


Employee
Travel Pack

visit: www.mylifeline.co.uk



A lifeline if you need one

Lifeline Plus provides insured persons with business travel services, including all-important emergency assistance, and a range of online and telephone based services that can be used at any time – not just when a claim is being made.

All the emergency and assistance services described are subject to the policy cover.

Services before you leave

Travel Angel – Online security and situation awareness training

Before you travel on business you can access our e-learning security and situation awareness programme. It's simple to access and use and provides practical advice about;

- personal security
- preparation and arrival
- travel health risks
- getting around
- street crime and robbery
- carjacking
- kidnapping
- terrorism and unrest.

Fully interactive, the core episode and six modules can be completed individually or together (they take around 45 minutes in total) and are accessible at work, home or whilst travelling.

LifeGuard – Online library

LifeGuard is a library of travel hints, tips, podcasts and pdfs. Users can download hints and tips on pre-travel planning, travel health, personal security and links to other websites with additional information on travel safety. LifeGuard is continually updated with travel related safety information.

Country guides

Our country guides provide guidance about relevant issues in virtually every country you are likely to visit including;

Pre-travel vaccination requirements; embassy & visa details; information about the local standard of medical care and listings of approved medical providers; food & water risks and precautions; essential country facts; cultural tips, for example dress codes, tipping or business hours; voltage & plugs; climate; time differences; currency exchange; important telephone codes and links to local news.

You can create a customised report, which you can print or email to a preferred email address.

Emergency document storage

You can upload important travel documents and medical details to a secure personal website. If you have a medical, or other emergency, they can either be retrieved online or by calling our medical assistance company.

The vaccination wizard records your vaccination history. It displays current vaccination status, required vaccinations and calculates the next due dates.

Travel safety forecasts

Our travel safety forecasts are updated every week. Each forecast provides a regional risk map and potential flashpoints, a risk summary and synopsis of the week ahead by country.

To access these services visit: www.mylifeline.co.uk
You will need your employer's Lifeline Plus policy number.

Services when you're travelling

Emergency medical and travel assistance

If you need assistance call our 24/7 emergency Helpline on +44 (0)20 8762 8326.

Our multi-lingual staff have experience dealing with hospitals and clinics worldwide and are supported by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

- a medical referral to the most suitable clinic, hospital or dentist for treatment
- direct billing with medical providers, so you don't need to use your own cash or credit card
- for someone to visit you whilst you're in hospital or ill abroad
- an evacuation to the nearest centre of medical excellence or to bring you back home – with a fully equipped medical team if needed
- to help locate medication or medical equipment if you can't obtain them locally.

Other assistance services on +44 (0)20 8762 8326

- Emergency message relay – to family and business associates
- Lost ticket & baggage location – help with replacement of lost or stolen tickets, passports or travel documents, and location of lost baggage
- Port/airport assistance – we'll liaise with your carrier if you're delayed on the way to your departure point and make onward travel arrangements, if necessary
- Legal referral – to an Embassy, Consulate or other source of legal advice, including an English speaking lawyer.

Travel concierge service

Need a restaurant that will be open at 11pm, near your hotel? Flying to Nairobi and need a conference room near the airport? Call or email our concierge service.

We can help at home too, with recommendations for local tradesmen, decorators and gardeners plus information about schools, doctors or babysitters etc. in your area.



Call **+44 (0)20 8080 0360** (8am to 8pm Mon-Fri and 9am to 5pm Sat UK time) or email us at lifelineplus@prestigein.com

SMS and email security alerts

An emergency alert service via text or email. Let us have your contact mobile phone number or email address, together with the country you are visiting, and we will send text alerts and emails that will keep you ahead of changing political situations or severe weather conditions which might disrupt your trip.

To access these services visit: www.mylifeline.co.uk
You will need your employer's Lifeline Plus policy number.

Services for any time

In addition to services for business travellers, Lifeline Plus also provides services that any insured person can use at any time.

MyHealthPortal – 24/7 remote medical support

MyHealthPortal is an online health clinic providing access to fully trained nurses in the UK via phone, email, SMS, online chat or Skype.

You can use the service for medical issues ranging from queries on common health problems, right through to getting a second medical opinion following diagnosis of any condition. My HealthPortal services include Cancer Assist, Surgery Consultation, GP Talk, Nurse Connect and Travel Support.

The site gives access to general medical and health information too including preventative activities like losing weight, quitting smoking, blood pressure and cholesterol control and there is a monthly newsletter you can sign up to as well.

Contact MyHealthPortal on +44 (0)20 7486 2300 or online at www.myhealthportal.co.uk

Second opinion

Anyone insured under a Lifeline Plus policy (including partners and children) can get a free medical second opinion from a leading specialist, following their initial diagnosis. All new medical conditions diagnosed whilst you are insured are covered.

To access the service call or email Second Opinion. Second Opinion will need the medical file from the initial medical practitioner, and will then get in touch with specialists to obtain the second medical opinion. You can receive your second medical opinion in as little as a few days, depending on how many doctors are involved. A locally based doctor prepares every case, and the service provides access to more than 30 hospitals in the UK and USA. In most cases a visit is not necessary (patients can take part in live video conferences on the website if they need to). If a visit to a specialist is needed, we will pay for the cost of the consultation (but not the cost of travel and accommodation).

Contact Second Opinion on +44 (0)20 7486 2300 or online at www.myhealthportal.co.uk

To access these services you will need your employer's Lifeline Plus policy number.



visit: www.mylifeline.co.uk

The Second opinion service is for your personal use only in the furtherance of your physical health. This service will not be provided when any type or form of legal action is being pursued or contemplated by the subscriber. The term Legal Action includes any type or form of action against an employer or employers in an employment dispute connected to an accident or injury in the place of employment or arising in the course of employment.

Leave-at-home contact details

Emergency medical and travel assistance 24/7

Phone: +44 (0)20 8762 8326

Claims concierge service for personal property claims

Phone: +44 (0)20 7359 3433

Lines open 8am-6pm Mon – Fri (UK time)

LifeLine Plus claims assistance

Phone: +44 (0)84 5602 9429

+44 (0)20 8253 7401

Lines open 9.15am-5pm Mon – Fri (UK time)

Travel concierge service

Phone: +44 (0)20 8080 0360

Lines open 8am-8pm Mon – Fri,

9am-5pm Saturday (UK time)

MyHealthPortal and Second Opinion 24/7

Phone: +44 (0)20 7486 2300

Lifeline Plus policy number:

Emergency online record storage

Secure document back-up login and password:

Work details, company contact:

Name:

Phone:

Lifeline Plus website: www.mylifeline.co.uk

provides access to the following services:

- Travel Angel
- LifeGuard
- Country guides
- Emergency document storage
- Travel safety forecast
- SMS and email security alerts
- Travel concierge service
- MyHealthPortal
- Second Opinion

(* all telephone calls to numbers shown in this brochure may be recorded for training or quality monitoring purposes.)

Foreign and Commonwealth Office contact details

Phone: 0845 850 2829 (UK only)

+44 (0)20 7008 1500 (overseas)

Website: www.fco.gov.uk/travel

Lifeline^{PLUS}

Group Personal Accident & Travel Insurance



Leave-at-home emergency
contact and advice details

Emergency assistance card

Keep the enclosed card with you at all times when travelling on business.

Please always contact us if you require medical attention. This is particularly important whilst travelling in the USA, as you might be asked to provide proof of eligibility to use a medical network – our medical assistance company will arrange this for you.

When contacting us, please always provide:

1. the name of your employer and the policy number
2. your name, location and country of residence
3. your condition, symptoms or query
4. a telephone number we can contact you on.

Save the emergency assistance number to your mobile phone so you can contact us quickly in case of an emergency.

You might be asked to provide additional details (for example job title or dates of travel) so we can provide a quick and efficient assistance service.

**Please contact your
HR department or policy
administrator for a replacement
card if the original is mislaid.**

Claims notification

You can make a claim by contacting the department responsible for your employer's insurance. A claim form should be completed and submitted to the Insurer. This can be obtained from your employer or can be downloaded from the website: www.mylifeline.co.uk

Lifeline Plus claims assistance:

Telephone: +44 (0)84 5602 9429
+44 (0)20 8253 7401

Facsimile: +44 (0)20 8253 7569

Email: claimsuk@chartisinsurance.com

Lines open 9.15am–5pm
Mon – Fri (UK time)

Post: The Accident & Health
Claims Department
Chartis Europe Limited
The Chartis Building
2 – 8 Altyre Road
Croydon
CR9 2LG

Personal property and money claims

Personal property and money claims can be notified by phone to our claims concierge service.

Claims concierge service

Our claims concierge service for personal property and money claims adopts a fast, no-nonsense approach. The service aims to conclude over 90% of claims within 15 minutes without the need for documentary validation.

To make a personal property or money claim call: +44 (0)20 7359 3433 or email lifelinebaggageclaims@chartisinsurance.com

Lines open 8am–6pm Mon-Fri (UK time)

Please note: unless your employer has pre-authorized all claims, payment of a claim will require your employer's authorisation.

Contact and advice details [for you]

Emergency medical and travel assistance 24/7

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Travel concierge service

Phone: +44 (0)20 8080 0360

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MyHealthPortal and Second Opinion 24/7

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Work details, company contact:

Name:

Phone:

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Website: www.fco.gov.uk/travel

Cover queries

Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance cover.

Service providers

Whilst Chartis Europe Limited (Chartis) takes every care in selecting business partners to provide the assistance services described in this brochure, Chartis cannot accept responsibility for any advice given, or information or assistance provided.

About Chartis

Chartis is a world leading property-casualty and general insurance organisation serving more than 70 million clients around the world. With one of the insurance industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage risk with confidence. Within the UK, Chartis Europe Limited is one of the largest providers of general insurance. With offices throughout the country, we insure many of the UK's top businesses, thousands of mid sized smaller companies, as well as many public sector organisations and millions of individuals. For additional information please visit our website at www.chartisinsurance.com/uk



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