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# **ACCIDENT & HEALTH**

Presented by: ACE USA



# Agenda

- ◆ Who is ACE
- ◆ Overview of Policies – Outline of coverage
- ◆ EuropeAssistance



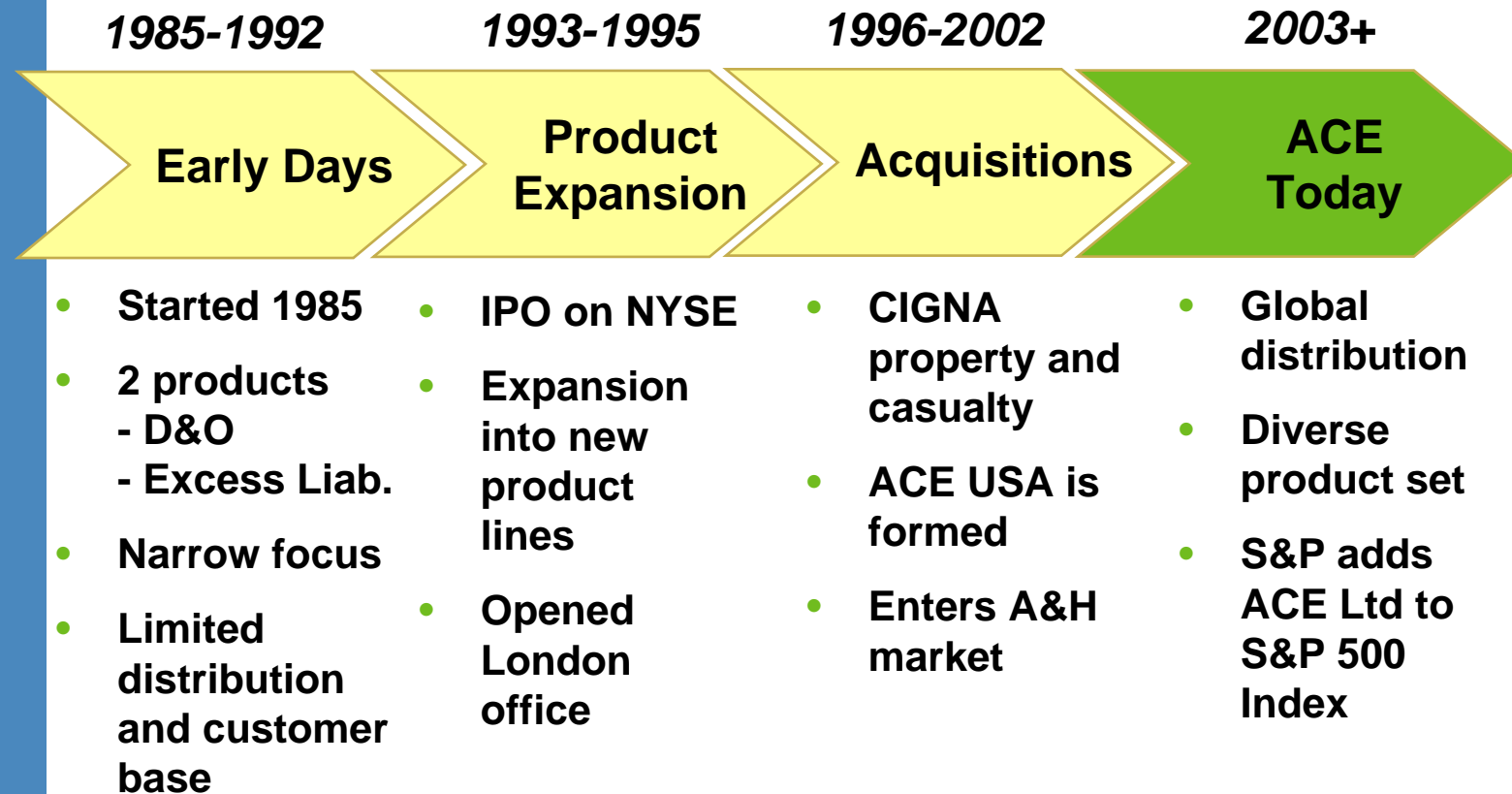
# ACE Global Platform

ACE has a physical presence in over 50 countries with the authority to transact business in 140





# History of ACE





# ACE USA | Financial Ratings

## An “A” company on all counts:

- Standard and Poor's A+
- AM Best A+
- Moody's A2
- Fitch AA-

\* Ratings as of September 11, 2007



# Multinational Travel Accident Coverage

## CURRENT MULTINATIONAL BUSINESS TRAVEL ACCIDENT CONCERNS

### Coverage

- ❑ Insufficient coverage limits
- ❑ Insufficient coverage on international exposures
- ❑ Licensing in foreign countries
  - *Admitted versus Non-admitted Countries*
- ❑ Equal treatment of employees worldwide

### Administration

- ❑ Coordination of multiple policies worldwide
- ❑ Multiple effective dates and billing cycles
- ❑ Claims adjudication

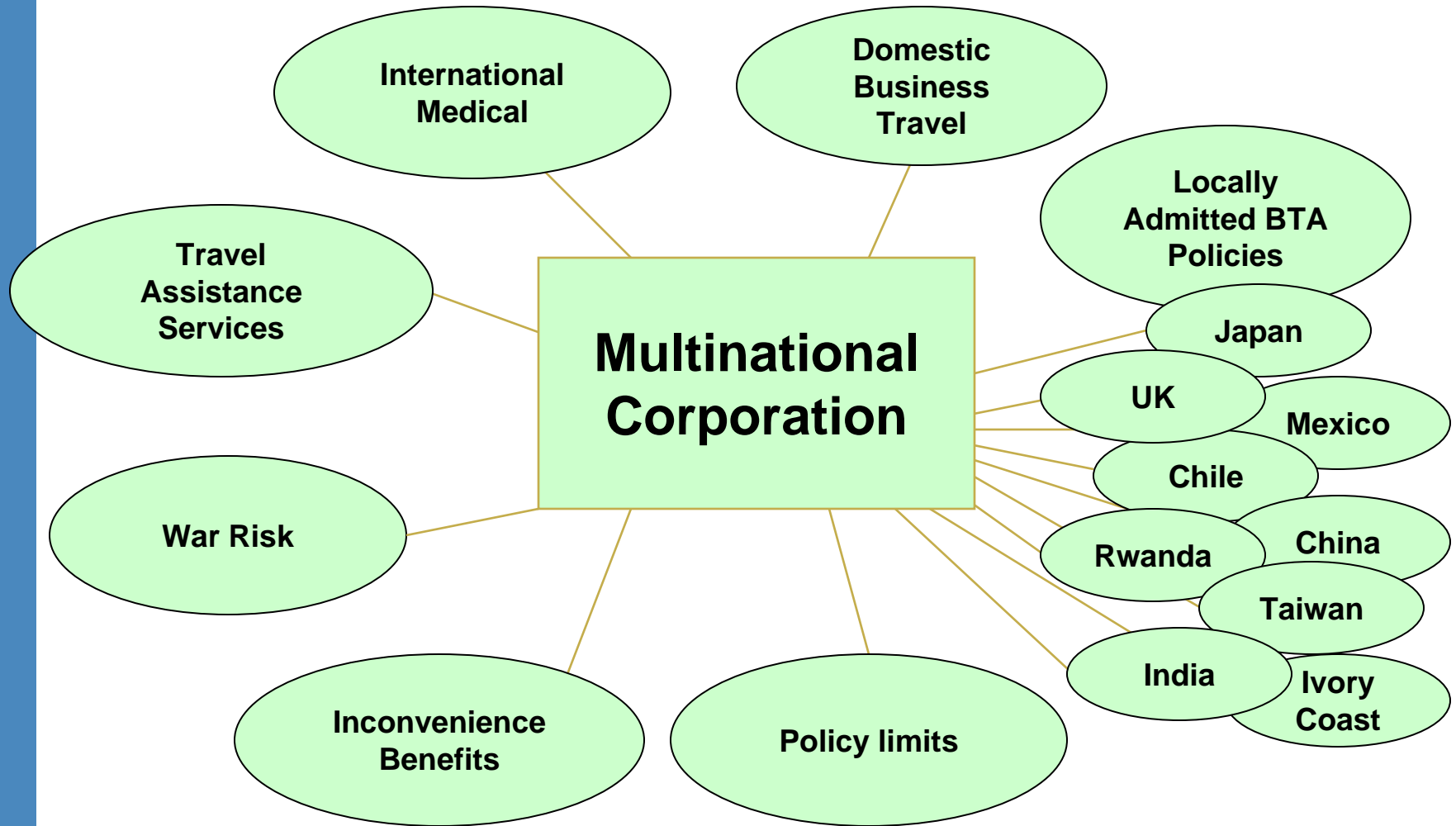
### Cost

- ❑ Not taking advantage of economies of scale
- ❑ Not taking advantage of spread of risk
- ❑ Multiple policies result in higher administration cost



## Multinational Travel Accident Coverage Concerns

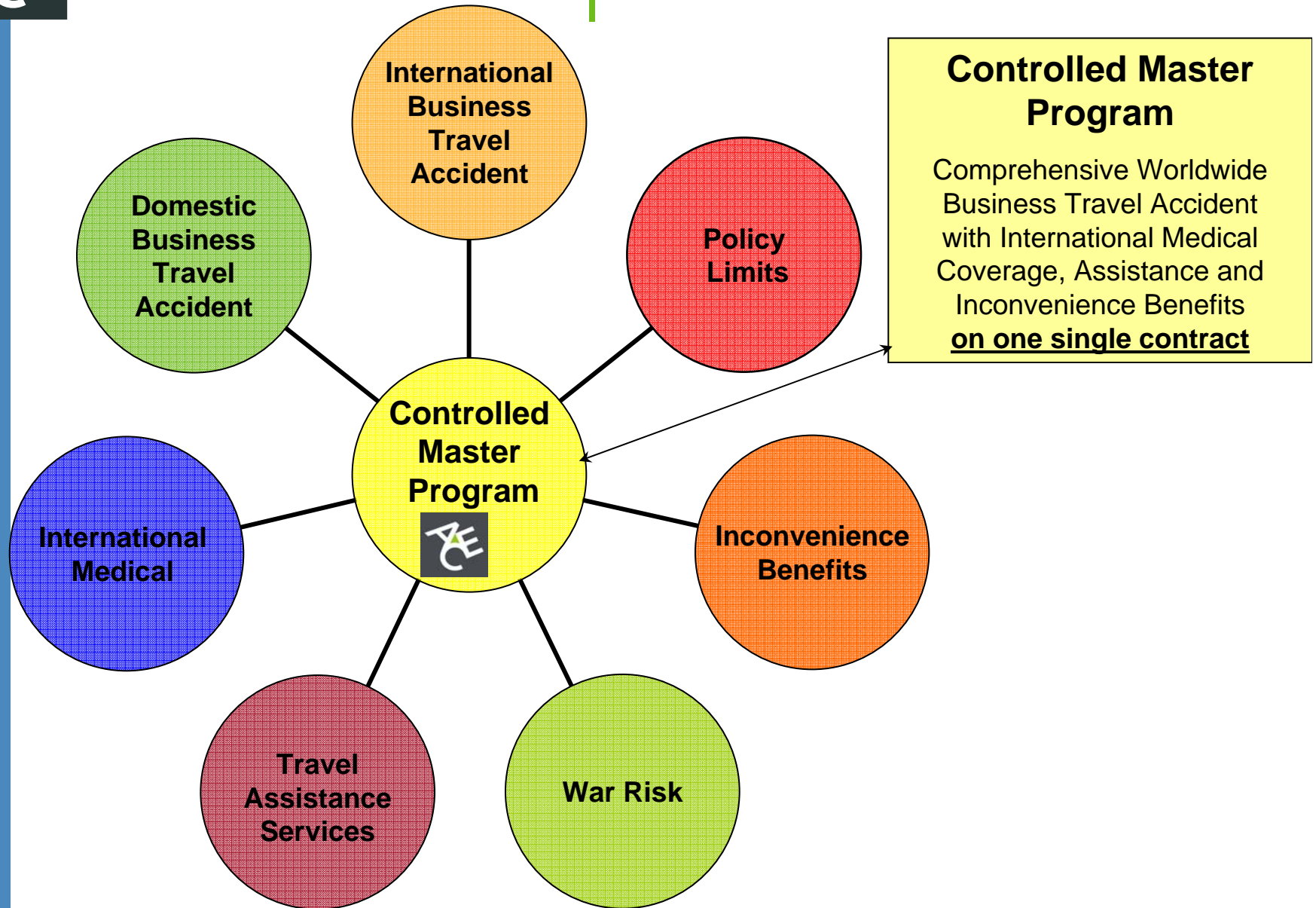
Typical multinational company's global travel accident program...multiple policies with different insurance carriers, and varying renewal dates.





# ACE Multinational Travel Accident Coverage

The Comprehensive Multinational Travel Insurance **Solution**







# Product Differentiators

## Ensures proper insurance globally

- ◆ ACE provides the information the client needs to make decisions regarding compliance requirements and integrating benefit plans in various countries.

## Demonstrated Global Strength

- ◆ ACE has physical presence in 50 countries with the authority to transact business in nearly 140 countries

## Eliminates Excess Cost

- ◆ By integrating multiple policies under a single contract, this results in lower cost through economies of scale resulting from the spread of risk, as well as reduced administrative costs.

## One Claims Philosophy

## Single Point of Contact

- ◆ Client can expedite changes to their travel and medical coverage with a single phone call.



# Travel Accident Regents/Employees

**Policyholder paid accidental death and dismemberment insurance covering groups of people for various hazards they may experience while traveling. The employer pays the premium and makes coverage choices.**

- ♦ Covers AD&D losses occurring up to one year from date of accident.
- ♦ Benefits schedule includes accidental loss of : life, limb, sight, speech and hearing and thumb and index finger, as well as paralysis plus permanent and total disability due to an accident.
- ♦ Coverage includes: family coverage extension, relocation, commutation (class 1 only), personal deviation/sojourn (14 days), aircraft pilot & crew, owned/leased aircraft, war risk
- ♦ Additional Benefits: seat belt/airbag, rehabilitation, bereavement and trauma counseling, carjacking, coma, home alteration & vehicle modification, assistance services, emergency evacuation, repatriation.
- ♦ On premises coverage is provided for the following activities: transportation of emergency medical patients or donors of organs, structure inspections, scuba diving, seismology and wave studies, hazardous spills clean up, and authorized activities of the Bomb Unit of the University of California's Police Department.



# Global Medical Insurance Regents/Employees

## What is it?

- Short term (up to 365 days), limited benefit accident medical and sickness coverage for groups
- while traveling outside of their home country or country of permanent assignment
- to help provide protection in the event of the sudden onset of an illness or serious injury.



# Global Medical Insurance Regents/Employees

## Product Highlights

### Accident and Sickness Medical Expense Benefits

\$500,000 limit for coverage for all classes covered for travel accident including spouse and dependent children.

### Additional Benefits

Lost Baggage - \$500 subject to a max of 2 bags.

Personal Property - \$2,000 max per trip, subject to \$500 per item.

Trip Interruption - \$1,000 max benefit.



# Sponsored Activity Student Off-Campus Travel Accident & Medical

## **AD&D Benefits**

- ♦ \$25,000 of coverage during off campus sponsored activities, including travel to and from.
- ♦ Covers AD&D losses occurring up to one year from date of accident.
- ♦ Benefits schedule includes accidental loss of : life, limb, sight, speech and hearing and thumb and index finger, as well as paralysis.
- ♦ Additional Benefits: seat belt/airbag, bereavement and trauma counseling, coma, home alteration & vehicle modification, assistance services, emergency evacuation, repatriation.

## **Accident Medical and Sickness Benefits**

- ♦ \$10,000 of coverage during off campus sponsored activities, including travel to and from.



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**ACE Assistance**



# International Reach and Brand Awareness



**300**  
million customers  
worldwide are now covered  
by Europ Assistance, either  
directly or through our partners

**\$1.2 B**  
in consolidated turnover

**208**  
countries and territories  
covered worldwide

**5,000**  
employees

**34**  
24 hour alarm centers

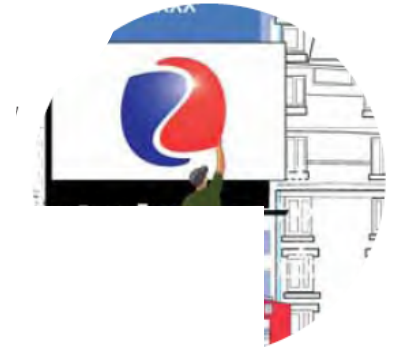
## Assistance Centers

- Athens ■ Badajoz
- Barcelona ■ Beijing
- Budapest ■ Buenos Aires
- Cairo ■ Johannesburg
- London (France) ■ Lisbon
- Madrid ■ Milan
- Munich ■ Navan
- Oslo ■ Paris ■ Prague
- Seoul ■ Rio de Janeiro
- Santiago (Chile) ■ Shanghai
- Stockholm ■ Tel Aviv
- Tunis ■ Warsaw
- Washington DC ■ Zurich

diaries  
centres  
contact offices



# International Reach and Brand Awareness



## ASSISTANCE IN FIGURES

**63**  
million calls handled

**14,048,204**  
cases handled worldwide

**2.3**  
million breakdowns dealt with by Europ Assistance

**147**  
countries in which Europ Assistance provided assistance in 2006

**3,700**  
flying hours spent repatriating sick and injured customers

**28,000**  
commercial flight tickets bought to repatriate customers

ce

- Badajoz
- Beijing
- Buenos Aires
- Frankfurt
- Lisbon
- Milan
- Navan
- Prague
- Rio de Janeiro
- Shanghai
- Tel Aviv
- Warsaw
- Zurich

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## International Reach and Brand Awareness



- Partnership with George Washington University's Department of Emergency Medicine
- EA USA's Medical Director Dr. Delaune
- Medical Director and Team provide independent treatment assessment/travel recommendations
- 16 ER trained doctors, 25 nurses
- Access to 400 specialists worldwide
- Nurse/doctors = escorts

### 34 Assistance Centers

■ Amhem ■ Athens ■ Badajoz  
■ Barcelona ■ Beijing  
■ Budapest ■ Buenos Aires  
■ Geneva ■ Johannesburg  
■ Le Mans (France) ■ Lisbon  
■ London ■ Madrid ■ Milan  
■ Moscow ■ Munich ■ Navan  
(Ireland) ■ Papeete ■ Paris ■ Prague  
■ Rende (Italy) ■ Rio de Janeiro  
■ Santiago (Chile) ■ Shanghai  
■ Singapore ■ Stockholm ■ Tel Aviv  
■ Toronto ■ Tunis ■ Warsaw





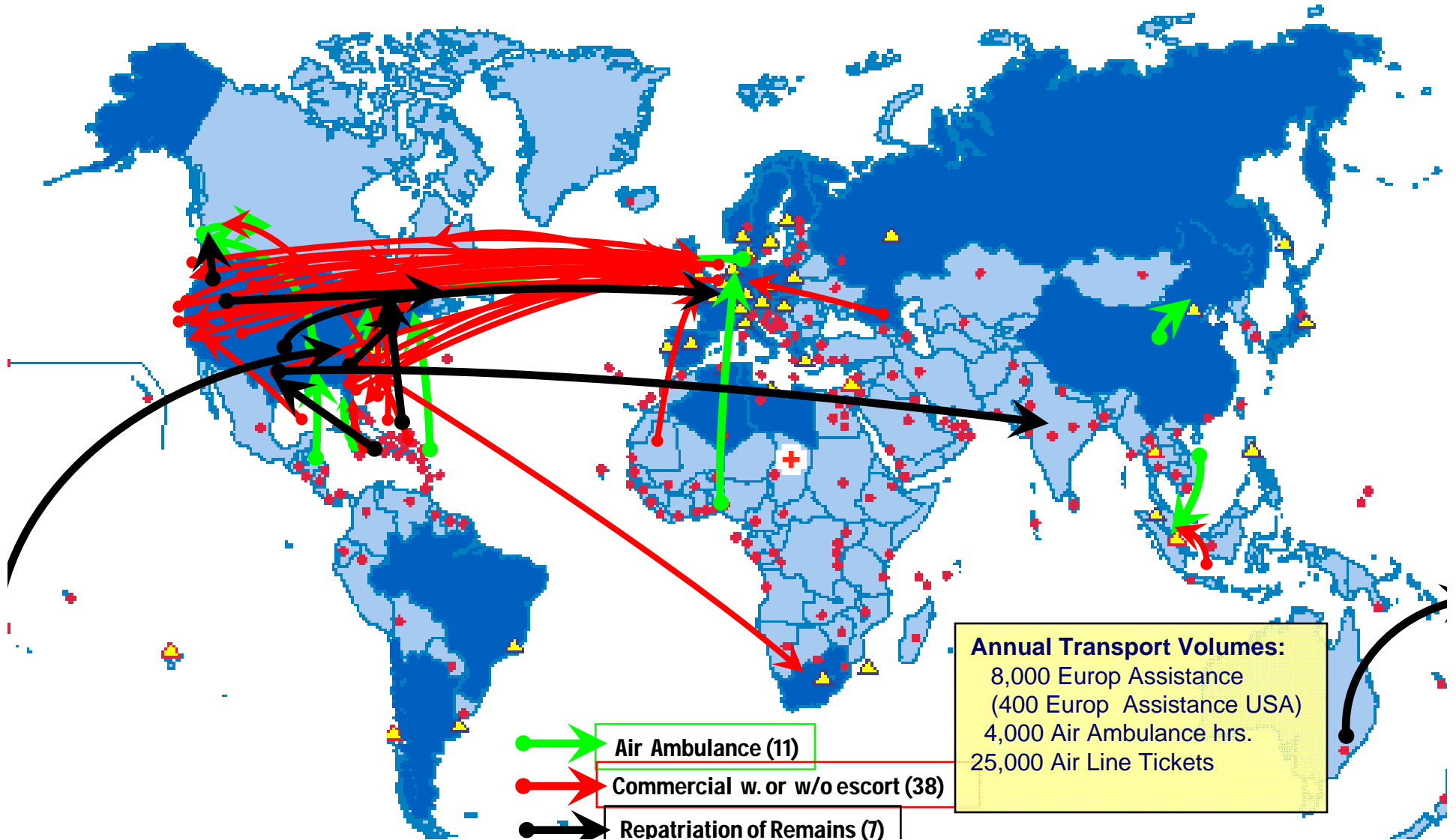
## ACE Assistance TA Services, Overview

Pre-Trip	Transport	Medical/Ancillary	Non-Medical
Cultural Information	Evacuation	Medical Referral	Legal Referral
Weather	Repatriation	Medical Monitoring	Bail Bond
Exchange Rates	Repatriation of Mortal Remains	Dispatch of Doctor/ Specialist	Cash Advance
Inoculation Info	Child Return	Medical Expense Coverage/Guarantee	Prescription Transfer
Embassy Referral	Companion Return	Hospital Admission Guarantee	Emergency Message Relay
Travel Advisories	Visit of Family Member/Friend	Advance of Medical Expenses	Travel Agency Benefits
Visa and Passport	Personal Effects Shipping	Transport Escort Benefit	Phone Interpretation
		Personal Effects Shipping	Vehicle Return
		Claims Assistance	Lost Luggage/ Item Assistance



# Snapshot of our International Transport Expertise

Transports Organized by Europ Assistance USA, two months





# Questions and Comments