

GLOBAL ASSISTANCE PROGRAM

John C. Breckenridge Insurance Solutions, Inc.



Welcome to On Call International! This plan provides the services and benefits you need to prepare for your destination as well as to help you with any problems you encounter while you are traveling or on assignment.


Before you depart...

- Contact On Call with any pre-travel health or security questions
- Closely review your full plan description
- Save On Call Contact information in your mobile phone or print and carry your Plan ID card

While abroad...

- You can contact the On Call International Global Response Center from anywhere in the world to reach an assistance coordinator who is ready to help you with your crisis, no matter how big or small.

PLAN ID CARD:

 GLOBAL ASSISTANCE PROGRAM	Program Name JCB Insurance Solutions, Inc.	If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day:
	Policy Number 22INT06816	Plan Type Medical, Travel and Security Assistance

Helpful Information

- ✓ If you are utilizing a mobile phone and have any issues making an international call, you can EMAIL the Global Response Center as an alternative to request assistance, or a return call.
- ✓ Contact On Call for payment and arrangement of all Services; services are not reimbursable if you make your own arrangements/self-pay prior to notifying On Call.
- ✓ On Call is not a first responder; if you are in a true emergency and need help getting to a medical facility, dial the country's equivalent to 9-1-1 to get local response.

This is a brief summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to John C. Breckenridge Insurance Solutions, Inc. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with John C. Breckenridge Insurance Solutions, Inc. If there is a difference between this program description and the certificate wording, the certificate controls.

How can On Call International help?

Contact the Global Response Center if you experience a medical, personal, travel or safety problem or crisis. John C. Breckenridge Insurance Solutions, Inc. has partnered with On Call to provide access to immediate support should you experience any challenges when you are traveling. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip, or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review a summary of services on the following pages.

If you are, or will be, hospitalized following an accident or illness that occurs while traveling, contact the On Call Global Response Center as soon as possible. On Call will facilitate payment of your medical expenses if authorized by your primary health insurer. In the event the medical facility you are in is not adequate to treat you, On Call will pay and arrange for your medically supervised evacuation to the closest appropriate facility.

If you need an outpatient or physician appointment for an accident or illness, you can contact the On Call Global Response Center for a referral and to make an appointment.

In the event of a political or natural disaster event which threatens your safety, contact On Call immediately. You will be connected to a security professional who will provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps.

These are your Services and Benefits. Full terms, conditions and exclusions to coverage apply; review the full plan description carefully.

Benefit Table	Limits Per Insured Person, Per Insured Event
Medical Evacuation and/or Repatriation	\$500,000
Repatriation of Remains or Burial	\$100,000
Political and Natural Disaster Evacuation*	\$100,000
Emergency Reunion	\$12,500 when hospitalized for more than 3 days
Emergency Assistance	Included
Bereavement Reunion	\$5,000
Return Home due to Felonious Assault	\$5,000
Emergency Reunion due to Felonious Assault	\$5,000
Return Home due to family member death or illness	\$5,000
Return of Dependent Children	\$5,000
Accidental Death & Dismemberment	\$10,000

*Applicable for international travel outside the United States only

You also have access to the following assistance services. There are no monetary benefits associated with these services:

Medical Assistance	Travel & Security Assistance
Pre-Trip Planning	Pre-Trip Information & Active Travel Advice
Medical, Dental and Pharmacy Referrals	Translator and Interpreter Assistance
Medical Monitoring	Emergency Travel Funds Assistance
24 Hour Nurse Help Line	Legal Consultation and Referral
Dispatch of Medicine	Lost/Stolen Document Replacement
Coordination of Benefits	Emergency Message Forwarding



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A member of the **Tokio Marine HCC** group of companies