Even the best planned trips can be full of surprises.

The best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it’s important to know whom to call for assistance.

If you are covered under a Hartford Group Policy, you have access to Travel Assistance Services provided by Europ Assistance USA.1

With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere.

**Good to go: Multilingual assistance 24/7.**

Whether you’re traveling for business or pleasure, Travel Assistance services are available when you’re more than 100 miles from home for 90 days or less.2,3

As long as you contact Europ Assistance USA at the time of need, you could be approved for up to $1 million in covered services.4

**Services from here to there.**

Travel Assistance begins even before you embark, with pre-trip information, and continues throughout your trip. See the list of services in the chart on the back of this page.

(continued on next page)

**Case illustration: Help a world away.7**

As a Human Resource Professional, Tammy had always been on the coordinating end of travel services helping her company’s employees; but when her daughter was hurt while traveling with her school group in Italy, she suddenly found herself in a different position.

Using the travel assistance services from Europ Assistance USA, Tammy’s daughter was able to receive immediate medical treatment and was evacuated within 48 hours. The Europ Assistance USA Case Manager helped Tammy through some of the most stressful days she’s experienced as a mother and provided care for her daughter when she couldn’t.
## Travel Assistance Services

### TRAVEL ASSISTANCE SERVICES

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### What to have ready:
- Your employer’s name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number and your company policy number, which can be obtained through your Human Resources department.

### Have a serious medical emergency?
Please obtain emergency medical services first (contact the local “911”), and then contact Europ Assistance USA to alert them to your situation.

### Travel Assistance Identification Number:
GLD-09012

### Need more facts?
For a more detailed description of the services please visit our Web site at thehartford.com/employeebenefits.

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**TRAVEL ASSISTANCE DISCLAIMER:** Service Exclusions and Limitations: Europ Assistance USA (EA) services are eligible for payment or reimbursement by EA only if EA was contacted at the time of the services and arranged and/or preapproved the services. Certain terms, conditions and exclusions apply; for further information refer to the Web site listed or call EA at the number provided.

**1.** Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. The Hartford's Privacy Policy policy is available at: thehartford.com/legalinfo/privacy-policy/online-privacy-policy/.

**2.** Dependent children are under the age of 19 or under the age of 25 if a full-time student in actual attendance at an accredited school or college and primarily dependent on you for support and maintenance.

**3.** Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, EA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

**4.** The Combined Single Limit (CSL), or amount of money available to the insured under the Travel Assistance Program, is $1 million. One service or a combination of the services may exceed the CSL. The insured is responsible for payment of any expenses that exceed the CSL. Note: Certain Accidental Death and Dismemberment programs may offer different CSLs. Please consult with your Human Resources Manager for more details.

**5.** In a medical emergency, Europ Assistance USA pays for assistance as described herein, but you are personally responsible for paying your medical/hospital expenses.

**6.** Europ Assistance USA provides the described personal services to you in an emergency, but you are personally responsible for the cost of air fare not approved as medically necessary by the attending physician; food, hotel and car expenses; and attorney fees. Emergency cash advances and bail advancement require your personal satisfactory guarantee of reimbursement.

**7.** This case illustration is fictitious and for illustrative purposes only.

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