

? Did you know?

+ Europ Assistance had over 62 million telephone calls in 2007 (two calls per second) and 12.5 million assistance cases (one case every two seconds).

++ In 2006, we performed our 150,000,000th assistance case.

Why Europ Assistance?

What is Europ Assistance USA?

We are the US office of Europ Assistance, the company that created the concept of Travel Assistance 45 years ago. Travel Assistance helps you if you are faced with an emergency when traveling. With a local network providing support in virtually all countries in the world, EA is here to assist you 24 hours a day.

In a life-threatening situation, should I call local authorities or Europ Assistance USA?

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

I have medical insurance. Why do I need travel assistance as well?

EA has the resources to help you medically and financially in case of a travel emergency. Even the best health insurance companies do not have an out of area network comparable to EA. EA's network is both domestic and international. EA monitors your medical condition to make sure you receive proper care. EA can help you find an appropriate medical facility or transport you to one if necessary. On the financial side, even if your medical insurance provides complete overseas coverage, you will most likely have to pay up front for medical services. EA can in many cases provide the necessary guarantee of payment, saving you from having to pay expenses out of pocket.



Contact Us

Europ Assistance USA is here to help you 24 hours a day in the event of an emergency.

When you call, please be ready to provide:

**The name of your employer

**A phone number where we may reach you

US/Canada: 1 866 294 2469

From other locations call collect:

+1 240 330 1509

Email OPS@europassistance-usa.com

E-Services: www.europassistance-usa.com

Username: AUL

Password: travel411



4330 East-West Highway, Suite 1000 - Bethesda, MD 20814 - USA
www.europassistance-usa.com



Your Travel Assistance Program



Travel

Automobile

Health

Home & Family

Your guide to safe travel

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

Europ Assistance USA (EA) provides 24 hour services that can help you access emergency assistance when you are traveling 100 or more miles away from home. Europ Assistance USA is there when a crisis strikes to help you obtain the care and attention you need.

Over 850,000 multilingual service professionals stand ready to assist you in 200 countries and territories worldwide.

Key Services:

Medical Search and Referral

EA will assist you in finding physicians, dentists, and medical facilities.

Medical Monitoring

During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate or if evacuation/repatriation is required.

Emergency Evacuation/Medically Necessary Repatriation

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

Dependent Children Assistance

If any dependent children under the age of 18 traveling with you are left unattended because you are hospitalized, EA will arrange, and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, EA will arrange for a qualified escort to accompany the children.

Visit by Family Member/Friend

If you are traveling alone and must be or are likely to be hospitalized for seven consecutive days, EA will arrange, and arrange payment for round-trip transportation for one member of your immediate family, or one friend designated by you, from his or her home to the place where you are hospitalized.

Repatriation of Remains

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

Traveling Companion Assistance

If a travel companion loses previously-made travel arrangements due to your medical emergency, EA will arrange for your traveling companion's return home.

Replacement of Medication and Eyeglasses

EA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

Vehicle Return

EA will arrange, and arrange payment for the return of the vehicle left unattended to your domicile or place of rental if you become physically unable to operate any non-commercial vehicle (i.e., auto, motorhome, rental car, etc.) as a result of a medical emergency. The vehicle must be in good driving condition and capable of being driven on the highway in compliance with local laws. You will not be reimbursed for services provided to you at no cost.

Emergency Travel Arrangements

If appropriate, EA will make new travel arrangements or change airline, hotel, and car rental reservations.

Emergency Cash

EA 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.

Locating Lost or Stolen Items

EA will assist in locating and replacing lost or stolen luggage, documents, and personal possessions.

Legal Assistance/Bail

EA will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement from you. (You pay attorney fees).

Interpretation/Translation

EA will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

Pre-Trip Information

EA offers a wide range of informational services before you leave home, including: Visa, Passport, Inoculation and Immunization Requirements, Cultural Information, Temperature, Weather Conditions, Embassy and Consulate Referrals, Foreign Exchange Rates, and Travel Advisories

Who is eligible for these services?

Individuals who receive coverage under American United Life Insurance Company®'s product offerings and their spouses, domestic partners and children are eligible for these services once coverage has been verified. Pre-trip informational services are available at any time. All other services take effect when you are on a trip 100 miles or more from home lasting 90 days or less.

How is coverage verified?

EA does not receive names of individual covered members. When you call, EA will verify eligibility through your employer's designated contact person. There may be circumstances in which EA reasonably believes that a sick or injured person is a Covered Member, but cannot verify participation through the employer's designated contact person. If your employer does not inform EA of eligibility status within 24 hours from EA's initial verification inquiry and you claim to be a covered member, then EA shall have the right, but not the obligation, to consider you a Covered Member. Before providing any services deemed appropriate by EA, EA will request payment from you or from a member of your family or friend.

Who is responsible to pay for these services?

After your coverage has been verified, EA will arrange, and arrange payment for the following subject to the policy limits and guidelines:

- Emergency Evacuation: \$150,000 Combined Single Limit (CSL)
- Medically Necessary Repatriation: Included in CSL
- Repatriation of Remains: Up to \$15,000

If traveling alone:

- Visit of Family Member or Friend: Up to \$5,000
- Return of Dependent Children under Age 18: Up to \$5,000
- Return of Vehicle: Up to \$2,500

If EA is unable to verify your coverage, you must provide proper guarantee of payment prior to EA incurring third party expenses.

Conditions and Exclusions:

All transportation related services, coverages and payments must be arranged and pre-approved by EA. EA shall not provide services enumerated if the coverage is sought as a result of: suicide or attempted suicide; intentionally self-inflicted injuries; participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless hospitalized; being under the influence of drugs or intoxicants unless prescribed by a Physician; commission or the attempt to commit a criminal act; participation as a professional in athletics or underwater activities; participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered; travel within 100 miles of your permanent residence, unless in a foreign country, or travel in a foreign location in excess of 90 days for any one trip. EA reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal of the authorities in the country of assistance to permit EA to fully provide services. EA will however, endeavor to provide services to the best of its ability during any such occurrence. The medical professional and/or attorneys suggested and/or designated by EA and/or providing services on behalf of EA are not employees of EA and, therefore, EA is not responsible or liable for their negligence or other acts or omissions.

Available 24 hours a day

From the US and Canada: 1 866 294 2469

From other countries +1 240 330 1509 (call collect)