

HOPE *worldwide*
Foreign Coverages summary

Travel Accident Coverages

Employee, volunteer and participant Accidental Death and Dismemberment

\$50,000 per person, each accident
\$1,500,000 aggregate limit

Volunteers and participants Out of Country Medical Expense, Repatriation and Lost Baggage

\$25,000 maximum for all Medical Expense Benefits. This covers a volunteer or participant (but not employee) outside his or her home country, up to 180 days, on business or in the course of HOPE *worldwide* business and activities. It does not cover personal deviations while traveling on a covered trip. Personal deviations are activities that are not reasonably related to your business and are not incidental to the purpose of the trip.

The coverage will start on the actual start of the trip and ends on the date the covered person returns to his or her own country.

Medical Expense Benefits includes treatment for pre-existing conditions, \$250 maximum for injury related dental treatments, and emergency medical treatment of pregnancy. It covers up to the average semi private room rate for room and board charges, two times the average semi private room rate for intensive care unit room and board charges, 100% of the usual and customary charges, and up to 180 days of treatment following a covered accident or sickness, with \$0 deductible.

Covered medical expenses includes hospital room and board, intensive care unit room and board, hospital ancillary services including use of the operating room or emergency room, services of a doctor or registered nurse, and ambulance service to or from a hospital, laboratory tests and radiology procedures, anesthetics and their administration, blood and related products and their transfusion, physiotherapy, drugs and medicines administered by a doctor or that can only be obtained with a doctors written prescription, dental charges for injury to sound, natural teeth, artificial limbs or eyes, casts splints trusses and braces but not dental braces, oxygen and related equipment, rental of a wheelchair or hospital bed and rental of mechanical equipment for treatment of respiratory paralysis.

\$10,000 Additional Emergency Medical Benefits to guarantee payment to a medical provider, hospital or treatment facility.

100% of Emergency Medical Evacuation covered expenses related to and for a covered person if he or she suffers a medical emergency during the course of the trip, requires emergency medical evacuation, and is traveling outside his or her own country. This includes medical transport, dispatch of a doctor or specialist, return of dependent children, and escort services. The

cover expenses will not be payable unless: the doctor ordering emergency medical evacuation certifies the severity of the covered person's medical emergency; all transportation arrangements made for the evacuation are by the most direct and economical convenience; the charges incurred are medically necessary; and do not include charges that would not have been made if there were no insurance. Evacuation must be authorized in advance and the services must be rendered by insurance company's assistance provider.

100% of Repatriation of Remains, including the expenses for preparation and return of a covered person's body to his or her home if he or she dies as a result of a medical emergency while traveling outside his or her home country. This includes expenses for embalming or cremation; the least costly coffin or receptacle for transporting the remains; the cost of transporting the remains; and the cost of escort services to accompany the remains. Transportation arrangements must be made by the most direct and economic route. Repatriation must be authorized in advance and the services must be rendered by insurance company's assistance provider.

\$2,500 Emergency Reunion Expenses, with up to \$250 daily maximum up to 10 days. Arrangements must be authorized in advance by the insurance company's assistance provider.

\$1,000 Lost Baggage, per trip with a \$250 maximum per item, with a \$50 deductible. This covers baggage checked with a common carrier and coverage is based on a depreciated value of the lost or damaged articles. Loss must be reported to the carrier or police within 24 hours of discovery. Loss does not include electronic equipment or devices including tablets, telephones, computers, and sound reproducing equipment.

\$1,500 Trip Cancellation benefit reimbursing a covered person for covered expenses if he or she is prevented from taking a trip as a result of injury, sickness, or death to the covered person or family member prior to the scheduled trip departure date. The injury or sickness must be so disabling as to reasonably cause the trip to be canceled. If the covered person must cancel the trip prior to injury or sickness of a family member, it must be because his or her condition is life-threatening, or because he or she requires the covered person's care.



ATTENTION

**In the event of a medical emergency
 call ACE's Travel Assistance
 Services immediately**

24-Hour Access

**1-855-327-1414 Toll-Free
 1-630-694-9764 Direct Dial**

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

When you call ACE'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 ACE 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; or direct dial at 1-630-694-9764.

In addition to the insurance protection provided by your insurance plan, ACE USA 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 ACE's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. ACE'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.

ACE TRAVEL ASSISTANCE PROGRAM

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

ACE Travel Assistance Program
 1-855-327-1414 (Toll-Free)
 1-630-694-9764 (Direct Dial)
 medassist-usa@axa-assistance.us

Visit www.acetravelassistance.net for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us
 Password: acea&h



Organization: HOPE worldwide
Policy Number: PTPN16746824
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