

CHUBB®

OMSNIC Travel Plan



Helping you and your family wherever you are in the world. Whether you or a family member are traveling for business, or pleasure, away from your home or across the globe, the OMSNIC Travel Plan gives you access to insurance coverage, services and resources that enhance your travel security and peace of mind.

Chubb partners with a leading travel assistance provider, to give you 24/7 access to medical and travel assistance services. Our partner's in-house team of doctors and nurses is experienced in medical evacuation/transportation, emergency care, and communication of critical information. You can feel confident you are in safe hands if there is an emergency.

Coverage Highlights

Benefits	OMSNIC Travel Plan
Medical Evacuation and Repatriation	Up to \$250,000
Hospital Admission Guaranty	Up to \$15,000
Family Travel Expense	Up to \$500 per day, up to 7 days
Excess Medical Expense*	Up to \$50,000
Felonious Assault	\$25,000
Scheduled Air Accidental Death & Dismemberment	Up to \$500,000
Accidental Death & Dismemberment**	Up to \$100,000
Occupational Hepatitis	\$25,000
Occupational HIV	\$25,000
Travel Conveniences	
Trip Delay Coverage	\$500 per day, up to 3 days
Baggage Delay Coverage	\$500 per day, up to 3 days
Travel Assistance	Included

* Excess Medical Expense is not intended to take the place of primary medical coverage.

** See Coverage Details page for the Covered Hazards under this benefit. Covered Hazards differ for you and your spouse, domestic partner and dependent child(ren).

Coverage for the Occupational Hepatitis and Occupational HIV benefits are not available for your spouse/domestic partner and dependent child(ren).

Service Highlights

Chubb partners with a leading global provider, Europ Assistance USA, Inc. (“Europ Assistance”), to give 24/7 access to medical and travel assistance services -- whether you are traveling away from home, generally over 100 miles, or across the globe. Please note, insurance benefits are not provided for all services and, in some cases, you may incur out-of-pocket expenses.

Through your OMSNIC Travel Plan policy, you automatically have access to emergency assistance and travel services. You can simply call the toll-free number located on your Chubb/Europ Assistance Identification Card.

Medical Assistance – Provides medical monitoring, Doctor, hospital, Dentist and clinic referrals - including admissions assistance, emergency medical payments, dispatch of Doctors and specialists, replacement of eyeglasses, coordination of medication, medical records, vaccine and blood transfers, emergency medical transportation, medical evacuation or repatriation, and escort transportation.

Personal Assistance – Provides access to country specific health information, visa, passport and inoculation requirements, cultural information, embassy and consular references, foreign exchange rates, weather conditions, and travel advisories.

Travel Assistance – Provides emergency message relay to relatives, friends and business associates, emergency cash, legal and bail assistance, emergency travel arrangements, location of lost or stolen documents, emergency pet housing and pet return, and assistance with foreign language and interpretation problems.

Security Assistance – Provides on the ground security assistance in the event of a potentially life-threatening military or political event while traveling and access to up-to-the-minute alerts about global events

Trip Risk Intelligence Portal – Provides access to a robust travel security website that provides insight on global travel hot spots, local customs, airline/airport statistics, and indispensable travel information.



Coverage Details

Medical Evacuation and Repatriation

Pays the covered expenses, subject to the benefit maximum, for evacuation or repatriation if an accidental bodily injury, sickness or loss of life occurs during a covered trip requiring such evacuation or repatriation. Evacuation will be monitored by professional case managers to help determine the level of care and the appropriate next steps. The benefit is payable on an excess basis.

Excess Medical Expense

Reimburses excess medical expenses incurred as a result of an accidental bodily injury or sickness when traveling outside the United States.

Felonious Assault

Pays an additional benefit to you or your covered spouse, domestic partner and dependent child(ren) if an accidental bodily injury resulting from a felonious assault causes a covered loss.

Scheduled Air Accidental Death & Dismemberment

Pays a benefit if accidental loss of life, limb, sight, speech or hearing occurs while you, the primary insured person, or your covered spouse, domestic partner and dependent child(ren) are in, entering or exiting a Scheduled Aircraft or an aircraft operated by a military air transport service.

Accidental Death and Dismemberment

Pays a benefit to you or your beneficiary if an accident results in loss of life, limb, sight, speech or hearing. You, as the primary insured person, are covered **24 hours a day, 365 days a year** – whether you are in your living room

or traveling across the globe. Your covered spouse, domestic partner and dependent child(ren) are only covered while accompanying you on a covered trip.

Trip Delay Coverage

We will reimburse you or your covered spouse, domestic partner and dependent child(ren) for expenses like food and temporary lodging if a scheduled trip is delayed more than six hours due to a covered loss, such as hijacking or inclement weather.

Baggage Delay Coverage

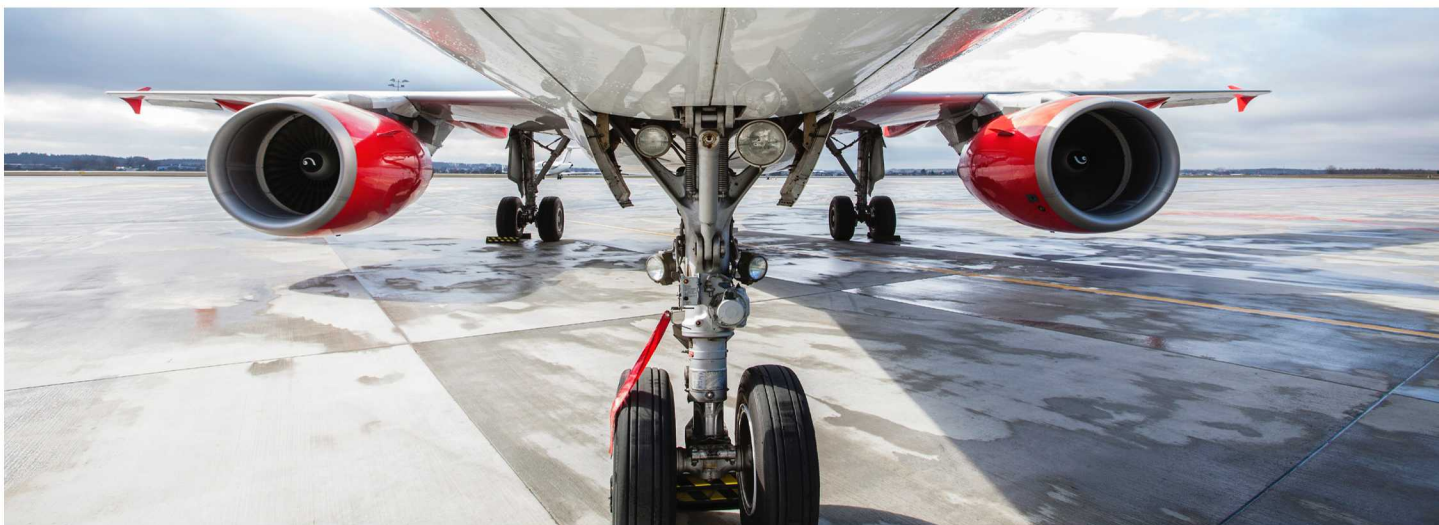
We will reimburse you or your covered spouse, domestic partner and dependent child(ren) for essential items needed to hold you over if your baggage is delayed 6 hours or more after your flight arrives.

Occupational Human Immunodeficiency Virus (HIV)

Pays a benefit if occupational injury causes you to be HIV-seropositive no sooner than 72 hours but no later than 180 days after the date of the occupational injury. This benefit is only available to the primary insured person. Coverage is not available for a spouse, domestic partner or dependent child(ren).

Occupational Hepatitis

Pays a benefit if occupational injury causes you to be Hepatitis-seropositive no sooner than 72 hours but no later than 180 days after the date of the occupational injury. This benefit is only available to the primary insured person. Coverage is not available for a spouse, domestic partner or dependent child(ren).



Frequently Asked Questions

1. **Does the policy cover a domestic partner?** A spouse, domestic partner, and dependent children are automatically covered when accompanying the primary insured person on a covered trip. Dependent child means the primary insured person's unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the primary insured person. The dependent child must be under the age of 26. However, children who are under the age of 30 and are residents of Illinois are eligible for coverage if they have served as a member of the active or reserve of any of the U.S. Armed Forces and received a release or discharge other than a dishonorable discharge; or who are classified as an incapacitated dependent child. Please see your description of coverage for details.
2. **Does a pre-existing condition negate coverage?** If a covered person or family member is sick or injured, requiring doctor's care, and diagnosis and treatment is within the 60 days prior to the initial deposit or booking date of a Trip, a claim for certain benefits may be denied. The pre-existing condition applies to the Excess Medical Expense benefit. A person with a pre-existing condition does NOT mean a person taking regular medication, such as blood pressure pills or cholesterol medication for a controlled illness.
3. **Would I be reimbursed for chartering my own aircraft home in the event of a medical emergency?** Europ Assistance (EA) is our program administrator and all travel coverage related to sickness or accident *must be pre-approved by them*. EA may arrange emergency aircraft to help transport a covered person to appropriate care, but will generally arrange commercial air travel if they are well enough to return home on their own.
4. **Where/when is this coverage valid?** The OMSNIC Travel Plan consists of two major benefits sections: Accident and Travel. The Accident benefits apply *24 hours a day, 365 days a year* to accidental death and dismemberment. Most of the Travel benefits, which respond to injury, illness, trip delay, and baggage delay, apply when a covered person is on a covered trip, generally over 75 miles from home. Excess medical benefits for sickness are available when a covered person is traveling outside of the U.S. or country of permanent residence.
5. **Who do I contact for medical referrals, repatriation, or other services?** Call the Chubb Travel Assistance Program at 1-800-243-6124 (inside the US) or 1-202-659-7803 (outside the US call collect).
6. **If I have an Occupational Injury that causes HIV or Hepatitis, what reporting and testing steps do I need to take?** You need to report the injury in writing to your employer or the organization sponsoring the work within 72 hours after the Occupational Injury. A copy of the workers' compensation report must be submitted to us within 30 days after the Occupational Injury. You will need to submit to hepatitis or HIV testing at a laboratory or similar facility licensed to perform such testing within 72 hours after the Occupational Injury.

Exclusions and limitations apply. Refer to your description of coverage for details.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by Europ Assistance USA and are not insured benefits. Insurance benefits are underwritten by Federal Underwriting Company. Coverage may not be available in all states or certain terms may be different where required by state law. Please see the actual policy for terms and conditions.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.



Important Information: Travel and Medical Assistance Provider

When traveling for business or pleasure*, you can now feel confident that you are in safe hands if an emergency arises. Chubb partners with Europ Assistance, a leading global medical assistance provider, to give you 24/7 access to medical and travel assistance services around the world.

With medical assistance services from Europ Assistance, help is only a phone call away. Europ Assistance has a local presence in 200 countries and territories worldwide, including 35 assistance centers staffed with multilingual assistance coordinators, case managers, and medical staff.

If you are insured and need to locate medical care, Europ Assistance is available for timely help anywhere around the world. Europ Assistance provides the following services worldwide:

Medical Assistance Services:

- Medical provider search and referrals to help find hospitals and doctors in a given locale
- Medical monitoring of treatment
- Facilitation of medical payment
- Coordination of medication

Medical Evacuation and Repatriation Services:

- Emergency medical evacuations and medically necessary repatriation
- Coordinate transportation to join a hospitalized family member
- Dependent children/traveling companion assistance

Europ Assistance Contact Information

Toll free in the U.S. or Canada: 1.800.243.6124

From other international locations, call collect: 1.202.659.7803

Travel Risk Intelligence Portal

As part of your Chubb insurance solution, insureds can access Europ Assistance's website that features information and tools to support travelers before and during their travel excursions. The site contains real-time destination-based health, security and travel-related information including:

- Country and city risk ratings and profiles
- Health, medical, safety and security reports per locale
- Information on business conduct, transportation, holidays, currency exchange rates, etc.
- Mitigation tips and consulate contacts
- News and real-time security alerts
- General travel information

The Europ Assistance portal also includes useful tools to help minimize the inconvenience associated with international travel and support travelers in an emergency, such as translators for drugs and medical terms.

Access the portal:

Go to the URL listed below to access Europ Assistance's portal and click on the "Sign Up Now" link in the gray **Log In** box. Use your **Company/Entity Name** and **Contract Number** to fill out the registration information.

Once registered, an automated e-mail will be sent to confirm your registration. Follow the link in this email to complete your registration. You can now access the Europ Assistance portal site at any time using your new login and password.

These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered.

URL: www.ChubbTravelAssistance.com

Company/Entity Name: Chubb A&H

Contract Number: 16512020



For medical referrals, evacuation, repatriation and other services please call:

Chubb Travel Assistance Program

1.800.243.6124 (Inside the USA)

1.202.659.7803 (Outside the USA Call Collect)

OPS@europassistance-usa.com

Visit **www.ChubbTravelAssistance.com** for access to global threat assessments and location based intelligence.

Register to access the site using the Company/Entity Name and Contract Number below:

Company/Entity Name: Chubb A&H

Contract Number: 16512020

Travel Assistance Program

Plan Number: 01AH585

Group ID: **N2CHUEB**

Organization:

Policy Number:

Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event