ace usa

ACE USA
International Advantage
Routing 1275
One Beaver Valley Road
2 West
Wilmington, DE 19803

800.204.0518 tel
302.476.6456 fax

www.aceadvantage.com

To Our Insured:

RE: WELCOME TO THE BENEFITS OF Executive Assistance®

Congratulations on selecting ACE USA International Advantage®, the very best in global insurance protection, for your organization's employees. By insuring with ACE USA, you've opened the door to the many benefits of Executive Assistance® – a package of essential medical, personal, travel and security assistance services – all included in the price of your premium.

Please Distribute the Following Items to Your Employees Who Travel on Business:

#1 – Overview of Services	#2 – Employee ID Cards	#3 – Passport Stickers
Two fact sheets: One titled "Medical, Personal, and Travel Assistance Service," and the other "Security Assistance Service." Copy these for your people or call 1-800-204-0518 for a supply.	These cards tell travelers all they need to know about how to get pre-trip and ongoing briefings (see "Mouse Click" below), and more importantly, what to do in case of emergency.	Have employees place these convenient stickers in the "Emergency Contacts" section of their passports. That way they'll always have access to emergency phone numbers.

Complete Travel Security Briefings Are Now a Mouse Click Away

As an International Advantage customer, your business travelers have 24-hour access to on-line travel security briefings from Control Risks' **CityBrief**, a Web site providing detailed information on over 300 cities worldwide. **Look for a password page within this package,** containing step-by-step instructions on how to activate **CityBrief** so your employees can begin using this valuable resource as soon as possible.

For more information on our International Advantage insurance program, please contact your Agent or Broker.

EXECUTIVE ASSISTANCE®
MEDICAL, PERSONAL AND TRAVEL ASSISTANCE SERVICES

We are pleased to announce your Medical, Personal and Travel Assistance Services that are a part of Executive Assistance® Services are now provided by Worldwide Assistance (WA) the leader in the assistance industry.

Here's how it works:
When an employee who is covered under this policy becomes injured or ill while traveling within the coverage territory, Executive Assistanceâ Services are available.

Services are provided for you, your expatriate employees and employees engaged in temporary travel including their accompanying spouse, child(ren) or other companion(s).

Medical Assistance Services*

- Emergency Medical Evacuation – when medical facilities are not available locally
- Repatriation – to the country of which the employee is a citizen when medically necessary
- Hospital Admission Deposit – USD$10,000
- Medical Monitoring – and regular communication to a person designated by the employee
- Dispatch of Doctor or Specialist – when the employee's condition cannot be adequately assessed locally.

*Please review your policy for a complete description of each of these services.

Personal Assistance*

- Pre-Trip Medical Referral Information – to multi-lingual doctors and/or addresses and phone numbers for hospitals
- Emergency Medication – arrangements and transportation
- Embassy and Consular Information – worldwide
- Lost Document Assistance – for replacing important travel documents including passport and credit cards
- Emergency Message Transmission – to one family member and/or employer
- Emergency Cash Advance – of up to $1,000 in local currency for emergencies
- Legal Access – to local attorneys
- Translations and Interpreters
- Benefits Verification and Claims Assistance – to coordinate with overseas claims procedures

*Please review your policy for a complete description of each of these services.

Travel Assistance*
When an employee is hospitalized or evacuated, Worldwide Assistance will arrange:

- Return of Traveling Companion/Dependents
- Return of Vehicle to rental agency
- Emergency Family Travel Arrangements – for family members that need to join a hospitalized employee

*Please review your policy for a complete description of each of these services.

About Worldwide Assistance
Worldwide Assistance (WA) is the most financially stable company in the assistance industry. With the backing of two Fortune 500 companies, WA has the resources needed to handle any emergency and implement new technologies.

WA is wholly owned by Europ Assistance France, S.A., (EA) and the entire group of EA companies is owned by Generali and Fiat, both Fortune 500 companies who have combined revenues in excess of 10 billion dollars and assets totaling nearly 100 billion dollars.

Founded in 1963, the Europ Assistance network is available in over 200 countries with over 250,000 professionals available 24 hours a day, 7 days a week. With over 350,000 calls annually from over 100 million people worldwide, the Europ Assistance network handled over 3 million cases in 1997.

EXECUTIVE ASSISTANCE
SECURITY ASSISTANCE SERVICE

Travel Security Information

As part of your International Advantage policy, you have access to the leading travel security Internet site – Control Risks' **CityBrief. CityBrief** is a daily updated online service that assesses local security conditions and details of more than 300 cities in over 130 countries. **CityBrief** features information and recommendations on airports, how to stay safe, local transport, hotels and restaurants, and business etiquette

CR24 – immediate advice 24 hours per day

If you have any questions or need more information than is provided on **CityBrief**, you may contact the Control Risks CR24 center. Our dedicated team of trained consultants is available to provide you with general security information via your CR24 security number. This number is +44-207-939-8818 OR EMAIL TO cr24@control-risks.com. **(Note: Please remember to use the appropriate codes to access a UK line before dialing)**

CR24 – other services

CR24 is also available to clients seeking urgent advice for management, specific security advice for individual employees caught in a security incident, crisis management advice, and deputizing for a security manager in his absence. These services are available at a billable fee agreed upon by you.

The **CityBrief** website is found at www.citybrief.com. Your personal user ID and password are required in order to access this service (please see attached ID sheet). Your user ID allows you up to 50 hits on **CityBrief** within a policy year. If you have technical questions or trouble accessing the website, and you have not exceeded your 50-hit maximum, please contact Control Risks at 1-202-449-3330 and state that you are an ACE USA policyholder.

Other Control Risks services are available to you as an International Advantage policyholder. As the leading business risk consultancy with over 25 years experience, Control Risks can provide the following services:

Country Risk Forcast (a daily online service covering 130 countries worldwide), International Political, Business and Security Risk Assessments, Physical & Personal Security, Investigations, Crises Management Planning & Training, and Crisis Response.

More information on these services can be found at www.crg.com. Please contact Control Risks at 1-202-449-3330 between 9:00 a.m. and 5:30 p.m. Eastern time.

ace usa

USER ID: acepremier
PASSWORD: 7kilt6

Security Information is provided by Control Risks Group

How to access Control Risks' CityBrief website

You must have access to the Internet in order to use CityBrief

1. Using your internet browser, type the address (URL) for CityBrief at www.citybrief.com

2. On this page, you will be prompted for the User ID and Password supplied by your International Advantage policy. Type in your User ID and Password as shown above, and hit "Continue".

Note: This User ID/Password gives you access to CityBrief 50 times in a policy year with unlimited access during each session.

3. Once you have access, the CityBrief home page will appear. You can select a city using the drop-down menu and print by selecting the print function on your browser.

Note: Your connection will time out after 20 minutes of inactivity on our site. If you wish to access CityBrief again after being timed out, this will count toward your 50-hit maximum for the year.

If you have technical questions or trouble accessing this site, please call 202.449.3330 between 9:00 a.m. and 5:30 p.m. Eastern time and state that you are an ACE USA policyholder.

ATTENTION

When you call Worldwide Assistance, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to patient;
2. Patient's name, age, sex and policy number;
3. A description of the patient's condition;
4. Name, location, and telephone number of hospital
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, workers' compensation, or automobile insurance information if the patient had an accident.

EXECUTIVE ASSISTANCE®

Plan No. 01 SP 585

Policy No. _____

Name of Insured: _____

_____

_____

Worldwide Assistance Services, Inc.
a europ assistance company

ace usa

ATTENTION
Medical Personnel or Police

In medical emergencies, assistance will be provided to the individual named on this card. See description on back of card. **Call toll free 1.800.766.8206 from the US and Canada call collect: 1.202.659.7777** 24 hours, many languages.

En caso de una emergencia médica, asistencia ser· provista al individuo mencionando en esta tarjeta. Lea las instrucciones incluidas en el dorso de la tarjeta. **Desde Estados Unidos y Canada llame al número 1.800.766.8206.** Desde otros paises llame por cobrar al número 1.202.659.7777 (24 horas, varios idiomas)

En cas d'urgence médicale, la personne titulaire de cette carte, recevra assistance. **Veuillez trouver le numéro gratuit: 1.800.766.8206 si vous vous trouvez aux USA ou au Canada.** Vous pouvez aussi nous joindre en téléphonant en P.C.V. en demandant le numéro suivant: 1.202.659.7777. Vous serez mis en contact avec notre sérvice international (ouvert 24h par jour et qui parle toutes les langues)

CR24 SECURITY SERVICE

If you require general security advice before or during your travel, Control Risks Group's CR24 consultants can give you the answers you need. To contact CR24, call +44-207-939-8818 or e-mail at CR24@control-risks.com. (Note: This line is *not* for medical emergencies. This is a United Kingdom phone number. Please remember to use the appropriate codes to access a UK line before dialing.)

Call Worldwide Assistance when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You may need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

Worldwide Assistance can be reached at **800.766.8206** from the USA or Canada. Call collect **202.659.7777** if you are outside of the USA or Canada. Before you call, please have ready the information listed under ATTENTION on the reverse side of this card.

Please note that this is not a credit card or medical insurance card. In addition, Executive Assistance® is not available for travel within the USA.

The following assistance is provided by Worldwide Assistance:

Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation, and return of mortal remains.

Personal Assistance including pre-trip medical referral information, emergency medication (while on a trip), embassy and consular information, lost document assistance (while on a trip), emergency message transmission, emergency cash advance (while on a trip), referral to a lawyer (while on a trip), translator/interpreter access (while on a trip), medical benefits verification and medical claims assistance (while on a trip).

Travel Assistance including emergency travel arrangements, return of traveling companion/dependents, and return of vehicle.

This information card is intended to provide a brief outline of the assistance services provided to employees of insureds who have purchased assistance services as part of the International Advantage® insurance policy. *The availability of services for you is subject to the terms and conditions of the policy issued to your employer.* Coverage is underwritten by members of ACE USA International Advantage. Worldwide Assistance makes every effort to refer you to appropriate medical and other providers. We cannot, however, be responsible for the quality of results of services provided by these independent providers. Services may be provided by a third party vendor. Services shall not be available if the insurance policy or specific coverage is no longer in effect for the employer or the policy limit exceeded.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

In all cases, the medical professional, the medical facility and/or attorney suggested by Worldwide Assistance or services provided directly to the eligible person pursuant to this Agreement are not employees or agents of Wordwide Assistance, and the final selection of the medical professional, medical facility, or legal counsel is your choice alone. Worldwide Assistance assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Worldwide Assistance be liable for the negligence or other wrongful acts or omissions of any of the legal and/or health care professionals providing direct services pursuant to this Agreement. The Subscriber shall not have any recourse against Worldwide Assistance by reason of its suggestion of or contract with a medical professional and/or attorney.

Control Risks Group Services

In addition to providing general security advice via CR24, Control Risks Group can also provide the following services:

- ***CityBrief*** - online travel security information (www.citybrief.com with your UserID and password required)
- Urgent security advice and action to crisis response situations such as kidnap, extortion, and illegal detention (call your CR24 security number)
- Risk assessments, physical & personal security, investigations, and crisis management planning & training (call **202.449.3330**)

Note: Costs for Control Risks Group's ***CityBrief*** and general security advice through CR24 are included in your policy. All other Control Risks Group services are available to ACE USA policyholders.

616002 3/06