



ACE American Insurance Company
 (A Stock Company)
 Philadelphia, PA
 (Herein called We, Us, Our)

Travel Assistance Program

ATTENTION

In the event of a medical emergency call Europ Assistance immediately and reference plan code: 01AH585.

24-Hour Access

1-800-243-6124 toll free in the USA or Canada
1-202-659-7803 collect outside of the USA

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

When you call Europ Assistance, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to patient;
2. Patient's name, age, sex and policy number;
3. A description of the patient'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 patient had an accident.

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, Europ Assistance will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-800-243-6124 if you're inside the USA or Canada; or if you're outside the USA call collect at 1-202-659-7803.

For medical evacuation, repatriation or other services please call:

ACE Travel Assistance Program
 1-800-243-6124 (Inside the USA)
 1-202-659-7803 (Outside the USA Call Collect)
 OPS@europassistance-usa.com

To file a claim please contact:

Adventist Risk Management
 1-301-680-6867 or 1-301-680-6865
 1-301-680-6878 (FAX)

Mail claim to:
 Adventist Risk Management
 Attention: Claims
 12501 Old Columbia Pike
 Silver Spring, MD 20904
 Email: Claims@adventistrisk.org

In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with Europ Assistance USA 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, medical benefits verification and medical claims assistance.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.

This information provides you with a brief outline of the services available to you. These services are subject to the terms and conditions of the policy under which you are insured. A third party vendor may provide services to you. Europ Assistance 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 Europ Assistance are not employees or agents of Europ Assistance and the choice of provider is yours alone. Europ Assistance 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

Plan Number: 01AH585
Policyholder: General Conference Corporation of the Seventh-day Adventists and General Conference of Seventh-day Adventists and their affiliated organizations
Policy #: GLM N01060995
Assistance Provider: Europ Assistance USA

Europ Assistance 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