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 and Services

- 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

Additional Information Provided Below

Contact Risk Management for the following information:

- Policy Number
- Printable Wallet ID Cards; 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](http://www.travel.state.gov)

Note that in 2018, the State Department implemented a new International Travel advisory rating system. The new ratings are explained in the State Department’s [fact sheet](http://www.travel.state.gov). The State Department’s website includes various safety and security resources for international travel and it is encouraged to stay connected by downloading the [State Department’s card](http://www.travel.state.gov) (see below).
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.

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.

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.

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.chubtravelapp.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

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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.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Copyright ©2017.

Chubb. Insured.™
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.)