www.dearbornnational.com

Dearborn National®
Strength. Independence. Solutions.

TRAVEL RESOURCE SERVICES

YOUR GUIDE TO SAFE TRAVEL

Our Travel Resource Services, provided by Europ Assistance USA, Inc. (EA) is a 24-hour emergency service that can help you access emergency assistance when you are traveling 100 or more miles away from home. Help is there when a crisis strikes. More than 850,000 multilingual service professionals stand ready to assist you in more than 200 countries and territories worldwide.

KEY SERVICES

Medical Search and Referral — EA will assist you in finding physicians, dentists, and medical facilities.

Medical Monitoring — During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate or if evacuation/repatriation is required.

Medical Evacuation/Return Home — In the event of a medical emergency, when a physician designated by EA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, EA will arrange and pay for the transport under proper medical supervision.

Traveling Companion Assistance — If a travel companion loses previously-made travel arrangements due to your medical emergency, EA will arrange for your traveling companion's return home.

Dependent Children Assistance — If any dependent children under the age of 16 traveling with you are left unattended because you are hospitalized, EA will arrange and pay for their economy class transportation home. Should transportation with an attendant be necessary, EA will arrange for a qualified escort to accompany the children.

Visit by Family Member/Friend — If you are traveling alone and must be or are likely to be hospitalized for seven consecutive days, EA will arrange and pay for round trip transportation for one member of your immediate family, or one friend designated by you, from his or her home to the place where you are hospitalized.

Return of Mortal Remains — In the event of your death while traveling, EA will arrange and pay for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

Replacement of Medication and Eyeglasses — EA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

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For employee distribution.

Emergency Message Relay — Emergency messages can be relayed to and from friends, relatives and business associates.

Emergency Travel Arrangements — If appropriate, EA will make new travel arrangements or change airline, hotel, and car rental reservations.

Emergency Cash — EA will advance up to $500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

Locating Lost or Stolen Items — EA will assist in locating and replacing lost or stolen luggage, documents, and personal possessions

Legal Assistance/Bail — EA will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement from you. (You pay attorney fees.)

Interpretation/Translation — EA will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

Pre-Trip Information — EA offers a wide range of informational services before you leave home, including: Visa, Passport, Inoculation and Immunization Requirements, Cultural Information, Temperature, Weather Conditions, Embassy and Consulate Referrals, Foreign Exchange Rates, Travel Advisories.

ELIGIBILITY:

When am I eligible for these services?

You, your spouse or domestic partner and dependent children who receive coverage from Dearborn National® are eligible for this service once your coverage has been verified. Pre-trip informational services are available at any time. All other services take effect when you are on a trip 100 miles or more from home lasting 90 days or less.

Who is responsible to pay for these services?

After your coverage has been verified, EA will arrange and pay for the following subject to the policy limits and guidelines:

- Emergency Evacuation: $150,000 Combined Single Limit (CSL)
- Medically Necessary Repatriation: Included in CSL
- Repatriation of Remains: Up to $15,000

If traveling alone:

- Visit of Family Member or Friend: Up to $5,000
- Return of Dependent Children under Age 18: Up to $5,000
- Return of Vehicle: Up to $2,500

All Travel Resource Services must be provided by EA USA. There are no claim reimbursements provided under this Travel Resource Services program. If EA is unable to verify your coverage, you must provide proper guarantee of payment prior to EA incurring third party expenses.

CONDITIONS AND EXCLUSIONS

EA shall not provide services enumerated if the coverage is sought as a result of: suicide or attempted suicide; intentionally self-inflicted injuries; participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless hospitalized; being under the influence of drugs or intoxicants unless prescribed by a Physician; commission or the attempt to commit a criminal act; participation as a professional in athletics or underwater activities; participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered.

The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, EA may not be able to respond in the usual manner. EA also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit EA to fully provide services.

EA is not responsible and cannot be held liable for any malpractice performed by a local physician or attorney who is not an employee of EA; or for any loss or damage to your vehicle during the return of vehicle; or for any loss or damage to any personal belongings.

Dearborn National® Life Insurance Company does not provide or insure any part of Travel Resource Services.

THIS IS NOT A REIMBURSEMENT SERVICE—ALL SERVICES MUST BE ARRANGED BY EA.

TRAVEL RESOURCE SERVICES

In the US and Canada call +1 (877) 715-2593
From other locations (call collect) +1 (202) 659-7807
Email OPS@europassistance-usa.com

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