ACE INTERNATIONAL ADVANTAGE®

ACE EXECUTIVE ASSISTANCE® SERVICES

Trip planning, travel assistance and emergency response services are available to all ACE International Advantage[®] insureds, including their employees, volunteers and students. Please communicate this notice to your international travelers in order to provide them access and incorporate the registration process into your company's travel policy.



REGISTER NOW!

Visit www.acetravelapp.com to Register

To gain on-line and mobile access to ACE Executive Assistance® Services your international travelers must first visit us at www.acetravelapp.com and use your policy number below to register and create their personal profile.

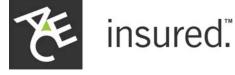
POLICY NUMBER: PHFD38303788

A One-stop Travel Tool

Your traveler can use the www.acetravelapp.com website to research the country they are traveling to and create a travel itinerary that will allow us to send you travel alerts based upon the destination. Printable wallet cards with our 800# travel hotline can also be obtained on the website.

Download the ACE Travel App

Your traveler can also take ACE Executive Assistance® Services mobile by downloading the ACE Travel App onto their smartphone. The trips and information that are registered on the web will appear on the traveler's mobile device automatically. If they enable Location Services on their smartphone, the ACE Travel App will push information to them based upon their current location.



SERVICES AVAILABLE

The following are just some of the services and information available to our insureds through our mobile app or at www.acetravelapp.com.

Trip Planning

- Immunization requirements
- Embassy locations
- Visa/Passport Requirements
- Culture and Etiquette
- Country Information
- Crime and Country Risk Levels

Travel Alerts

- Political Instability
- Union Strikes and Service Disruption
- Natural Disasters and Weather
- Crime, Terrorism or Disease Outbreaks

Security Services

- Political Evacuation
- Natural Disaster Evacuation
- Consultation Services
- Legal Assistance/Bail
- Emergency Travel Arrangements & Passport Replacement
- Interpretation/Translation

Emergency Assistance

- Emergency Medical Transport
- Hospital Admission Guarantee
- Emergency Medical Payment Advance and Guarantee
- Medical Monitoring and Referrals
- Doctor or Specialist Dispatch
- Medication and Eye wear Replacement
- Medical Evacuation and Repatriation
- Family Reunion Travel Arrangements
- Transportation Escort
- Return of Dependent Children and Travelling Companion
- Repatriation of Remains

Concierge Services

- Hotel, Car and Airline Reservations
- Restaurant Referrals
- Tee Times
- Personalized Retail Shopping Assistance



ACE Commercial Risk Services is an operation within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through retail agent and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com.

ACE USA is the U.S.-based retail operating division of the ACE Group, a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), a component of the S&P 500 stock index, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at www.acegroup.com/us.

CHUBB.

HOW TO REPORT YOUR CLAIMS

In the event of a claim, suit or loss under your Policy, contact your agent or broker. To report a claim, occurrence, accident, suit, loss or injury to us, in accordance with and as provided in the respective coverage parts of your Policy, please use any of the following methods, and please provide the information listed below, as well as any information your Policy requires:

EMAIL:

ChubbClaimsFirstNotice@chubb.com (This e-mail address is to be used for new claim reporting only.)

FAX:

(877) 395-0131 (Toll Free) (302) 476-7254 (Local)

PHONE:

(800) 433-0385 (Business Hours) (800) 523-9254 (After Hours)

MAIL:

Chubb North American Claims P.O. Box 5122 Scranton, PA 18505-0554

Please be sure to include the following information, in addition to any specific information required by the applicable coverage part:

- Policy Holder Name
- Policy Number
- Type of loss
- Date of Event
- Description of loss
- Insured contact name and details (phone, e-mail, etc.)
- Third Party contact name and details (phone, e-mail, etc.)
- Any other pertinent information available

If your policy includes Executive Assistance^Æ Services the following information pertains:

KEY CONTACT NUMBERS FOR EMERGENCY SERVICES

24 Hour Emergency Response Executive Assistance[®] Services

Emergency Medical, Personal, Travel Assistance, Emergency Political Evacuation and Concierge Services. Calling the numbers below will provide the caller access to the Executive Assistance Services. Calling the following numbers <u>does not</u> constitute the report of a claim, occurrence, accident, suit, loss or injury, as provided for in the respective coverage parts of your Policy.

To report a claim, occurrence, accident, suit, loss or injury to us, you must follow one of the methods set out above.

Executive Assistance Toll Free Inside U.S. and Canada: 1 (800) 766-8206

Executive Assistance Toll Free Outside U.S. and Canada IDD+800-0200-8888 (available from 40 countries)

Executive Assistance Collect Calls Outside the U.S. and Canada: 1 (202) 659-7777

Where Toll Free or Collect Calls are not available Executive Assistance Outside the U.S. and Canada: IDD 1 (202) 659-7777

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KIDNAP & EXTORTION CLAIMS REPORTING PROCEDURES

COMPANY NOTIFICATION

Notification must be made to the Company in compliance with the notice provisions of the policy. Notification should be made to:

Henry Minissale Chubb North American Claims <u>Business Mailing Address</u>: PO Box 5108, Scranton, PA 18505-0525

Office Phone #: 215.640.2641 Fax #: 1-866-635-5687 Cell Phone #: 215-518-1149

EMERGENCY RESPONSE

In the event of an actual or suspected incident that may be covered under this policy, immediate contact should be made to red24 at the 24 hour priority response number below:

red24 Phone Numbers:

+44 (0) 207 741 2075 + 1 877 781 6193

See detailed information sheet provided.

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What to do in a Kidnap and Extortion Crisis

In the event of a crisis incident that may be covered under the terms of the policy, red24's Crisis Response Management (CRM) Centre should be the first point of contact:

PHONE NUMBER(S): +44 (0) 207 741 2075 PHONE NUMBER(S): + 1 877 781 6193

red24's Crisis Response Management (CRM) Centre is staffed every hour of the day by multilingual staff. The CRM Centre can advise, assist or respond, depending on the situation/incident.

Notification to the CRM Centre is independent of, and does not supersede, policy requirements of notice to the Company.

The red24 Response Process

Initial Call

- red24 will take the details of the crisis
- Quote your policy number if possible
- Provide your contact details

Within the next hour...

- red24's security consultants will have assessed the situation and have made possible deployment decisions
- You will receive a call within an hour of your initial call

Strategy

- The security consultant will agree on a strategy for dealing with the early stages of the potential crisis
- red24 will stay in contact with the company and people involved in the crisis to ensure consistent information

In the event of an incident that may be covered under this policy, and whether or not red24 have been contacted, one of the following Company representatives are to be notified (in order of preference) in accordance with the terms of the notice requirements of this policy:

Chubb North American Claims Contact Information

Claims Contact	Business Contact Numbers	Business email address
Henry Minissale	Office Phone #: 215.640.2641	Henry.Minissale@chubb.com
	Cell Phone #: 215-518-1149	
	Fax #: 1.866.635.5687	

Business Mailing Address: PO Box 5108, Scranton, PA 18505-0525