

Emergency Medical and Travel Assistance Services

Provided through Europ Assistance USA

Leading global emergency travel services provider
208 countries and territories covered worldwide
24 hour multi-lingual professionals

Call Toll Free 24 hours a day/7 days a week

IDD + (800) 0200-8888

toll free outside U.S and Canada¹

1 + (800) 766-8206

toll free in U.S and Canada

1 + (202) 659-7777

collect outside U.S. and Canada

IDD + 1 + (202) 659-7777

direct dial outside U.S and Canada

¹for list of countries where available see
www.aceExecutiveAssistance.com

Political Evacuation Emergencies

Please Be Prepared with the Following Information

1. Name of caller, phone/fax, relationship to evacuee(s)
2. Evacuee(s) name, age, sex
3. Description of political emergency and reason for evacuation
4. Name, location and phone number where evacuee(s) can be reached
5. Policy Plan No. (see your company's administrator for details)
6. Name of Policyholder

Medical Emergencies

Please Be Prepared with the Following Information

1. Name of caller, phone/fax, relationship to patient
2. Patient's name, age, sex
3. Description of patient's condition
4. Name, location and phone number of hospital
5. Name and phone number of treating doctor; where and when treating doctor can be reached
6. Health insurance, workers' compensation and auto insurance information (if involved in an auto accident)
7. Policy Plan No. (see your company's administrator for details)
8. Name of Policyholder

International Direct Dial (IDD) Prefix for Dialing to U.S.

IDD (code of country from which you place call) + 1 (U.S. Country Code) + Area Code + Phone Number ~ wait for a second tone

Afghanistan - 00	Croatia - 00	Indonesia - 001, 007 (017 if using VoIP)	Mozambique - 00	Singapore - 001, 002, 008, 012, 013, 018 (019 if using VoIP)
Albania - 00	Cuba - 119	Iran - 00	Myanmar - 00	Slovakia - 00
Algeria - 00 ~	Cyprus - 00	Iraq - 00	Namibia - 00	Slovenia - 00
Andorra - 00	Czech Republic - 00	Ireland - 00	Nauru - 00	Solomon Islands - 00
Angola - 00	Denmark - 00	Israel - 00	Nepal - 00	Somalia - 00
Antigua and Barbuda - 011	Djibouti - 00	Italy - 00	Netherlands - 00	South Africa - 00
Argentina - 00	Dominica - 011	Jamaica - 011	New Zealand - 00	Spain - 00
Armenia - 00	Dominican Republic - 011	Japan - 001, 010, 0061, 0041	Nicaragua - 00	Sri Lanka - 00
Aruba - 00	East Timor - 00	Jordan - 00	Niger - 00	Sudan - 00
Ascension - 00	Ecuador - 00	Kazakhstan - 8-10	Nigeria - 009	Suriname - 00
Australia - 0011	Egypt - 00	Kenya - 000	Norway - 00	Swaziland - 00
Austria - 00	El Salvador - 00	Kiribati - 00	Oman - 00	Sweden - 00
Azerbaijan - 00	Equatorial Guinea - 00	Korea, North - 00	Pakistan - 00	Switzerland - 00
Bahamas - 011	Guinea - 00	Korea, South - 001, 002	Palau - 011	Taiwan - 002
Bahrain - 00	Eritrea - 00	Kuwait - 00	Panama - 00	Tajikistan - 8-10
Bangladesh - 00	Estonia - 00	Kyrgyzstan - 00	Papua New Guinea - 05	Tanzania - 000
Barbados - 011	Ethiopia - 00	Laos - 00	Paraguay - 002	Thailand - 001 (008, 009 when using VoIP)
Belarus - 8-10	Fiji - 00	Latvia - 00	Peru - 00	Togo - 00
Belgium - 00	Finland - 00, 990, 994, 999	Lebanon - 00	Philippines - 00	Tonga - 00
Belize - 00	France - 00, 40, 50, 70, 90	Liberia - 00	Poland - 0-0	Trinidad and Tobago - 011
Benin - 00	Gabonese Republic - 00	Libya - 00	Portugal - 00	Tunisia - 00
Bermuda - 011	Gambia - 00	Liechtenstein - 00	Qatar - 00	Turkey - 00
Bhutan - 00	Georgia - 8-10	Lithuania - 00	Romania - 00	Turkmenistan - 8-10
Bolivia - 0010, 0011, 0012, 0013	Germany - 00	Luxembourg - 00	Russia - 8-10	Uganda - 000
Bosnia and Herzegovina - 00	Ghana - 00	Macao - 00	Rwanda, Republic of - 00	Ukraine - 8-10
Botswana - 00	Gibraltar - 00	Macedonia, Former Republic of Yugoslav - 00	Saint Helena - 00	United Arab Emirates - 00
Brazil - 0014, 0015, 0021, 0023, 0031	Greece - 00	Madagascar - 00	Saint Kitts and Nevis - 011	United Kingdom - 00
British VI - 011	Greenland - 00	Malawi - 00	Saint Lucia - 011	Uruguay - 00
Brunei - 00	Grenada - 011	Malaysia - 00	Saint Vincent and The Grenadines - 011	Uzbekistan - 8-10
Bulgaria - 00	Guatemala - 00	Maldives - 00	Samoa - 0	Vanuatu - 00
Burkina Faso - 00	Guinea - 00	Mali Republic - 00	San Marino - 00	Vatican City - 00
Burundi - 00	Guinea-Bissau - 00	Malta - 00	Sao Tome and Principe - 00	Venezuela - 00
Cambodia - 001	Guyana - 001	Marshall Islands - 011	Saudi Arabia - 00	Vietnam - 00
Cameroon - 00	Haiti - 00	Martinique - 00	Senegal - 00	Western Sahara - 00
Canada - 011	Honduras - 00	Mauritania - 00	Serbia - 99	Yemen - 00
Cape Verde - 0	Hong Kong - 001	Mauritius - 020	Seychelles - 00	Zambia - 00
Cayman Islands - 011	Hungary - 00	Mexico - 00	Sierra Leone - 00	Zanzibar - 000
Central African Republic - 00	Iceland - 00	Micronesia, Federated States of - 011	Moldova - 00	Zimbabwe - 00
Chad - 15	India - 00	Monaco - 00	Montenegro - 99	
Chile - 00		Mongolia - 001	Montserrat - 011	
China - 00		Montenegro - 99	Morocco - 00 ~ 00	
Colombia - 005, 007, 009				
Comoros - 00				
Congo - 00				
Congo, Democratic Republic of - 00				
Costa Rica - 00				
Côte d'Ivoire - 00				

ACE International Advantage® is part of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE:ACE) and rated A+ (Superior) by AM Best and A+ (Strong) by S&P (ratings as of November 17, 2008). The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information about International Advantage® can be found at www.aceadvantage.com.

Companies

ACE Policy Provides Employees

Executive Assistance® Services



Around the Clock Protection

When Traveling on Business
Outside Your Home Country

When Temporarily Assigned
Outside Your Home Country



Medical Assistance Services²

All services and payments must be arranged and pre-approved by Europ Assistance. Evacuations and repatriations must be ordered by a legally licensed physician and approved by a Europ Assistance designated physician to certify that the severity of the injury or sickness warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible. If you are seriously ill or injured and cannot call, you must contact Europ Assistance as soon as you are able.

Hospital Admission Deposit

Europ Assistance will either guarantee the payment of or wire any required emergency hospital admission deposit up to USD\$10,000. The policyholder or employee to repay deposit to Service Provider within 45 days (without interest).

Medical Monitoring

Europ Assistance will monitor your condition when hospitalized abroad and will use best efforts to report your condition regularly to a person designated by you.

Dispatch of a Doctor or Specialist

When Europ Assistance determines, based on information available to them, that your condition cannot be adequately assessed to evaluate the need for evacuation, Europ Assistance will dispatch a doctor or specialist to your location. ACE will pay the cost of the doctor's or specialist's travel to your location, but does not pay the cost of any medical services rendered by the doctor or specialist at the location.

Emergency Medical Evacuation & Repatriation

If Europ Assistance determines adequate medical facilities are not available locally, Europ Assistance will arrange and ACE will pay for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities.

If Europ Assistance determines that it is medically necessary to repatriate you to a facility in your country of residence or citizenship, following stabilization, Europ Assistance will arrange and ACE will pay for repatriation under medical supervision, if necessary. Europ Assistance will arrange and ACE will pay the cost of one family member or other traveling companion to continue to accompany you during your evacuation or repatriation, limited to the cost of the airfare, and an

²Please review your policy for a complete description of each of these services and exact terms and conditions.

incidental expense maximum of USD \$300 per day, and USD \$5,000 maximum for any one occurrence.

Personal and Legal Assistance Services²

Pre-Trip Medical Referral Information to multi-lingual doctors and/or addresses and phone numbers of hospitals

Europ Assistance will provide pre-trip referral information to you regarding countries and regions to be visited, including local multi-lingual doctors and/or addresses and phone numbers for hospitals.

Emergency Medication arrangements and transportation

Should you require prescription medication that is not available locally, Europ Assistance will make arrangements for the transportation of such medication, when possible and legally permissible, upon the request of the prescribing physician.

Embassy and Consular Information

Europ Assistance will provide you or your traveling companions with contact information for embassies and consulates worldwide.

Lost Document Assistance

Europ Assistance will assist with obtaining replacements if you lose important travel documents while traveling, including passport and credit cards. ACE does not pay the cost of obtaining such replacements.

Emergency Cash Advance

Europ Assistance will, whenever possible, provide you with a cash advance of up to USD\$1,000 in local currency for emergencies.

Legal Access

Europ Assistance will provide you with an introduction to local attorneys. Assistance also will be provided, but not the cost of, to obtain bail bonds in those areas where such bonds are customarily issued.

Translations & Interpreters

Europ Assistance will provide personal emergency translation services, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, you are responsible to pay locally the cost of such interpreter services.

Travel Assistance Services²

When Europ Assistance hospitalizes or evacuates you and a traveling companion's air ticket is no longer usable, Europ Assistance will arrange for, but not pay the cost of, one way air transportation for the companion to the original departure point, or to their residence.

Emergency Political Evacuation²

Your company has priority access to emergency political evacuation services. All services and payments must be arranged and pre-approved by Europ Assistance and iJET Intelligent Risk Systems and must be ordered by an authorized representative of your company to certify severity of political situation warrants emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible.

Concierge Services²

Services you want when conducting business in other countries are available through Europ Assistance®, including: Pre-Trip Assistance, Destination Profiles, Epicurean Needs, Event Ticketing, Floral Services, Tee Time Reservations, Hotels Accommodations, Meet and Greet Services, Personalized Retail Shopping Assistance, Procurement of Hard-to-Find Items, Restaurant Referrals and Reservations, Rental Car Reservations and Airline Reservations. You are responsible to pay locally the cost of such services.

e-Services²

Website: www.aceExecutiveAssistance.com³
(see your company's administrator for log on details)

Valuable pre-trip planning information, including worldwide security and health information services, powered by iJET and Europ Assistance

³Use of this website is intended solely for employees authorized by the policyholder. Misuse of this information, including User ID and Password, shall be the responsibility of the policyholder.