

Travel Assistance Program Description



Your Guide to Safe Travel

Emergencies happen, but help is now only a phone call away.

When you are traveling 100 miles or more away from home on trips of 180 days or less, you have access to travel medical, personal and assistance services with your group insurance coverage from The Standard. Your spouse and your children age 25 and younger also have access.

With a local presence in 200 countries and territories worldwide and 35 24/7 assistance centers staffed with multilingual assistance coordinators and case managers as well as medical and security staff, Generali Global Assistance (GGA) is here to help you obtain the care and attention you need in case of an emergency while traveling.

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance, and then contact GGA.

Contact Us for Help 24/7

+1 240-330-1380
(Collect outside the US)

+1 866-455-9188
(Toll-free in the US and Canada)

ops@gga-usa.com

TRIP Group ID: D2STD
TRIP Activation Code: 181002



Scan the QR code with your smartphone to access the Travel Risk & Intelligence Portal. Register using your Group ID & Activation Code.

When you call, please be ready to provide:

* The name of your company

** A phone number where we may reach you

Emergency Transportation Services

- Emergency Medical Evacuation/Medically-Necessary Repatriation
- Repatriation of Mortal Remains
- Transportation after Stabilization
- Visit by Family Member/Friend
- Return of Dependent Children
- Return of Traveling Companion
- Vehicle Return
- Return of Pet or Service Animals

Travel Support Services

- Medical Monitoring
- Hotel Arrangements for Convalescence
- Medical and Dental Search and Referral
- Advance of Emergency Medical Expenses
- Assistance with Replacement Medication, Medical Devices, and Eyeglasses or Corrective Lenses
- Transfer of Insurance Information and Medical Records
- Assistance with Vaccine and Blood Transfers

Personal Assistance Services

- Assistance with Emergency Travel Arrangements
- Pre-Trip Information
- Interpretation/Translation
- Locating Lost or Stolen Items
- Emergency Cash Advance
- Legal Referral/Bail
- Emergency Message Relay

Security Assistance Services

- Evacuation Assistance in Case of Political, Security or Natural Disaster

Travel Risk Intelligence Portal

- Member portal that provides destination travel risk intelligence, alerts and useful travel tools

See reverse for detailed service Information.

Emergency Transportation Services

Emergency Medical Evacuation/Medically-Necessary Repatriation

In the event of a medical emergency, when a physician designated by GGA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility offering adequate care or be returned to your place of residence for treatment, GGA will coordinate and arrange payment for the transport under proper medical supervision.

Repatriation of Mortal Remains

In the event of your death while traveling, GGA will coordinate and arrange payment for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to your place of residence for burial.

Transportation after Stabilization

Following the stabilization of your condition and discharge from the hospital, GGA will arrange and pay one-way economy transport to your point of origin, even if transportation is not medically necessary.

Visit by Family Member/Friend

If you are traveling alone and are hospitalized for seven (7) or more days or are in critical condition, GGA will arrange and pay for the round-trip transportation for a person of your choice to join you. Accommodation and meal expenses are also payable for up to \$150 per day for five (5) days during the visit. When possible, GGA will prepay for the hotel accommodation.

Return of Dependent Children

If any dependent children (up to and including 18 years of age) traveling with you are left unattended because you are hospitalized, or pass away GGA will coordinate and pay for their economy class transportation home. Should an attendant be necessary, GGA will arrange and pay for a qualified escort to accompany the child(ren).

Return of Traveling Companion

If you require emergency medical evacuation/repatriation or return of mortal remains, GGA will arrange and pay up to two (2) traveling companions' return home.

Vehicle Return

If you are no longer able to operate your vehicle due to a medical emergency or death, GGA will arrange and pay to return the vehicle to your home or place of rental.

Return of Pet or Service Animals

If your pet or service animal traveling with you is left unattended because you are hospitalized, GGA will arrange and pay for emergency housing of your pet for up to two (2) nights. If you require emergency medical evacuation/repatriation or return of mortal remains, GGA will arrange and pay for the return of the pet to a family member or friend.

Travel Support Services

Medical Monitoring

During the course of a medical emergency resulting from an accident or sickness, GGA will monitor your case to determine whether the care is adequate from a Western Medical perspective.

Hotel Arrangements for Convalescence

Upon request, GGA will make, but not pay for, your hotel accommodation when you need to recover from your medical treatment before recommencing your travels.

Medical and Dental Search and Referral

GGA will assist you in finding physicians, dentists and medical facilities in the area where you are traveling.

Advance of Emergency Medical Expenses

GGA will advance on-site emergency inpatient medical payments to you up to \$10,000 USD upon receipt of satisfactory guarantee of reimbursement from you, a family member or friend. The cost of medical services is your responsibility.

Personal Assistance Services

Assistance with Emergency Travel Arrangements

When requested, GGA will help you make car rental, hotel accommodation or ticket arrangements. You are responsible for all costs associated with this service.

Pre-Trip Information

Upon request, GGA will provide information services such as: visa and passport requirements, health hazard advisories, currency exchange, inoculation and immunization requirements, temperature and weather conditions and embassy and consulate referrals.

Interpretation/Translation

Upon request, GGA will assist with telephone interpretation in all major languages. If you require ongoing or more complex translation services, GGA will refer you to local translators.

Locating Lost or Stolen Items

GGA will assist in locating lost luggage, and help you coordinate the replacement of transportation tickets, travel documents or credit cards.

Emergency Cash Advance

GGA will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

Legal Referral/Bail

Upon request, GGA will provide you with referrals to a local lawyer. All costs associated with this service are your responsibility. In case of your incarceration, GGA will notify the proper embassy or consulate, arrange the receipt of funds from third party sources and locate an attorney and bail bonds, where permitted by law, with satisfactory guarantee of reimbursement from you, family member or friend. You are responsible for associated fees.

Emergency Message Relay

When possible, GGA will accept and receive emergency messages toll-free 24/7 for up to 15 days. Upon your authorization, we will share these messages with family members and friends designated by you.

Security Assistance Services

Evacuation in case of Political, Security or Natural Disaster

While traveling at least 100 miles away from home and upon request, GGA will put you in touch with a security specialist to discuss on-the-ground security assistance and/or evacuation in case of a potentially life threatening natural disaster, military, political or security event.

Travel Risk Intelligence Portal

The TRIP Portal is available to all participants providing comprehensive access to up-to-date, destination-specific health, security and travel information around the world that could impact your travel plans, health, safety and security. Other tools within the Portal help minimize the inconveniences associated with international travel.

Terms, Conditions and Exclusions

GGA shall provide services to all Participants. On any expenditure for which the Participant is responsible, GGA shall not be obligated to provide services without first securing funds from the Participant in payment of such expenditure. If the Participant pays for covered expenses without receiving an approval or authorization in writing from GGA, then GGA shall not be obligated to reimburse the Participant for any such expenditure. In the event a Participant requests a service not included in a program, GGA may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the Participant, including a reasonable fee to GGA for its efforts on behalf of the Participant.

GGA provides the services under this program in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances, services cannot always be assured. GGA shall attempt to assist a Participant consistent with the limitations presented by the prevailing situation in the area. GGA reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit GGA to fully provide services. In the event a Participant travels in any area in which such conditions exist, GGA nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. GGA shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond GGA's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by or under contract to or designated by GGA as to the medical necessity for providing any of the medical services covered by this program are medical decisions based on medical factors and shall be conclusive in determining the need for such services. GGA shall not evacuate or repatriate a Participant if a GGA designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. In all cases, the medical professionals, medical facilities or legal counsel suggested by GGA to provide direct services to the eligible person pursuant to this program are not employees or agents of GGA, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. GGA assumes no responsibility for the quality or content of any such medical or legal advice or services. GGA shall not be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this program. The Participant shall not have any recourse against GGA by reason of its suggestion of or contract with any medical professional or attorney.

EXCLUSIONS:

1. Hospital or medical expenses of any kind or nature unless those expenses are transportation expenses that are part of the Emergency Medical Evacuation or Medically-Necessary Repatriation.
2. A Covered Participant traveling against the advice of a physician or traveling for the purpose of obtaining medical treatment.
3. Initial transportation to local facilities, including ground ambulance fees.
4. Suicide, attempted suicide, or willful self-inflicted injury.
5. Taking part in military or police service operations.
6. The commission of, or attempt to commit, an unlawful act.
7. Injury or Illness caused by or contributed to by use of drugs or alcohol unless taken as prescribed by a physician.
8. Participation as a professional in athletics.
9. Psychiatric, psychological, or emotional disorders unless hospitalized.
10. Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges. The exclusion of meals and accommodations does not apply to the Transportation to join a Hospitalized Participant service.
11. Routine/normal Pregnancy and childbirth (except for complications of pregnancy).