



**ace usa**



# Out-of-Country Medical Insurance

*Protection when you need it...  
around the world.*

Designed for:

Utah State University

Underwritten by: ACE American Insurance Company  
For: Direct

## Plan Benefits

### Medical Expense Benefits

Total Maximum for all Accident or Sickness Expense Benefits:	
Class 1:	\$100,000
Spouse of Class 1	\$100,000
Children of Class 1	\$100,000
Maximum for Preexisting Conditions:	treated as any other medical condition
Maximum for Dental Treatment (Injury Only):	\$250 per tooth up to a maximum of \$500.00
Maximum for Emergency Medical Treatment of Pregnancy:	To be treated as any other medical condition
Maximum for Room & Board Charges:	The average semi private room rate
Maximum for ICU Room & Board Charges:	Two times the average semi private room rate
Maximum for Mental and Nervous Disorders:	
Inpatient:	80% of Covered Expenses up to a maximum of \$10,000
Outpatient:	80% of Covered Expenses up to a maximum of \$500.00
Deductible:	\$0 per covered accident or sickness
Co-insurance Rate:	100% of the usual and customary charges
Incurral Period:	30 days after the date of covered accident or sickness
Maximum Benefit Period:	The earlier of the date the covered person's trip ends, or 26 weeks from the date of a covered accident or sickness
Maximum Period of Coverage:	365 days
<b>Emergency Medical Benefits</b>	
Benefit Maximum:	up to \$10,000
<b>Emergency Medical Evacuation Benefit</b>	
Benefit Maximum:	100% of the covered expenses

**Repatriation of Remains Benefit**

Benefit Maximum: 100% of the covered expenses

**Emergency Reunion Benefit**

Benefit Maximum: \$1,500

Daily Benefit Maximum: \$150

Maximum Number of Days: 10

**Home Country Emergency Benefit**

Benefit Maximum: \$2,500

Deductible: \$0

Maximum Benefit Period: 30 days

**Security Evacuation Expense Benefit**

Benefit Maximum: \$100,000

Aggregate Limit per Occurrence: \$500,000

**Trip Cancellation Benefit**

Benefit Maximum: \$1,500 per Policy Term

**Trip Interruption Benefit**

Benefit Maximum: \$1,500

**AGGREGATE LIMIT:**

Benefit Maximum: \$100,000

We will not pay more than the Benefit Maximum for all Accidental Death & Dismemberment losses per Covered Accident. If, in the absence of this provision, We would pay more than Benefit Maximum for all losses from one Covered Accident, then the benefits payable to each person with a valid claim will be reduced proportionately, so the total amount We will pay is the Benefit Maximum.

**Accidental Death & Dismemberment Benefits**

Principal Sum:

Class 1 \$10,000

Spouse of Class 1 \$10,000

Children of Class 1 \$10,000

Time Period for Loss: 365 days from the date of a Covered Accident

**War Risk Coverage**

Aggregate Limit: \$100,000



This information is a brief description of the important features of the proposed insurance plan underwritten by ACE American Insurance Company. It is not a contract of insurance. Coverage may not be available in all states or certain terms may be different if required by state law.

## Terms & Conditions

### Who Is Eligible For Insurance?

An individual in one of the eligible classes shown in the *Schedule of Benefits* is eligible for coverage.

### When Does Coverage Go Into Effect?

Insurance for an eligible individual is effective on the latest of the policy effective date or the date he or she becomes eligible.

Coverage for an eligible individual who is not in active service on the date insurance would otherwise be effective will not go into effect until he or she returns to active service.

This coverage will start on the actual start of the trip. It does not matter whether the trip starts at the covered person's home, place of work, or other place. It will end on the first of the following dates to occur:

1. the date the covered person returns to his or her home country;
2. the scheduled trip return date; or
3. the date the covered person makes a personal deviation (unless otherwise provided by the proposal).

"Personal Deviation" means an activity that is not reasonably related to the covered activity; and not incidental to the purpose of the trip.

### When Does Coverage Terminate?

An insured individual's coverage will end on the earliest of the date the policy terminates; the period ends for which premium is paid; or the date he or she is no longer in active service or is no longer eligible.

## Benefits & Features

### Medical Expense Benefits

We will pay Medical Expense Benefits for covered expenses that result from a covered accident or sickness. These benefits are subject to the deductible, co-insurance rate, maximum benefit period, benefit maximum, and other terms or limits shown in this proposal.

Medical Expense Benefits are only payable:

1. for usual and customary charges incurred after the deductible, if any, has been met;
2. for those medically necessary covered expenses that a covered person incurs;
3. for charges incurred for services rendered to the covered person while on a covered trip; and
4. provided the first charge is incurred within the incurral period shown in the *Schedule of Benefits*.

### Covered Medical Expenses

- Hospital semi-private room and board (or room and board in an intensive care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room)
- Services of a Doctor or a registered nurse (R.N.)
- Ambulance service to or from a Hospital
- Laboratory tests
- Radiological procedures
- Anesthetics and their administration
- Blood, blood products, artificial blood products, and the transfusion thereof
- Physiotherapy
- Chiropractic expenses on an inpatient or outpatient basis
- Medicines or drugs administered by a Doctor or that can be obtained only with a Doctor's written prescription
- Dental charges for Injury to sound, natural teeth
- Emergency medical treatment of pregnancy
- Therapeutic termination of pregnancy
- Artificial limbs or eyes (not including replacement of these items)
- Casts, splints, trusses, crutches, and braces (not including replacement of these items or dental braces)
- Oxygen or rental equipment for administration of oxygen
- Rental of a wheelchair or hospital-type bed
- Rental of mechanical equipment for treatment of respiratory paralysis
- Mental and Nervous Disorders: limited to one treatment per day. "Mental and Nervous Disorders" means neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder of any kind
- Pregnancy and childbirth

### Emergency Medical Benefits

We will pay an additional benefit if a covered person suffers a medical emergency while on a covered trip and incurs expenses for guarantee of payment to a medical provider, hospital, or treatment facility.

Benefits will not be payable unless the charges incurred are medically necessary and do not exceed the charges for similar treatment, services, or supplies in the area in which they were incurred or include charges that would not have been made if there were no insurance. Also, benefits will not be paid unless they are preapproved by us in writing and are rendered by our assistance provider.

### **Emergency Medical Evacuation Benefit**

We will pay an additional benefit if a covered person suffers a medical emergency while traveling on a covered trip and must be medically evacuated, as ordered by a doctor.

Benefits will not be payable unless:

1. the doctor ordering the emergency medical evacuation certifies the severity of the covered person's medical emergency requires an emergency evacuation;
2. all transportation arrangements made for the emergency medical evacuation are by the most direct and economical conveyance and route possible;
3. the charges incurred are medically necessary and do not exceed the usual level of charges for similar transportation, treatment, services, or supplies in the locality where the expense is incurred; and
4. benefits do not include charges that would not have been made if there were no insurance.

Coverage also includes medical treatment, medical services, and medical supplies necessarily received in connection with the emergency medical evacuation. We must authorize all expenses in advance by an authorized electronic or telephonic means. In the event the covered person refuses to be medically evacuated, we will not be liable for any medical expenses incurred after the date medical evacuation is recommended.

### **Repatriation of Remains Benefit**

We will pay an additional benefit for the preparation and return of a covered person's body to his or home if he or she dies while traveling on a covered trip.

Covered expenses include, but are not limited to:

1. expenses for embalming or cremation;
2. the least costly coffin or receptacle adequate for transporting the remains;
3. transporting the remains by the most direct and least costly conveyance and route possible;
4. escort services expenses for an immediate family member or companion who is traveling with the covered person to join the covered person's body during the repatriation.

We must authorize all expenses in advance by an authorized electronic or telephonic means.

### **Emergency Reunion Benefit**

We will pay for expenses incurred to have a covered person's family member accompany him or her to the covered person's home country or the hospital where the covered person is confined if the covered person is: 1) confined in a hospital for at least 24 consecutive hours due to a covered injury or sickness and the attending doctor believes it would be beneficial for the covered person to have a family member at his or her side; or 2) the victim of a Felonious Assault. The family member's travel must take place within 7 days of the date the covered person is confined in

the hospital, or the date of the occurrence of the felonious assault. Covered expenses include an economy airline ticket and other travel related expenses.

Benefits will not be payable unless we (or our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by our assistance provider.

### **Home Country Emergency Benefit**

We will pay benefits for covered medical expenses if the covered person continues treatment in his or her home country for a covered injury or sickness that was first treated during the course of a trip. These benefits are limited to the benefits that would be otherwise payable under the Medical Expense Benefit if the covered person were outside of his or her home country. Benefits are payable under the Policy only to the extent that Covered Expenses are not payable under any other domestic health care plan.

The coverage begins on the date the covered person arrives in his or her home country. It ends the later of: 1) the maximum benefit period, or 2) the date the covered person leaves his or her home country. This benefit is payable only once in any 12-month period.

In order for this benefit to be payable, coverage for the covered person must remain continuously in force and the required premium must be paid.

### **Security Evacuation Expense Benefit**

We will pay an additional benefit to the covered person, if: 1) an Occurrence takes place during the covered activity described in the proposal and his or her term of coverage; and 2) while he or she is traveling outside of his or her home country.

Benefits will be paid for:

1. the covered person's transportation and related costs to the nearest place of safety necessary to ensure his or her safety and well-being as determined by the designated security consultant.
2. the covered person's transportation within 5 days of the security evacuation to either of the following locations as chosen by the covered person:
  - a. back to the country in which the covered person is traveling during the covered activity but only if 1) coverage remains in force under the policy; and 2) there is no U.S. State Department Travel Warning in place on the date the covered person is scheduled to return; or
  - b. the covered person's home country; or
  - c. where the policyholder that sponsored the covered person's trip is located.
3. consulting services by a designated security consultant for seeking information on a missing person or kidnapping case, if the covered person is considered kidnapped or a missing person by local or international authorities.

Security Evacuation Expense Benefits are payable only once for a covered person for any one Occurrence.

Benefits will not be payable unless we (or our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by our assistance provider. Our assistance provider is not responsible for the availability of transport services. Where a security evacuation becomes impractical due to



hostile or dangerous conditions, a designated security consultant will endeavor to maintain contact with the covered person until a security evacuation occurs.

**Right of Recovery** - If, after a security evacuation is completed, it becomes evident that the covered person was an active participant in the events that led to the Occurrence, We have the right to recover all transportation and related costs from the covered person.

**Changes in Terms and Conditions** - The terms and conditions of this benefit may be changed at any time to reflect conditions that, in our opinion, constitute a change in the Policyholder's security evacuation exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to the Policyholder of any change in the terms and condition of this benefit.

We will not pay these benefits for expenses and fees: 1) payable under any other provision of the policy; 2) that are recoverable through the covered person's employer or other entity sponsoring the covered person's trip; 3) arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the covered person, acting alone or in collusion with other persons; 4) arising from or attributable to an alleged: a) violation of the laws of the country in which the covered person is traveling while covered under the policy; or b) violation of the laws of the covered person's home country or country of residence; 5) due to the covered person's failure to maintain and possess duly authorized and issued required travel documents and visas; 6) for repatriation of remains expenses; 7) for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization; 8) for medical services; 9) for monies payable in the form of a ransom, if a missing person case evolves into a kidnapping; 10) arising from or attributable, in whole or in part, to: a) a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause; b) non-compliance by the covered person with regard to any obligation specified in a contract or license; 11) due to military or political issues if the covered person's security evacuation request is made more than 10 days after the appropriate authority(ies) advisory was issued; 12) failure of a covered person to cooperate with us or our assistance provider with regard to a Security Evacuation. Such cooperation includes, but is not limited to, failure to provide any documents needed to extricate the covered person, failure to follow the directions given by our designated security consultants during a security evacuation.

If a covered person refuses to participate in a Security Evacuation, or any part of a Security Evacuation, no further benefits will be payable under the Security Evacuation Expense Benefit for that Occurrence.

"Occurrence" means any of the following situations involving a covered person that trigger the need for a Security Evacuation; 1) expulsion from a host country or being declared persona non-grata on the written authority of the recognized government of a host country; 2) political or military events involving a host country, if the appropriate authority(ies) issue an advisory stating that citizens of the covered person's home country or country of residence or citizens of the host country should leave the host country; 3) natural disaster within seven (7) days of an event; 4) deliberate physical harm of the covered person confirmed by documentation or physical evidence or a threat against the covered person's health and safety as confirmed by documentation and/or physical evidence; 5) the covered person had been deemed kidnapped or a missing person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days.

### **Trip Cancellation Benefit**

We will reimburse a covered person for the amount of non-refundable covered expenses he or she paid for his or her trip, if he or she is prevented from taking the trip as the result of injury, sickness, or death to the covered person or a 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 due 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. Cancellation due to the death of a family member is covered only if the death occurs within 30 days of the covered person's scheduled trip departure date.

#### **Covered Expenses:**

1. any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the covered trip;
2. any prepaid, unused, non-refundable airfare and sea or land accommodations;
3. any other reasonable additional trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable.

### **Trip Interruption Benefit**

We will reimburse the cost of a one way economy air and/or ground transportation ticket of a covered person's trip if his or her trip is interrupted as the result of:

1. the death of a family member; or
2. the unforeseen injury or sickness of the covered person or a family member. The injury or sickness must be so disabling as to reasonably cause a trip to be interrupted; or
3. a medically necessary covered emergency medical evacuation to return the covered person to his or her home country or to the area from which he or she was initially evacuated for continued treatment, recuperation, and recovery of an injury or sickness; or
4. substantial destruction of the covered person's principal residence by fire or weather related activity.

### **Accidental Death & Dismemberment Benefits**

We will pay benefits if a covered person is injured in a covered accident and, within 365 days of that accident, suffers one of the losses shown below. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

<b>Covered Loss</b>	<b>Benefit Amount</b>
Life.....	100% of the Principal Sum
Two or more Members.....	100% of the Principal Sum
Quadriplegia .....	100% of the Principal Sum
One Member.....	50% of the Principal Sum
Hemiplegia.....	75% of the Principal Sum
Paraplegia .....	75% of the Principal Sum
Thumb and Index Finger of the Same Hand .....	25% of the Principal Sum
Uniplegia.....	25% of the Principal Sum

“Quadriplegia” means total paralysis of both upper and lower limbs. “Hemiplegia” means total paralysis of the upper and lower limbs on one side of the body. “Uniplegia” means total paralysis of one lower limb or one upper limb. “Paraplegia” means total paralysis of both lower limbs or both upper limbs. “Paralysis” means total loss of use. A doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted.

“Member” means loss of hand or foot, loss of sight, loss of speech, and loss of hearing. “Loss of hand or foot” means complete severance through or above the wrist or ankle joint. “Loss of sight” means the total, permanent loss of sight of one eye. “Loss of speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical, or artificial means. “Loss of hearing” means total and permanent loss of hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a thumb and index finger of the same hand” means complete severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

## **War Risk**

We will pay benefits if a covered person is injured as a result of war or acts of war that occur anywhere in the world except in the following countries:

- The United States
- the covered person’s home country
- the covered person’s country of permanent assignment
- specific countries: Afghanistan, Democratic Republic of Congo, Iraq, Israel, Libya, Nigeria, Somalia, Sudan, Syria, Yemen, Algeria, Central African Republic, Colombia, Ethiopia, Ivory Coast, Kenya, Lebanon and Pakistan

“Home country” means a country from which the covered person holds a passport. If the covered person holds passports from more than one country, his or her home country will be the country that he or she has declared to us in writing is his or her home country.

“Country of permanent assignment” means a country, other than a covered person’s home country, in which you require a covered person to work for a period of time that exceeds 180 days.

We will not pay more than \$100,000 per occurrence for war risk benefits for all injuries sustained from acts of war in any consecutive 72-hour period.

We reserve the right to audit and charge additional premium if the war risk exposure changes. This coverage may be cancelled provided written notice is provided within 10 days of the termination date.

## Hazards

### **Educational Travel**

We will pay the benefits if a covered person is injured or becomes sick while traveling outside of his or her home country; up to the maximum period of coverage shown in the *Schedule of Benefits* under the medical expense benefit; and engaging in educational activities sponsored by you.

### **Exposure & Disappearance**

We will pay benefits if a covered person is injured due to exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which he or she was traveling.

A covered person will be presumed dead if he or she is in a vehicle that disappears, sinks, or is stranded or wrecked on a covered trip, or if his or her body is not found within one year of a covered accident.

### **Personal Deviation (Limited)**

The covered accident or sickness must take place during a personal deviation not to exceed 7 days while on a trip covered by the proposal.

“Personal Deviation” means: 1) an activity that is not reasonably related to the covered activity; and 2) not incidental to the purpose of the trip.

## Exclusions

We will not pay benefits for any loss or injury that is caused by or results from:

- intentionally self-inflicted injury; suicide or attempted suicide.
- war or any act of war, whether declared or not.
- a covered accident that occurs while a covered person is on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- piloting or serving as a crewmember in any aircraft (unless otherwise provided in the proposal).
- commission of, or attempt to commit, a felony.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (applicable to accident benefits only).
- the Covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred.
- riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
- travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be “controlled” by the Policyholder, if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year.
- commission of or active participation in a riot or insurrection.

In addition, we will not pay Medical Expense Benefits for any loss, treatment, or services resulting from:

- routine physicals and care of any kind.
- routine dental care and treatment.
- routine nursery care.
- cosmetic surgery, except for reconstructive surgery needed as the result of an injury.
- eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids.
- services, supplies, or treatment including any period of hospital confinement which is not recommended, approved, and certified as medically necessary and reasonable by a doctor, or expenses which are non-medical in nature.
- treatment or service provided by a private duty nurse.
- treatment by any immediate family member or member of the insured’s household. “Immediate Family Member” means a covered person’s spouse, child, brother, sister, parent, grandparent, or in-laws.
- expenses incurred during travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of your activity (unless personal deviations are specifically covered).
- medical expenses for which the covered person would not be responsible to pay for in the absence of this insurance. Expenses incurred for services provided by any government hospital or agency, or government sponsored-plan for which, and to the extent that, the covered person is eligible for reimbursement.

- any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual.
- custodial care.
- services or expenses incurred in the covered person's home country.
- elective treatment, exams or surgery; elective termination of pregnancy.
- expenses for services, treatment or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States.
- expenses payable by any automobile insurance policy without regard to fault.
- organ or tissue transplants and related services.
- Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation, whether United States federal or foreign law.
- Injury sustained while participating in professional or semi-professional sports.
- birth defects and congenital anomalies, or complications which arise from such conditions.
- Injury resulting from off-road motorcycling; scuba diving; jet or water skiing; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.

If we determine the benefits paid under the Policy are eligible benefits under any other benefit plan, we may seek to recover any expenses covered by another plan to the extent that the Insured is eligible for reimbursement.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

## What Are “Assistance Services”?

ACE provides comprehensive travel assistance services to its corporate and student travel program participants, with 24/7 access to the following travel assistance services.

### Medical and Personal Travel Assistance Services

- Live coordination of medically necessary evacuations or repatriation, repatriation of remains, medical referrals and case management reviews, replacement of eyeglasses or prescriptions.
- Scheduling of emergency travel arrangements for family members, traveling companions or escorts either to an injured person’s bedside or home.
- Financial, legal and communication services including emergency cash advances, emergency translation/interpretation service or message relays, attorney referrals, bail bond posting, lost document assistance and referrals to a local embassy or consul.

### Security Assistance Services

- On the ground security assistance in the event of a potentially life-threatening military or political event situation while traveling or studying abroad
- Crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling
- A secure, web-based system for tracking global threats and receiving location based risk intelligence.
  - ☑ Up to the minute travel alerts covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.
  - ☑ Real-time country specific trip briefs for intended travel destinations, including any safety and security issues for that city region or country, helpful security tips, plus any security precautions that should be adopted to avoid those risks.
  - ☑ Country specific health information including trip preparation advice and recommended medical facilities around the world.
  - ☑ U.S. State Department Travel Warnings

For an additional fee, ACE’s security specialists can provide other additional services for ACE clients. These services include, but are not limited to:

- Daily Intelligence Briefs: a daily in-depth analysis of global events that provides business managers with additional perspective on organizational impact.
- Weekly Pandemic Monitor: focused on infectious disease, changes in health policies and best practices in mitigation and planning for travelers health and safety
- Monthly Intelligence Forecast: provides a more predictive assessment of near term geopolitical, security and operational risks allowing better planning on emerging risks on a country basis.
- Travel Tracker Tool: interfaces with an organization’s travel itineraries and enables business managers to monitor, locate, and communicate with travelers; allowing alerts and other messages to be pushed directly to travelers via email, cell phone or text message.

If you have an agreement with an assistance provider other than ACE’s authorized assistance provider, we will recognize the service rendered by your assistance provider. Benefits for Covered Expenses will be payable to your assistance provider upon receipt of any required proof. Any payment made in good faith to your assistance provider will end our liability to the extent of the payment. No benefits will be paid for services rendered by your assistance

provider that are not included in the Covered Expenses listed in the proposal. Nor will we pay benefits for any fees, costs or expenses not covered under the policy.



## What Other Accident Products Are Available?

Motor vehicle accidents, accidents around the home or on the job, and other “accidental means” contribute to making accidental bodily injuries the fifth greatest cause of death in the United States.\* Serious injuries can have a devastating impact on the individuals and their families that survive them. That is why accident insurance is an important element in any employer’s benefit program. It can help to provide the critical financial security and resources necessary to deal with loss caused by an accident. ACE USA Accident & Health works with corporate customers of all sizes both domestically and internationally to customize accident insurance coverage to help protect their biggest asset: their employees.

### Worldwide Accident Insurance

ACE’s overseas network can service employees overseas as well as here in the United States. With a combination of locally admitted policies and a domestic policy, we can provide multinational companies with an insurance plan specifically tailored to meet their needs and those of their employee population. These plans conform to local legal requirements and many times provide terms and conditions of coverage at lower costs that are superior to stand-alone country programs.

### Business Travel Accident Insurance

ACE’s Business Accident insurance provides accidental death and dismemberment benefits for employees while traveling on company business, at the work site doing their job, or on a 24-hour basis for those key employees who must be available at all times to represent the company. Benefits can be written based on employee classification on a multiple of salary or flat dollar basis and may include benefits for accident medical expenses, disability, permanent total disability, coma, paralysis, and other additional benefits. Other coverage options include traveling in company-owned aircraft, piloting, felonious assault, war risk, bomb scare, relocation, and coverage for non-employee directors.

### Basic 24-Hour and “Carve Out” Accident Insurance

In lieu of the traditional double indemnity benefit offered by most life policies, ACE USA’s Accident & Health division can tailor an employer-paid accident program that matches the life benefit for accidental death that provides a schedule of benefits payable for accidental dismemberment or other accidental losses. These benefits are usually based on a percentage of the accidental death benefit. We may also include options allowing employees to purchase additional coverage for themselves or their eligible dependents at affordable prices.

### Voluntary Accidental Death & Dismemberment Insurance

For only pennies a day, employees can purchase high-limit, 24-hour accident protection for themselves and their families regardless of their health history. Benefits are payable in addition to any other accident insurance the employer may provide. With convenient payroll deduction and no participation requirements, this product can be an attractive complement to an employee’s benefit package at no cost to the employer. ACE USA Accident & Health can provide optional additional benefits that will allow employees to choose the plan best designed to help meet their need for financial protection based on their own individual lifestyles.

## Product Highlights

- A wide range of accident programs available on an occupational or non-occupational basis that can be packaged and administered as a single program.
- High-limit benefits available on a guaranteed issue basis with a selection of additional benefits and hazards designed to enhance the value of the product offering.
- Family plan coverage and survivor benefits available on employee-paid products.
- Customized corporate plans for multinational companies providing medical, accidental death and dismemberment, permanent total disability, emergency medical evacuation, and repatriation benefits.
- Worldwide assistance services programs for medical, travel, personal, or legal concerns.

*This information is only a brief description of the products available. Please contact ACE USA Accident & Health, and we will work with you to customize an insurance program that will best meet your specific circumstances. Product availability and plan design features including eligibility requirements, descriptions of benefits, exclusions, or limitations may vary depending on state laws.*

*\*Source: National Safety Council, Injury Facts®, 2011 Edition*

## About ACE

Since its inception in 1985, ACE has grown to be recognized as one of the world's leading providers of insurance, financial products, and risk management services. Through its strategic acquisitions and entry into the global market, ACE now has local subsidiaries in over 50 countries and operations in another 92.

ACE USA Accident & Health, a U.S.-based marketing division of the ACE Group of Companies, is headquartered in Philadelphia, Pennsylvania. We are committed to a market-driven philosophy—responding to the special needs of our customers with insurance solutions that provide stability in an ever-changing market. Our superior underwriting expertise and solid financial strength provide the competitive advantage we need to distinguish ourselves in that marketplace. We offer innovative solutions by partnering with other ACE businesses and teaming with specialty producers to provide a full range of global products and services.

We recognize that serious injuries can have a devastating impact on individuals and the families that survive them. That is why ACE USA Accident & Health's corporate accident and sickness portfolio includes a breadth of products flexible enough to meet the needs of small, mid-size, and large Fortune 1000 companies with multinational employee populations around the world. These programs are available on an occupational, non-occupational, or 24-hour basis and may be packaged and administered as a single program. They can help to provide the critical financial security and resources necessary to deal with catastrophic loss.

For more information about our products and services, please visit [www.aceaccidentandhealth.com](http://www.aceaccidentandhealth.com).

## The Advantages of Doing Business with ACE

### Innovation

Our entrepreneurial business philosophy and expert industry knowledge allow us to remain flexible in finding the *right* solution.

### Superior Solutions

We are dedicated, solutions-oriented professionals able to provide quick responses and expert handling of customer needs.

### Global Protection

The ACE global network can satisfy the insurance needs of companies operating worldwide.

### Financial Strength

Consistently high ratings that reflect our financial strength and our ability to meet our obligations to our customers.

A.M. Best	A+ (Superior)
Standard & Poor's	AA- (Very Strong)
Moody	A1
Fitch	AA-

## Glossary of Terms

Please note, certain words used in this document have specific meanings.

“Active service” means a covered person is either:

1. actively at work performing all regular duties either at his or her employer’s place of business or someplace the employer requires him or her to be;
2. employed, but on a scheduled holiday, vacation day, or period of approved paid leave of absence; or
3. if not employed, able to engage in substantially all of the usual activities of a person in good health of like age and sex and not confined in a hospital or rehabilitation or rest facility.

“Country of permanent assignment” means a country, other than a covered person’s home country, in which you require a covered person to work for a period of time that exceeds continuous days.

“Country of permanent residence” means a country or location in which the covered person maintains a primary permanent residence.

“Covered accident” means an accident that occurs while coverage is in force for a covered person and results in a covered loss or injury for which benefits are payable.

“Covered loss” or “covered losses” means an accidental death, dismemberment, or other covered injury.

“Covered person” means any eligible person and dependent for whom the required premium is paid.

“Dependent” means an insured’s lawful spouse ; or an insured’s unmarried child, from the moment of birth to age 19 (25 if a full-time student), who is chiefly dependent on the insured for support. A child, for eligibility purposes, includes an insured’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the insured or depends on the insured for financial support. A dependent may also include any person related to the insured by blood or marriage and for whom the insured is allowed a deduction under the Internal Revenue Code.

“Hazard” means the covered specific activities a covered person must be engaged in for benefits to be payable.

“Home country” means a country from which the covered person holds a passport. If the covered person holds passports from more than one country, his or her home country will be the country that he or she has declared to us in writing as his or her home country. Home Country also includes the covered person’s country of permanent assignment or country of permanent residence.

“Injury” means accidental bodily harm sustained by a covered person that results directly and independently from all other causes from a covered accident. The injury must be caused through accidental means. All injuries sustained by one person in any one accident, including all related conditions and recurrent symptoms of these injuries, are considered a single injury.

“Insured” means a person in a class of eligible persons for whom the required premium is paid making insurance in effect for that person. An insured is not a dependent covered under the policy.

“Trip” means your sponsored travel by air, land, or sea from the covered person’s home country. It includes the period of time from the start of the trip until its end provided the covered person is engaged in a covered activity or personal deviation if covered under the proposal.

### **IMPORTANT NOTICE**

Insurance policies providing certain health insurance coverage issued or renewed on or after September 23, 2010 are required to comply with all applicable requirements of the Patient Protection and Affordable Care Act (“PPACA”). However, there are a number of insurance coverages that are specifically exempt from the requirements of PPACA (See §2791 of the Public Health Services Act). ACE maintains this insurance is short-term, limited duration insurance and is not subject to PPACA.

ACE continues to monitor healthcare reform laws and regulations to determine any impact on its products. In the event these laws and regulations change, your proposal will be modified accordingly.

Please understand that this is not intended as legal advice. For legal advice on PPACA, please consult with your own legal counsel or tax advisor directly.