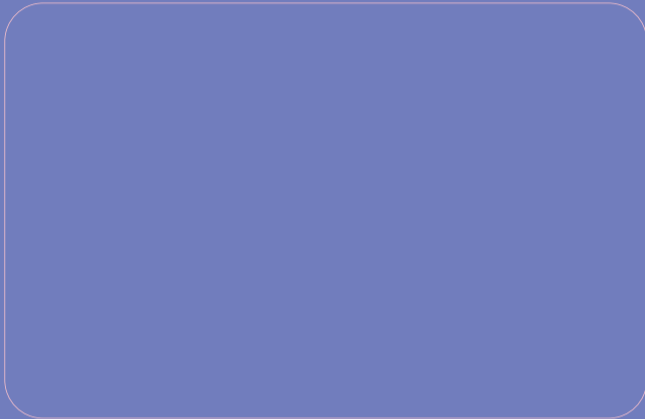


AonProtect assistance is operated through a single UK telephone number and secure website that offer immediate information, advice and assistance, 24 hours a day, 365 days a year, anywhere in the world.



your card

When using the AonProtect assistance helpline always advise:-

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

MD/—060808

ACE European Group Limited
200 Broomielaw, Glasgow G1 4RU
www.aceeuropeanagroup.com



your AonProtect assistance
injury & travel card



Your AonProtect assistance injury & travel card is attached and gives the telephone number and website address to contact for all the services shown. These are available 24 hours a day, every day of the year. This card is valid whilst your company injury & travel insurance is placed with AonProtect. It should therefore be kept in a safe place.

Injury & Travel Assistance Services

Counselling

- 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 and advice about finding more suitable employment ■ Providing information and details of organisations which provide face-to-face counselling

Legal advice

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

Personal Tax advice

- 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

Bereavement advice

- 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
- Referral to a Funeral Director and advice on the practical details

State Benefit advice

- Information on entitlements to State Benefits ■ Advice on the financial implications of long-term absence from work due to injury

Concierge

If you need help in finding, arranging or booking Travel & Transport, Accommodation, Entertainment, Restaurants, Places of Interest, Theatre & Sporting Tickets, this service is designed to assist you. To find out more or to use the service, simply call or email: mavenconcierge@presinter.co.uk.

Secure Document Storage

Store important documents online for access in the event of loss or an emergency including: Travel itinerary, passport details, driving licence, insurance documents, medical information. To find out more or use the service, log on to www.docsentry.co.uk.

Best Doctors

A medical second opinion service for you, your partner and your children.

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.

- Some of the details available are as follows:
 - Business and social customs.
 - Political situations.
 - Medical advice and medical facilities overseas.
 - Health precautions, including vaccinations.
 - Visa and entry permit requirements.
 - Currency and Banking hours.
 - Time zones and Climate.
 - Driving restrictions.

Security Advice

- Over 135 countries covered and details are updated by a team of impartial security analysts every day of the week
- Terrorist, kidnap and cultural threats are included in the range of topics covered.
- Email updates – free concise security updates will be e-mailed daily to the Insured Person's inbox. The Insured Person must first register. Instructions are contained in the website.
- 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

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

b) Non-medical Assistance

- Replacing Lost or Stolen Documents** - Help with replacement of lost or stolen passport, tickets, or other travel documents.
- Cancelling Financial Cards** - Advice on cancellation of lost or stolen credit, debit or charge cards or travellers cheques.
- 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.*)
- Lost luggage location** - Help with the tracking of lost luggage.
- Business Documents and messages** - Forwarding essential business documents and urgent messages. (*Assistance only – no insurance cover.*)
- Legal advice**
- Interpreters** - The provision of interpreters at business meetings or the translation of documents. (*Assistance only – no insurance cover.*)

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:

- Security Advice** - the details are set out under the Pre-travel Assistance opposite.
- SMS and Email Security Alerts** – following an on-line request to register.
- 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 Group Personal Accident and Travel Policy wording.
- Identity theft** - guidance on preventative advice, credit file monitoring, re-establishment of identity and repair of the Insured Person's credit rating standing.
- 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 than Personal Security Specialist Expenses abroad where covered by AonProtect).

Home Emergency Advice

If, whilst on a Journey, a home emergency (e.g. a burst pipe, a broken window or a leaking roof) occurs at the Insured Person's private residence, the Insured Person may call AonProtect Assistance to access a network of reliable tradesmen who will come and carry out repairs. The cost of any work undertaken must be borne by the Insured Person.

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)

AON accepts no responsibility for any advice given or information provided by third party service providers.

The use of these assistance services are subject to the third party service provider's standard terms and conditions, a copy of which can be provided on request. Those conditions govern the relationship between you and each third party service provider.