

ATTENTION

**In the event of an emergency
call Chubb's Travel Assistance
Services immediately**

24-Hour Access

**1-855-327-1414 Toll-Free
1-630-694-9764 Direct Dial
+44 2039 015895 UK/FOS**

When you call Chubb's Travel Assistance Services, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to Covered Person;
2. Covered Person's name, age, sex and policy number;
3. A description of the Covered Person's condition;
4. Name, location, and telephone number of hospital;
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable Chubb policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

**ATTENTION
Medical Personnel or Police**

In the event of a medical emergency, our Assistance Provider will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-855-327-1414; direct dial at 1-630-694-9764; or UK/FOS +44 2039 015895.

In addition to the insurance protection provided by your insurance plan, Chubb Accident & Health has arranged with our Assistance Provider to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are

hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.

- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. 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. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Chubb's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. Chubb's Assistance Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

TRAVEL ASSISTANCE PROGRAM

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

Travel Assistance Program
1-855-327-1414 (Toll-Free)
1-630-694-9764 (Direct Dial)
+44 2039 015895 (UK/FOS)
medassist-usa@axa-assistance.us

Visit travelassistance.chubb.com for access to global threat assessments and location based intelligence.

Organization:

Policy Number:

Assistance Provider: AXA Assistance USA, Inc.

AXA 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

International Medical Insurance and Assistance Services

Note: In the event of an emergency, please consult your Chubb Identification Card for the appropriate toll-free access numbers for AXA Assistance USA, Inc.:

1-855-327-1414 (Toll-Free.)
1-630-694-9764 (Direct Dial)

MEDICAL EXPENSE BENEFITS

If while insured a Covered Person incurs expenses due to a Covered Injury or Sickness, the plan will pay the Reasonable Charges for the Covered Expenses listed below. All Covered Expenses incurred as a result of the same or related cause (including any complications) will be considered as resulting from one Sickness or Injury.

The amount payable for any one Sickness or Injury will not exceed a maximum benefit limit of \$100,000, subject to the deductible amount and co-payment levels. The initial treatment must begin within 30 days of the Sickness or Injury, and the period of coverage ends when the Covered Person returns to his or her home country or country of permanent assignment, or 52 weeks from the date of the Sickness or Injury (whichever is earlier). Coverage is secondary to other applicable insurance.

Deductible Amount. The deductible is the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a per Injury or Sickness basis before certain benefits are payable under the policy. The medical deductible is \$100 per Injury or Illness.

MEDICAL EXPENSE LIMITS

Covered Medical Expense	Limit
Hospital Room and Board Charges	Average semi-private room rate
ICU Room and Board Charges	Two times the average semi-private room rate
Hospital ancillary services (including use of the operating room or emergency room)	100% of the usual and customary charges
Services of a doctor or a registered nurse	100% of the usual and customary charges
Ambulance service to or from a hospital	100% of the usual and customary charges
Physiotherapy	100% of the usual and customary charges
Dental Treatment for accidental Injury to sound, natural teeth	\$1,000
Emergency Medical Treatment of Pregnancy	To be treated as any other medical condition
Mental and Nervous Disorders: Inpatient Treatment	To be treated as any other medical condition
Mental and Nervous Disorders: Outpatient Treatment	To be treated as any other medical condition
Prescription Drugs	100% of the usual and customary charges
Preexisting Conditions	To be treated as any other medical condition

Additional Coverages	Limit
Accidental Death & Dismemberment	\$50,000 (subject to the policy maximum aggregate limit of \$2,500,000)
Emergency Medical Benefits	\$10,000, if pre-approved by Europ Assistance

POLICY EXCLUSIONS

Please refer to the Policy for a complete list of exclusions; the below list is not comprehensive.

The Policy does not cover losses caused by or resulting from any of the following:

- ◆ intentionally self-inflicted injury
- ◆ suicide or attempted suicide
- ◆ war or any act of war, whether declared or not
- ◆ routine physicals and care of any kind
- ◆ services, supplies, or treatment (including any period of hospital confinement), which is not recommended, approved, and certified as medically necessary and reasonable by a doctor

MEDICAL, SECURITY, and MISCELLANEOUS ASSIST SERVICES

Medical Evacuation Assistance Services*	Limit
Emergency Medical Evacuation Benefit	100% of covered expenses for medical transport of a Covered Person as well as escort services for an immediate family member or companion
Emergency Family Reunion Benefit for Transportation and Accommodations to Join a Hospitalized Member	\$10,000 for reasonable expenses incurred by an immediate family member, including the cost of a round trip economy airfare ticket and other local travel related expenses, as well as lodging and meals for 10 days
Repatriation of Mortal Remains	100% of covered expenses
Access to Travel Health Information	Included
On-line Travel Health Reports	Included – Europ Assistance website: http://www.europ-assistance.com/uk/infos_pratiques/default.html
Medical & Dental Referrals	Included
Outpatient Case Management	Included – medical monitoring only
Assistance with Insurance Claim Forms	Included
Medical Expense Guarantee and Payment	Included for emergency medical payments and hospital admission deposit (reimbursement required)
Dispatch of Medication and Medical Supplies	Included

Security Evacuation Assistance Services*	Limit
Security/Political Evacuation	\$50,000 for usual and customary transportation charges due to political or military events in a host country (subject to the policy maximum aggregate limit of \$500,000)
Natural Disaster Evacuation	\$50,000 for usual and customary transportation charges due to a natural disaster in a host country (subject to the policy maximum aggregate limit of \$500,000)
Consultations with Security Professionals	Included

Miscellaneous Assistance Services	Limit
Legal Referrals	Included
Emergency Message Transmission	Included
Translations and Interpreters	Included
Lost Document Assistance and Advice	Included
Advance of Emergency Personal Cash	Included (reimbursement required)

*Note: The benefits for Medical and Security Assist Services will not be payable unless the expenses are authorized by Chapman University, and services are coordinated and rendered by AXA Assistance.

NOTICE OF CLAIM - Written notice of any event that may lead to a claim under the Policy must be given to Chubb Insurance Company within 30 days after the event, or as soon thereafter as is reasonably possible.