

Employee Travel Pack

visit: www.mylifeline.co.uk



Access to:

- Emergency assistance
- Country Guides/emergency record storage
- Concierge service
- Concierge claims service
- SMS security alerts
- MyHealthPortal

Lifeline^{PLUS}

Group Personal Accident & Travel Insurance

A lifeline if you need one

Lifeline Plus is more than just an insurance policy. While it provides all insured employees with business travel benefits, including all-important emergency assistance, it also offers a range of web and telephone* based services you can use at any time - even if you're not making a claim.

To help you use the My Lifeline Services we've outlined them in this leaflet. You can find out more by visiting www.mylifeline.co.uk.

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



Emergency assistance

If you need assistance call our 24/7 Emergency Helpline on +44 (0)20 8762 8326 and talk to one of our multi-lingual assistance co-ordinators.

Our co-ordinators are experienced in dealing with hospitals and clinics worldwide and backed by medical consultants and nursing staff, to help ensure you get the most appropriate medical treatment. They can arrange:

- direct billing with hospitals and clinics, so you don't need to use your own cash or credit card
- for someone to visit you whilst you're hospitalised or ill abroad
- to bring you home - with a fully equipped medical team if you need one.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you with that too. And we can help locate drugs, blood or medical equipment if you can't obtain them locally. We also offer a range of non-medical Assistance services

Political evacuation or instability

Call our 24/7 CRISIS CENTRE HOTLINE immediately on +1-713-260-5500 (free phone) UK/Europe/Rest of the world or +1-866-926-8457 (toll free) USA/Canada if

- you're being expelled from a country, declared persona non grata or your property is being seized or confiscated, or
- an appropriate authority issues an advisory order to all its government personnel in non-emergency positions to leave a country.

Country Guides/emergency record storage

Our Country Guides provide guidance about relevant issues in any country you may be visiting, including pre-travel vaccination requirements, visa details, information about medical care and listings of approved medical providers.

You can also upload important documents and medical details to a personal and secure website and either retrieve them online or by calling our Medical Assistance Company.

Concierge service

Need a restaurant that will be open at 11pm, near your hotel? Flying to Nairobi next week and need a conference room near the airport? Simply phone: +44 (0)20 8080 0360 (8am to 8pm, Mon to Fri and 9am to 5pm, Sat) or email us at lifelineplus@prestigein.com*

Our Concierge service can also save you time and effort at home with recommendations for local tradesmen, decorators and gardeners plus information like which schools, doctors or babysitters are available in the area.

(* If emailing don't forget to quote your Lifeline Plus policy number).

Concierge claims service

Business travellers do not have time to waste, so our Concierge Claims Service for personal property and money claims adopts a fast, no-nonsense approach. It's designed to conclude over 90% of baggage and money claims within 15 minutes without the need for documentary validation.

You can notify a personal property or money claim by calling our Concierge Claims Service on 0844 892 0319 (UK only), or +44 (0)20 7359 3433, or emailing lifelinebaggageclaims@chartisinsurance.com



SMS security alerts

Red 24 provides an emergency alert service via text or email, updating you with important security information that may affect your safety while travelling. Log on via www.mylifeline.co.uk, provide a mobile phone number and/or email address, and the name of the country you intend to visit, and you will receive text alerts that will keep you ahead of changing political situations or severe weather conditions which might disrupt your trip.

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, passport or travel documents, contact lenses and glasses and location of lost baggage.

Emergency cash advance - if your cash is lost or stolen abroad (the advance will be deducted from any subsequent claim payment or must be reimbursed to us).

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.

MyHealthPortal

Our online health portal has a range of services which you and your family can access at any time.



- A **Second Opinion** from leading world specialists about any medical condition and treatment.
- **Interactive Health Portal** allows you and your family 24-hour remote access to fully trained nurses in the UK via the website, phone, SMS text message or even video mobile phone.
- Our site also provides instant access to a wealth of general and educational health information such as weight loss, quitting smoking, blood pressure and details on alternative treatments.

www.mylifeline.co.uk

Leave-at-home emergency contact and advice details

This section is designed to be left with family members. It details who should be contacted if there's an emergency.

Emergency assistance

Phone: +44 (0)20 8762 8326

Political evacuation or instability

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Phone: UK/Europe/Rest of the world:

+1-713-260-5500 (*free phone*)

USA/Canada: +1-866-926-8457 (*toll free*)

Country Guides

Website: www.mylifeline.co.uk

My LifeLine Plus policy number:

Emergency record storage

My secure document back-up login and password are:

Concierge service

Phone: +44 (0)20 8080 0360

Lines open 8am-8pm Mon - Fri

9am-5pm on Sat (*UK time*)

Email: lifelineplus@prestigein.com

(please quote your Lifeline Plus policy no. in all correspondence).

Concierge claims service:

Phone: 0844 892 0319 (*UK only*)

+44 (0)20 7359 3433 (*overseas*)

Email: lifelinebaggageclaims@chartisinsurance.com

SMS security alerts

Website: www.mylifeline.co.uk

MyHealthPortal

Phone: +44 (0)20 7486 2300

Website: www.mylifeline.co.uk

Foreign and Commonwealth Office

Phone: 0845 850 2829 (*UK only*)

+44 (0)207 008 1500 (*overseas*)

Website: www.fco.gov.uk/travel

Work details

My company contact is:



Leave-at-home emergency contact and advice details

Lifeline ^{PLUS}

Group Personal Accident & Travel Insurance

Emergency assistance card

The card attached should be carried and kept with you at all times when travelling on business.

When contacting us, please provide:

1. your name
2. your location
3. your condition, symptoms or query
4. a telephone number we can contact you on.

Exclusions:

Please remember, Chartis UK will NOT be liable for any claim:

1. where you are travelling against the advice of a medical practitioner
2. where the purpose of the Insured Trip is to receive medical treatment or advice
3. as a result of the use of non prescribed drugs
4. as a result of suicide, attempted suicide or self-inflicted injury.

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

Claim notification

You can make a claim by contacting the department responsible for your employer's insurance. You don't need to notify a claim in a medical emergency; just call the helpline number on your travel card directly.

Your right to complain

Every effort is made to ensure that the Insured or an Insured Person receives a high standard of service. If the Insured or an Insured Person is not satisfied with the service they have received, they should contact: Customer Relations Manager, Chartis Insurance UK Limited, 2-8 Altyre Road, Croydon CR9 2LG. Email: uk.customer.relations@chartisinsurance.com. To help the Company deal with your comments quickly, please quote the Policy/Claim Number and Policyholder/Insured Name.

The Company will do its very best to resolve any difficulty with the Insured or an Insured Person, but if it is unable to do this to the satisfaction of the Insured or an Insured Person they may be entitled to refer any dispute to the Financial Ombudsman Service who will review the case. The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. See the policy wording for details.

These are brief product descriptions only. Please refer to the policy for full terms and conditions applicable. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.



This insurance is underwritten by Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register/home.do). Chartis Insurance UK Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB.

Emergency contact and advice details [for you]

Emergency assistance

Phone: +44 (0)20 8762 8326

Political evacuation or instability

Call our 24/7 **CRISIS CENTRE** immediately.

Phone: UK/Europe/Rest of the world:

(free phone) +1-713-260-5500

(toll free) USA/Canada: +1-866-926-8457

Country Guides

Website: www.mylifeline.co.uk

My LifeLine Plus policy number:

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Emergency record storage

My secure document back-up login and password are:

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Concierge service

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Lines open 8am-8pm Mon - Fri
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Email: lifelineplus@prestigein.com
(please quote your Lifeline Plus policy no. in all correspondence).

Concierge claims service:

Phone: 0844 892 0319 (UK only)
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Email: lifelinebaggageclaims@chartisinsurance.com

SMS security alerts

Website: www.mylifeline.co.uk

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Foreign and Commonwealth Office

Phone: 0845 850 2829 (UK only)
+44 (0)20 7008 1500 (overseas)

Website: www.fco.gov.uk/travel

Work details

My company contact is:

Name:

Phone:



CHARTIS 

Emergency Assistance Card

Call +44 (0)20 8762 8326
www.mylifeline.co.uk

Lifeline PLUS

For free Concierge Service call +44 (0)20 8080 0360

Please write your Lifeline Plus policy number below

(available from your Human Resources department or your policy administrator)

When contacting us, please provide the following:

1. your name
2. your location
3. your condition, symptoms or query
4. a telephone number where we can contact you.

Important: This card has no monetary value and is not a credit card. Fraudulent use of the services available through Lifeline Plus Assist may result in legal action.

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