



Emergency Medical Assistance

Benefits are provided without any financial cap or limit. This service doesn't replace medical insurance during emergencies away from home. All medical costs incurred are covered as per the medical policy's Quotation and are subject to the policy limits of the health coverage.

Emergency Medical Assistance Program granted to the insured member or covered dependents during their travel for business or leisure or if they are 150 km away from their official place of residence and for trips falling within the policy limits but not exceeding 90 days.

BENEFITS

1. Medical Emergency Services

1.1. Medical Consultation, Evaluation and Referral

Our Operations Centre is staffed by trained, multilingual assistance personnel who can make immediate recommendations for any emergency situation.

1.2. Medical Monitoring

Our team maintains regular communication with patients, their families and attending medical staff, closely monitoring the quality and course of treatment.

1.3. Emergency Medical Evacuation

If appropriate care is not available, we will safely evacuate the member to the nearest facility that meets our rigorous standards.

1.4. Foreign Hospital Admission Assistance

We foster prompt hospital admission by validating the member's health insurance or advancing funds as needed to the hospital.

1.5. Medical Repatriation

When deemed medically necessary, we provide transportation home or to a specified health facility with a medical or nonmedical escort as required.

1.6. Prescription Assistance

When a prescription is lost or left behind, we work with the prescribing physician and a local pharmacy to replace the member's medicine.

1.7. Return of Mortal Remains

In the event that a member passes away, we will arrange and pay for the required documents, remains preparation and transport to bring the mortal remains to a funeral home near the member's place of residence.

2. Family Care Services

2.1. Evacuation Transport for Family Members

If a member is evacuated, we will arrange and pay for either the return of the immediate family members (spouse, children, parents) home or the transportation to the location where the member is evacuated.

2.2. Compassionate Visit

We will arrange and pay for a family member or a friend to join a member who is traveling alone and is expected to be hospitalised for more than five days.



2.3. Care of Minor Children

If an injured member has minor children left unattended, we will pay for them to return home to a family member, or will arrange childcare locally or at home.

2.4. Care of Elder Parents

If an elder parent is left unattended as a result of a member's medical emergency or death, and has difficulty traveling alone, we will arrange and pay for the parent to return home via one-way commercial carrier transportation, with escorts as necessary.

2.5. Early Return

If a member's immediate family member passes away, we will arrange and pay for the member to return home via one-way, economy air transportation.

2.6. Bereavement Reunion

To help the member's family through the grieving process, we will arrange and pay for up to two designated family members to travel to the member's place of death and return home when the remains are ready for transport.

3. Travel Assistance Services

3.1. Hotel Referrals

If a member is medically treated, hospitalized or passes away while traveling, we will advise members, their travel companions or family members of hotel chains located in proximity to the member's location.

3.2. Legal and Interpreter Referrals

We can recommend trustworthy legal counsel and interpreter services in any country.

3.3. Lost Luggage or Document Assistance

We work with airlines to recover lost bags, and replace lost travel tickets. We contact necessary agencies to solve issues of lost passports and other documents.

3.4. Return of Personal Belongings

If a member is evacuated or passes away while traveling, we will arrange and pay for the personal travel belongings to be shipped back to the member's residence.

3.5. Emergency Message Transmission

We will transmit messages to and from the member, family members, doctors and employer when legally permissible.

3.6. Pre-Trip Information

Members can review country profiles, visa requirements, immunization regulations, security advisories directly from our website (Assist America).

Please provide the following information when you call:

- Your name, telephone number and relationship to the patient
- Patient's name, age, gender, reference number and employer
- Name, location and telephone number of hospital or treating doctor if applicable



CONDITIONS & EXCLUSIONS

Conditions

Assist America will not evacuate or repatriate a member:

- Without medical authorization
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home
- With a pregnancy over six months
- With mental or nervous disorders unless hospitalised

Exclusions and limitations of Services

- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate coverage is available) are excluded from coverage
- Exclusions stated in the Terms of Conditions of your Health policy apply including
 - Injuries resulting from participation in acts of war or insurrection
 - Commission of unlawful act(s)
 - Attempt at suicide
 - Incidents involving the use of drugs unless prescribed by a physician
- The following additional exclusion apply:
 - Travel undertaken specifically for securing medical treatment
 - Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care
- While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.
- All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.