

Important changes in your CISI services



In a continuing effort to improve the quality of the insurance services we offer to our valued customers, CISI is announcing that, effective January 1, 2005, our new 24/7 toll-free emergency Assistance Company will be **WorldNet**.

WorldNet Contact Information

- The new collect telephone number (when calling from outside the U.S.) is: **954-659-7934**
- The new e-mail address is **travelassist@chcsservices.com**
- The toll-free number will not change. It will remain **800-472-0906**
- Calls to the old collect number will be referred to **WorldNet**
- E-mails to the old e-mail address will be forwarded to **WorldNet**
- **The benefits and services listed below will remain the same**

Team Assist Plan (TAP)

The Team Assist Plan is designed by CISI in conjunction with the Assistance Company to provide travelers with a world-wide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the insured in the event of any emergency during the term of coverage. The Team Assist Plan supplements the insurance benefits provided by Virginia Surety Company, Inc.

The TAP offers these services

Medical assistance

Medical referral for Physicians, Hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide. Phone calls are free.

Medical monitoring In the event the Insured is admitted to a U.S. or foreign Hospital, the Assistance Provider (AP) will coordinate communication between the Insured's own physician and the attending medical doctor(s). The AP will monitor the Insured's progress and update the family or the insurance company accordingly.

Prescription drug replacement/shipment Assistance will be provided in replacing lost, misplaced or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency message transmittals will be forwarded by the AP to and from a family member, friend or medical provider.

Coverage verification/payment assistance for medical expenses The AP will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign Hospitals, and if requested and approved by the Insured's insurance company or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

Travel assistance

Obtaining emergency cash The AP will advise how to obtain or to send emergency funds worldwide. The AP will provide referral to the most appropriate banking institution, travel service bureau, electronic teller machine or other means available.

Traveler check replacement The AP will assist in obtaining replacements for lost or stolen travelers checks from any company, i.e., Visa, MasterCard, Cooks, American Express, etc. worldwide.

Lost/delayed luggage tracing The AP will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

Replacement of lost or stolen airline ticket One telephone call to the provided 800 number will activate the AP's staff in obtaining a replacement ticket.

Technical assistance

Credit card/passport/important document replacement The AP will assist in the replacement of any lost or stolen document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.

Locating Legal Services The AP will help the insured contact a local attorney or the appropriate consular officer when the Insured is arrested or detained, is in an automobile Accident, or otherwise needs legal help. The AP will maintain communications with the Insured, family and business associates until legal counsel has been retained by or for the Insured.

Posting bond/bail The AP will arrange for a bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide inoculation information will be provided if requested by an insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.

Emergency Medical Evacuation/Repatriation

The Company shall pay benefits for Covered Expenses incurred up to the maximum stated in the Schedule of Benefits, if any Injury or covered Illness commencing during the Period of Coverage results in the Medically Necessary Emergency Medical Evacuation or Repatriation of the Insured Person. The decision for an Emergency Medical Evacuation or Repatriation must be ordered by the Company's appointed Assistance Company in consultation with the Insured Person's local attending Physician.

Return of Mortal Remains or Cremation

The Company will pay the reasonable Covered Expenses incurred up to the maximum as stated in the Schedule of Benefits, Return of Mortal Remains, to return the Insured Person's remains to his/her then current Home Country, if he or she dies.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, a minimally necessary container appropriate for transportation, shipping costs, and the necessary government authorizations.

All Covered Expenses in connection with a Return of Mortal Remains must be pre-approved and arranged by an Assistance Company representative appointed by the Company.

