ACE American Insurance Company (A Stock Company) Philadelphia, PA

ACE USA Travel

Europ Assistance will also attempt to confirm the availability of the provider, ascertain required payments that a covered person will be required to pay and make an appointment for a covered person with the medical provider of their choice.

In a serious Medical Emergency, it is advisable that a covered person first try to arrange for immediate emergency help through local sources and then call Europ Assistance. Europ Assistance shall not be responsible for determining the appropriate medical specialty for handling the covered person's condition, nor for providing medical diagnosis or treatment. We cannot guarantee the quality of the medical services provider or the medical facility. T-1(.002 1d83 pr)--8([206 Tw)8d16((i)3(m13 0 Td [(w)-3(as)-8(c)-w 0 -1.157d-24(

you or covered under the Policy.

• Escort Transportation

If it is reasonably possible for a family member or traveling companion traveling with the covered person to

Europ Assistance will provide access to crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling.

Payment for consultation services is the responsibility of the group sponsor or the covered person.

EMERGENCY TRAVEL SERVICES

Emergency Message Relay

A covered person may send and receive emergency messages toll-free 24 hours a day through the Europ Assistance Customer Service Center. This service is staffed by multilingual professionals and is available to a covered person for contact with relatives, friends and business associates. This service offers unlimited usage as long as messages are related directly to an emergency situation.

Emergency Travel Arrangements

Europ Assistance will make new reservations for airlines, hotels, and other travel related services in the event of an emergency or the unexpected need for a covered person to return home prior to the scheduled return date.

· Emergency Cash

Europ Assistance will deliver emergency funds to a covered person provided there is satisfactory guarantee of reimbursement. The method of delivery of emergency funds will vary according to the need in a given situation. A satisfactory guarantee of reimbursement is the ability to debit a company credit card or a covered person's debit card and then arrange for the delivery of the advance.

Legal Assistance/Bail

Europ Assistance will assist a covered person in the location of local attorneys and will advance bail funds, where permitted by law and with satisfactory guarantee of reimbursement. A satisfactory guarantee of reimbursement is the ability to debit a company credit card or a covered person's debit card in the amount required and then arrange for the delivery of the advance.

Location of Lost Items

Europ Assistance will assist a covered person in the location of lost luggage, documents and personal items. Airlines, government authorities and card issuers are among those who will be contacted, if necessary.

• Interpretation/Translation

The multilingual staff at the Europ Assistance Customer Service Center in Washington, D.C., wiSd Tw 9.542 O Ass(c