

Berkley Accident & Health Travel Assistance Services

Medical Assistance Services

Emergency Medical Payment

Generali Global Assistance (GGA) will advance on-site emergency inpatient medical payments to you, up to \$10,000 USD upon receipt of satisfactory guarantee of reimbursement from you. The cost of medical services is your responsibility.

Medical Search and Referral

GGA will assist you in finding physicians, dentists and medical facilities.

Replacement of Medication and Eyeglasses

GGA will arrange to fill a prescription that has been lost, forgotten, or requires a refill, subject to local law, whenever possible. GGA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

Medical Monitoring

During the course of a medical emergency resulting from an accident or sickness, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate.

Visit by Family Member/Friend

If you are traveling alone and must be or are likely to be hospitalized for seven or more days or are in life-threatening condition, GGA will arrange and coordinate payment for the round-trip transportation for one family member or friend, designated by you from his or her home to the place where you are hospitalized. Transportation costs are the responsibility of you, your family member or friend.

Dependent Children Assistance

If any dependent children traveling with you are left unattended because you are hospitalized, GGA will coordinate and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, GGA will arrange for a qualified escort to accompany the child(ren). Transportation cost is your responsibility.

Traveling Companion Assistance

If a travel companion loses previously-made travel arrangements due to your medical emergency, GGA will arrange for your traveling companion's return home. Transportation costs are the responsibility of you or your traveling companion.

Emergency Evacuation/Medically-Necessary Repatriation

In the event of a medical emergency, when a physician designated by GGA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, GGA will coordinate and arrange payment for the transport under proper medical supervision.

Repatriation of Mortal Remains

In the event of your death while traveling, GGA will coordinate and arrange payment for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

Trip Interruption

If you or an immediate family member is critically injured, sick or dies while traveling, GGA shall arrange for you or your immediate family member's return to the preferred place of hospitalization or burial via the most direct route on economy class airfare. Transportation cost is your responsibility.

Security Assistance Services

Political, Natural Disaster or Security Evacuation

On-the-ground security assistance and/or evacuation in case of a potentially life-threatening natural disaster, military, political or security event while traveling abroad.

Personal Assistance Services

Pre-Trip Information

GGA offers a wide range of informational services before you leave home, including: Visa, Passport, Health Hazards Advisories, Currency Exchange, Inoculation and Immunization Requirements, Temperature and Weather Conditions and Embassy and Consulate Referrals.

Interpretation/Translation

GGA will assist with telephone interpretation in all major languages. If you require ongoing or more complex translation services, GGA will refer you to local translators.

Locating Lost or Stolen Items

GGA will assist in locating and replacing lost luggage, transportation ticket application, documents and personal possessions.

Emergency Cash

GGA will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

Emergency Travel Arrangements

In the event of an emergency, GGA can help you make new travel arrangements, including airline, hotel and car rental reservations.

Legal Assistance/Bail

GGA will notify the proper embassy or consulate of incarceration, arranging the receipt of funds from third party sources and locate an attorney and bail bonds, where permitted by law, with satisfactory guarantee of reimbursement from you. You pay attorney fees.

Emergency Message Relay

GGA will transmit an urgent message for you to your family, friends or business associates. GGA will also accept and retain messages for up to 15 days.

Vehicle Return

GGA will coordinate and arrange payment for the return of the vehicle left unattended to your residence or place of rental if you become physically unable to operate any non-commercial vehicle as a result of a medical emergency. The vehicle must be in good driving condition and capable of being driven on the highway in compliance with local laws. Costs of services are your responsibility.

Pet Return

GGA will coordinate and arrange payment for the return to your residence if a pet traveling with you is left unattended because you are hospitalized. Costs of services are your responsibility.

Generali Global Assistance Conditions and Exclusions

Generali Global Assistance shall provide services to all covered persons. On any expenditure for which the covered person is responsible, Generali Global Assistance shall not be obligated to provide services without first securing funds from the covered person in payment of such expenditure. If the covered person pays for covered expenses without receiving an approval or authorization in writing from Generali Global Assistance, then Generali Global Assistance shall not be obligated to reimburse the covered person for any such expenditure. In the event a covered person requests a service not included in a program, Generali Global Assistance may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the covered person, including a reasonable fee to Generali Global Assistance for its efforts on behalf of the covered person.

Generali Global Assistance provides the services under this program in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances services cannot always be assured. Generali Global Assistance shall attempt to assist a covered person consistent with the limitations presented by the prevailing situation in the area. Generali Global Assistance reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Generali Global Assistance to fully provide services. In the event a covered person travels in any area in which such conditions exist, Generali Global Assistance nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. Generali Global Assistance shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond Generali Global Assistance's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by or under contract to or designated by Generali Global Assistance as to the medical necessity for providing any of the medical services covered by this program are medical decisions based on medical factors and shall be conclusive in determining the need for such services. Generali Global Assistance shall not evacuate or repatriate a covered person if a Generali Global Assistance designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. In all cases, the medical professionals, medical facilities or legal counsel suggested by Generali Global Assistance to provide direct services to the eligible person pursuant to this program are not employees or agents of Generali Global Assistance, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. Generali Global Assistance assumes no responsibility for the quality or content of any such medical or legal advice or services. Generali Global Assistance shall not be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this program. The Covered Person shall not have any recourse against Generali Global Assistance by reason of its suggestion of or contract with any medical professional or attorney.

Generali Global Assistance Contact Information:

202-659-7786
(Collect outside the US)

800-344-2500
(Toll- free in the US and Canada)

OPS@us.generaliglobalassistance.com

When you call, please be ready to provide the following;

- Name of your Company
- A phone number we may reach you

Travel Assistance Services are provided by Generali Global Assistance (GGA) in conjunction with coverage underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. Berkley Life and Health Insurance Company, StarNet Insurance Company and W. R. Berkley Corporation are not affiliated with GGA and are not responsible and assume no liability for the travel assistance services provided by GGA. The services provided by GGA are not insured benefits. To the extent these services or any advanced payments are not covered under the insurance policy, you will be responsible for payment. Services must be arranged and approved by GGA.