



Welcome to On Call International, the emergency medical and travel assistance provider for Zurich

Description of

an active assistance case. Coordination includes attempt to facilitate direct payment of covered expenses from the insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance carrier and requesting a pre certification of medical expenses.

2. MEDICAL TRANSPORTATION SERVICES

a. Emergency Medical Evacuation On Call

- b. ~~Hotel or Convalescence Stay After Hospitalization:~~ If the covered person has been discharged from a hospital and is waiting for medical transportation arranged by On Call, On Call will arrange a hotel or convalescent home near the hospital for a covered person to stay.
- c. ~~Return of Personal Belongings:~~ On Call shall assist with arranging the shipment of personal effects to the covered person's home following the covered person's Emergency Medical Evacuation, Medical Repatriation, or Return of Remains that prevents the covered person from returning to the covered person's strip.

5. TRAVEL ASSISTANCE SERVICES

- a. ~~24/7 Emergency Travel Arrangements:~~ On Call shall assist covered person once a trip has started with changing airline, hotel or car rental reservations.
- b. ~~Translator and Interpreter Referral:~~ On Call shall provide the covered person with access to an interpreter via telephone 24 hours a day or referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone.
- c. ~~Emergency Travel Funds Assistance:~~ On Call shall provide assistance to covered persons by arranging for the forwarding of funds from covered persons' credit cards or credit cards of others who have confirmed approval for such.
- d. ~~Legal Consultation and Referral:~~ If a covered person is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a covered person will be referred to an attorney in the appropriate geographical area. This service applies only when a covered person is traveling internationally.
- e. ~~Lost/Stolen Travel Documents Assistance:~~ On Call shall provide assistance to covered persons for the replacement of passports, airline documents, birth certificates and other travel related documents.
- f. ~~Emergency Message Forwarding:~~ In the event a covered person is unable to reach an employer, family member or traveling companion, On Call shall forward a message via telephone to the intended party.
- g. ~~Lost Luggage Assistance:~~ On Call shall assist the covered person with the tracking of luggage lost in transit.

6. PRETRIP INFORMATION

- a. ~~Embassy and Consular Information:~~ On Call shall provide to covered persons the location and contact information for local embassies and

7. SECURITY ASSISTANCE SERVICES

- a. Country Risk Report Upon request, On Call will email a country or city security overview that includes intelligence on crime, civil unrest, getting around, cultural info, embassies, vaccinations, health infrastructure. If subscribed to the Global Risk Intelligence Portal, reports are available online.
- b. Incident Briefing Upon request, a Global Security Specialist will provide a non emergency briefing following an incident to discuss impacts to current and future travel for an individual, group or operations in the location of the incident.
- c. 24/7 Global Security Specialist Assistance If a covered person's safety is at risk, a Global Security Specialist is available 24 hours a day to provide immediate advice and assistance to the covered person or policyholder.

8. SECURITY TRANSPORTATION SERVICES

- a. Security Evacuation If the covered person requires emergency evacuation due to a security event, On Call will arrange the covered person's transportation to the nearest safe location, lodging within the safe haven and onward travel arrangements to their home or an alternate study or work location.

The method of transportation will be as deemed most appropriate to ensure the cover person's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the covered person until evacuation becomes viable or the applicable event has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the cover person's safety, On Call shall arrange secure transport to the departure point.

II. Limitations, Terms and Conditions

- A. Except as otherwise stated, services included in Section I that require advance payment to a third party provider will be performed on a fee for service basis with financial authorization from the Zurich American Insurance Company, their designated representative, the policyholder, or the covered person as follows:
 - i. On Call will coordinate and arrange services with third parties and advance payment on Zurich American Insurance Company's behalf for related expenses upon request when authorized by an Authorized Operations Contact ("AOC") designated by the Zurich American Insurance Company. Authorized third party expenses will be billed to the Zurich American Insurance Company or their designated representative by On Call and are to be paid by the Zurich American Insurance Company or their designated representative in accordance with terms outlined in the insurance policy written by Zurich American Insurance Company, pr,
 - ii. On Call will coordinate and arrange services with third parties and advance payment on a covered person's behalf for related expenses upon request with a credit card authorization completed by the policyholder or covered person.

B. MEDICAL ASSISTANCE, MEDICAL TRANSPORTATION, TRAVEL ASSISTANCE SERVICES, EMERGENCY TRAVEL SERVICES, AND TERMS AND CONDITIONS:

- i. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by On Call within one year from the date of event giving rise to such legal action.
- ii. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.
- iii. Covered person may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.
- iv. Without limiting the foregoing, On Call's actions and obligations under this insurance policy written by Zurich American Insurance Company are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a covered person and in no event is the responsibility of On Call. On Call is not liable for any malpractice performed by a local doctor, health care provider or attorney.

for conditions,

C. GENERAL TERMS AND CONDITIONS

- i. Reasonable Precautions.
Covered person must take all reasonable precautions f

attain the necessary authorizations issued by the various authorities concerned which is outside of the control of On Call. Services to covered persons, who in the sole opinion of On Call, are located in areas that represent conditions in which providing the service is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war, civil or other hostilities or political unrest, will not be performed.

v. **Fee for Service.**