Employee Travel Pack

Please contact your HR department or policy administrator for a replacement card if the original is mislaid.

AIG Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG Europe Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

Please note, whilst AIG Europe Limited (AIG) takes every care in selecting business partners to provide the assistance services described in this brochure, AIG cannot accept responsibility for any advice given, or information or assistance provided.

Contact and advice details

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency assistance</td>
<td>+44 (0) 20 8253 7474</td>
<td><a href="mailto:GlobeCover.claims@aig.com">GlobeCover.claims@aig.com</a></td>
</tr>
<tr>
<td>Cover queries</td>
<td>+44 (0) 20 8253 7474</td>
<td><a href="mailto:GlobeCover.claims@aig.com">GlobeCover.claims@aig.com</a></td>
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<tr>
<td>Claims concierge service</td>
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<td><a href="mailto:GlobeCover.claims@aig.com">GlobeCover.claims@aig.com</a></td>
</tr>
<tr>
<td>Foreign and Commonwealth Office contact details</td>
<td>+44 (0) 20 7008 1500 (overseas)</td>
<td><a href="http://www.fco.gov.uk/travel">www.fco.gov.uk/travel</a></td>
</tr>
<tr>
<td>GlobeCover Claims assistance</td>
<td>+44 (0) 20 8253 7569</td>
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Claim notification

You can make a claim by contacting the department responsible for your employer’s insurance. A claim form should be completed and submitted to this insurer. This can be obtained from your employer or can be downloaded from the website: www.aig.co.uk/globeCover

Claims concierge service

Our concierge claims service for personal property and money claims aims to conclude over 90% of claims within 15 minutes without the need for documentary validation. Notify a personal property or money claim by calling +44 (0) 20 8253 7474.

Please note: unless your employer has pre-authorised all claims, payment of a claim will require your employer’s authorisation.

See claims overleaf.

Contact and advice details [for you]

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<tr>
<td>GlobeCover policy number</td>
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<tr>
<td>Employee Travel Pack</td>
<td>GlobeCover website: <a href="http://www.aig.co.uk/globeCover">www.aig.co.uk/globeCover</a></td>
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Services before you leave

Travel Angel

Before you travel on business you can access our award-winning e-learning security and situation awareness programmes, Travel Angel. It’s simple to access and provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime and robbery, terrorism and unrest. Fully interactive, the core programme and six modules can be completed individually or together (they take around 45 minutes in total) and are accessible at work, home or whilst travelling.

Go to www.aig.co.uk/globeCover and follow the link.

Pre-travel and security advice and assistance

- Security advice – business and social customs, and political situations.
- Medical issuess, medical facilities overseas and health precautions (including vaccinations).
- Visa and entry permit requirements.
- Currency and banking hours, time zones and climate.
- Driving restrictions.
- Seafarers advice covering over 200 countries, updated daily by security analysts, including terrorist, kidnap and cultural threats.

Free updates are emailed directly to a seafarer’s inbox.

- High risk travel safety briefings for specific tips to high risk countries provided within 24 hours by request.

Emergency services

24/7 access to a network of reliable tradesmen to repair an emergency at home in the UK (e.g. burst pipes, broken windows or leaking roofs).

Go to www.aig.co.uk/globeCover and follow the link.

Travel concierge service

Need a restaurant near your hotel or a conference room near the airport?

Go to www.aig.co.uk/globeCover and follow the link.

Services when you’re travelling

Emergency assistance

For assistance call our 24/7 Emergency Helpline on: +44 (0)1273 401950. Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and doctors worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

- direct billing with hospitals and clinics, so you don’t need to use your own cash or credit card;
- for someone to visit whilst you’re in hospital or if ill abroad;
- to bring your home – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or doctor for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401950

Emergency message relay – to family and business associates.

Lost travel and bag location – help with replacement of lost or stolen tickets, passport or travel documents, contact insurance and local authorities and local luggage.

Emergency cash advance – if your cash is lost or stolen abroad the advance will be deducted from any subsequent claim payment or must be reimbursed to us.

Port/airport assistance – we’ll liaise with your carrier if you’re delayed on the way to your departure point and make onward travel arrangements at the airport.

General advice about

- currency and banking hours, time zones and climate,
- medical issues, medical facilities overseas and health precautions (including vaccinations),
- business and social customs, and political situations

For assistance call our 24/7 Emergency Helpline on: +44 (0)1273 401950.

Lost ticket and baggage location – help with replacement of lost or stolen travel documents or lost or damaged glasses and location of lost baggage.

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Emergency record storage

All the contact points are stored in a secure, password-protected online database, so you can access key medical details and important contact information from any source.

For assistance call our 24/7 Emergency Helpline on: +44 (0)1273 401950.

Pre-travel and security advice and assistance

- Security advice – business and social customs, and political situations.
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Services when you’re travelling

Emergency assistance

For assistance call our 24/7 Emergency Helpline on +44 (0)1273 401 950. Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and doctors worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

- direct billing with hospitals and clinics, so you don’t need to use your own cash or credit card
- for someone to visit whilst you’re in hospital or if ill abroad to bring you home – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401 950

- High risk travel safety briefings for specific trips to high risk countries provided within 24 hours by request.
- SMS travel alert texts sent direct to a traveler’s mobile phone helping them to stay ahead of changing political situations or severe weather conditions which might disrupt important travel.
- Identity loss – guidance on preventative action, credit fraud monitoring, re-establishment of identity and repair of the insured person’s credit rating standing.

Emergency record storage

Allows you to upload important documents and medical details to a personal and secure website and later retrieve them online or by calling our medical assistance company.

Go to www.aig.co.uk/globecover and follow the link.

Travel concierge service

Need a restaurant near your hotel or a conference room near the airport? Simply phone: +44 (0)20 8253 7400 (24 hours a day, 7 days a week).

Our Concierge Service can save you time and effort with home recommendations for local treatments, decorators and gardeners plus information like which schools, doctors or baby sitters are available in the area.

Go to www.aig.co.uk/globecover and follow the link.

Services for any time

In addition to the services provided for business travelers, GlobeCover also provides a range of services that any insured person can use.

MyHealthPortal

You and your family can access our online health portal at any time.

- A Second Opinion from leading world specialists about any medical condition and treatment.
- 24-hour travel and family travel advice on the UK via the website, phone, SMS text message or even video mobile phone.
- Plus a wealth of general and educational health information such as weight loss, quitting smoking, blood pressure and details on alternative treatments.

Go to www.aig.co.uk/globecover and follow the link.

Consulting service call +44 (0)117 934 2121 (sales are restricted)

- Identifying and managing stress and stressful situations, including crises, debt and addiction.
- Advice on the practical and emotional aspects of living with a long-term injury or disablement.
- Support and help for family and colleagues to cope with a bereavement.
- Support an an injury that prevents continuing with current employment and advice about finding new employment.

Other any time services on +44 (0)20 8253 7400

Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability)

Bereavement advice

- How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.
- The need to consult a solicitor, duties of the Coroner and information on the documents required by the Registrar.
- Referral to a counsellor and advice on the practical details.

Funding legal advice – 24/7 confidential legal advice by phone about personal legal problems involving the law of EU member countries, Isle of Man, Channel Islands, Switzerland and Norway.

Medical advice

- How to access details of the length of hospital waiting lists.
- Information on facilities available through Social Services.
- Details of solicitors who specialise in dealing with particular disabilities.

Company contact:

Website:

Phone:

Email:

Address:
Services before you leave

Travel Angel

Before you travel on business you can access our award-winning e-learning security and situation awareness programmes, Travel Angel. It’s simple to access and provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime and robbery, terrorism and unrest. Fully interactive, the core episode and six modules can be completed individually or together (they take around 45 minutes in total) and are accessible at work, home or whilst travelling.

Go to www.aig.co.uk/globeceiver and follow the link.

Pre-travel and security advice and assistance

Travel concierge service

Need a restaurant near your hotel or a conference room near the airport? Want to know the best time to travel to avoid traffic jams? Need help with lost or stolen tickets, passport or travel documents? Want to arrange meeting facilities abroad? Call Travel Concierge.

Our Concierge Service can save you time and effort by helping you with recommendations for local transport, decorators and gardeners plus information like which schools, doctors or baby sitters are available in the area.

Go to www.aig.co.uk/globeceiver and follow the link.

Services when you’re travelling

Emergency assistance

For assistance call our 24/7 Emergency Helpline on +44 (0)1273 401950. Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and doctors worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

• direct billing with hospitals and clinics, so you don’t need to use your own cash or credit card
• for someone to stay with whilst you’re in hospital or if it is abroad
• to bring your home – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t get them from locally.

Other travel assistance services on +44 (0)1273 401950

Emergency message relay – to family and business associates.
Lost luggage and baggage location – help with replacement of lost or stolen tickets, passport or travel documents, contact details and success and location of lost luggage.
Emergency cash advance – if your cash is lost or stolen abroad the advance will be deducted from any subsequent claim payment or must be reimbursed to us.
Port/airport assistance – we’ll liaise with your carrier if you’re delayed or your flight has been cancelled.
Identity theft – guidance on preventative action, credit file monitoring, re-establishment of identity and repair of the uninsured person’s credit rating standing.

Emergency record storage

Allies and aids personal and travel documents and medical details to a personal and secure website and other referees them online or by calling our medical assistance company.

Go to www.aig.co.uk/globeceiver and follow the link.

Home emergency advice call +44 (0)20 8253 7400

24/7 access to a network of reliable tradesmen to repair an emergency at home in the UK 24/7 (e.g. a burst pipe, seclusion window or a leaking roof whilst travelling. The cost of any work undertaken is not recoverable under the GlobeCover policy.

Services for any time

In addition to the services provided for business travelers, GlobeCover also provides a range of services that any insured person can use.

MyHealthPortal

You and your family can access our online health portal at any time.

• A Second Opinion from leading world specialists about any medical condition and treatment.
• 24-hour remote for family only travel insurance in the UK via the website, phone, SMS text message or even voice mobile phone.
• Plus a wealth of general and educational health information such as weight loss, quitting smoking, blood pressure and details on alternative treatments.

Go to www.aig.co.uk/globeceiver and follow the link.

Counselling service call +44 (0)117 934 2121 (calls are not recorded)

• Identifying and managing stress and stressful situations, including crisis, debt and addiction.
• Advice on the practical and emotional aspects of living with a long-term injury or disability.
• Support and help for family and colleagues to cope with a bereavement.
• Support an an injured that prevents continuing with current employment and advice about finding new employment.

Other any time services on +44 (0)20 8253 7400

Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability)

Bereavement assistance

• How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.
• The need to consult a solicitor, duties of the Coroner and information on the documents required by the Registrar.
• Referral to a professional and advice on the practical details.

Funeral legal advice – 24/7 confidential legal advice by phone about personal legal problems involving the loss of an EU/member countries, (e.g. Channel Islands, Switzerland and Norway. Medical advice

• How to access details of the length of hospital waiting lists.
• Information on facilities available through Social Services.
• Details of solicitors who specialise in dealing with particular disabilities.

Telephone: +44 (0)20 8253 7400

Website: www.fco.gov.uk/travel

For further information about services can be obtained.

Foreign and Commonwealth Office

Phone: +44 (0)20 7008 1500

Website: www.fco.gov.uk
Services before you leave

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Go to www.aig.co.uk/globecover and follow the link.

Pre-travel and security advice and assistance

Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and clinics worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

- direct billing with hospitals and clinics, so you don’t need to use your own cash or credit card
- for someone to visit whilst you’re in hospital or if ill abroad
- to bring your home — with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or doctor for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401950

Emergencies, accidents, illness, theft and crime, lost property, lost or stolen travel documents, lost luggage.

Emergency record storage

— allows you to upload important documents and medical details to a personal and secure website and either retrieve them online or by calling our medical assistance company.

Go to www.aig.co.uk/globecover and follow the link.

Home emergency advice call +44 (0)20 8253 7400

24/7 access to a network of reliable tradesmen to repair an emergency at home in the UK (e.g. a burst pipe, stuck window or a leaking roof) whilst travelling. The cost of any work undertaken is not recoverable under the GlobeCover policy.

Services when you're travelling

Emergency assistance

For assistance call +44 (0)20 8253 7400 (24 hours a day, 7 days a week).

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Services for any time

In addition to the services provided for business travelers, GlobeCover also provides a range of services that any insured person can use.

MyHealthPortal

You and your family can access our online health portal at any time.

- A Second Opinion from world leading specialists about any medical condition and treatment.
- 24-hour travel advice service for family holidays in the UK.
- Eurolaw legal advice — 24/7 confidential legal advice by phone about personal legal problems.
- Bereavement advice - to family and colleagues to cope with a bereavement.
- Identification and managing stress and stressful situations, including crises, debt and addiction.
- Support and help for family and colleagues to cope with a bereavement.
- Support an an injury that prevents continuing with current employment and advice about finding new employment.

Other any time services on +44 (0)20 8253 7400

Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability).

Bereavement assistance

- How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.
- The need to consult a solicitor, duties of the Coroner and information on the documents required by the Registrar.
- Referral to a funeral director and advice on the practical details.
- Funeral legal advice - 24/7 confidential legal advice by phone about personal legal problems involving the loss of EU member countries, Isle of Man, Channel Islands, Switzerland and Norway.
- Medical advice — how to access details of the length of hospital waiting lists.
- Information on facilities available through Social Services.
- Details of societies who specialise in dealing with particular disabilities.

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Employee Travel Pack

A lifeline if you need one
GlobeCover provides insured persons with business travel services, including all-important emergency assistance, and a range of web and telephone based services that can be used at any time – not just when a claim is being made.

All the emergency and assistance services described are subject for the policy cover.

Emergency assistance card
Please keep the attached card with you at all times when travelling on business. Please show it to a medical provider on request.

Please always contact us if you require medical attention. This is particularly important whilst travelling in the USA, as you might be asked to provide a proof of eligibility to use a medical network. Non-UK residents should be provided with a GlobeCover claims form to complete and return to the US provider.

Please contact your HR department or policy administrator for a replacement card if the original is mislaid.

Cover queries
Any questions you have relating specifically to this cover should be directed to your employer who arranged this insurance.

Claim notification
You can make a claim by contacting the department responsible for your employer’s insurance. A claim form should be completed and submitted to this insurer. This can be obtained from your insurer or can be downloaded from the website: www.aig.co.uk/globeCover

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Email: GlobeCover.claims@aig.com
Post: GlobeCover Claims, 3rd Floor, AIG Building, 2-3 Albany Road, Croydon CR2 9LG, United Kingdom

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The website and/or phone number provide access to the following services:
- Travel Angel
- Travel Concierge services
- Home emergency advice
- Medical advice
- Personal tax advice
- Bereavement advice
- Eurolaw legal advice
- Counselling

Phone: +44 (0) 871 770 2121
(* all telephone calls to numbers shown – other than counselling – in this brochure may be recorded for training or quality monitoring purposes.)

Foreign and Commonwealth Office contact details
Phone: +44 (0) 870 036 0520 (overseas)
Website: www.fco.gov.uk/travel

AIG Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk). AIG Europe Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.
Employee Travel Pack

A lifeline if you need one
GlobeCover provides insured persons with business travel services, including all-important emergency assistance, and a range of web and telephone-based services that can be used at any time — not just when a claim is being made.

All the emergency and assistance services described are subject for the policy cover.

Please note, whilst AIG Europe Limited (AIG) takes every care in selecting business partners to provide the assistance services described in this brochure, AIG cannot accept responsibility for any advice given, or information or assistance provided.

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Emergency assistance card
Please keep the attached card with you at all times when travelling on business. Please show it to a medical provider on request.

Emergency online record storage
Login and password:

Home emergency advice

MyHealthPortal

Second Opinion

Personal tax advice

Bereavement advice

Eurolaw legal advice

Medical advice

Counselling

Phone:

(+44) 0117 934 2121

(* all telephone calls to numbers shown – other than counselling – in this brochure may be recorded for training or quality monitoring purposes.)

Foreign and Commonwealth Office contact details

Phone:

0845 850 2829 (UK only)

+44 (0)20 7008 1500 (overseas)

Website:

www.fco.gov.uk/travel

GlobeCover claims assistance

Phone: +44 (0) 20 8253 7417

Email: GlobeCover.claims@aig.com

Post: GlobeCover Claims, 3rd Floor, AIG Building, 2-4 Albany Road, Croydon CR2 8LG, United Kingdom

Claims concierge service

Our concierge claims service for personal property and money claims aims to conclude over 90% of claims within 15 minutes without the need for documentary validation. Notify a personal property or money claim by calling: +44 (0) 20 8253 7417.

Please note: unless your employer has pre-authorized all claims, payment of a claim will require your employer’s authorisation.

Visit the website and/or phone number provided to access the following services:

• Travel Angel
• Pre-travel and security services
• Travel Concierge service
• Medical emergency advice
• MyHealthPortal
• Second Opinion
• Personal tax advice
• Bereavement advice
• Eurolaw legal advice
• Medical advice

Cover queries

Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance.

Claim notifications

You can make a claim by contacting the department responsible for your employer’s source. A claim form should be completed and submitted to this bureau. This can be obtained from your employer or can be downloaded from the website: www.aig.co.uk/globecover

GlobeCover policy number

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All the emergency and assistance services described are subject to the policy cover.

Emergency assistance card
Please keep the attached card with you at all times when travelling on business. Please show it to a medical provider on request.

Please always contact us if you require medical attention. This is particularly important whilst travelling in the USA, as you might be asked to provide a proof of eligibility to use a medical network – the medical assistance company will arrange this for you. (See Emergency Assistance overleaf.)

When contacting us, please provide:
1. your name
2. your location
3. your condition, symptoms or query
4. a telephone number we can contact you on.

Please contact your HR department or policy administrator for a replacement card if the original is mislaid.

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Please write the GlobeCover policy number below
(available from your Human Resources department or your policy administrator)

When contacting us, please always provide:
• the name of your employer and the policy number
• your name, location and country of residence
• your condition, symptoms or query
• a telephone number we can contact you on

Important: This card has no monetary value and is not a credit card. Fraudulent use of the services may result in legal action.