



ZURICH[®]

Travel Assist[®] Services

Part of the Accidental Death & Dismemberment Plan for Employees of Montefiore MV Operations Inc. • GTU 5626271

Zurich Travel Assist[®] is a comprehensive travel assistance program offering you benefits and services when traveling 100 miles or more from your residence.

You can access the Travel Assistance Plan by calling 1-800-263-0261 from the U.S. or Canada; and collect from anywhere else in the world at +1-416-977-0277 and reference Montefiore MV Operations Inc., policy number GTU 5626271; or log on to the Travel Assist[®] web site at www.zurichtravelassist.com.

Zurich Travel Assist[®] Services include the following:

Medical Assistance

- Medical Evacuation/Repatriation*
- Non-Medical Repatriation*
- Visit to Hospital by Family or Friend*
- Return of Children/Traveling Companion*
- Repatriation of Remains*

Information Assistance

- Passport & Visa Information
- Weather, Cultural & Currency Exchange
- Embassies and Consulates (Addresses and Telephone Numbers)
- Travel Advisories
- Inoculation & Immunization

Personal Assistance

- Lost Baggage Service
- Translation & Interpretation
- Emergency Messaging
- Emergency Ticket Replacement
- Lost Document Replacement
- Emergency Advancement of Funds
- Return of Vehicle

Legal Assistance:

- Legal Referral
- Advance of Bail

* The program will cover certain costs associated with these travel services, subject to the stated limitations.

Visit the Zurich Travel Assist[®] website: <http://www.zurichtravelassist.com>

Features Include:

- Information on Services Provided
- Travel Risk & Security Information including country intelligence, security advice, travel health and Identity Theft
- Printable Membership Card
- Contact Information

Download the Travel Assist App:

- Designed to prepare and assist traveling insureds and their families
- Features an itinerary that will keep you up-to-date with the latest news and events that may affect your travel
- Features travel information
- Risk ratings
- Security intelligence

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.

For further information, contact your local Human Resources Representative.

Note: This document is intended to highlight some of the services provided. The services indicated above are subject to certain restrictions, exclusions and limitations. The specific terms and conditions of the services are contained in the Policy. If a conflict should arise between this document and the Policy, the terms and conditions of the Policy will govern.

Zurich

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The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

Insurance 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 licensed surplus lines brokers.

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 banks, 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 Zurich Financial Services Group.

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