
- Repatriation of Mortal Remains
- Trip Interruption

#### Security Assistance Services

- Political, Natural Disaster or Security Evacuation

#### Personal Assistance Services

- Pre-Trip Information
- Interpretation/Translation
- Locating Lost or Stolen Items
- Emergency Cash
- Emergency Travel Arrangements
- Legal Assistance/Bail
- Emergency Message Relay
- Vehicle Return
- Pet Return

#### Travel Intelligence Portal

- Member portal that provides destination travel intelligence, alerts and useful travel tools

*See reverse for detailed service information*

This is a non-contractual document.  
TA Flyer 12571\_0312

# Travel Assistance Services and Benefits

## Medical Assistance Services

### Emergency Medical Payment

EA will advance on-site emergency inpatient medical payments to you, up to \$10,000 USD upon receipt of satisfactory guarantee of reimbursement from you. The cost of medical services is your responsibility.

### Medical Search and Referral

EA will assist you in finding physicians, dentists and medical facilities.

### Replacement of Medication and Eyeglasses

EA will arrange to fill a prescription that has been lost, forgotten, or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

### Medical Monitoring

During the course of a medical emergency resulting from an accident or sickness, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate.

### Visit by Family Member/Friend

If you are traveling alone and must be or are likely to be hospitalized for seven or more days or are in life-threatening condition, EA will arrange and coordinate payment for the round-trip transportation for one family member or friend, designated by you from his or her home to the place where you are hospitalized. Transportation costs are provided up to a maximum of \$5,000..

### Dependent Children Assistance

If any dependent children under the age of 19 traveling with you are left unattended because you are hospitalized, EA will coordinate and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, EA will arrange for a qualified escort to accompany the child(ren). Transportation costs are provided up to a maximum of \$5,000.

### Traveling Companion Assistance

If a travel companion loses previously-made travel arrangements due to your medical emergency, EA will arrange for your traveling companion's return home. Transportation costs are provided up to a maximum of \$5,000.

### Emergency Evacuation/Medically-Necessary Repatriation

In the event of a medical emergency, when a physician designated by EA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, EA will coordinate and arrange payment for the transport under proper medical supervision up to a combined single limit maximum for all services of \$500,000.

### Repatriation of Mortal Remains

In the event of your death while traveling, EA will coordinate and arrange payment for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial up to a maximum of \$20,000.

## Security Assistance Services

### Political, Natural Disaster or Security Evacuation

On-the-ground security assistance and/or evacuation in case of a potentially life-threatening natural disaster, military, political or security event while traveling abroad.

## Personal Assistance Services

### Pre-Trip Information

EA offers a wide range of informational services before you leave home, including: Visa, Passport, Health Hazards Advisories, Currency Exchange, Inoculation and Immunization Requirements, Temperature and Weather Conditions and Embassy and Consulate Referrals.

### Interpretation/Translation

EA will assist with telephone interpretation in all major languages. If you require ongoing or more complex translation services, EA will refer you to local translators.

### Locating Lost or Stolen Items

EA will assist in locating and replacing lost luggage, transportation ticket application, documents and personal possessions.

### Emergency Cash

EA will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

### Emergency Travel Arrangements

In the event of an emergency, EA can help you make new travel arrangements, including airline, hotel and car rental reservations.

### Legal Assistance/Bail

EA will notify the proper embassy or consulate of incarceration, arranging the receipt of funds from third party sources and locate an attorney and bail bonds, where permitted by law, with satisfactory guarantee of reimbursement from you. You pay attorney fees.

### Emergency Message Relay

EA will transmit an urgent message for you to your family, friends or business associates. EA will also accept and retain messages for up to 15 days.

### Vehicle Return

EA will coordinate and arrange payment for the return of the vehicle left unattended to your residence or place of rental if you become physically unable to operate any non-commercial vehicle as a result of a medical emergency. The vehicle must be in good driving condition and capable of being driven on the highway in compliance with local laws. Costs of services are provided up to a maximum of \$2,500.

### Pet Return

EA will coordinate and arrange payment for the return to your residence if a pet traveling with you is left unattended because you are hospitalized. Costs of services are provided up to a maximum of \$500.

### Conditions and Exclusions

EA USA shall provide services to all covered persons. On any expenditure for which the covered person is responsible, EA shall not be obligated to provide services without first securing funds from the covered person in payment of such expenditure. If the covered person pays for covered expenses without receiving an approval or authorization in writing from EA, then EA shall not be obligated to reimburse the covered person for any such expenditure. In the event a covered person requests a service not included in a program, EA may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the covered person, including a reasonable fee to EA for its efforts on behalf of the covered person.

EA provides the services under this program in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances services cannot always be assured. EA shall attempt to assist a covered person consistent with the limitations presented by the prevailing situation in the area. EA reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit EA to fully provide services. In the event a covered person travels in any area in which such conditions exist, EA nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. EA shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond EA's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by or under contract to or designated by EA as to the medical necessity for providing any of the medical services covered by this program are medical decisions based on medical factors and shall be conclusive in determining the need for such services. EA shall not evacuate or repatriate a covered person if an EA designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. In all cases, the medical professionals, medical facilities or legal counsel suggested by EA to provide direct services to the eligible person pursuant to this program are not employees or agents of EA, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. EA assumes no responsibility for the quality or content of any such medical or legal advice or services. EA shall not be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this program. The Covered Person shall not have any recourse against EA by reason of its suggestion of or contract with any medical professional or attorney.

These services are not insured benefits. To the extent these services or any advanced payments are not covered under the policy, you will be responsible for payment. All services must be arranged by, and approved by EA to be covered under the policy.