



OneBeaconSM
INSURANCE

More Power To You.



ONEBEACON ASSISTANCE SERVICES

Travel Assistance While Away from Home

Have you considered your options when potentially facing the unexpected — while traveling away from home? What happens if you become ill or injured? Or if you encounter a natural disaster or political unrest? And what if your personal belongings are lost or stolen?

Americans will take hundreds of millions of trips this year, across the country and around the globe. As an insured under a OneBeacon group accident policy, you have the power of OneBeacon Assistance Services to manage such unforeseen circumstances. This comprehensive plan of coverages and services provides you with professional, multilingual 24/7 emergency medical assistance worldwide — including emergency evacuation and repatriation coverage — and other travel and personal assistance services whenever you are traveling (or making arrangements to travel) 100 or more miles away from your principal residence. The following provides further details about your OneBeacon Assistance Services.

MEDICAL EVACUATION & REPATRIATION COVERAGES*

Emergency Medical Evacuation: If you sustain an injury or suffer an illness, and medical care comparable to western medical standards is not available in your current location, we will arrange for and cover the cost of transportation for a medically supervised evacuation to the nearest medical facility we determine to be capable of providing such medical care.

Assisted Repatriation: If you sustain an injury or suffer an illness and you are sufficiently recovered to travel in a non-scheduled commercial air flight or a regularly scheduled air flight with special equipment and/or personnel with minimal risk to your health, we will arrange for and cover the cost of the transport to your principal residence or the country where you are currently assigned.

Post-Recovery Repatriation: If you sustain an injury or suffer an illness and you have sufficiently recovered to travel in a regularly scheduled economy class air flight without special equipment and/or personnel with minimal risk to your health, we will coordinate and cover the increase in cost to change the travel date and/or for an upgrade in seating, at our discretion, to your principal residence or the country where you are currently assigned.

Return of Mortal Remains: In case of your death, we will arrange for and cover the cost of local preparation of your mortal remains for transport or cremation (not including the cost of cremation), travel clearances and authorizations, a standard shipping container (not including urn or coffin), and actual transportation of your mortal remains to your country of destination.

Visit to Hospital: If you sustain an injury or suffer an illness, and you are expected to be hospitalized for more than seven consecutive days, we will arrange for and cover the cost of economy round-trip transportation for a person of your choice to visit you.

Return of Dependent Children: If your dependent child(ren) is left unattended as a result of your injury or illness, we will arrange for and cover the cost of economy transportation for their travel (and that of an attendant, if necessary) to your principal residence or the country where you are currently assigned.

Return of Companion: If you are traveling with a companion and as a result of your injury or illness, you cannot complete the trip as scheduled, we will arrange for and cover the cost of the lesser of the change fee for your companion's return flight or a one-way economy class flight.

*Medical Evacuation & Repatriation Coverages are only applicable when you are 100 or more miles away from your principal residence. Maximum benefit limits may apply to the above coverages. Review the group policy for applicability.

ONEBEACON ASSISTANCE SERVICES

Travel Assistance While Away from Home

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help you locate appropriate treatment or care.

Monitoring of Treatment: We will continually monitor your case. Additionally, physicians affiliated with us will provide consultative and advisory services, including review and analysis of the quality of medical care you are receiving.

Facilitation of Hospital Payments: Upon securing payment or a guarantee to reimburse, we will either wire funds or guarantee required emergency hospital admittance deposits. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Transfer of Insurance Information to Medical Providers: We will assist you with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with discharge planning.

Medication, Vaccine and Blood Transfers: In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, we will coordinate their transfer to you upon the prescribing physician's authorization, if it is legally permissible.

Dispatch of Doctors/Specialists: In an emergency where you cannot adequately be assessed by telephone for possible evacuation, or you cannot be moved and local treatment is unavailable, we will send an appropriate medical practitioner to you.

Continuous Updates to Family, Employer, and Home Physician: With your approval, we will provide case updates to the appropriate individuals you designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist you with the arrangement of hotel stays and room requirements before and/or after hospitalization.

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

Transfer of Medical Records: Upon your consent, we will assist with the transfer of medical information and records to you or the attending physician.

PERSONAL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: We will assist you in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of an injury or illness.

Transfer of Funds: We will provide you with an emergency cash advance subject to us first securing funds from you or your family.

Legal Referrals: Should you require legal assistance, we will direct you to an attorney, and assist you in securing a bail bond.

Translation Services: Multilingual personnel are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise we will provide you with referrals to local interpreter services.

Message Transmittals: You may send and receive emergency messages toll-free, 24-hours a day, through our Emergency Response Center.

Emergency Pet Housing and/or Pet Return: We will coordinate arrangements for temporary boarding or the return of a pet left unattended as a result of your injury or illness.

INFORMATION ASSISTANCE SERVICES

Pre-Travel Information: Upon your request, we can provide continuously updated destination intelligence covering subjects such as weather, currency and culture.

Travel and Health Information: Upon your request, we can provide you with continuous updates on travel and health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.

Real-time Security Intelligence: Upon your request, we will provide you with the latest authoritative information and security guidance for over 170 countries and 275 cities. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

ACCESS TO PERSONAL SECURITY SERVICES

Political Evacuation Services: In the event of a threatening political situation, such as a military uprising or coup, we will assist you in making evacuation arrangements, including making flight arrangements, securing visas, and making logistical arrangements such as for ground transportation and housing. In more complex situations, we will assist you in making arrangements with providers of specialized security services. You are ultimately responsible for the payment of these third party charges.

Security Evacuation Services: In the event of a threatening situation, we will assist you in making evacuation arrangements, including making flight arrangements, securing visas, and making logistical arrangements such as for ground transportation and housing. In more complex situations, we will assist you in making arrangements with providers of specialized security services. You are ultimately responsible for the payment of these third party charges.

Transportation After Political or Security Evacuation: Following a security or political evacuation and when safety allows, we will coordinate your return to either your principal residence or the country where you are currently assigned. You are ultimately responsible for the payment of the third party charges.

For details, please refer to the description of eligibility, exclusions, limitations, definitions, and terms of coverage in your OneBeacon America Insurance Company Accidental Death and Dismemberment policy.

LIMITATIONS AND EXCLUSIONS

In order to qualify for Medical Evacuation and Repatriation Coverages, you must be 100 miles or more from your principal residence.

No transport or service will be covered unless you contact us prior to the transport, the attending physician approves, if applicable, and we pre-authorize the transport or service.

We will not provide Medical Evacuation and Repatriation Coverage for you, if the travel was undertaken for the specific purpose of securing medical treatment or for a self-inflicted injury, the injury or illness requiring medical services resulted from being under the influence of any controlled substance, unless such controlled substance was prescribed by a physician and was taken in accordance with the prescribed dosage, with respect to a medical evacuation: the medical care which is being provided is consistent with western medical standards, or it is not medically necessary to transport you to another hospital or medical facility, or based upon your medical condition and/or local conditions and circumstances, we determine that medical evacuation or medical repatriation is not appropriate. (We have the sole discretion in making that determination.)

We will not reimburse you for any Medical Evacuation and Repatriation costs if we did not pre-authorize the transportation and/or services.

RIGHT OF RECOVERY

We have the right to recover benefits which we have paid if you or the group policyholder recovers the expenses from a third party, in those states which allow such recovery. We will be reimbursed from the recovery, and we will have a lien against that recovery. We have the right to recover any benefits from you for transportation and/or expenses, which were not covered under the Medical Evacuation and Repatriation Coverages.

AGGREGATE LIMIT OF LIABILITY

The Medical Evacuation and Repatriation Coverages under OneBeacon Assistance Services may be subject to an aggregate limit for any one accident. Please refer to the group policy for applicability.

How To Access Services

Your identification card is your key to travel security. If you have a medical or travel problem, simply call us for assistance. Our toll-free and collect-call telephone numbers are printed on your ID card.

Toll Free Number (Within the U.S.):

1-866-670-6693

Emergency Response Center Number (Outside the U.S. - Collect):

1-973-630-6693

A multilingual assistance coordinator will ask for your name, your company or group name, the policy number shown on your card, and a description of your situation. We will immediately begin assisting you. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay, and then contact the 24-hour Emergency Response Center. We will then take the appropriate action to assist you and monitor your care until the situation is resolved.

Insurance coverages and services provided by OneBeacon America Insurance Company.

Contact:

OneBeacon Assistance Services

44 Whippany Road

Morristown, NJ 07960

1-866-670-6693

1-973-630-6693