

# Zurich Travel Assist®

A familiar standard of care in an unfamiliar place



## Make yourself at home –anywhere in the world

Zurich Travel Assist is a medically based travel assistance program that focuses on providing positive medical outcomes to sick or injured travelers. As a member of the International Assistance Group, World Travel Protection Canada Inc., the administrator of Zurich Travel Assist, can respond to medical and legal emergencies throughout the world. With over 6,100 dedicated professionals working around-the-clock, the International Assistance Group network provides a local presence with a global reach, bringing a network of physicians, hospitals, clinics, medical transportation companies and other emergency professionals to you when you need them. With a sophisticated, 24-hour call center and global communications network, Zurich Travel Assist's multilingual staff of physicians, nurses, travel assistance specialists and assistance coordinators have the resources to get you the medical, legal, information, security or personal help you need or offer an interpreter on your behalf – any time of the day, every day of the year.

## A world of services

### Medical assistance

**Emergency medical referrals** – Zurich Travel Assist will provide the name, address and telephone number of physicians, hospitals and clinics for the area in which you are traveling. When possible, the medical provider referred by Zurich Travel Assist will be able to speak your language.

**Medical monitoring** – When Zurich Travel Assist is notified of a medical emergency, its multilingual staff will establish contact with the local attending physician and assist with arranging appropriate care. We will maintain contact with the attending physician and with your family and business associates until the situation is resolved and you are able to resume traveling.

**Medical evacuation** – In the event a local hospital, medical facility or clinic is not able to provide you with medical care comparable to western medical standards, Zurich Travel Assist will arrange and cover the cost of your transportation to the nearest hospital or medical facility that can provide such care.

**Medical repatriation** – Once you have sufficiently recovered from an illness or injury to travel in a non-scheduled commercial air flight or regularly scheduled air flight with special equipment and/or personnel, we will arrange and cover the cost of your transportation to your principal residence or the country where you are currently assigned.

**Non-medical repatriation** – Once you have sufficiently recovered to travel in a regularly scheduled economy class flight, we will pay for the increase in cost to change the travel date and/or an upgrade in the seating at our discretion.

**Hospital admissions and medical payments** – If you are having difficulty in making payment arrangements for admission to a hospital or medical provider, we will facilitate admission with a satisfactory guarantee of reimbursement from you. We will debit your credit card and arrange for you to obtain the funds.\*

**Prescription assistance** – In the event you have forgotten your medication, Zurich Travel Assist can help arrange for a refill of your prescription and will help locate what you need locally and arrange delivery, where permitted by law.

**Visit to hospital** – If you are expected to be hospitalized for more than seven days and request to have a friend or family member at your bedside, Zurich Travel Assist will arrange and cover the cost of economy round-trip transportation for one.

**Return of child** – If your child under the age of 19 is left unattended as a result of an illness or injury, Zurich Travel Assist will arrange and cover the cost of economy transportation for their travel home. We will also provide an attendant for a child who cannot travel alone.

**Return of companion** – If your traveling companion must forfeit or change reservations for airline tickets as a result of your illness or injury, Zurich Travel Assist will pay the lesser of the change fee or for one-way economy transportation.

**Return of remains** – In case of death, Zurich Travel Assist will provide for the local preparation of the body to return the remains for burial, including travel clearances, authorizations and standard shipping container to its country of destination.

## Information assistance

**Passport and visa information** – We can inform you of visa and passport requirements for any destination and assist you in obtaining necessary documentation.

**Weather, cultural and exchange information** – Zurich Travel Assist can provide you with the latest weather forecasts for major cities, inform you about important cultural events around the world and advise you on daily exchange rates for world currencies.

**Inoculation and immunization** – Zurich Travel Assist provides current information, obtained from the Centers for Disease Control and the U.S. Department of State, Bureau of Consular Affairs, regarding inoculation and immunization requirements around the world.

## Security assistance

**Global database** – Receive online access to location-specific intelligence, including active and archived alerts, city and country intelligence and interactive maps.

**Travel advisories** – Zurich Travel Assist can inform you of the latest available travel advisories, including crime alerts and areas of instability, for countries worldwide.

**A direct contact** – Dial our security crisis center 24/7/365 to get the latest updates.

## Personal assistance

**Lost baggage services** – Zurich Travel Assist will advise you and provide message service to assist you in locating lost luggage.

**Translation and interpretation** – Zurich Travel Assist's staff of multilingual assistance coordinators can help you with foreign language problems over the telephone or provide the name, address and telephone number of local translation services.

**Emergency messaging** – Zurich Travel Assist can send or receive emergency messages on your behalf.

**Emergency ticket replacement** – If your travel tickets are lost or stolen, Zurich Travel Assist will help you obtain new tickets through the appropriate carrier.

**Lost document replacement** – Zurich Travel Assist will assist you in locating lost documents and other important personal items by contacting hotels, airlines and government authorities.

**Emergency advance of funds** – Upon your request, Zurich Travel Assist will provide funds with a satisfactory guarantee of reimbursement. We will debit your credit card and arrange for you to obtain the funds in local currency.\*

**Return of vehicle** – If you have to leave a rented or privately owned vehicle stranded because of an illness or injury, Zurich Travel Assist will arrange for its proper return.

## Legal assistance

**Legal referral** – Zurich Travel Assist can assist you in locating a lawyer in the area in which you are traveling. Where possible, the referred lawyer will be able to speak your language.

**Advance of bail** – Zurich Travel Assist will facilitate bail with satisfactory guarantee of reimbursement from you. We will debit your credit card and arrange for you to obtain funds, where permitted by law.\*

\* Zurich Travel Assist may pass on the service fee charge for the transaction.

Eligibility and coverage terms under Zurich Travel Assist are provided for you in your group policy. Refer to the group policy to determine when you and/or your family members are covered.

## Limitations

No transport or service will be covered unless you contact Zurich Travel Assist prior to the transport, the attending physician approves, if applicable, and Zurich Travel Assist pre-authorizes the transport or service.

## Exclusions

- the coverage is excluded from your policy; or
- the covered trip was taken for the specific purpose of securing medical treatment; or
- the illness or injury requiring medical treatment resulted from being under the influence of any controlled substance, unless the controlled substance was prescribed by a physician and was taken in accordance with the prescribed dosage; or
- any local, state, country or international law that prohibits the provision of the transportation or service under this coverage; or
- we did not pre-authorize the transportation or services; or
- if the illness or injury requiring the medical services resulted from being intoxicated as defined under the Travel Assist coverage.

With respect to a medical evacuation, the medical care which is being provided will be consistent with western medical standards or it is medically necessary to transport you to another hospital or medical facility (we have the sole discretion to make that determination). With respect to medical evacuation or repatriation, we will solely determine if the medical evacuation or repatriation is not appropriate.

**Right of recovery** – We have the right to recover benefits which we have paid if you or the group policyholder recovers the expenses from a third party. We will be reimbursed from the recovery and we have a lien against that recovery. We have the right to recover any benefits from you for transportation and/or expenses which were not covered under the Zurich Travel Assist plan.

**Aggregate limit of liability** – The benefits under the Zurich Travel Assist program may be subject to an aggregate limit for any one accident. Refer to the group policy for applicability.

## Getting started on the Zurich Travel Assist Website

### Logging in

When a policy holder visits [www.zurichtravelassist.com](http://www.zurichtravelassist.com) the first page that appears is the log in homepage. See below:



### Welcome to Zurich Travel Assist

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Our team of professional emergency assistance coordinators and our medical team of case managers are ready to assist you should the need arise. Whether your need is for pre-trip information for your destination of travel, assisting with a lost wallet, or responding to the most challenging medical or security emergency, Zurich Travel Assist is here to help your world.

Benefits include:

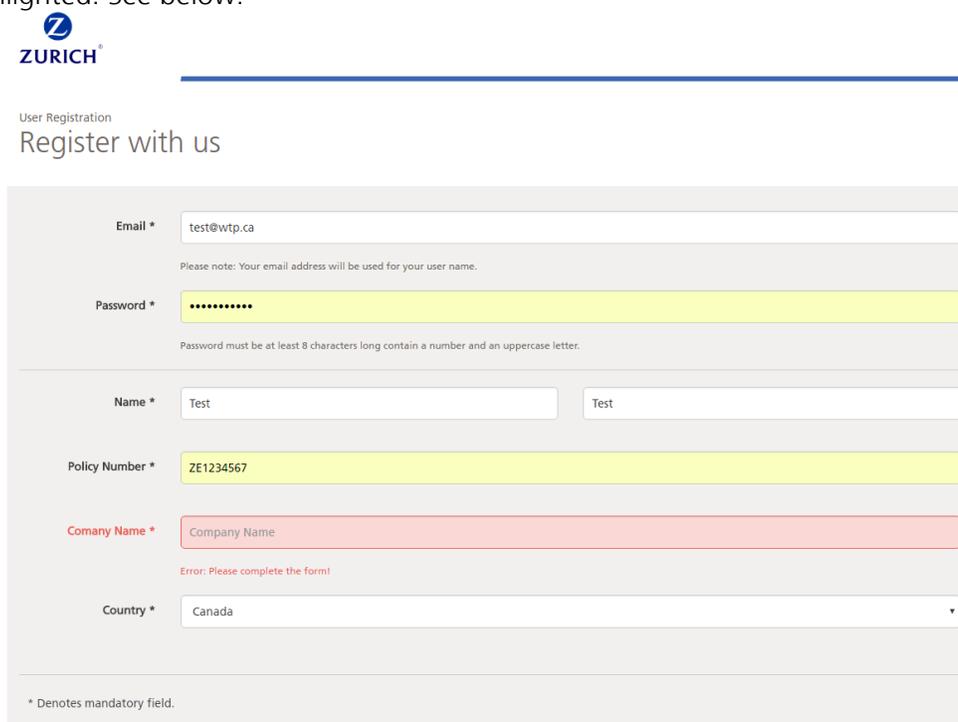
- 24/7 toll free access to emergency medical and security assistance
- 24/7 toll free access to travel, medical and security advice
- Emergency medical or security evacuation and repatriation assistance
- Online access to travel security alerts and destination risk profiles
- 24/7 assistance with an emergency advance of funds

User Name	<input type="text" value="test@zurich.com"/>
Password	<input type="password" value="*****"/>
<a href="#">Sign in</a>	
<a href="#">Need a password? Register here.</a>	
<a href="#">Forget your password? Click here.</a>	

First time users to the site will need to click on 'Register here' next to 'Need a password?' to register for the website.

## Registration

When a policy holder is registering their details on the Zurich Travel Assist (“ZTA”) website all fields are mandatory to complete. If a user leaves a field blank they will not be able to submit their registration and the field will be highlighted. See below:



The screenshot shows the Zurich User Registration form with the following fields and validation status:

- Email \***: test@wtp.ca (Valid)
- Password \***: [Redacted] (Invalid - highlighted yellow). Note: Password must be at least 8 characters long contain a number and an uppercase letter.
- Name \***: Test (Valid)
- Policy Number \***: ZE1234567 (Invalid - highlighted yellow)
- Company Name \***: Company Name (Invalid - highlighted red). Error: Please complete the form!
- Country \***: Canada (Valid)

\* Denotes mandatory field.

Submit

The policy number field must include a valid policy numbers, which can be found on your certificate. It starts with 3 alpha digits plus 7 numerical digits. Eg. ZTA1234567. **There must be no spaces.**

## Exclusive Access

### Travel Risk and Security

Zurich Travel Assist has partnered with Red24 to provide policy holders with the latest travel risk and security updates on 230 destinations worldwide.

The Red24 website provides information on country intelligence, security advice, identity theft\* and travel health. Certificate holders can also request email travel alerts and travel safety briefings to ensure they are prepared for their trip and remain updated on any risks while traveling.

\*ID theft services are limited; ID theft resolution is not included. Refer to the brochure and website for specific services available.

For any questions please contact the assistance team on:

### World Travel Protect (“WTP”) Assist Contact Information

24/7 Assistance number	+1 416 977 0277
U.S. toll free number	+1 800 263 0261
Email	<a href="mailto:info@wtp.ca">info@wtp.ca</a>

WTP operates as the third party travel insurance administrator for Zurich Insurance Company.

#### Zurich

800 263 0261

[www.zurichtravelassist.com](http://www.zurichtravelassist.com)

Coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers. This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

This is intended as a general description of certain types of insurance and services available to qualified customers through World Travel Protection Canada Inc. (“WTP”). WTP operates as a third party travel insurance administrator for Canadian life insurance companies and property and casualty companies, including Zurich Insurance Company Ltd, and is expanding its travel assist capabilities internationally.

Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by World Travel Protection, a member company of the Zurich Financial Services Group.

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