



ACE USA

International Advantage®

Executive Assistance® Services

When employees travel abroad, a lot can go wrong. Terrorist bombings and hijackings grab the headlines. But what about when a business traveler:

- has a car accident and the doctor doesn't speak English?
- is robbed of a wallet or purse?
- gets arrested – *and jailed* – for a seemingly minor infraction?

These incidents can take on huge proportions when they happen far away from home. That's why traveling employees appreciate Executive Assistance®, the 24-hour service available with Employers Responsibility coverage under an International Advantage® policy.

Companies Who Need This Service

U.S.-based Companies Whose Employees Travel to Other Countries on Business

The Service

What It Is

- A package of emergency medical, personal, travel, and security assistance services coordinated through two of the world's leading providers – Worldwide Assistance and Control Risks Group

For Whom Its Designed

- Employees of covered multinational organizations living outside their home country, as well as "U.S. expatriate employees," and "employees" engaged in "temporary travel," including their accompanying spouse, child(ren) or other companion(s)

The Four Components of Executive Assistance

I. Medical Assistance

- Emergency Medical Evacuation – When adequate medical facilities are not available locally
- Repatriation – To country of which employee is resident/citizen, when medically necessary
- Hospital Admission Deposit – USD \$10,000
- Medical Monitoring – Including regular communication to person designated by employee
- Dispatch of Doctor or Specialist – When employee's condition cannot be adequately assessed locally

Please review your policy for a complete description of each of these services.

II. Personal Assistance

- Pre-Trip Medical Referral Information – To multi-lingual doctors and/or addresses and phone numbers for hospitals
- Emergency Medication – Arrangements for transportation
- Embassy and Consular Information
- Lost Document Assistance – For replacing important documents such as passports and credit cards

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Executive Assistance® Services (continued)

The Four Components of Executive Assistance (continued)

II. Personal Assistance (continued)

- Emergency Message Transmission – To one family member and/or employer
- Emergency Cash Advance – Up to \$1,000 in local currency for emergencies
- Access to Local Attorneys
- Emergency Translation/Interpreter Services and Referrals
- Benefits Verification & Claims Assistance – To coordinate with overseas claims procedures

Please review your policy for a complete description of each of these services.

III. Travel Assistance (when an employee is hospitalized or evacuated)

- Return of Traveling Companion/Dependents
- Return of Vehicle to Rental Agency
- Emergency Family Travel Arrangements – For family members to join a hospitalized employee

Please review your policy for a complete description of each of these services.

IV. Security Assistance

- Travel Security Information – Access to Control Risks Group's *CityBrief*, an online service, updated daily, that assesses local security conditions and other details on more than 300 cities in over 150 countries.
- CR24 – A security support center staffed by professional consultants trained to answer your security-related questions.
- Crisis Response – Incident management consulting for clients facing actual kidnaps, extortions, and illegal detention of employees. (Service arranged by but not paid for by ACE USA)

Please review your policy for a complete description of each of these services.

How the Service Works

Medical, Personal & Travel Assistance – through Worldwide Assistance

- Employees call the emergency phone line manned 24 hours a day by Worldwide Assistance representatives. (Not for security emergencies.)
- The operator puts the caller in touch with a professional staff of multilingual personnel, including doctors on call around the clock for consultation.
- The appropriate professional assists the employee as needed.

Security Assistance – through Control Risks Group

- Prior to taking trips, employees can visit Control Risks' *CityBrief* Web site.
- For more information than is provided on *CityBrief*, or for general security advice, employees may contact our 24-hour CR24 security number. (Not for medical advice.)
- CR24 is also available for urgent advice and action on a fee basis to clients.

International Advantage – The Benefits

- *Helps Companies Stay Financially Strong* – By protecting executives and other key employees, employers protect their financial strength.
- *Focuses Exclusively on International Business* – Handling the overseas exposures of U.S.-based companies is our only business at ACE USA U.S. International Division.

When your workplace is the world, rely on an International Advantage policy from ACE USA for all the protection a business might need.