

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](#).

Chubb (formerly 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
- Kidnap & Extortion
- Employers Responsibility
- Contingent Automobile Liability
- AD&D and Medical
- Executive Assistance Services

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

NOTE that the information posted on the Chubb 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.

TRAVEL ASSISTANCE – SERVICES – SAFETY*

- **Executive Assistance Services** – medical, emergency and travel assistance
 - [Chubb Travel App](#) – website and mobile application of Executive Assistance Services
 - ✦ To access the mobile app and/or website, each employee registers with the policy number and by creating a unique ID and password
 - ✦ Print Wallet ID Cards
- **Claims Reporting** contact information and instructions
- **Kidnap and Extortion Crisis** contact information and instructions

Contact Risk Management for the following information:

- ◆ Policy Number
 - ◆ Printable Wallet ID Cards (also available through the Travel App)
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INTERNATIONAL TRAVEL SAFETY

[U.S. Department of State](#): provides current safety conditions and travel advisories for every country. There are four categories of travel advisories described in [Informing U.S. Citizen Travelers-Consular Safety and Security Messaging](#).

One way to receive the latest safety and security information about your destination country, is to enroll your trip with the [Smart Traveler Enrollment Program \(STEP\)](#). STEP provides:

- [Alerts from the U.S. Embassy about safety and security](#) situations.
- Updates to the country's [Travel Advisory](#).
- Help the U.S. Embassy contact you in an emergency.
- Help family and friends get in touch with you in an emergency.

The Department of State's website provides various resources and outlines specific steps that you can take to help make informed decisions about travel plans. The Department of State also has several options available to [Stay Connected](#) and receive updates about travel advisories and alerts.

* Additional Information Provided In Attachments

International Advantage® Executive Assistance® Services

CHUBB®



Trip planning, travel assistance and emergency response services are available to all Chubb 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.

A One Stop Travel Tool

Your traveler can use the www.chubbtravelapp.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.

Register Now

Visit www.chubbtravelapp.com to register.

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



Download the Chubb Travel App

Your traveler can also take Chubb Executive Assistance® Services mobile by downloading the 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 Travel App will push information to them based upon their current location.

Available Services

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

The screenshot displays the Chubb Travel App interface. At the top, the Chubb logo and 'Travel App' title are visible, along with navigation links for 'My Profile', 'Help', and 'Signout'. Below the navigation bar, there are tabs for 'Home', 'My Travel', 'Local Info', 'Contact Us', and 'Admin'. The main content area is divided into several sections:

- User Profile:** Shows the user's name 'Chris Jackson', profile completion status '100 % Complete', and 'Active Trips' with a count of '01' for 'Germany'. A '+ Add New Trip' button is present.
- Top Alert for Frankfurt, Germany:** Features a sunset image and a warning: 'Flight disruptions possible at several major European airports due to poor weather conditions and capacity issues Feb. 8. Confirm flights.' A 'Summary' link and 'See more...' option are included.
- Upcoming Travel:** Displays '9 Feb Thursday 2017' for 'Frankfurt, Germany', with '0 Days 11 Hours until you Travel'. It also shows the location 'at Pennsylvania - Philadelphia, United States' and a 'Print Wallet ID Card' button.
- Alerts:** Shows a sunset image and a warning: 'Flight disruptions possible at several major European airports due to poor weather conditions and capacity issues Feb. 8. Confirm flights.' It includes an 'UPDATE 1: EU extends border controls and security checks within Schengen Area until at least May 2017.' and a note about the 'Delaware River Bridge'.
- Local Facts:** Shows an 'Overall Risk Rating' of '02' (Low) with a bar chart for 'Crime', 'Security Services', 'Civil Unrest', 'Terrorism', and 'Kidnapping'. It also includes 'Health Info Health Security Assessment Rating (HSAR)' for Germany and 'Currency: 1 USD = 0.9382 Euro'.
- Places:** Lists nearby locations like 'Embassy' and 'Medical' with details for 'University Clinic Frankfurt' and 'St. Katherine's Hospital'.

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The opinions and positions expressed in this report are the authors' own and not those of Chubb. The information and/or data provided herein is for informational purposes.

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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[®] 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 does not 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

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, The Ackerman Group, LLC should be the first point of contact:

PHONE NUMBER(S): + 1 305 865 0072

The Ackerman Group is staffed every hour of the day and can advise, assist or respond, depending on the situation/incident.

Notification to The Ackerman Group is independent of, and does not supersede, policy requirements of notice to the Company.

The Ackerman Group Response Process

Before A Crisis

- Establish a Crisis Management Team.
- Create a communication plan so field managers know who to contact in the event of an emergency.

Initial Call

- The Crisis Management Team calls The Ackerman Group at any hour of the day or night.
- Identify the company as a Chubb insured.
- Provide contact details. The Ackerman Group representative will participate in the initial team meeting by speakerphone.

Strategy

- The Ackerman Group representative will immediately deploy and spearhead the recovery effort; however, all significant decisions will be referred to your Crisis Management Team.
- The Ackerman Group can handle all aspect of a hostage recovery, including negotiations, liaison with law enforcement agencies, conversion and protection of ransom funds, and even delivery of ransom funds.

In the event of an incident that may be covered under this policy, whether or not The Ackerman Group has been contacted, one of the following Company representatives must be notified (in order of preference) in accordance with the terms of the notice requirements of the policy:

COMPANY NOTIFICATION

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

Chubb North America Claims: PO Box 5122, Scranton, PA 18505-0554

EMAIL: ACEClaimsFirstNotice@Chubb.com
(This e-mail address is to be used for new claim reporting only.)



Informing U.S. Citizen Travelers

Consular Safety and Security Messaging

Our clear, timely, and reliable safety and security information helps U.S. citizens make informed decisions about their time overseas. Consular Affairs provides information on the internet, through the Smart Traveler Enrollment Program (STEP), and on social media.

While we issue an overall Travel Advisory level for every country, levels of advice may vary for specific locations or areas within a country. For instance, we may advise U.S. citizens to “Exercise Increased Caution” (Level 2) in a country, but to “Reconsider Travel” (Level 3) to a particular area within the country.

TIMELY AND RELIABLE INFORMATION

We review and update each Travel Advisory as needed, based on changes to security and safety information. In addition to these “as needed” reviews, we review Level 3 and 4 Advisories semiannually, and Level 1 and 2 Advisories annually.

ALERTS

Alerts are used to notify U.S. citizens of specific events and changes happening locally, and as quickly as possible. The embassy or consulate can choose from a menu of pre-approved language for a number of threat types, making the process efficient and allowing them to get information to U.S. citizens quickly.

travel.state.gov

Travel Advisories

We issue a Travel Advisory for every country, providing overall levels of advice from 1 to 4.

1 Exercise normal precautions

Level 1 - Exercise Normal Precautions: This is the lowest advisory level for safety and security risk. There is some risk in any international travel. Conditions in other countries may differ from those in the United States and may change at any time.

2 Exercise increased caution

Level 2 - Exercise Increased Caution: Be aware of heightened risks to safety and security. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.

3 Reconsider travel

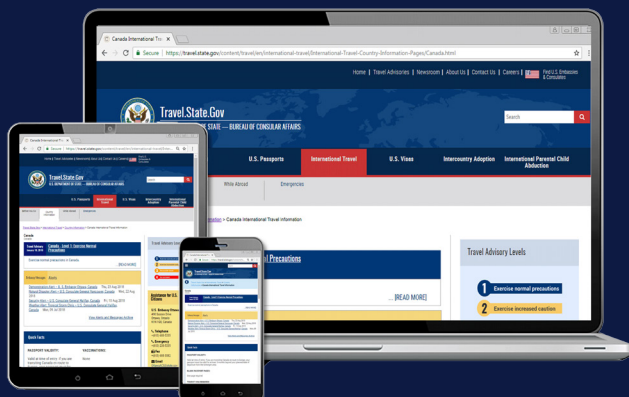
Level 3 - Reconsider Travel: Avoid travel due to serious risks to safety and security. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.

4 Do not travel

Level 4 - Do Not Travel: This is the highest advisory level due to greater likelihood of life-threatening risks. During an emergency, the U.S. government may have very limited ability to provide assistance. The Department of State advises that U.S. citizens not travel to the country or leave as soon as it is safe to do so. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.

Our detailed Travel Advisories will also provide clear reasons for the level assigned, using established risk indicators, and offer specific advice to U.S. citizens who choose to travel there:

- E** **TIME-LIMITED EVENT:** A short-term event, such as an election, sporting event, or other incident that may pose a safety risk.
- C** **CRIME:** Widespread violent or organized crime is present in areas of the country. Local law enforcement may have limited ability to respond to serious crimes.
- T** **TERRORISM:** Terrorist attacks have occurred and/or specific threats against civilians, groups, or other targets may exist.
- U** **CIVIL UNREST:** Political, economic, religious, and/or ethnic instability exists and may cause violence, major disruptions, and/or safety risks.
- N** **NATURAL DISASTER:** A natural disaster, or its aftermath, poses danger.
- H** **HEALTH:** Health risks, including current disease outbreaks or a crisis that disrupts a country's medical infrastructure, are present. The issuance of a Centers for Disease Control Travel Notice may be a factor.
- K** **KIDNAPPING OR HOSTAGE TAKING:** Criminal or terrorist individuals or groups have threatened to and/or have seized or detained and threatened to kill, injure or continue to detain individuals in order to compel a third party (including a governmental organization) to do or abstain from doing something as a condition of release.
- O** **OTHER:** There are potential risks not covered by previous risk indicators. Read the country's Travel Advisory for details.



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STAY INFORMED. STAY CONNECTED.



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Smart
Traveler
Enrollment
Program

Enroll in the Smart Traveler Enrollment Program (STEP) at step.state.gov to receive security and emergency alerts.