

Executive Assistance® Services Around the Clock Protection

When Persons Covered under a International Advantage® Policy

Travel or Temporarily Are Assigned Outside Their Home Country

Overview of Services

The proposed International Advantage® Controlled Master Program includes Executive Assistance® Services, at no additional premium.

A benefit that complements the proposed International Advantage® coverage plan, Executive Assistance® Services are designed to provide your covered employees who travel outside their home country on covered trips, with

Live Services while they are traveling that include 24 hour access to global providers of emergency medical, personal, legal and travel services, emergency medical evacuation or repatriation, political evacuation or relocation and concierge services

Toll Free International 800 # Access from 40 countries outside U.S. & Canada; collect option where I-800 not available

e-Services pre-trip security, health and travel information, including **country and city-specific Security Reports and Health Information**, editable Executive Assistance® identification (“ID”) cards and **Passport Stickers** that can be downloaded and printed, as well as other useful **Global Travel Information**, available through a proprietary password protected website. There are no restrictions to the number of times a policyholder and covered persons may access this website.

Through pre-eminent global service providers, Europ Assistance USA and iJET Intelligent Risk Systems, Chubb has created a unique and proprietary combination of live and online services designed to address emergencies faced by those who travel outside their home country on business. Executive Assistance® Services are a key component of the international risk management solutions Chubb delivers to customers.

Medical Assistance Services*

Hospital Admission Deposit

Europ Assistance will either guarantee the payment of or wire any required emergency hospital admission deposit up to \$10,000. It is the responsibility of the Policyholder or covered employee, volunteer, student or chaperone to repay deposit to Service Provider within 45 days (without interest).

Medical Monitoring

Europ Assistance will monitor covered person’s condition when hospitalized abroad and will use best efforts to report the condition of the covered person regularly to a person designated by him/her.

Dispatch of a Doctor or Specialist

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

Emergency Medical Evacuation and Repatriation

If Europ Assistance determines adequate medical facilities are not available locally, Europ Assistance will arrange and Chubb 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 the covered person to a facility in the country of residence or citizenship of the covered person, following stabilization, Europ Assistance will arrange and Chubb will pay for repatriation under medical supervision, if necessary.

Europ Assistance will arrange and Chubb will pay the cost of one family member or other traveling companion to continue to accompany the covered person during his/her evacuation or repatriation, limited to the cost of the airfare, and an incidental expense maximum of \$300 per day, and \$5,000 maximum for any one occurrence.

Personal and Legal Assistance Services* -

Pre-Trip Medical Referral Information to multi-lingual doctors and/or addresses/phone numbers of hospitals Europ Assistance will provide pre-trip referral information to covered persons 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 a covered person 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 covered persons or their traveling companions with contact information for embassies and consulates worldwide.

Lost Document Assistance

Europ Assistance will assist with obtaining replacements if a covered person loses important travel documents while traveling, including passport and credit cards. Chubb does not pay the cost of obtaining such replacements.

Emergency Cash Advance

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

Legal Access

Europ Assistance will provide covered persons 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, the covered person is responsible to pay locally the cost of such interpreter services.

Travel Assistance Services*

When Europ Assistance hospitalizes or evacuates a covered person 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 Evacuation and Relocation Services*

Chubb Policyholders have priority access to the emergency political evacuation services of iJET Intelligent Risk Systems, a leading provider of global risk management services. Policyholder will work directly with iJET and all billing for this service will be between iJET and the organization or individuals who are requesting evacuation. All services and payments must be arranged and pre-approved by Europ Assistance and iJET Intelligent Risk Systems. Evacuations and repatriations must be ordered by an authorized representative of the Insured to certify that the severity of the political situation warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible.

Concierge Services*

Europ Assistance® USA provides worldwide concierge services to Chubb Policyholders and their covered persons 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. To access these services, call Europ Assistance using the proprietary numbers provided in this document.

e-Services - Online Security and Health Information*

Online worldwide security and health information services are provided through Europ Assistance USA and iJET Intelligent Risks Systems. Powered by iJET, the online Executive Assistance® security information includes rich and dynamic security content for more than 180 countries and more than 200 cities worldwide. Chubb Policyholders with Executive Assistance®

Services and their covered persons can select Information at a region, country or city level. Detailed reports include an overall security rating across six key categories, security alerts, the latest security, health and exit/entry information, key local contact numbers and a map. Top 8 Alerts Report also available. Powered by Europ Assistance, the online Executive Assistance® global health information includes country-specific information.

About Our Service Providers

Europ Assistance® USA - Worldwide Network and Capabilities

Europ Assistance USA (EA) is the US branch of Europ Assistance. Europ Assistance USA (EA) relies on the most comprehensive worldwide network of Agents and Offices to provide medical and other assistance services anytime and anywhere. Founded in 1963, the Europ Assistance network includes 34 assistance centers open 24/7, and 183 agent offices, making EA locally present in 208 countries and territories with access to over 850,000 medical and technical professionals. Generali Assicurazioni, a Global 500 company, wholly owns Europ Assistance. Generali is one of the largest insurance companies in the world, with assets totaling more than 100 billion dollars. This prestigious shareholder gives Europ Assistance the benefit of stable and long-term investment potential.

iJET Intelligent Risk Systems

iJET Intelligent Risk Systems is a leader in business resiliency, helping multinational organizations to protect and respond to global threats. iJET was incorporated in 1999 with a mission of protecting international travelers through the use of technology and intelligence, including Worldcue® Global Control Center, which integrates world-class open source intelligence with patented technology and an emergency communications center to help multinational corporations and organizations to protect their people, facilities and supply chain assets. iJET helps clients monitor, protect against, and respond to operating threats around the world.