

Accident & Health

AMBASSADOR

Anticipate the unforeseen.
Respond in the moment of truth.
Cover the risk.



The Core: Insured Benefits

All you need, the way you need it.

Ambassador begins with Accidental Death & Dismemberment coverage that has the flexibility and global reach to help enable your organization to respond to a full range of employee needs.

How flexible is it?

With different coverages and benefits available for different employee groups, Ambassador is custom fit to every client's need. In fact, we have almost as many variations as we do policies.

The core program offers:

- 24-hour Accidental Death & Dismemberment insurance for business and/or personal travel anywhere in the world; and
- The flexibility to:
 - Cover all employees or specific classes of employees (e.g. all managers) with varying benefits and coverages for each class;
 - Select high AD&D limits; and/or
 - Extend services and coverages to family members.

Optional coverages include:

- Extraordinary Commuting;
- Accident Medical Expense Benefit;
- Bereavement and Trauma Counseling;
- Carjacking;
- Coma Benefit;
- Home Alteration and Vehicle Modification Benefit;
- Natural Disaster Benefit;
- Permanent Total Disability;
- Rehabilitation Benefit;
- Repatriation of Remains Benefit;
- Seat Belt and Air Bag Benefit;
- War Risk Coverage;
- Security Evacuation Benefit*;
- Kidnap and Ransom Benefit*;
- Out of Country Accident & Emergency Sickness Medical Expense Benefit; and
- Baggage and Personal Effects Benefit*.

An Appetite for Risk

You can also turn to us for coverage of your organization's unique exposures. We provide plans spanning all seven continents, from "plain vanilla" to higher risks in exotic locations, including war zones.

Global Reach

Combined with the assistance services and advanced technology we offer, your travelers can journey with confidence to almost any point on the globe, from Antarctica to Afghanistan, from Zurich and Zimbabwe.

*Limited availability.



TSUNAMI
EVACUATION
ROUTE

Optional Benefits

AMBASSADOR
Now you're good to go...



And More: Ambassador Assistance Services

Through a wholly-owned company of Chartis, Ambassador offers a broad spectrum of customer service and account support solutions worldwide. From our six Assistance Centers, strategically located in the USA, Canada, the UK, Argentina and Malaysia, we provide not only emergency travel medical and security assistance to travelers, but a “one company, one solution” approach to comprehensive global account management.

Utilizing an integrated telephony platform and purpose-built software, and drawing on the travel, claims, and management expertise throughout our organization, we can deliver end-to-end servicing from pre-sale screening, sales and policy issuance/fulfillment to customer service, assistance, claims processing & provider payments and premium collection and management. We present a unified “face” to the account and end-user which is our way of minimizing profit center distinctions to our clients.

VIP Concierge Services

- Restaurant Referrals and reservations
- Event ticketing
- Ground transportation coordination
- Golf tee time reservations and referrals
- Wireless device assistance
- Latest worldwide weather and ski reports
- Floral services
- Private air charter assistance
- Cruise charter assistance
- Latest sports scores
- Find, wrap, and deliver one-of-a-kind gifts
- Movie and theater information
- Latest stock quotes
- Special occasion reminders and gift ideas
- Lottery results
- Local activity recommendations

Travel Medical Assistance

- Emergency medical evacuation transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement
- Dispatch of doctor or specialist
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement

Worldwide Travel Assistance

- Lost/stolen baggage assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Inoculation of information
- Legal referrals/bail bond assistance
- Flight and hotel rebooking
- Rental vehicle booking and vehicle return
- Roadside assistance
- Guaranteed hotel check-in

Identity Theft*

- Request and review of credit bureau records
- Investigate financial accounts where identity theft is suspected
- Interact with law enforcement to pursue prosecution of criminals
- Review account activity to identify any suspicious activities
- Review and resolve victim's issues
- Describe the resolution process, provide educational articles and guidance for avoiding future complications
- Review credit files to determine the accuracy of the information and potential areas of fraud
- When appropriate, provide assistance with obtaining and reviewing your Social Security personal earnings and benefits statement.
- Create and maintain a case file to document the identity fraud

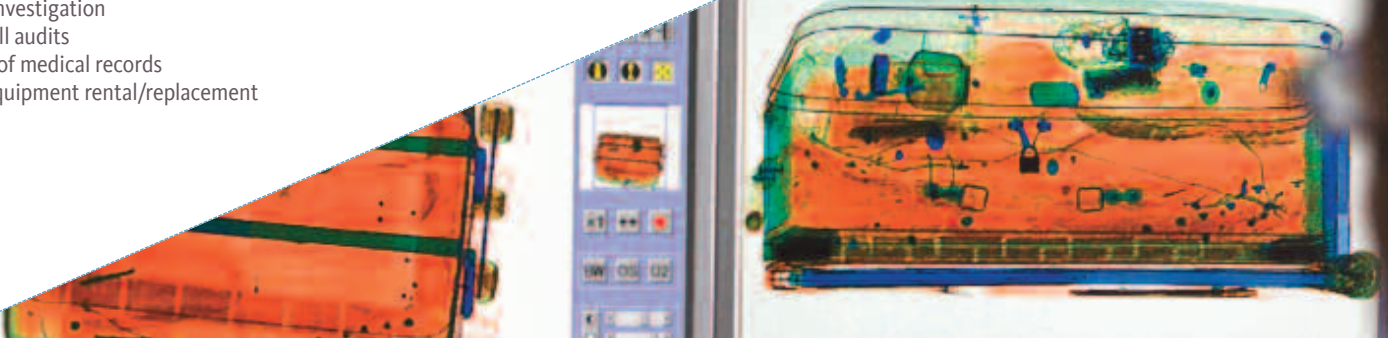
Security Assistance

- Security evacuation assistance, with immediate, on-the-ground physical response
- 24 hour response services to assist employees and their families during an incident
- Security and safety advisories
- Global risk analysis
- Consultation with security specialist to discuss safety concerns for your travel location
- Consultant referrals to extract client to safety
- Confidential storage of personal and medical profile for emergencies
- Up-to-the-minute information on current world situations
- Language translation support
- SMS alert messaging
- Online security web information**

All assistance services are provided by Travel Guard, a Chartis company.

* Identity theft services are not available to residents in New York State and outside of the United States.

** Online security web information is available only when Security Evacuation insurance coverage is purchased.





Ambassador

Now you're good to go...

Today's business travelers need insurance protection and assistance services they can count on — perhaps more than ever. A helping hand to anticipate the unforeseen and respond quickly to inconveniences, emergencies and opportunities...

These are **Ambassador Moments**.

- India:** Emergency SMS and email alerts keep 36 individuals up to date on the terrorist attack and deliver security advice as events develop.
- The Philippines:** A kidnapped traveler's wife receives expert guidance and emotional support during the tense, four-week ransom negotiations. The traveler is released, unharmed.
- Cameroon:** A traveler falls and breaks her hip. She is immediately air ambulated to Germany, where her nearest family resides, then has continued care arranged for her return home to the U.S.
- Brazil:** Mugged, beaten, and in need of surgery, a traveler is denied an early flight home on her original ticket—until she receives the Ambassador help she needs—then she flies home early without incurring penalties.
- U.S.A.:** On an hour's notice, a traveler is able to book dinner for his boss, a top client, and eight associates at the hottest restaurant in town.
- Haiti:** Within 25 hours of the earthquake occurring, security consultants were on the ground conducting searches at hotels, embassies, hospitals, and known locales of Chartis policyholders throughout Haiti.



Organizations need innovative approaches for managing risk, containing cost and leveraging advanced technology to cover their most valuable assets — their employees.

They need innovative approaches for managing risk, simpler programs to manage, the most reliable technology, and cost savings.

That's why Ambassador provides a flexible, comprehensive array of insurance solutions combined with a valuable host of high quality assistance services. And it is all offered in a simple, easy to manage, fully integrated program.



FRANKFURT
NEW YORK
TOKYO
SYDNEY
SINGAPORE
MADRID



Ambassador

At Work Around the World
for You...

- Access to over 400,000 medical facilities and professionals;
- A network of 325 air ambulances*;
- 100% active, US or UK board-certified medical staff;
- 400 security professionals;
- 170 languages spoken;
- Alarm centers on five continents;
- Over 25 years of experience in medical assistance.

* In 2008

@Work

Expands Your Business
Opportunities

Ambassador is just one of the many solutions
provided by @Work.
Others include:

- Personal Accident Insurance;
- Critical Illness Insurance;
- Basic AD&D;
- Vision Care Insurance; and
- Flex-ShieldSM

**When the unexpected happens... what will you do?
Who will you call?**

Delivering in those moments of truth is what Ambassador is all about.
Learn more. Make your first call to us today.

And keep calling, emailing, or visiting online for whatever you need,
whenever you need it, and from wherever you are.

CHARTIS 
Your world, insured

www.chartisinsurance.com

For costs and complete details of coverage(s),
contact your representative or **800.416.3797**

Chartis is a leading property casualty and general insurance organization serving more than 40 million businesses and individuals worldwide. With a 90-year history, more than 500 products and services, deep claims management expertise, and excellent financial strength ratings, Chartis enables individual consumers, entrepreneurial businesses, and large multinationals alike to manage virtually any risk with confidence. Our insurance and risk management products and services are provided through insurance brokers, agents, and other distribution partners around the globe.

Chartis is the marketing name for the worldwide property casualty and general insurance operations. For additional information, please visit our website at www.chartisinsurance.com. In the United States, all products are written by insurance company subsidiaries of Chartis. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

Non-insurance benefits provided through Travel Guard offer traveler assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. Expenses for goods and services provided by third parties are the responsibility of the traveler.

The scenarios summarized within are offered as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of the policy. For scope and limitations of coverage, please request a copy of the description of coverage. Terms of coverage may vary based on individual state requirements and may not be available in all states.

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