



Travel Assistance Plan

The Travel Assistance Plan is designed to provide participants who travel 100 miles or more from home with worldwide, 24-hour emergency assistance services during the term of coverage. This Plan supplements the insurance benefits provided by Crum & Forster. The assistance plan services are provided by On Call International.

Emergency Evacuation: If you suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of On Call's designated physician, On Call will coordinate all arrangements necessary for transfer to the nearest adequate facility capable of providing adequate care.

Medically Necessary Repatriation: If, in the opinion of the On Call physician, it is medically advisable to transfer you when you are sick or injured away from home to a medical facility nearest your permanent residence or to your permanent residence for continuing care following stabilization, On Call shall coordinate all arrangements for transfer.

Repatriation of Remains: In the event of your death, On Call will render assistance to return your deceased remains. On Call's assistance services include: locating a sending funeral home; coordination of consular services (in the case of death overseas); procuring death certificates; and assistance in transporting your remains to a funeral home nearest your permanent primary residence or to your permanent primary residence. Other assistance services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Family or Friend Transportation Arrangements: If you are hospitalized for more than seven consecutive (7) days and are traveling alone, On Call will assist in arranging for a family member or friend of your choice to be by your bedside while hospitalized.

On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control including, but not limited to, flight conditions or where rendering of service is prohibited by local laws or regulatory agencies.

Member may be required to release On Call or any healthcare provider from liability during emergency evacuation and/or repatriation.

Without limiting the foregoing, On Call's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by you. On Call is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney.

On Call, at its sole discretion, will assist you on a fee-for-service basis. On Call reserves the right to request additional financial guarantees or pre-payment or indemnification from you prior to rendering service on a fee-for-service basis.

For Emergency Assistance call:

1-866-509-7715 Toll free in U.S. and Canada
1-603-328-1728 All other locations call Collect

On Call International is available 24 hours a day.

IN ADDITION TO EMERGENCY MEDICAL TRANSPORTATION SERVICES THE PLAN OFFERS A VARIETY OF SERVICES:

MEDICAL ASSISTANCE

available when you are more than 100 miles from home:

Locating Medical Care; Case Communications; Medical Insurance Assistance; Locating Legal Services; Bail Bond Services; Baggage Assistance; Emergency Payment Assistance; Emergency Assistance in Obtaining a Cash Advance; and Emergency Assistance to Replace Credit Cards or Plan ID Cards.

TRAVEL ASSISTANCE

available when traveling more than 100 miles from home:

Consulate and Embassy Locations; Translation and Interpreter Services; Emergency Message Assistance; Emergency Ticket Replacement; Emergency Travel Arrangements; Hotel Convalescence Arrangements; and Prescription Drug Assistance.

PRE-TRIP ASSISTANCE

available at any time during your term of coverage and not subject to 100 mile travel radius condition:

Passport and Visa Information; Health Hazards Advisory; Inoculation Requirements; Weather Information; and Currency Exchange Information.

On Call reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal of the authorities in the country of assistance to permit On Call to fully provide services. On Call will, however, endeavor to provide services to the best of its ability during any such occurrence.