International Advantage® Executive Assistance® Services



Trip planning, travel assistance and emergency response services are available to all Chubb International Advantage* insureds, including their employees, volunteers and students. Please communicate this notice to your international travelers in order to provide them access and incorporate the registration process into your company's travel policy.

Register Now

Risk Managers visit:

https://portal.chubbtravelsmart.com/?registeradmin to register for Risk Manager Portal.

International Travelers visit:

To gain on-line and mobile access to Chubb Executive Assistance® Services you must first visit us at

https://portal.chubbtravelsmart.com and use your policy number below to register and create your personal profile.

POLICY NUMBER:PHF D38397898 010

A One Stop Travel Tool

Your traveler can use the Chubb Travel Smart Website to research their travel country. It provides country specific facts, information and ratings regarding safety risk (crime, environmental), culture (dos and don'ts), travel needs, medical information and alerts. The Website also includes an e-learning portal to educate travelers on the risk they may face while traveling and printable wallet cards with our 800# travel hotline which can also be obtained online as well.

Download the Chubb Travel Smart App

Your traveler can also take Chubb Executive Assistance® Services mobile by downloading the Chubb Travel Smart App onto their smartphones. Simply lookup "Chubb Travel Smart" in the App store. The App provides most of the information above and includes a currency converter and Embassy information for every nationality. If they enable Location Services on their smartphone, the Travel App will push information to them based upon their current location.

Available Services

The following are just some of the services and information available to our insureds through our mobile app or at

https://portal.chubbtravelsmart.com

Trip Planning

- Immunization requirements
- · Embassy locations
- Visa/Passport Requirements
- Culture and Etiquette
- Country Information
- Crime and Country Risk Levels

Travel Alerts

- Political Instability
- Union Strikes and Service Disruption
- Natural Disasters and Weather
- Crime, Terrorism or Disease Outbreaks

Security Services

- Political Evacuation
- Natural Disaster Evacuation
- Consultation Services
- Legal Assistance/Bail
- Emergency Travel Arrangements & Passport Replacement
- Interpretation/Translation

Emergency Assistance

- Emergency Medical Transport
- Hospital Admission Guarantee
- Emergency Medical Payment Advance and Guarantee
- Medical Monitoring and Referrals
- Doctor or Specialist Dispatch
- Medication and Eye wear Replacement
- Medical Evacuation and Repatriation
- Family Reunion Travel Arrangements
- Transportation Escort
- Return of Dependent Children and Travelling Companion
- · Repatriation of Remains

E-Learning Portal

- Transportation Safety
- Cyber Safety
- Travel Health Risk
- · Crowd Safety
- High Risk Locations
- Female Travelers
- Terrorism/Mass Casualty Attack
- Carjacking
- LGBTQ Travelers
- Travel Risk Awareness
- Video and test for each module

Concierge Services

- Hotel, Car and Airline Reservations
- Restaurant Referrals
- Tee Times
- Personalized Retail Shopping Assistance

CHUBB

If you are in need of Medical or Security assistance 24 hours a day / 7 days a week, call:

International outside the U.S. and Canada

+1 202 659 7777 <u>U.S. and Canada</u> 1 800 766 8206

Executive Assistance



- * Medical and Political Evacuation Emergencies
- * Emergency Medical, Travel, and Legal Services * Concierge Services

Register at: <u>portal.chubbtravelsmart.com</u> for a web and mobile application

Chubb. Insured.[™]

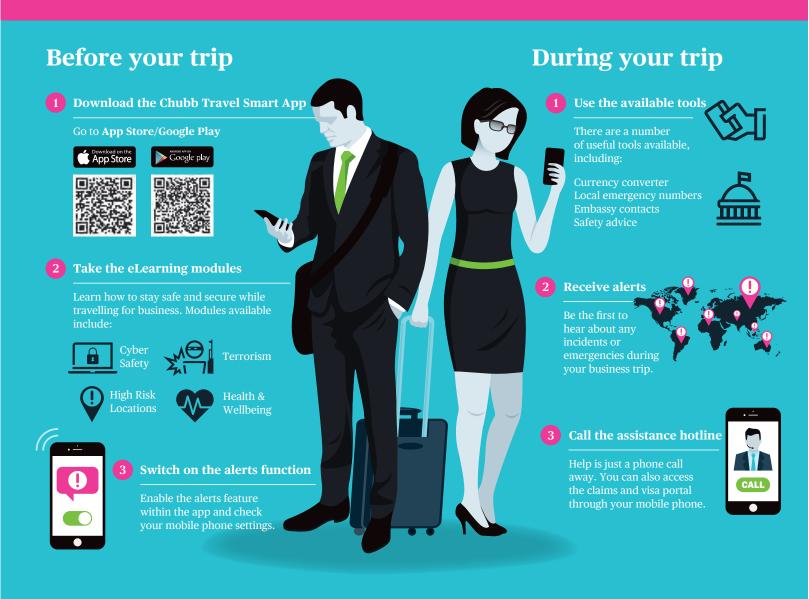
The opinions and positions expressed in this report are the authors' own and not those of Chubb. The information and/or data provided herein is for informational purposes.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

CHUBB®

Chubb Travel Smart: enabling safer, smarter business travel

Chubb Travel Smart[™] provides powerful tools and useful insight so employees can travel with confidence.



3 Steps to download Chubb Travel Smart:



Step 1:

If you do not see the Policy Number here, please obtain it from your HR/Risk Manager.



Step 2:

Enter your details, password and policy number. Set your password to at least 10 characters, with at least one uppercase letter and one number.



Step 3:

You will receive a verification email. Enter your mobile phone number and click 'submit'.

Chubb Travel Smart eLearning launch guide



Our powerful business travel app is now even smarter with the introduction of integrated eLearning tool. Covering important topics from terrorism and staying healthy to cybercrime and high-risk locations, you can get to know the risks and the steps you should take to avoid them.

How does it work?



Access Chubb Travel Smart either via app or desktop.
If not yet registered, simply complete the online *registration* form

Or register within the app.



- You are ready to start learning!
 For desktop users, click 'eLearning'
 at the top of the left menu.
 For app users, click 'Profile' in
 the bottom right menu, then click
 'eLearning'.
- 3 All modules are available in four different languages, which can be selected from the starting page.
- 4 Select the module covering the subject you are interested in.

- Watch the short introductory video before continuing through the module.
- The status bar will inform you of your progress. You have the option to navigate forward and back.



7 Click the tick to finish the module and begin the short quiz.



If you are unsure of the answer, simply click the lightbulb icon for information relating to a specific question.





The status bar will tell you how far you are progressing through the quiz.

Once you have successfully completed a module, you will receive a merit and a downloadable e-Document containing useful information so you are ready for your next trip!

All completed modules are logged in your user account.

Smarter solutions for risk and HR managers



If you are responsible for managing employee business travel, the new eLearning menu in Chubb Travel Smart delivers powerfu features for you and your company:

- See all employee eLearning activity in one place
- Track employee progress and measure performance
- Use alerts and notifications to promote specific modules
- Incentivise and run competitions



How to Register for the Chubb Travel Smart App

Be Sure to Include First and Last Name.

This is how your risk manager will be able to identify and communicate with you.

Email Address

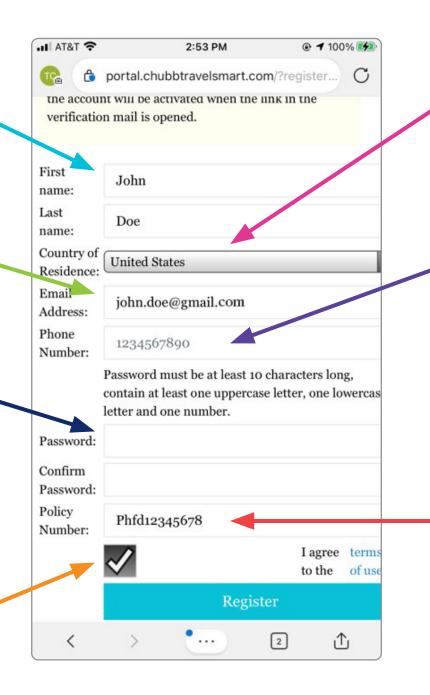
A verification email is sent during registration. Email is used as a form of communication between the application, the risk manager, and users.

Password

Upon registration, you will be asked to create a password and to confirm that password. The password must be 10 characters long and contain one number, one lowercase letter, and one uppercase letter.

Agree to Terms

Once you check the agree to terms box, hit the "Register" button and you should receive the verification email and a text with the verification code.



Select Your Country of Residence

This is used to push country-specific information, including embassy information.

Phone Number (please register a mobile phone number)

A verification code is sent via text at registration. The registered phone number is also used as a form of communication between the application, the risk manager, and users. Further, your phone will generate GPS coordinates that will be accessible via the risk manager's portal.

Policy Number

The policy number will be 12 characters and will usually begin with the prefix "PHFD", "PFFD", "ENID", or "CXCD". There is no space between letter and number and the suffix is not included in the policy number. Example: PHFD12345678.



HOW TO REPORT YOUR CLAIMS

In the event of a claim, suit or loss under your Policy, contact your agent or broker. To report a claim, occurrence, accident, suit, loss or injury to us, in accordance with and as provided in the respective coverage parts of your Policy, please use any of the following methods, and please provide the information listed below, as well as any information your Policy requires:

EMAIL:

ChubbClaimsFirstNotice@chubb.com (This e-mail address is to be used for new claim reporting only.)

FAX:

(877) 395-0131 (Toll Free) (302) 476-7254 (Local)

PHONE:

(800) 433-0385 (Business Hours) (800) 523-9254 (After Hours)

MAIL:

Chubb North American Claims P.O. Box 5122 Scranton, PA 18505-0554

Please be sure to include the following information, in addition to any specific information required by the applicable coverage part:

- Policy Holder Name
- Policy Number
- Type of loss
- Date of Event
- Description of loss
- Insured contact name and details (phone, e-mail, etc.)
- Third Party contact name and details (phone, e-mail, etc.)
- Any other pertinent information available

If your policy includes Executive Assistance® Services the following information pertains:

KEY CONTACT NUMBERS FOR EMERGENCY SERVICES

24 Hour Emergency Response Executive Assistance® Services

Emergency Medical, Personal, Travel Assistance, Emergency Political Evacuation and Concierge Services. Calling the numbers below will provide the caller access to the Executive Assistance Services. Calling the following numbers does not constitute the report of a claim, occurrence, accident, suit, loss or injury, as provided for in the respective coverage parts of your Policy.

To report a claim, occurrence, accident, suit, loss or injury to us, you must follow one of the methods set out above.

Executive Assistance Toll Free Inside U.S. and Canada: 1 (800) 766-8206

Executive Assistance Toll Free Outside U.S. and Canada IDD+800-0200-8888 (available from 40 countries)

Executive Assistance Collect Calls Outside the U.S. and Canada: 1 (202) 659-7777

Where Toll Free or Collect Calls are not available Executive Assistance Outside the U.S. and Canada: IDD 1 (202) 659-7777



What to do in a Kidnap and Extortion Crisis

In the event of a crisis incident that may be covered under the terms of the policy, The Ackerman Group, LLC should be the first point of contact:

PHONE NUMBER(S): + 1 305 865 0072

The Ackerman Group is staffed every hour of the day and can advise, assist or respond, depending on the situation/incident.

Notification to The Ackerman Group is independent of, and does not supersede, policy requirements of notice to the Company.

The Ackerman Group Response Process

Before A Crisis

- Establish a Crisis Management Team.
- Create a communication plan so field managers know who to contact in the event of an emergency.

Initial Call

- The Crisis Management Team calls The Ackerman Group at any hour of the day or night.
- · Identify the company as a Chubb insured.
- Provide contact details. The Ackerman Group representative will participate in the initial team meeting by speakerphone.

Strategy

- The Ackerman Group representative will immediately deploy and spearhead the recovery effort; however, all significant decisions will be referred to your Crisis Management Team.
- The Ackerman Group can handle all aspect of a hostage recovery, including negotiations, liaison with law enforcement agencies, conversion and protection of ransom funds, and even delivery of ransom funds.

In the event of an incident that may be covered under this policy, whether or not The Ackerman Group has been contacted, one of the following Company representatives must be notified (in order of preference) in accordance with the terms of the notice requirements of the policy:

COMPANY NOTIFICATION

Notification must be made to the Company in compliance with the notice provisions of the policy. Notification should be made to:

Chubb North America Claims: PO Box 5122, Scranton, PA 18505-0554

EMAIL: ACEClaimsFirstNotice@Chubb.com

(This e-mail address is to be used for new claim reporting only.)