

Travel Assistance Services

Your Guide to Safe Travel

CHUBB®



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 GENERALI, help is only a phone call away. When you are traveling away from home on trips of 90 days or less, you have access to travel medical and personal assistance services.

With a local presence in 200 countries and territories worldwide and 35, 24/7 assistance centers staffed with multilingual assistance coordinators and case managers as well as medical and security staff, GENERALI 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 GENERALI.

Medical Assistance Services

- ✓ Emergency Evacuation/Medically-Necessary Repatriation
- ✓ Emergency Medical Payment
- ✓ Medical Monitoring
- ✓ Medical Search and Referral
- ✓ Replacement of Medication and Eyeglasses
- ✓ Repatriation of Mortal Remains
- ✓ Trip Interruption

Personal Assistance Services

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

Available 24/7

Cardholders are eligible for medical and travel related services. In the event of an emergency, first call local emergency services and then contact us.

Toll-free CDN/US +1 866 655 0211

Local-Collect +1 240 330 1579

Email
OPS@us.generaliglobalassistance.com

Benefits Summary

- ✔ Automobile Return: \$1,000
- ✔ Emergency Medical & Travel Services: Overall maximum \$1,000,000
- ✔ Emergency Medical Evacuation: \$100,000
- ✔ Hospital Confinement: Included in overall maximum
- ✔ Medical and Travel Services: Included in overall maximum
- ✔ Out-of-Pocket Expense Benefit: \$150/day up to \$1,500
- ✔ Repatriation Benefit: \$15,000

Trip Duration Maximum:

90 consecutive days each trip and/or 180 days within any one policy period.

Medical Assistance Services

Emergency Medical Payment

GENERALI will advance on-site emergency inpatient medical payments to you, up to \$10,000 upon receipt of satisfactory guarantee of reimbursement from you. The cost of medical services not covered under your policy will be your responsibility.

Medical Search and Referral

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

Medical Monitoring

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

Visit by Family Member/Friend

If you are traveling alone and must be hospitalized for seven or more days or are in life-threatening condition, GENERALI 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 the responsibility of you, your family member or friend.

Dependent Children Assistance

If any dependent children under the age of 19 traveling with you are left unattended because you are hospitalized, GENERALI will coordinate and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, GENERALI will arrange for a qualified escort to accompany any children. Transportation cost is your responsibility.

Traveling Companion Assistance

If a travel companion loses previously-made travel arrangements due to your medical emergency, GENERALI will arrange for your traveling companion's return home. Transportation costs are the responsibility of you or your traveling companion.

Emergency Evacuation/Medically-Necessary Repatriation

In the event of a medical emergency, when a physician designated by GENERALI 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, GENERALI will coordinate and arrange payment for the transport under proper medical supervision.

Repatriation

In the event of your death while traveling, GENERALI 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.

Trip Interruption

If you or an immediate family member is critically injured, sick or dies while traveling, GENERALI shall arrange for you or your immediate family member's return to the preferred place of hospitalization or burial via the most direct route on economy class airfare. Transportation cost is your responsibility.

This is an overview of the services provided by GENERALI; for full details of benefits provided under this coverage please refer to the group master policy issued by Chubb Insurance Company of Canada.

Payment of all services must be arranged and approved by GENERALI.

Conditions and Exclusions

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

GENERALI 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. GENERALI shall attempt to assist a member consistent with the limitations presented by the prevailing situation in the area. GENERALI 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 GENERALI to fully provide services. In the event a member travels in any area in which such conditions exist, GENERALI nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. GENERALI shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond GENERALI'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 GENERALI 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. GENERALI shall not evacuate or

repatriate a member if an GENERALI 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 GENERALI to provide direct services to the eligible person pursuant to this program are not employees or agents of GENERALI, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. GENERALI assumes no responsibility for the quality or content of any such medical or legal advice or services. GENERALI 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 member shall not have any recourse against GENERALI by reason of its suggestion of or contract with any medical professional or attorney.

Policy Exclusions

Chubb will not pay any benefits for which a loss is caused, directly or indirectly, by or resulting from any of the following:

- a) Injuries received while the Insured is participating in any maneuvers or training exercises of the armed forces;
- b) declared or undeclared war or any act thereof;
- c) pregnancy, miscarriage, voluntary termination of pregnancy, childbirth or their complications except in the case of pregnancy complications, prior to the 7th month of gestation, and which first manifest during the Trip.
- d) sickness or Injury where any trip is undertaken for the purpose of securing Medical Treatment or advice;
- e) dental surgery or cosmetic surgery unless such surgery is medically necessary as a result of a covered Injury;
- f) emotional or mental disorders unless the Insured is confined to a hospital as a result;
- g) Injury or Sickness due to participation in professional sports;
- h) treatment or services that contravene any government health insurance plan or government medical care plan in Canada;
- i) expenses incurred on an elective (non-emergency) basis;
- j) loss as a result of suicide or any attempted suicide or self-inflicted injuries;

- k) any services or supplies provided by the Insured or an Immediate Family Member;
- l) any treatment or surgery not required by a licensed physician for the immediate relief of acute pain or suffering;
- m) any treatment or surgery which reasonably could be delayed until the Insured returns to their province or territory of residence.
- n) any Medical Condition for which the Insured's treating Physician has advised against travel or has prescribed Medical Treatment during the Trip;

Limitations

For Insureds ages 70 and over, We will not pay any benefits or expenses incurred due to a loss that is caused by or resulting from a Medical Condition that was not a Stable Medical Condition prior to the Trip.

"Stable Medical Condition" means that for the 180 day period immediately prior to the Insured's Trip all the following apply:

- there has not been any new symptom(s); and
- existing symptom(s) have not become more frequent or severe; and
- a Physician has not determined that the Medical Condition has become worse; and
- no test findings have shown that the Medical Condition may be getting worse; and
- a Physician has not provided, prescribed, or recommended any new medication or any change in medication; and
- a Physician has not provided, prescribed or recommended any investigative testing, new treatment or any change in treatment; and
- there has been no admission to a hospital or referral to a specialty clinic or specialist; and
- a Physician has not advised referral to a specialist or further testing, and there has been no testing for which the results have not yet been received.

Chubb. Insured.SM

This insurance coverage is underwritten by Chubb Insurance Company of Canada ("Chubb"). This information is for general information purposes only. Actual coverage is determined by the facts and circumstances of the particular loss and the terms and conditions of the policy as issued. Chubb is part of the Chubb group of companies. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.