

STATE OF NORTH DAKOTA EMPLOYEES FOREIGN (OUT OF STATE/OUT OF COUNTRY) TRAVEL

Workers Compensation:

Under North Dakota law, employers are required to secure and have in place workers compensation coverage for its employees. These requirements of North Dakota law continue even when employees leave this State and travel to another state or foreign country. The laws of other jurisdictions may also require employers to secure coverage. Questions arising from the extraterritorial application of North Dakota's compulsory workers compensation laws are addressed in detail by statute and implementing administrative rule.

Employees that travel out-of-state for a period of **30 days or less** generally continue to be deemed to regularly work at or from employment principally localized in this state. This principal applies to foreign travel as well as travel to other states. If travel outside the country extends **beyond 30 days**, additional information on the existence of a workers compensation system in that foreign jurisdiction is necessary. See [Risk Management's website](#) for more information and resources on this process.

To report a work related injury that occurs out of country, state employees must follow the same procedures that have been established for other work related injuries and as set forth in [Risk Management's Workers Compensation Program](#).

ACE International Advantage Insurance:

In addition, the Risk Management Fund purchases insurance coverage for state employees traveling out of the country on official state business. The primary purpose of this policy is to cover potential liability exposures that may arise from a state employee travelling out of the country. However, the policy package offers other areas of coverage such as:

- commercial general liability
- commercial automobile liability
- kidnap and extortion
- accidental death and dismemberment
- employers responsibility

General information about the insurance can be found at [ACE International Advantage](#).

NOTE that the information posted on the ACE website may reference coverage for various groups, such as students. However, this policy ONLY applies to state employees as outlined above.

An employee may be responsible for costs/out-of-pocket expenses associated with an injury if the coverage requirements as outlined above have not been met. Costs/out-of-pocket expenses may be submitted to your personal health insurance.

Other Resources via ACE International Advantage:

- Executive Assistance Services – suite of emergency and travel assistance services
 - [ACE Travel App](#) – website and mobile application of Executive Assistance Services
 - ★ To access the smartphone app and/or website, each employee registers with the policy number and by creating a unique ID and password
 - [Europ Assistance](#) – vendor for emergency medical and travel assistance services
 - [red24](#) – vendor for kidnap and extortion, security and travel services
 - ★ To access the website, each employee registers with the registration code and by creating a unique ID and password
- How to Report a Claim

[Attachment](#) provides an overview and instructions for the above.

Contact Risk Management for the following information:

- Policy Number
 - red24 Registration Code
 - Printable Wallet Identification Cards and Passport Stickers; Also Accessible Through Travel App
-

U.S. DEPARTMENT OF STATE

Register with the [Smart Traveler Enrollment Program \(STEP\)](#) to receive the latest country –specific travel updates and information, including travel warnings and alerts; fact sheets; assistance in the case of an emergency; and other tips for travelling abroad. www.travel.state.gov

COMMERCIAL RISK SERVICES

EXECUTIVE ASSISTANCE SERVICES

Commercial Risk Services ACE Executive Assistance® Services, a benefit that complements the International Advantage® Package Policy, combines online and live services to address emergencies faced by those who travel outside of their home country on business, with non-profit organizations or as part of educational institution programs.

Product Description

- Round-the-clock travel assistance services for employees and volunteers when traveling or working outside their home country
- Provided through preeminent global assistance firms, Europ Assistance USA and iJET Intelligent Risk Systems
- Live travel assistance services available 24/7
- Includes emergency medical and political evacuation or repatriation
- Unlimited access to travel assistance services through the ACE Travel AppSM or www.acetravelapp.com
- For more information, visit www.aceadvantage.com

Minimums

- Included at no additional premium with International Advantage Employers Responsibility Coverage

Features/Limits

Live in-language assistance when an emergency strikes

Medical Assistance Services

- Emergency Medical Evacuation and Repatriation (\$1 million policy limit)
- Emergency hospital admission deposit up to USD \$10,000
- Medical monitoring
- Dispatch of doctor or specialist as needed

Personal and Legal Assistance Services

- Pre-trip medical referral information
- Emergency medication
- Lost document assistance
- Emergency cash advance of up to USD \$1,000
- Embassy and Consular Information
- Local attorney introduction
- Translations & Interpreters

Travel Assistance Services

- Emergency transportation arrangements for traveling companion and return of rented vehicle when employee or volunteer is hospitalized or evacuated



insured.™

Features/Limits

Concierge Services

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

Emergency Political Evacuation and Repatriation

- Priority access to iJET emergency evacuation services
- Automatic political evacuation coverage to reimburse a covered policyholder's costs (\$2,500 per covered person per event, up to \$10,000 policy limit)
- Repatriation to country of which employee or volunteer is resident/citizen, when necessary

ACE Travel AppSM Services and Benefits

- Cutting-edge mobile app that offers trip planning, real-time country alerts, travel assistance and emergency response services at the push of a button
- Printable ID cards and country research also available at www.acetravelapp.com
 - ACE Travel AppSM operates on all major devices
 - Ability to filter and customize alerts
 - Mapping of hospitals and embassies
 - Real time alerts that are relevant to your travel plans

Typical Client Profile

- Employees engaged in temporary travel outside their home country, including accompanying spouse, children or other companion(s)
- U.S. expatriate employees
- Non-profit volunteers traveling outside of their home country
- Multinational employees living outside their home country

Restricted Classes

- N/A

Submissions

- Global Presence: ACE global network of underwriting and claims professionals in more than 140 countries, staffed with underwriting and claims professionals thoroughly familiar with local languages, pertinent regulations and customs
- Exclusive Focus on International Business: Handling overseas exposures of U.S.-based companies is our only business, with foreign casualty underwriters located in 21 major U.S. cities
- Financial Strength: ACE consistently receives among the highest ratings for financial strength from the industry's principal rating agencies
- Exceptional service to brokers and clients, from consultation through proposal, policy issuance, implementation and claims management

The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms and conditions. Insurance is provided by ACE American Insurance Company, Philadelphia, PA or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

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 agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information can be found at www.acecrs.com



Executive Assistance® Services Around the Clock Protection

When Persons Covered under your ACE Policy Travel Or Temporarily Are Assigned Outside Their Home Country

This document provides an explanation of Executive Assistance® Services, as well as other proprietary information regarding how to access and use these Services. This document is designed for ACE Policyholder program administrators, risk managers

OVERVIEW OF SERVICES

Your International Advantage® Package Policy or Controlled Master Program includes ACE Executive Assistance® Services, at no additional premium.

A benefit that complements the International Advantage® Package Policy or Controlled Master Program coverage plan, Executive Assistance® Services are designed to provide your covered employees, volunteers, students and chaperones, who travel outside their home country on covered trips, with

- ✓ e-Services that include pre-trip security, health and travel information
- ✓ Live Services while they are traveling that include 24 hour access to global providers of emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation, and concierge services

Through pre-eminent global service providers, ACE has created a unique and proprietary combination of online and live services designed to address emergencies faced by those who travel outside their home country on business, with non-profit organizations or as part of educational institution programs. Executive Assistance® Services are a key component of the international risk management solutions ACE delivers to our customers.

Executive Assistance® **identification (“ID”) cards and Passport Stickers are available online to ACE Policyholders and their covered employees, volunteers, students and chaperones** through www.aceExecutiveAssistance.com, as PDF documents that can be downloaded and printed at the convenience of ACE policyholders as frequently as needed.

Use of this information services, including access to the password protected website provided as part of Executive Assistance® Services, is intended solely for covered employees, volunteers, faculty, students and chaperones. Misuse of this information, including the proprietary telephone numbers, the Plan No. and the e-Services ID and Password shall be the responsibility of the ACE Policyholder.

HOW TO ACCESS LIVE SERVICES

Worldwide Telephone Access*

Call Europ Assistance® USA from anywhere in the world 24 hours a day/7 days a week for Medical and Political Evacuation Emergencies, for Emergency Travel, Legal and Personal Assistance Services, and for Concierge Services. Europ Assistance® professionals will connect policyholders with iJET Intelligent Risk Systems for emergency political evacuations

- **IDD + 800 0200-8888 toll free outside U.S. and Canada**
(available from 40 countries, check www.aceExecutiveAssistance.com for complete list of countries)
- **1 + (202) 659-7777 collect outside U.S. and Canada**
- **IDD + 1 + (202) 659-7777 direct dial outside U.S. and Canada**
- **1 + (800) 766-8206 U.S or Canada**

e-Services*

Information about Executive Assistance® Services, as well as online access to **Country and City-specific Security Reports and Health Information, Traveler ID Card PDF and Passport Sticker PDF**, as well as other useful **Global Travel Information** are available through a proprietary password protected website. There are no restrictions to the number of times a policyholder and covered persons may access this website www.aceExecutiveAssistance.com (see ACE Policyholder's administrator for Log on ID and Password)

INFORMATION TO HAVE WHEN CONTACTING EUROP ASSISTANCE USA

For Medical Emergencies

Please be prepared with the following information

1. Name of caller, phone/fax no., relationship to patient
2. Patient's name, age, sex
3. Description of patient's condition
4. Name, location and phone number of hospital
5. Name and phone number of treating doctor; where and when treating doctor can be reached
6. Health insurance, workers' compensation and auto insurance information (if involved in an auto accident)
7. Policy Plan No. (see ACE Policyholder's administrator)
8. Name of Insured

For Political Evacuation Emergencies

Please be prepared with the following information

1. Name of caller, phone/fax no., relationship to evacuee(s)
2. Evacuee(s) name, age, sex
3. Description of political emergency and reason for evacuation
4. Name, location and phone number where evacuee(s) can be reached
5. Policy Plan No. (see ACE Policyholder's administrator)
6. Name of Insured

HOW EXECUTIVE ASSISTANCE® WORKS

Medical Assistance Services* - Live Service

All services and payments must be arranged and pre-approved by Europ Assistance. Medical evacuations and repatriations must be ordered by a legally licensed physician and approved by a Europ Assistance designated physician to certify that the severity of the injury or sickness warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible. If covered person is seriously ill or injured and cannot call, he/she must contact Europ Assistance as soon as he/she is able.

- **Hospital Admission Deposit**
Europ Assistance will either guarantee the payment of or wire any required emergency hospital admission deposit up to USD\$10,000. It is the responsibility of the Policyholder or covered employee, volunteer, student or chaperone to repay deposit to Service Provider within 45 days (without interest).
- **Medical Monitoring**
Europ Assistance will monitor covered person's condition when hospitalized abroad and will use best efforts to report the condition of the covered person regularly to a person designated by him/her.
- **Dispatch of a Doctor or Specialist**
When Europ Assistance determines, based on information available to them, that the covered person's condition cannot be adequately assessed to evaluate the need for evacuation, Europ Assistance will dispatch a doctor or specialist to location of the covered person. ACE will pay the cost of the doctor's or specialist's travel to the location of the covered person, but does not pay the cost of any medical services rendered by the doctor or specialist at the location.

- **Emergency Medical Evacuation and Repatriation**

If Europ Assistance determines adequate medical facilities are not available locally, Europ Assistance will arrange and ACE will pay for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities.

If Europ Assistance determines that it is medically necessary to repatriate the covered person to a facility in the country of residence or citizenship of the covered person, following stabilization, Europ Assistance will arrange and ACE will pay for repatriation under medical supervision, if necessary.

Europ Assistance will arrange and ACE will pay the cost of one family member or other traveling companion to continue to accompany the covered person during his/her evacuation or repatriation, limited to the cost of the airfare, and an incidental expense maximum of USD \$300 per day, and USD \$5,000 maximum for any one occurrence.

Personal and Legal Assistance Services* - Live Service

- **Pre-Trip Medical Referral Information** *to multi-lingual doctors and/or addresses/phone numbers of hospitals* Europ Assistance will provide pre-trip referral information to covered persons regarding countries and regions to be visited, including local multi-lingual doctors and/or addresses and phone numbers for hospitals.
- **Emergency Medication** *arrangements and transportation* Should a covered person require prescription medication that is not available locally, Europ Assistance will make arrangements for the transportation of such medication, when possible and legally permissible, upon the request of the prescribing physician.
- **Embassy and Consular Information**
Europ Assistance will provide covered persons or their traveling companions with contact information for embassies and consulates worldwide.
- **Lost Document Assistance**
Europ Assistance will assist with obtaining replacements if a covered person loses important travel documents while traveling, including passport and credit cards. ACE does not pay the cost of obtaining such replacements.
- **Emergency Cash Advance**
Europ Assistance will, whenever possible, provide covered persons with a cash advance of up to USD\$1,000 in local currency for emergencies.
- **Legal Access**
Europ Assistance will provide covered persons with an introduction to local attorneys. Assistance also will be provided, but not the cost of, to obtain bail bonds in those areas where such bonds are customarily issued.
- **Translations & Interpreters**
Europ Assistance will provide personal emergency translation services, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, the covered person is responsible to pay locally the cost of such interpreter services.

Travel Assistance Services* - Live Service

When Europ Assistance hospitalizes or evacuates a covered person and a traveling companion's air ticket is no longer usable, Europ Assistance will arrange for, but not pay the cost of, one way air transportation for the companion to the original departure point, or to their residence.

Emergency Political Evacuation Services* - Live Service

ACE Policyholders have priority access to the emergency political evacuation services of iJET Intelligent Risk Systems, a leading provider of global risk management services. Policyholder will work directly with iJET and all billing for this service will be between iJET and the organization or individuals who are requesting evacuation. All services and payments must be arranged and pre-approved by Europ Assistance and iJET Intelligent Risk Systems. Evacuations and repatriations must be ordered by

an authorized representative of the Insured to certify that the severity of the political situation warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible.

Concierge Services* - Live Service

Europ Assistance® USA provides worldwide concierge services to ACE Policyholders and their covered persons including: Pre-Trip Assistance, Destination Profiles, Epicurean Needs, Event Ticketing, Floral Services, Tee Time Reservations, Hotels Accommodations, Meet and Greet Services, Personalized Retail Shopping Assistance, Procurement of Hard-to-Find Items, Restaurant Referrals and Reservations, Rental Car Reservations and Airline Reservations. To access these services, call Europ Assistance using the proprietary numbers provided in this document.

e-Services - Online Security and Health Information*

Online worldwide security and health information services are provided through Europ Assistance USA and iJET Intelligent Risks Systems. Powered by iJET, the online Executive Assistance® security information includes rich and dynamic security content for more than 180 countries and more than 200 cities worldwide. ACE Policyholders with Executive Assistance® Services and their covered persons can select Information at a region, country or city level. Detailed reports include an overall security rating across six key categories, security alerts, the latest security, health and exit/entry information, key local contact numbers and a map. Top 8 Alerts Report also available. Powered by Europ Assistance, the online Executive Assistance® global health information includes country-specific information. To access e-Services, go to www.aceExecutiveAssistance.com (see ACE Policyholder's administrator for Log in ID and Password)

ABOUT OUR SERVICE PROVIDERS

Europ Assistance® USA - Worldwide Network and Capabilities

Europ Assistance USA (EA) is the US branch of Europ Assistance. Europ Assistance USA (EA) relies on the most comprehensive worldwide network of Agents and Offices to provide medical and other assistance services anytime and anywhere. Founded in 1963, the Europ Assistance network includes 34 assistance centers open 24/7, and 183 agent offices, making EA locally present in 208 countries and territories with access to over 850,000 medical and technical professionals. Professionally organized, thoroughly equipped with countless resources, Europ Assistance is dedicated to helping people in both exceptional and everyday situations, anytime, anywhere. Generali Assicurazioni, a Global 500 company, wholly owns Europ Assistance. Generali is one of the largest insurance companies in the world, with assets totaling more than 100 billion dollars. This prestigious shareholder gives Europ Assistance the benefit of stable and long-term investment potential. Generali considers assistance services essential and uses them extensively to enhance its own products.

iJET Intelligent Risk Systems

iJET Intelligent Risk Systems is a leader in business resiliency, helping multinational organizations to protect and respond to global threats. iJET was incorporated in 1999 with a mission of protecting international travelers through the use of technology and intelligence. That mission has evolved and broadened through the development of our Worldcue® Global Control Center, integrating world-class open source intelligence with patented technology and an emergency communications center to help multinational corporations and organizations to protect their people, facilities and supply chain assets. iJET helps clients monitor, protect against, and respond to operating threats around the world.

ACE Foreign Casualty, a division of ACE USA, specializes in providing International Advantage® foreign insurance programs and specialty products to small, mid-sized and large U.S.-based companies and organizations. Insuring overseas risk is our only business. For more information on International Advantage®, visit www.aceadvantage.com.

ACE USA, the retail U.S.-based operating division of the ACE Group, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. Additional information can be found at: www.aceusa.com

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

ACE INTERNATIONAL ADVANTAGE

ACE EXECUTIVE ASSISTANCE SERVICES

The ACE Travel AppSM is a cutting-edge travel tool developed specifically for U.S.-based businesses and non-profit organizations with employees or volunteers traveling and conducting business overseas. Offered through ACE's Executive Assistance[®] Services, the mobile application provides ACE International Advantage[®] customers with information essential to the planning of any international trip. By consolidating information and function into one state-of-the-art technology app, users can receive travel information when and where they need it most.

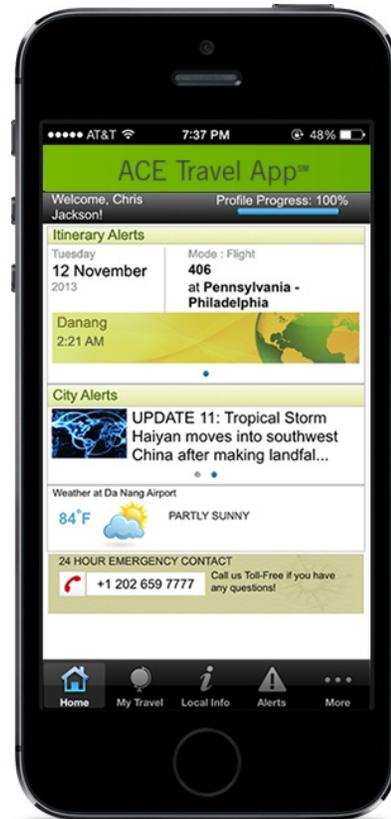
ACE Travel App Services

When connected to a mobile network, available services include:

- Country Research
- Travel Alerts
- Security Services
- Emergency Assistance
- Concierge Services

ACE Travel App Benefits

- ACE Travel App operates on all major devices
- Call me back feature
- Receive real-time alerts that are relevant to your travel plans
- Quality aggregation of the country information
- Traveler can filter the alerts to meet their needs
- Mapping of hospitals and embassies
- Seamless integration between web and mobile devices; enter travel information once



Visit marketing.acetravelapp.com to learn more.



insured.™

The above is a product summary only. The insurance policy actually issued contains the terms and conditions of the contract. Insurance is provided by ACE American Insurance Company, Philadelphia, Pa., or, in some jurisdictions, other insurers within ACE Group. All products may not be available in all jurisdictions. Surplus lines insurance sold only through licensed surplus lines producers.

ACE USA is the U.S.-based retail operating division of 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, 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.

©2015

617447 03/2015

ACE TRAVEL SMART DOWNLOAD INSTRUCTIONS

Your Company has chosen ACE to provide your Business Travel Insurance. As a member you have access to our handy smartphone app, Travel Smart.

Travel Smart is designed to help you stay one step ahead while on the move, providing pre-travel advice and alerts directly to your phone. It also enables your employer to send you messages, such as changes to your itinerary, or emergency alerts and can also help them to locate you if you have been involved in an accident or have been taken ill suddenly anywhere in the world.

The following instructions help you download, install and register to use the app.

To download the app to your phone or tablet

1. Download the app appropriate for your device below:



2. One-time registration process - once you've downloaded the app you can complete the one-time registration process within the app by clicking on "Sign Up" below the login button. You will be prompted for:
 - your name and email address and
 - your company policy number.Alternatively you can register online at: app.acetravelsmart.com
3. Once the app is downloaded and your registration complete you will receive a final email to verify and activate your profile. From your smartphone, click the link within the email and follow the instructions to activate your profile.
4. Tap on the ACE Travel Smart app icon and sign in using your email address and password you created during the registration process.
5. Now simply tap on "A New Trip" at the next screen and select a first destination to begin using the ACE Travel Smart app for the first time.

We hope you enjoy using ACE Travel Smart.

Important note

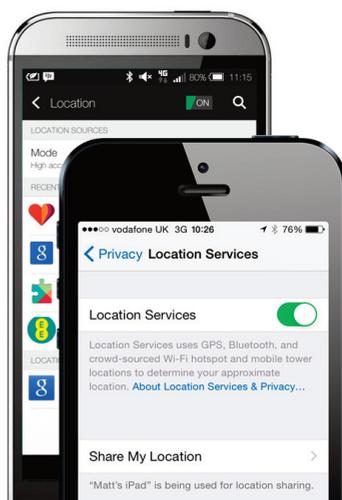
A key benefit of Travel Smart is the ability to find you in an emergency. It is therefore important that you allow 'location services' after installing the app.

IOS / iPhone users

To check, go to 'Settings', then 'Privacy' and you should see location enabled. We also recommend that you ensure that 'Location Services' are set to 'Always' so you can be located in an emergency but you can turn this off when you are not travelling on business.

Android users

To ensure location sources are turned on, select 'Settings' then 'Location'.



Technical Support

For technical support, contact vendor Intrepid 24/7, a division of Ingle International Inc.

e: support@intrepid247.com



insured.™

Emergency Medical and Travel Assistance Services

Provided through Europ Assistance USA

Leading global emergency travel services provider
208 countries and territories covered worldwide
24 hour multi-lingual professionals

Call Toll Free 24 hours a day/7 days a week

IDD + (800) 0200-8888

toll free outside U.S and Canada¹

1 + (800) 766-8206

toll free in U.S and Canada

1 + (202) 659-7777

collect outside U.S. and Canada

IDD + 1 + (202) 659-7777

direct dial outside U.S and Canada

¹for list of countries where available see
www.aceExecutiveAssistance.com

Political Evacuation Emergencies

Please Be Prepared with the Following Information

1. Name of caller, phone/fax, relationship to evacuee(s)
2. Evacuee(s) name, age, sex
3. Description of political emergency and reason for evacuation
4. Name, location and phone number where evacuee(s) can be reached
5. Policy Plan No. 01 SP 585
6. Name of Policyholder

Medical Emergencies

Please Be Prepared with the Following Information

1. Name of caller, phone/fax, relationship to patient
2. Patient's name, age, sex
3. Description of patient's condition
4. Name, location and phone number of hospital
5. Name and phone number of treating doctor; where and when treating doctor can be reached
6. Health insurance, workers' compensation and auto insurance information (if involved in an auto accident)
7. Policy Plan No. 01 SP 585
8. Name of Policyholder

International Direct Dial (IDD) Prefix for Dialing to U.S.

IDD (code of country from which you place call) + 1 (U.S. Country Code) + Area Code + Phone Number ~ wait for a second tone

Afghanistan - 00	Croatia - 00	Indonesia - 00	Mozambique - 00	Singapore - 00
Albania - 00	Cuba - 119	Iran - 00	Myanmar - 00	001, 002, 008, 012, 013, 018
Algeria - 00 ~	Cyprus - 00	Iraq - 00	Namibia - 00	(019 if using VoIP)
Andorra - 00	Czech Republic - 00	Ireland - 00	Nauru - 00	Slovakia - 00
Angola - 00	Denmark - 00	Israel - 00	Nepal - 00	Slovenia - 00
Anguilla - 011	Djibouti - 00	Italy - 00	Netherlands - 00	Solomon Islands - 00
Antigua and Barbuda - 011	Dominica - 011	Jamaica - 011	New Zealand - 00	Somalia - 00
Argentina - 00	Dominican Republic - 011	Japan - 001, 010, 0061, 0041	Nicaragua - 00	South Africa - 00
Armenia - 00	East Timor - 00	Kazakhstan - 8-10	Niger - 00	Spain - 00
Ascension - 00	Ecuador - 00	Kenya - 000	Nigeria - 009	Sri Lanka - 00
Australia - 0011	Egypt - 00	Kiribati - 00	Norway - 00	Sudan - 00
Austria - 00	El Salvador - 00	Korea, North - 00	Oman - 00	Suriname - 00
Azerbaijan - 00	Equatorial Guinea - 00	Korea, South - 001, 002	Pakistan - 00	Swaziland - 00
Bahamas - 011	Eritrea - 00	Kuwait - 00	Palau - 011	Sweden - 00
Bahrain - 00	Estonia - 00	Kyrgyzstan - 00	Panama - 00	Switzerland - 00
Bangladesh - 00	Ethiopia - 00	Laos - 00	Papua New Guinea - 05	Syria - 00
Barbados - 011	Fiji - 00	Latvia - 00	Paraguay - 002	Taiwan - 002
Belarus - 8-10	Finland - 00, 990, 994, 999	Lebanon - 00	Peru - 00	Tajikistan - 8-10
Belgium - 00	France - 00, 40, 50, 70, 90	Lesotho - 00	Philippines - 00	Tanzania - 000
Belize - 00	Gabonese Republic - 00	Liberia - 00	Poland - 0-0	Thailand - 001 (008, 009 when using VoIP)
Benin - 00	Gambia - 00	Libya - 00	Portugal - 00	Togo - 00
Bermuda - 011	Georgia - 8-10	Liechtenstein - 00	Qatar - 00	Tonga - 00
Bhutan - 00	Germany - 00	Lithuania - 00	Romania - 00	Trinidad and Tobago - 011
Bolivia - 0010, 0011, 0012, 0013	Ghana - 00	Luxembourg - 00	Russia - 8-10	Tunisia - 00
Bosnia and Herzegovina - 00	Gibraltar - 00	Macao - 00	Rwanda, Republic of - 00	Turkey - 00
Botswana - 00	Greece - 00	Macedonia, Former Republic of - 00	Saint Helena - 00	Turkmenistan - 8-10
Brazil - 0014, 0015, 0021, 0023, 0031	Greenland - 00	Madagascar - 00	Saint Kitts and Nevis - 011	Tuvalu - 00
British VI - 011	Grenada - 011	Malawi - 00	Saint Lucia - 011	Uganda - 000
Brunei - 00	Guatemala - 00	Malaysia - 00	Saint Vincent and The Grenadines - 011	Ukraine - 8-10
Bulgaria - 00	Guinea - 00	Maldives - 00	Samoa - 0	United Arab Emirates - 00
Burkina Faso - 00	Guyana - 001	Mali Republic - 00	San Marino - 00	United Kingdom - 00
Burundi - 00	Haiti - 00	Malta - 00	Sao Tome and Principe - 00	Uruguay - 00
Cambodia - 001	Honduras - 00	Marshall Islands - 011	Saudi Arabia - 00	Uzbekistan - 8-10
Cameroon - 00	Hong Kong - 001	Martinique - 00	Senegal - 00	Vanuatu - 00
Canada - 011	Hungary - 00	Mauritania - 00	Serbia - 99	Vatican City - 00
Cape Verde - 0	Iceland - 00	Mauritius - 020	Seychelles - 00	Venezuela - 00
Cayman Islands - 011	India - 00	Mexico - 00	Senegal - 00	Vietnam - 00
Central African Republic - 00		Micronesia, Federated States of - 011	Serbia - 99	Western Sahara - 00
Chad - 15		Monaco - 00	Seychelles - 00	Yemen - 00
Chile - 00		Moldova - 00	Sierra Leone - 00	Zambia - 00
China - 00		Montenegro - 99		Zanzibar - 000
Colombia - 005, 007, 009		Montserrat - 011		Zimbabwe - 00
Comoros - 00		Morocco - 00 ~		
Congo - 00				
Congo, Democratic Republic of - 00				
Costa Rica - 00				
Côte d'Ivoire - 00				

ACE Foreign Casualty, a division of ACE USA, specializes in providing International Advantage® foreign insurance programs and specialty products to small, mid-sized and large U.S.-based companies and organizations. ACE USA is the retail U.S.-based operating division of the ACE Group, 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. For more information on International Advantage®, visit www.aceadvantage.com.

Non-Profit Organizations

Travelers CompanionSM

ACE Policy Provides Employees and Volunteers

Executive Assistance[®] Services



Around the Clock Protection

When Traveling with Programs
Outside Your Home Country

When Temporarily Assigned
Outside Your Home Country



25 years of insuring progressSM

Medical Assistance Services²

All services and payments must be arranged and pre-approved by Europ Assistance. Evacuations and repatriations must be ordered by a legally licensed physician and approved by a Europ Assistance designated physician to certify that the severity of the injury or sickness warrants an emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible. If you are seriously ill or injured and cannot call, you must contact Europ Assistance as soon as you are able.

Hospital Admission Deposit

Europ Assistance will either guarantee the payment of or wire any required emergency hospital admission deposit up to USD\$10,000. The policyholder or employee or volunteer to repay deposit to Service Provider within 45 days (without interest).

Medical Monitoring

Europ Assistance will monitor your condition when hospitalized abroad and will use best efforts to report your condition regularly to a person designated by you.

Dispatch of a Doctor or Specialist

When Europ Assistance determines, based on information available to them, that your condition cannot be adequately assessed to evaluate the need for evacuation, Europ Assistance will dispatch a doctor or specialist to your location. ACE will pay the cost of the doctor's or specialist's travel to your location, but does not pay the cost of any medical services rendered by the doctor or specialist at the location.

Emergency Medical Evacuation & Repatriation

If Europ Assistance determines adequate medical facilities are not available locally, Europ Assistance will arrange and ACE will pay for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities.

If Europ Assistance determines that it is medically necessary to repatriate you to a facility in your country of residence or citizenship, following stabilization, Europ Assistance will arrange and ACE will pay for repatriation under medical supervision, if necessary. Europ Assistance will arrange and ACE will pay the cost of one family member or other traveling companion to continue to accompany you during your evacuation or

repatriation, limited to the cost of the airfare, and an incidental expense maximum of USD \$300 per day, and USD \$5,000 maximum for any one occurrence.

Personal and Legal Assistance Services²

Pre-Trip Medical Referral Information *to multi-lingual doctors and/or addresses and phone numbers of hospitals*

Europ Assistance will provide pre-trip referral information to you regarding countries and regions to be visited, including local multi-lingual doctors and/or addresses and phone numbers for hospitals.

Emergency Medication *arrangements and transportation*

Should you require prescription medication that is not available locally, Europ Assistance will make arrangements for the transportation of such medication, when possible and legally permissible, upon the request of the prescribing physician.

Embassy and Consular Information

Europ Assistance will provide you or your traveling companions with contact information for embassies and consulates worldwide.

Lost Document Assistance

Europ Assistance will assist with obtaining replacements if you lose important travel documents while traveling, including passport and credit cards. ACE does not pay the cost of obtaining such replacements.

Emergency Cash Advance

Europ Assistance will, whenever possible, provide you with a cash advance of up to USD\$1,000 in local currency for emergencies.

Legal Access

Europ Assistance will provide you with an introduction to local attorneys. Assistance also will be provided, but not the cost of, to obtain bail bonds in those areas where such bonds are customarily issued.

Translations & Interpreters

Europ Assistance will provide personal emergency translation services, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, you are responsible to pay locally the cost of such interpreter services.

Travel Assistance Services²

When Europ Assistance hospitalizes or evacuates you and a traveling companion's air ticket is no longer usable, Europ Assistance will arrange for, but not pay the cost of, one way air transportation for the companion to the original departure point, or to their residence.

Emergency Political Evacuation²

Your organization has priority access to emergency political evacuation services. All services and payments must be arranged and pre-approved by Europ Assistance and iJET Intelligent Risk Systems and must be ordered by an authorized representative of your organization to certify severity of political situation warrants emergency evacuation/repatriation. All transportation arrangements must be by the most direct and economical route possible.

Concierge Services²

Services you want when conducting business in other countries are available through Europ Assistance®, including: Pre-Trip Assistance, Destination Profiles, Epicurean Needs, Event Ticketing, Floral Services, Tee Time Reservations, Hotels Accommodations, Meet and Greet Services, Personalized Retail Shopping Assistance, Procurement of Hard-to-Find Items, Restaurant Referrals and Reservations, Rental Car Reservations and Airline Reservations. You are responsible to pay locally the cost of such services.

e-Services²

Website: www.aceExecutiveAssistance.com³
(see your organization's administrator for log on details)

Valuable pre-trip planning information, including worldwide security and health information services, powered by iJET and Europ Assistance

³Use of this website is intended solely for employees and volunteers authorized by the policyholder. Misuse of this information, including User ID and Password, shall be the responsibility of the policyholder.

²Please review your policy for a complete description of each of these services and exact terms and conditions.



How to File An ACE Foreign Liability Insurance Claim

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.

PLEASE NOTE: Policyholders must notify ACE USA within 90 days of an Accident or Loss.

If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice should identify the Policyholder Name, Policy Number, Description of loss and Insured contact name and details (phone, e-mail, etc.).

To Report Liability Claims:

To e-mail send to:

USI-FirstNoticeofLoss@acegroup.com

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

To fax: 1.866.635.5687

To mail:

ACE USA
Foreign Casualty Claims
P.O. Box 5116
Scranton, PA 18505-0546

The ACE USA – Foreign Casualty Claims Unit is located in Wilmington, Delaware. To contact the claims department by phone during normal business hours or to report a claim, call 1.866.809.0396.

To Report Property Claims:

To send by e-mail:

propertyfirstnotices@acegroup.com

(This e-mail address is for new claim reporting only.)

To fax: 1.866.635.5687

To mail:

ACE USA
US International Property Claims
P.O. Box 5515
Scranton, PA 18505-0545

To contact the claim department during normal business hours EST call 1.800.433.0385.

Emergency after hours call: 1.800.523.9254 in the US or 770.810.1130 outside of the US.

To Report Kidnap and Extortion Claims:

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

Henry Minissale
ACE USA – Claims
P.O. Box 5108
Scranton, PA 18505-0525

Tel 215-640-2641
Fax 215-640-5474

To Report Defense Base Act Claims:

The employer is required to complete and submit the LS202 form to the Department of Labor within 10 days of being notified of the accident. Failure to file within the required timeframe may subject the employer to civil penalties up to \$11,000. Such penalties are assessed by the District Director. Such failure also extends the time limitation for an employee to file a claim. The time to file a claim does not begin to run until the employer has filed the [Form LS-202](#) with the OWCP.

Mailing addresses for the Department of Labor can be found at: <http://www.dol.gov/owcp/dlhwc/lsccontactmap.htm>
Claim Reporting

DBA claims can be submitted to ACE by using either of the following methods:

- Online submission via Claim Capture
 - 1st Time Users: Please email dba.claims@esis.com
 - Provide your First & Last Name, Phone Number and Email Address as well as Company Name
 - User ID and Passwords will be sent
 - Once the account is set up: Go to: www.claimcapture.com
 - Enter your login information and follow the instructions to submit your claim to Ace/ESIS Claims
 - You will receive a confirmation email with a copy of the LS202 for your records and submission to the Department of Labor
- Alternative Submission Methods
Complete the LS202 (which can be found on the Department of Labor website at <http://www.dol.gov/owcp/dlhwc/lsc-202.pdf>. Scan or print the completed document and submit it to ACE Claims using email or fax (below).
 - Email: dba.claims@esis.com (this is the most expedient method)
 - Fax: 1.800.336.0408 within the US or 1.813.281.1354 outside of the US
 - Mailing address for any items which cannot be sent by e-mail or faxed:
ESIS - DBA Claims
P.O. Box 31133
Tampa, FL 33631-3133
- Telephonic Claim Reporting
 - Domestic Phone Number: 1-888-735-4615
 - International Phone Number : 1-413-858-4250
 - Please notify the customer service rep you are calling to report DBA claim

Claims Questions

The Defense Base Act Claims Department is located in Tampa, Florida. To contact the claims department during normal business hours, call **1.800.367.5189** (press 5) and you will be assisted by a customer service representative.

Emergency After hour Assistance

For emergency medical evacuations and for after hour urgent claim matters, dial:

- 1.866.373.0633 within the US, or
- 1.267.350.6483 outside of the US

ACE USA is a U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE:ACE). ACE USA is a leading provider of property, casualty, and accident and health insurance, financial products, and risk management services through certain U.S. operating subsidiaries. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

Copyright © by ACE USA. All Rights Reserved.



ace usa

International Advantage®

1 Beaver Valley Road
2 West
Wilmington, DE 19803
800 204 0518 tel
302 476 6456 fax

Travel Safety and Risk Management

The travel industry has witnessed rising trends in both the amount of trips undertaken for business and leisure and the volume of security incidents involving travellers abroad.

With organisations conducting business in emerging markets as well as holiday makers booking trips to increasingly more remote and challenging locations, the risks that the everyday traveller can face is becoming increasingly more widespread and complex.

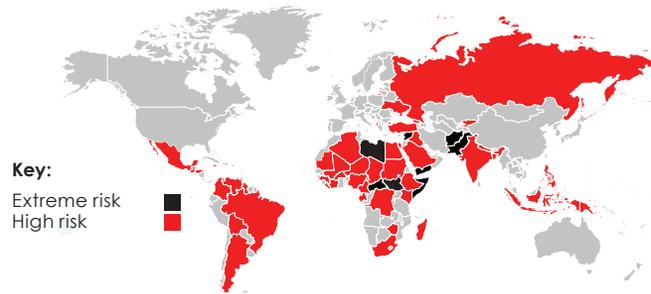
red24 has developed a comprehensive suite of travel-related services to meet the demands of both corporate and leisure travellers looking to mitigate risks, including political and social unrest, terrorism, conflict, crime and natural disasters.

We understand that no two organisations manage travel in the same way; therefore each request is carefully considered to ensure the solution offered is tailored to meet the requirements of the client. We also utilise and develop technology to provide innovative solutions that keep us at the forefront of the market.

red24 has assisted clients in various incidents, ranging from lost and stolen passports through to globally covered media events, including the Arab Spring, Nairobi shopping mall attacks and the Mumbai terrorist attacks.



Global Risk Map 2015



Key:

Extreme risk
High risk

Service Summary:

Advice:

- Country Intelligence
- Travel alerts
- Travel Reports and Verbal Briefings
- Corporate Reports

Support:

- Traveller Tracking
- 24 hour hotline and escalation
- Contingency planning
- Training and Consultancy Services

Response:

- Evacuation/Repatriation
- 24 hour access to specialists located worldwide
- Meet and Greet and Close Protection services
- Check in Service



Kidnap for Ransom and Extortion

red24's Special Risks Team provides risk mitigation, prevention and on-the-ground response services for incidents including kidnap for ransom and extortion (KRE), wrongful detention, child abductions and stalking, amongst others. The locations of our management team across the UK and US, supported by red24's 24 hour Crisis Response Management centre (CRM), ensure our clients can immediately access our support when they need it most.

red24's Special Risks Team is currently made up of 25 response consultants, based in various strategic locations worldwide. Our multilingual team comprises some of the highest calibre KRE experts in this field. Each with an average of over 15 years' experience, they have an in-depth understanding of ransom and extortion negotiation tactics and how these differ across different cultures and continents. red24's Special Risks Consultants speak a range of languages, including Arabic, Danish, Dutch, English, French, German, Portuguese and Spanish, allowing them to operate worldwide.

Our special risks team have engaged in excess of 400 cases. Recently we have successfully resolved incidents in Mexico, Indonesia, Morocco, the Netherlands and Nigeria.



Global Kidnapping Risk Map 2015



Key:
Extreme risk
High risk

'Each kidnapping and extortion case is unique, and each one poses significant challenges for corporations and families alike. An experienced KRE response consultant can provide invaluable assistance in a time of crisis. Our priority will always be the safe return of the hostage, but as professionals, we also consider the safety and wellbeing of the victim's family and colleagues, their business reputation and their continued operational success. It isn't simply a case of paying a ransom.'

~ Jack Cloonan
Head of red24 Special Risks

Service Summary

red24's Special Risks Consultants can assist with:

- Telephone/ In-Person Risk Briefings
- Crisis Scenario Training
- Marketing Events
- Crisis Communications
- Counselling/ Psychological Assistance
- KRE Response



www.red24.com
enquiries@red24.com

Food and Non-Food Crisis Management

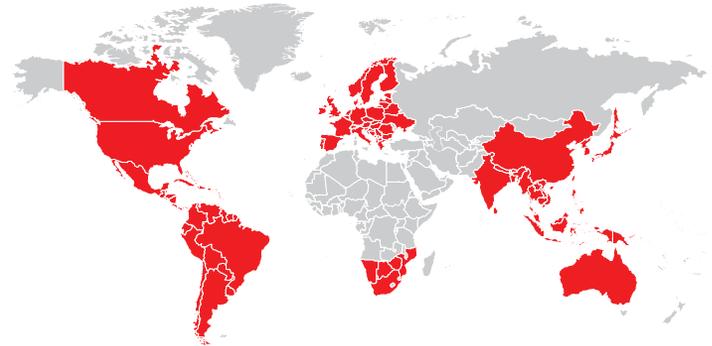
red24 operates a dedicated business unit, red24assist supporting food and non-food clients with their crisis preparation and response needs.

red24assist's services help companies to identify and mitigate product contamination and safety risks while also providing access to a team of global experts who are available on a 24-hour basis to support the coordination and management of an immediate crisis or recall issue.

The expertise within red24assist's team includes market-leading technical experts who have extensive experience in the food, consumer goods, automotive and pharmaceutical sectors. They are supported by a network of product testing, crisis communications and legal experts whose experience will ensure that the best possible support is provided to clients in a crisis.

red24assist supports a significant number of large corporations in the food and non-food sectors as well as large, well-respected product contamination insurance underwriters.

Global Response Capability



Service Summary

- Procedural Review and Development
- Supply Chain Risk Support
- Professionally Accredited Training Courses
- 24/7 Crisis Management Support
- Product Testing and Validation



www.red24.com
enquiries@red24.com

Cyber Security, Fraud and Identity Theft

Identity Theft and Fraud

Our team of specialists with investigative backgrounds are dedicated to assisting clients with the resolution and prevention of identity theft and fraud. red24 can help clients with best-practice methods to keep their information safe as well as assist them in detecting whether such details have been used for criminal financial gain. Electronic fraud and scams, perpetrated via email and the internet, are also on the rise and are increasingly deceptive. red24 is able to assist clients in identifying and avoiding such concerns; this advice and support can be provided directly, 24-hours a day, over the phone or via written reports.

Service Summary:

- Information on new scams and identity theft methods.
- 24/7 support from experts
- Practical support to pursue and resolve identity theft cases.
- Corporate investigations (fraud)
- Missing persons abroad
- Extortion, bullying and stalking

"The targeting of public and private sector computer networks remains a significant threat" – FBI

Top 10 Countries Affected by Cybercrime



Cyber Security

red24 provides various pre- and post-incident cyber security services to organisations.

Pre-incident services:

- Cyber Security Training
- Gap Analysis Reports
- Penetration Testing
- Cyber Attack Simulation Exercises
- Expert Briefings
- Bespoke Analytical Reports.

In the event of a security breach within an organisation, red24 can dispatch cyber forensic experts that use specialist equipment and techniques to support clients and provide guidance on reputational risk management issues that inevitably follow the theft or loss of data.



www.red24.com
enquiries@red24.com

Consultancy and Training

Consultancy Services

red24's Consultancy team comprises expertise of former military, law enforcement, analytical, intelligence, cyber forensic and business professionals who are able to provide an all-encompassing response to a range of crisis incidents. Our global footprint of consultants allows red24 to provide coverage for crises across the globe.

Our range of consultancy services ensure that organisations and their personnel are thoroughly prepared for the risks they face.

Service Summary

- Travel Policy Reviews
- Crisis Management Procedures
- Contingency Planning
- Risk Assessments
- Site Security Reviews
- On-the-ground assistance



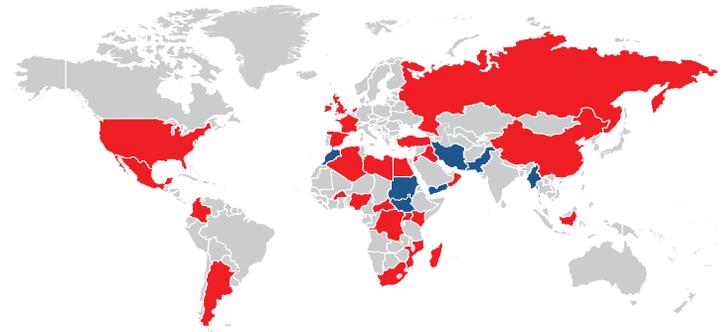
Training

Training is an essential part of an organisation's Duty of Care to ensure staff are prepared for the risks they may face. red24 provides remote or in-person sessions which educate, train or test individuals and policies. Training can be focused by theme, topic, region, risk or sector, and is tailored to the needs of each client. Each red24 program is prepared based upon the resources available as well as the organisation's level of maturity from a crisis management perspective.

Consultancy Operational Footprint, 2014

Key:

- Hard responses ■
- Soft responses ■



Service Summary

- Pre-travel Training
- Emerging Threat Seminars
- Expat Mentoring Training
- Crisis Scenario Training
- Crisis Management Training
- Hostile Environment Awareness Training

