If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, contact the On Call Global Response Center 24 hours a day, 7 days a week:

**Call collect from anywhere in the world:** +1 603-952-2665
**Call toll free from US or Canada:** 1-844-884-1205
**Email:** mail@oncallinternational.com
**24/7 Live Chat:** www.oncallinternational.com/chat/direct

You will be connected directly with an Assistance Coordinator ready to assist you with your inquiry or problem. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review a listing of services on the following pages.

If you are experiencing a medical emergency, you should proceed immediately to the nearest hospital or emergency department and then contact On Call as soon as you or a companion can safely do so.

The following Description of Services is a description of non-insurance assistance services available to participants. Global Assistance Services that are provided by OnCall International are not insurance and are not underwritten by United States Fire Insurance Company.
DESCRIPTION OF SERVICES

GLOBAL ASSISTANCE SERVICES (non-insurance services)

The following describes assistance services provided by On Call international. Please note that the following services are not insurance.

1) MEDICAL ASSISTANCE SERVICES

a. **Pre-Trip Plan** On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for destinations worldwide.

b. **Medical Monitoring** On Call shall, via telephone, email and fax, monitor the Participant’s conditions when hospitalized. On Call shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. On Call will use information obtained to assess the available level of care in relation to the patient’s condition and geographical location where treatment is being performed.

c. **24 Hour Nurse Help Line** On Call shall provide, at the Participant’s request, with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Participant’s (based on symptoms reported and/or health care questions asked by or on behalf of Participant’s). Nurses shall not diagnose Participant’s ailments.

d. **Prescription Replacement Assistance** If a Participant requires prescription medication or eyeglasses, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable or arrange an appointment with a local medical provider.

e. **Guarantee of Payment** Guarantees shall be made by On Call for any expenses authorized by the Client. This payment is not an insurance benefit, but the medical expenses to which the payment is applied may be covered by your plan’s insurance coverages under certain circumstances. However, if this is paid towards expenses that are not covered by your plan, you will be responsible for reimbursing On Call for the payment made.

f. **Medical, Behavioral or Mental Health, Dental and Pharmacy Referrals** On Call shall provide, at the Participant’s request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible.

2) TRAVEL ASSISTANCE SERVICES

a. **Pre-Trip Information** On Call shall provide to Participants pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.

b. **24/7 Emergency Travel Arrangements** On Call shall assist Participant once a trip has started with changing airline, hotel or car rental reservations.
c. **Translator and Interpreter Referral** On Call shall provide the Participant 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.

d. **Emergency Travel Funds Assistance** On Call shall provide assistance to Participants by arranging for the forwarding of funds from Participant's credit cards or family Participants.

e. **Legal Consultation and Referral** If a Participant 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 Participant will be referred to an attorney in the appropriate geographical area. This service applies only when a Participant is traveling internationally.

f. **Lost/Stolen Travel Documents Assistance** On Call shall provide assistance to Participants for the replacement of passports, airline documents, birth certificates and other travel-related documents.

g. **Emergency Message Forwarding** In the event a Participant is unable to reach an employer, family Participant or traveling companion, On Call shall forward a message via telephone to the intended party.

h. **Lost Luggage Assistance** On Call shall assist the Participant with the tracking of luggage lost in transit.

3) **SECURITY ASSISTANCE SERVICES**

a. **Travel Risk Brief** 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.

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 Participant’s safety is at risk, a Global Security Specialist is available 24 hours a day to provide immediate advice and assistance to the Participant or Client.

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**TRAVEL INSURANCE COVERAGES**

The Program includes Emergency Medical Evacuation and Repatriation, Return of Remains, Accident Medical Expense coverage, Sickness Medical Expense coverage, Accidental Death and Dismemberment, Trip Interruption and other insurance benefits as follows. Terms and conditions apply, including exclusions and limitations.