

AonProtect Assistance Services

Personal Accident & Travel

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Your Personal Accident and Travel Insurance policy provides you with medical emergency assistance and a number of helpline and on-line services. Details of these are given below. The services are available 24 hours a day, every day of the year. Access to the services is available for as long as the company's travel insurance is placed with AonProtect. You should keep the telephone numbers and website address easily to hand whenever you travel to ensure easy access to the information, advice and assistance services when they are needed most.

Counselling (UK residents only)

- Identifying and managing stress and stressful situations
- Crisis counselling
- Debt counselling
- Addiction counselling
- Advice on the practical and emotional aspects of living with a long term injury or disability
- Following Death, support and help for the bereaved family and colleagues to cope with the trauma of their loss
- Support in dealing with the psychological impact of not being able to continue in employment due to injury

- Providing information and details of organisations which provide face-to-face counselling.

Legal advice (UK residents only)

- Advice where injury has been caused by the negligence of a third party
- Non-contentious advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement.

Personal Tax Advice (UK residents only)

- General advice on tax issues of a personal nature (but excluding financial planning advice relating to ways of avoiding or reducing personal tax liability)

Medical advice

- General medical advice which can reasonably be given over the telephone
- How to access details of the length of hospital waiting lists
- Providing details of additional sources of information and societies who specialise in dealing with particular disabilities
- Information on facilities available through Social Services
- Advice on how to obtain a second opinion.

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Bereavement advice (UK residents only)

- Information on locating Wills, obtaining Grant of Probate or Letters of Administration or the need to consult a solicitor
- Advice on how to register Death, the duties of the Coroner and information on the documents required by the Registrar.

Second Opinion Service

- You, your partner or your children can access the services of Best Doctors, connecting you to leading medical experts anywhere in the world. Best Doctors can provide you with medical information, support and advice or even a second opinion.

Travel Assistance - before you travel

Country Information

The Policyholder and Insured Person may call AonProtect assistance or they may log on to the website for pre-travel information about the country they intend to visit.

- a) Some of the details available are as follows:
- i) Business and social customs.
 - ii) Political situations.
 - iii) Medical advice and medical facilities overseas.
 - iv) Health precautions, including vaccinations.
 - v) Visa and entry permit requirements.
 - vi) Currency and Banking hours.

- vii) Time zones and Climate.
- viii) Driving restrictions.

Security Advice

- i. Over 220 countries covered and details are updated by a team of impartial security analysts every day of the week
- ii. Terrorist, kidnap and cultural threats are included in the range of topics covered.
- iii. Email updates - free concise security updates will be emailed daily to the Insured Person's inbox. The Insured Person must first register. Instructions are contained in the website.
- iv. Tailored Travel Briefings - customised reports tailored to the itinerary of a specific trip. Such reports will be made available within 24 hours of the request.

Travel Assistance - whilst travelling

If the Insured Person requires medical or personal assistance or advice during a Journey they may call AonProtect assistance in respect of:

a) Medical Assistance

- i. 24 hour service - 24 hours a day, 365 days a year multi-lingual service.
- ii. Medical Expertise - On hand for advice, referral or treatment.
- iii. Air Ambulance - Emergency repatriation including use of Air Ambulance or scheduled flights as necessary and appropriate.
- iv. Local payment of hospital bills - No need for the Insured Person to use their own cash.

- v. Drug replacement - Replacement of essential maintenance medication or drugs.
- vi. Arranging overseas hospitalisation - Locating and arranging for Hospital Confinement and monitoring patients in co-operation with the attending local physician
- vii. Local Agent - Arranging for the services of a local agent to provide assistance and advice.
- viii. Funeral Arrangements - Organising the repatriation of human remains and arranging the necessary import/export documents
- ix. Liaising with patient's relatives employer United Kingdom General Practitioners and Hospital Services
- x. Relatives travelling to be with the Insured Person - Assisting accompanying relatives of the patient by arranging and paying for transport costs and additional accommodation costs - door to door
- xi. Locating and dispatching drugs - plus contact lenses glasses blood and medical equipment which are unavailable at the patient's location.

b) Non-medical Assistance

- i. Replacing Lost or Stolen Documents - Help with replacement of lost or stolen passport, tickets, or other travel documents.
- ii. Cancelling Credit Cards - Advice on cancellation of lost or stolen credit, debit or charge cards or travellers cheques.
- iii. Emergency Cash - Advance of emergency funds following loss or theft of money overseas. (Temporary loan only - Insured Person will be required to provide proof of ability to repay.)
- iv. Lost luggage location - Help with the tracking of lost luggage.
- v. Business Documents and messages - Forwarding essential business documents and urgent messages. (Assistance only - no insurance cover).
- vi. Legal advice
- vii. Interpreters - The provision of interpreters at business meetings



or the translation of documents.
(Assistance only - no insurance cover).

than Personal Security Specialist Expenses abroad where covered by AonProtect).

Security Advice and Services

During a Period of Insurance the Policyholder or Insured Person may call AonProtect assistance (or in non emergency situations log onto the website) for advice/assistance on many security issues as follows:

- a. Security Advice - the details are set out under the Pretravel Assistance opposite.
- b. SMS and Email Security Alerts - following an on-line request to register.
- c. Personal Security Specialist Service - to extricate you from a life-threatening situation occurring whilst on a Journey outside the United Kingdom. Fuller details are set out in the Personal Security Specialist Expenses sub-section of the AonProtect Personal Accident and Travel Policy wording.
- d. Identity theft - guidance on preventative advice, credit file monitoring, re-establishment of identity and repair of the Insured Person's credit rating standing.
- e. Access to a range of other security services - the cost of which must be borne by the Policyholder/Insured e.g. support following a serious crime while at home, crisis management, close protection services (other

Procedures

When calling the AonProtect assistance line from abroad, remember to use the correct UK dialling code for the country from which you are calling. Always advise

- i) your name
- ii) your Company name
- iii) the name of your Parent Company (if applicable).