



More About Enhancements to ACE Executive Assistance® Services Effective November 16, 2008

Overview*

- **New password protected website** (www.aceExecutiveAssistance.com) with expanded global security information and new international travel information, powered by [Europ Assistance® USA](#) and [iJET Intelligent Risk Systems](#)
- **No limit on website usage**
- **Worldwide concierge services** available 24/7 through Europ Assistance® USA
- **24/7 access to worldwide emergency political evacuation services** through iJET Intelligent Risk Systems, a leading provider of global risk management services
- **Coverage for emergency political evacuation** (\$2,500 per covered person per event up to \$10,000 policy limit)
- **One number to call for all Executive Assistance® Services** - Emergency Medical, Personal, Legal and Travel Assistance Services, Concierge Services and Emergency Political Evacuation Services
- **International toll free calling from more than 40 countries** around the world to Europ Assistance® USA
- **Executive Assistance® ID cards and passport stickers available** online as PDFs for policyholders to download and print at their convenience
- **No increase to premium** due to these value-added enhancements

ACE Executive Assistance® Services are a key component of the international risk management solutions ACE delivers to our customers. We value your business and look forward to a continued opportunity to meet your international insurance needs.

Frequently Asked Questions*

Q: When are these changes and enhancements available?

A: Beginning on November 16, 2008

Q: What ACE policy coverages are affected by the changes and enhancements?

A: These changes apply to holders of ACE International Advantage®, Foreign Casualty Controlled Master Program and Cash Flow policies that include the following coverage forms:

- SERVICES EMPLOYERS RESPONSIBILITY COVERAGES WITH EXECUTIVE ASSISTANCE
- ACCIDENTAL DEATH AND DISMEMBERMENT & MEDICAL COVERAGE INCLUDING OCCUPATIONAL INJURY
- ACCIDENTAL DEATH AND DISMEMBERMENT MEDICAL COVERAGE FOR EDUCATIONAL

Q: What if my policy effective date is before November 16th?

A: Beginning November 16th, you are covered under the enhanced Executive Assistance® Services. **At your next renewal** you will receive a policy form that details the changes and enhancements to Executive Assistance® Services.

Q: What if my policy is effective after November 16th?

A: You are covered under the enhanced Executive Assistance® Services.

Q: Does anything else change on these coverage forms other than Executive Assistance®?

A: No. The Executive Assistance® changes and enhancements do not change any other portion of the coverage provided under these coverage forms.

Q: Is there a change to Emergency Medical, Personal, Legal and Travel Assistance Services?

A: No. There is only a name change for the existing provider. Worldwide Assistance is now known as Europ Assistance® USA.

Q: What will happen after November 15, 2008 if I use the CRG website, email address or telephone numbers for security assistance services?

A: From November 16, 2008 to December 31, 2008, if you contact CRG by telephone or email or through the CR24 website, you will be redirected to Europ Assistance® USA contacts, as well as to the new website www.aceExecutiveAssistance.com.

Q: What is the enhancement to the Security Assistance Services provided under Executive Assistance?

A: Beginning on November 16, 2008, online worldwide security information services is provided through Europ Assistance USA and iJET Intelligent Risks Systems. Powered by iJET, the **online Executive Assistance® security information includes rich and dynamic security content for over 180 countries and more than 200 cities** worldwide. ACE policyholders can select Information at a region, country or city level.

Q: What else will be available on www.aceExecutiveAssistance.com?

A: Beginning on November 16, 2008, in addition to worldwide security assistance, a number of e-Services are available through this website, including Executive Assistance® ID cards and passport stickers as PDF documents that can be downloaded and printed at your convenience, global health information on a country-specific basis and pre-trip planning information.

Q: How do I access the online security and other e-Services?

A: Beginning on November 16, 2008 Executive Assistance® e-Services are available to policyholders through a new **password protected website**: www.aceExecutiveAssistance.com.

Q: What Login Name and Password do I need to access the e-Services website?

A: The Login Name and password for www.aceExecutiveAssistance.com were included in the letter your organization received from ACE regarding the upcoming changes and enhancements to the Executive Assistance® Services. For many policyholders, there is no change. You are responsible for keeping the Login Name and password confidential, as the right to utilize this information is limited to insureds under our policies. Please contact your organization's program administrator or risk manager for further information.

Q: Are there any restrictions to how many times I can click on this website?

A: No. You have unlimited access to the e-Services available through www.aceExecutiveAssistance.com, including the security information services.

Q: What concierge services will be available?

A: Beginning on November 16, 2008, Europ Assistance® USA provides **worldwide concierge services** including: Pre-Trip Assistance, Destination Profiles, Epicurean Needs, Event Ticketing, Floral Services, Tee Time Reservations, Hotels Accommodations, Meet and Greet Services, Personalized Retail Shopping Assistance, Procurement of Hard to find items, Restaurant referrals and reservations, Rental Car Reservations and Airline Reservations.

Q: How do I access the concierge services?

A: Beginning on November 16, 2008, these live services can be accessed 24 hours a day/7 days a week by calling Europ Assistance® USA, using the same telephone numbers as provided for Emergency Medical, Personal, Legal and Travel Assistance Services. These proprietary numbers are listed on the ID cards and policy.

Q: In which ACE policy coverages is Emergency Political Evacuation be included?

A: Beginning on November 16, 2008, Emergency Political Evacuation is available as one of the ACE Executive Assistance® Services and as an additional coverage included in the following coverage forms:

- EMPLOYERS RESPONSIBILITY COVERAGES WITH EXECUTIVE ASSISTANCE
- ACCIDENTAL DEATH AND DISMEMBERMENT & MEDICAL COVERAGE INCLUDING OCCUPATIONAL INJURY and/or
- ACCIDENTAL DEATH AND DISMEMBERMENT MEDICAL COVERAGE FOR EDUCATIONAL SERVICES.

Q: What is included in the Emergency Political Evacuation service enhancement?

A: ACE policyholders with the coverage forms listed above have priority access to the emergency political evacuation services of iJET Intelligent Risk Systems, a leading provider of global risk management services. Policyholders work directly with iJET and all billing for this service is between iJET and the organization or individuals who are requesting evacuation.

Q: How do I access Political Evacuation services?

A: Emergency Political evacuation services can be accessed 24 hours a day/7 days a week using the same telephone numbers as provided for Emergency Medical, Personal, Legal and Travel Assistance Services. Europ Assistance® professionals will connect policyholders with iJET Intelligent Risk Systems for emergency political evacuations.

Q: What is included in the Emergency Political Evacuation coverage enhancement?

A: Under the Emergency Political Evacuation Coverage ACE will reimburse the Insured for an "Insured Loss" for covered "Emergency Political Repatriation" and "Emergency Relocation" (all as defined in the coverage form) up to \$2,500 per covered Employee, Student or Chaperone per event, with a \$10,000 policy limit.

Q: When will the international toll free number be available for calling Europ Assistance® USA?

A: Beginning on November 16, 2008, an international toll free number is available for use by covered policyholders when calling Europ Assistance® from more than 40 countries. This proprietary number is listed on the ID card as well as the policy form.

Q: Will ACE send out ID cards and passport stickers after November 16, 2008?

A: Beginning November 16, 2008, Executive Assistance® ID cards and passport stickers will be available online through www.aceExecutiveAssistance.com as PDF documents that can be downloaded and printed as needed at the policyholder's convenience.

Q: Will my policy premium be increased as a result of these changes and enhancements?

A: No. Your premium will not be increased as a result of these changes and enhancements. If your premium increases at renewal, it will be based on an individual determination with respect to your company, not due to these enhancements.



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** Please review your policy for a complete description of each of these services and exact terms and conditions.*

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