

Description of Maximum Benefit Amounts

This is a high-level list of benefits covered. For guidance in the event of a claim please contact International SOS (Intl.SOS).

Insured Persons	All groups listed above.	
Journey Definition	Any international business trip in connection with the Business including days added by the Insured Person for personal reasons.	
Medical and other expenses	Medical Expenses outside Country of Domicile	\$250,000
	Deductible	\$0 per covered Accident or Sickness
	Co-Insurance Rate:	100% of the Usual and Customary Charges
	Emergency Medical Benefits	Up to \$10,000
	Emergency Medical Evacuation Benefits	100% of Covered Expenses
	Repatriation of Mortal Remains	100% of Covered Expenses

Important Notice

This policy provides travel insurance benefits for individuals traveling outside of their home country. This policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA).

For more information about the ACA, please refer to www.HealthCare.gov.

Exclusions relating to Personal Accident and Business Travel

Business Travel Main Exclusions and Limitations

This policy does not cover:

- Any Journey taken against the advice of a Qualified Medical Practitioner, where the purpose of the Journey is to receive medical treatment or advice or where the purpose of the Journey is directly or indirectly related to a medical condition or situation known to exist by the Insured Person
- Expenses incurred for any elective treatment, surgery, health treatment, or examination, including services treatment or supplies that: (a) are deemed by CHUBB to be experimental, and (B) are not recognized and generally accepted medical practices in the United States.
- Expenses incurred due to pregnancy, childbirth, miscarriage, abortion, or any complication of any of these conditions.
- Expenses incurred as a result of the use by an Insured Person of non-prescribed drugs which cannot be legally obtained from a pharmacy
- Expenses incurred for any cosmetic surgery, except for reconstructive surgery need as the result of an injury

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| • Expenses for eyeglasses, contact lenses, hearing aids, examinations, or prescriptions for them. |
| • Expenses incurred as a result of suicide, attempted suicide or self-inflicted injury, other than for the Repatriation of Mortal Remains |
| • Any claim where an Insured Person has permanently resided or stayed for more than 180 consecutive days outside of their Country of Domicile |
| • Any costs incurred as a result of War, whether declared or not, in the Insured Person's Country of Domicile. |
| • Any loss as a result of the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for active service |

Important Information

Coverage is subject to the insurer's (Chubb's) terms and conditions and policy wording. Chubb accepts no responsibility for any advice given or information provided by third party service providers. This information is a brief description of the important features of this insurance program; it is not an insurance contract. It is not a guarantee of coverage or for payment of claims. Should any information in the attached be inaccurate, the insurer's terms and conditions and policy wording will prevail. The policy may be subject to change. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from providing insurance, including, but not limited to, the payment of claims. Travel assistance services are provided by INTL.SOS. Insurance benefits are underwritten by ACE American Insurance Group. ACE has acquired Chubb, creating a global insurance leader operating under the renowned Chubb name.