Zurich HelpPoint

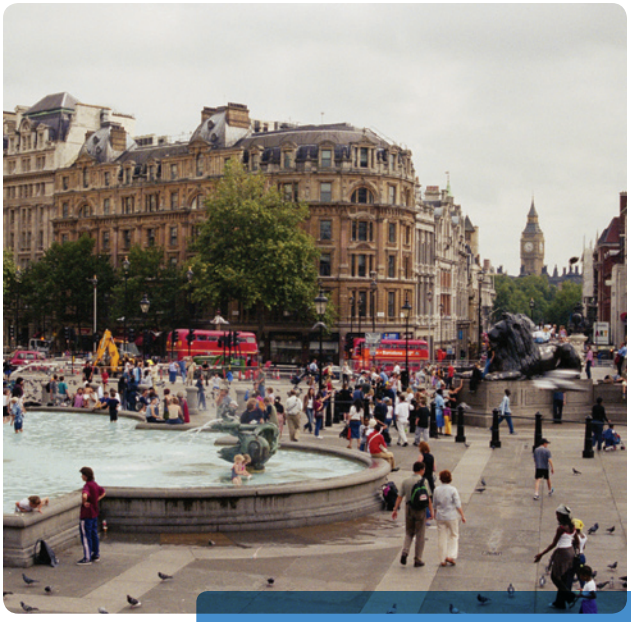
ZURICH®

Zurich Travel Assist®

A familiar standard of care
in an unfamiliar place







The ultimate goal:

Provide a familiar standard of care in an unfamiliar place.

A global approach to well-being

More employees are traveling across the country or around the globe and are often presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest and even lost personal belongings. Where can a traveler turn for assistance in a foreign land?

Enter: Zurich Travel Assist®, a global travel assistance coverage from Zurich. As an enhancement to your business travel or 24-hour Accidental Death and Dismemberment insurance from Zurich, our travel assistance program offers business and vacation travelers peace of mind…once they arrive at their destination and before they go. The program puts you in touch with a network of providers that can address the medical, security, legal, information and personal assistance needs of travelers. So if you become seriously ill, need a prescription refilled, require a legal referral or lose your travel tickets when traveling 100 miles or more from home, we can assist you. And to help you prepare before your trip, the program also provides access to essential information such as physician and hospital information, medical evacuation/ repatriation, security services, travel advisories, weather forecasts and immunization requirements.



Make yourself at home – anywhere in the world

Zurich Travel Assist is a medically based travel assistance program that focuses on providing positive medical outcomes to sick or injured travelers. As a member of the International Assistance Group, World Travel Protection Canada Inc., the administrator of Zurich Travel Assist, can respond to medical and legal emergencies throughout the world. With over 6,100 dedicated professionals working around-the-clock, the International Assistance Group network provides a local presence with a global reach, bringing a network of physicians, hospitals, clinics, medical transportation companies and other emergency professionals to you when you need them. With a sophisticated, 24-hour call center and global communications network, Zurich Travel Assist's multilingual staff of physicians, nurses, travel assistance specialists and assistance coordinators have the resources to get you the medical, legal, information, security or personal help you need or offer an interpreter on your behalf — any time of the day, every day of the year.

A world of services

Medical assistance

Emergency medical referrals – Zurich Travel Assist will provide the name, address and telephone number of physicians, hospitals and clinics for the area in which you are traveling. When possible, the medical provider referred by Zurich Travel Assist will be able to speak your language.

Medical monitoring – When Zurich Travel Assist is notified of a medical emergency, its multilingual staff will establish contact with the local attending physician and assist with arranging appropriate care. We will maintain contact with the attending physician and with your family and business associates until the situation is resolved and you are able to resume traveling.

Medical evacuation – In the event a local hospital, medical facility or clinic is not able to provide you with medical care comparable to western medical standards, Zurich Travel Assist will arrange and cover the cost of your transportation to the nearest hospital or medical facility that can provide such care.

Medical repatriation – Once you have sufficiently recovered from an illness or injury to travel in a non-scheduled commercial air flight or regularly scheduled air flight with special equipment and/or personnel, we will arrange and cover the cost of your transportation to your principal residence or the country where you are currently assigned.

Non-medical repatriation – Once you have sufficiently recovered to travel in a regularly scheduled economy class flight, we will pay for the increase in cost to change the travel date and/or an upgrade in the seating at our discretion.

Hospital admissions and medical payments – If you are having difficulty in making payment arrangements for admission to a hospital or medical provider, we will facilitate admission with a satisfactory guarantee of reimbursement from you. We will debit your credit card and arrange for you to obtain the funds.*

Prescription assistance – In the event you have forgotten your medication, Zurich Travel Assist can help arrange for a refill of your prescription and will help locate what you need locally and arrange delivery, where permitted by law.

Visit to hospital – If you are expected to be hospitalized for more than seven days and request to have a friend or family member at your bedside, Zurich Travel Assist will arrange and cover the cost of economy round-trip transportation for one.

Return of child – If your child under the age of 19 is left unattended as a result of an illness or injury, Zurich Travel Assist will arrange and cover the cost of economy transportation for their travel home. We will also provide an attendant for a child who cannot travel alone.

Return of companion – If your traveling companion must forfeit or change reservations for airline tickets as a result of your illness or injury, Zurich Travel Assist will pay the lesser of the change fee or for one-way economy transportation.

Return of remains – In case of death, Zurich Travel Assist will provide for the local preparation of the body to return the remains for burial, including travel clearances, authorizations and standard shipping container to its country of destination.

Information assistance

Passport and visa information – We can inform you of visa and passport requirements for any destination and assist you in obtaining necessary documentation.

Weather, cultural and exchange information – Zurich Travel Assist can provide you with the latest weather forecasts for major cities, inform you about important cultural events around the world and advise you on daily exchange rates for world currencies.

Inoculation and immunization – Zurich Travel Assist provides current information, obtained from the Centers for Disease Control and the U.S. Department of State, Bureau of Consular Affairs, regarding inoculation and immunization requirements around the world.

Security assistance

Global database – Receive online access to location-specific intelligence, including active and archived alerts, city and country intelligence and interactive maps.

Travel advisories – Zurich Travel Assist can inform you of the latest available travel advisories, including crime alerts and areas of instability, for countries worldwide.

A direct contact – Dial our security crisis center 24/7/365 to get the latest updates.

Evacuation and consulting – Ask us about how we can best prepare you in the event you need to be evacuated for security reasons.



Personal assistance

Lost baggage services – Zurich Travel Assist will advise you and provide message service to assist you in locating lost luggage.

Translation and interpretation – Zurich Travel Assist's staff of multilingual assistance coordinators can help you with foreign language problems over the telephone or provide the name, address and telephone number of local translation services.

Emergency messaging – Zurich Travel Assist can send or receive emergency messages on your behalf.

Emergency ticket replacement – If your travel tickets are lost or stolen, Zurich Travel Assist will help you obtain new tickets through the appropriate carrier.

Lost document replacement – Zurich Travel Assist will assist you in locating lost documents and other important personal items by contacting hotels, airlines and government authorities.

Emergency advance of funds – Upon your request, Zurich Travel Assist will provide funds with a satisfactory guarantee of reimbursement. We will debit your credit card and arrange for you to obtain the funds in local currency.*

Return of vehicle – If you have to leave a rented or privately owned vehicle stranded because of an illness or injury, Zurich Travel Assist will arrange for its proper return.



Legal assistance

Legal referral – Zurich Travel Assist can assist you in locating a lawyer in the area in which you are traveling. Where possible, the referred lawyer will be able to speak your language.

Advance of bail – Zurich Travel Assist will facilitate bail with satisfactory guarantee of reimbursement from you. We will debit your credit card and arrange for you to obtain funds, where permitted by law.*

** Zurich Travel Assist may pass on the service fee charge for the transaction.*

Eligibility and coverage terms under Zurich Travel Assist are provided for you in your group policy. Refer to the group policy to determine when you and/or your family members are covered.

Please consult your benefits department for further details and limitations.

Limitations

No transport or service will be covered unless you contact Zurich Travel Assist prior to the transport, the attending physician approves, if applicable, and Zurich Travel Assist pre-authorizes the transport or service.

Exclusions

We will not provide coverage for you, or your family, if applicable, if any of the following applies:

- the coverage is excluded from your policy; or
- the covered trip was taken for the specific purpose of securing medical treatment; or
- the illness or injury requiring medical treatment resulted from being under the influence of any controlled substance, unless the controlled substance was prescribed by a physician and was taken in accordance with the prescribed dosage; or
- any local, state, country or international law that prohibits the provision of the transportation or service under this coverage; or
- we did not pre-authorize the transportation or services; or
- if the illness or injury requiring the medical services resulted from being intoxicated as defined under the Travel Assist coverage.

With respect to a medical evacuation, the medical care which is being provided will be consistent with western medical standards or it is medically necessary to transport you to another hospital or medical facility (we have the sole discretion to make that determination). With respect to medical evacuation or repatriation, we will solely determine if the medical evacuation or repatriation is not appropriate.

Right of recovery – We have the right to recover benefits which we have paid if you or the group policyholder recovers the expenses from a third party. We will be reimbursed from the recovery and we have a lien against that recovery. We have the right to recover any benefits from you for transportation and/or expenses which were not covered under the Zurich Travel Assist plan.

Aggregate limit of liability – The benefits under the Zurich Travel Assist program may be subject to an aggregate limit for any one accident. Refer to the group policy for applicability.

Zurich

800 263 0261
www.zurichna.com/travelassist

Coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers. This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

This is intended as a general description of certain types of insurance and services available to qualified customers through World Travel Protection Canada Inc. ("WTP"). WTP operates as a third party travel insurance administrator for Canadian life insurance companies and property and casualty companies, including Zurich Insurance Company Ltd, and is expanding its travel assist capabilities internationally.

Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by World Travel Protection, a member company of the Zurich Financial Services Group.

©2011 Zurich American Insurance Company

A1-13946-J (08/11) 11-2235

ZURICH®

Because change happenz®