

Covering Your Employees While Traveling  
or Working Overseas





# Solutions for an Uncertain Global Environment

In today's increasingly uncertain global environment, multinational companies must be able to help assist and provide insurance protection to their employees working or traveling internationally. Ensuring that employees are safe and secure is understandably a chief concern for multinational companies.

As a world leader in insurance with more than 90 years of experience, Chartis understands the special risks of multinational companies. Leveraging our outstanding underwriting experience and global capabilities, we provide seamless coordination of multiple benefits that include, but are not limited to:

- **Foreign voluntary compensation coverage** for all covered accidents and sickness incurred while working abroad;
- **An array of business travel accident insurance benefits** for accidental death and dismemberment, out-of-country medical expense, emergency medical evacuation, security evacuation and repatriation of remains;
- **24/7 access to worldwide and multilingual travel, medical and security assistance services** with an international network of 6 assistance centers and 650,000 service providers provided through Travel Guard, our wholly-owned global assistance operation.



## Case Study 1: An Employee Overseas is Injured at Work\*



During a construction work assignment in a remote location of Jordan, an employee falls off a ladder and breaks his leg.

Paramedics rush to the scene and transport the employee immediately to the local hospital. As the employee has only been working for the company for a couple of months, he is unsure of what he should do. The employee calls the assistance number on the ID card he was given before he left the U.S.

### 1. Our assistance center receives an emergency call.

Our assistance staff members locate the hospital where the employee is located. Due to the remote location's inaccessibility, an air ambulance is arranged to transport employee to the nearest adequate hospital for proper medical treatment.

### 2. Billing and claims is initiated.

While the employee is being treated, our assistance staff determines which type of coverage has been triggered and works with the foreign compensation claims staff on claim initiation and reporting. Formal initial notification of claim documentation is requested and provided by the employee's company.

### 3. The traveler is evacuated home.

Treating physicians determine that employee needs to be evacuated home for local monitoring and recovery.

*\*The scenarios summarized above are offered only as an example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of the policy.*

## Case Study 2: CEO Injured Overseas\*

The CEO of a Fortune 1,000 company travels to the United Kingdom to meet with a key supplier. During his stay, the CEO calls our assistance center and secures tickets for himself and his supplier to attend a Manchester United soccer game. On his way to the game, the CEO slips, falls and breaks his ankle.

### 1. The CEO makes an emergency call to our global assistance center.

Our assistance staff members locate and make arrangements for the CEO to receive medical treatment at a nearby physician's office. Ground transportation is also arranged to transport the CEO.

### 2. The CEO is transported while Chartis handles billing with the medical provider.

Upon arrival, the employee receives an x-ray to evaluate bone or ligament damage. He is treated for pain, given a brace, and schedules a follow-up appointment. Chartis coordinates return transportation to his hotel, and arranges direct billing with the physician so no upfront payment is required by the CEO.

### 3. The CEO recovers and returns back to work.

In a follow up visit, the physician conducts an assessment and advises one week's rest before the CEO returns to work. The CEO calls our assistance center to access our Concierge services, in order to reschedule another event with the supplier before he leaves Manchester.

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## Case Study 3: An Employee Falls Ill in Kuwait\*

During her 30-day visit to Kuwait, a traveler falls seriously ill during a weekend. She does not speak Arabic, Kuwait's local language. She's not sure if her U.S. Major Medical plan will provide full coverage for medical treatment abroad, or if her foreign voluntary compensation plan will cover a non-work related illness.

### 1. Our assistance center receives an emergency call.

Trained staff members assess the employee's medical needs and determine that hospitalization is needed. They locate and arrange billing with the nearest hospital within Chartis' extensive hospital network, which has been identified as a quality medical provider at Chartis standards. An ambulance is arranged to transport the employee from her hotel to the hospital. We also arrange for an Arabic interpreter to provide translation services so the employee can communicate with the attending care providers.

### 2. The employee is transported to the hospital.

The traveler checks into hospital and is treated immediately with no out of pocket expenses, due to prearrangements made by our assistance members and our relationship with the hospital. Chartis is directly billed for covered medical services provided to the traveler. All bills are monitored to ensure reasonable and customary charges are followed.

### 3. Employee is evacuated out of Kuwait.

The attending physician, in consultation with our medical case management team, determines that surgery is required due to severity of illness. Our assistance coordinators arrange for a medical evacuation back to the United States and a medical escort to accompany the employee. Throughout the ordeal, our team keeps in regular contact with the employee's husband and keeps him up to date on his wife's condition.



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For more information,  
contact your local representative.

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This document provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy shall govern.

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. 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. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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