



Foreign Lifeline



Your Passport to Safety

Each year, more than a million people become sick or injured outside their home country. Traveling overseas on business presents many unique risks arising from language barriers, jet lag, endemic disease and driving hazards. As your employees help you tap into the opportunities created by the global economy, they need to know where to turn for help far from home. *Foreign Lifeline* from Chubb combines foreign voluntary workers compensation insurance with emergency assistance and travel intelligence for global peace of mind.

Foreign Voluntary Workers Compensation Insurance

If you're accustomed to providing workers compensation insurance for domestic employees, you may not realize the special needs of those traveling overseas. Domestic workers compensation policies often provide medical and wage benefits for short-term assignments outside of the U.S., but their extraterritorial provisions generally exclude endemic disease or accidents that occur outside of work hours. Chubb's Foreign Voluntary Workers Compensation Insurance is *primary* insurance that addresses a broad range of risks and is flexible enough to meet individual client needs. Your workers compensation losses for employees traveling overseas will not affect your domestic experience modification.

U.S. employees traveling outside the U.S. and Canada, international employees living/working overseas when traveling outside their assigned countries and foreign nationals on temporary U.S. assignment can be insured 24/7. U.S. nationals and third-country nationals can be insured during working hours while on permanent assignment overseas. Benefits are provided according to U.S. state of hire or country of origin.

Employers Liability Insurance

Employers liability insurance protects employers from suits brought by employees outside the U.S. when such employees bring actions as a result of work-related illness or injury. We insure against such liability and provide legal defense costs.

Repatriation Expenses

When an employee suffers illness, injury or death while traveling on business outside his or her home country, we cover transportation costs for emergency medical treatment and mortuary services. We also cover transportation expenses for accompanying spouse and children.

War or Terrorism Insurance

Unlike many other carriers, Chubb does not automatically exclude war or terrorism.

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Endemic Disease Protection

When an employee is exposed to infectious diseases such as malaria, dengue fever and tuberculosis that are rare or nonexistent in the U.S., we provide insurance for medical treatment. Medical and indemnity benefits can continue upon return to the employee's home country.

Defense Base Act Benefits

Defense Base Act (DBA) benefits provide for the injury or death of an employee engaged in any employment under a contract between the insured and the U.S. government for work performed outside the United States, typically at U.S. military installations. These benefits are optional.

Emergency Assistance From MEDEX

When you purchase Foreign Voluntary Workers Compensation Insurance as part of a Chubb international insurance program, employees traveling overseas can access MEDEX emergency assistance worldwide. They simply dial the toll-free number printed on identification cards provided by Chubb. Since 1977, MEDEX has led their industry in quality travel and medical assistance services, utilizing a proprietary global network and objective provider selection. Available 24/7, MEDEX assistance coordinators in their multilingual Emergency Response Center:

- Facilitate hospital admission and evaluate/monitor treatment
- Arrange emergency blood, vaccines and medications transfer and replace lost or stolen prescriptions
- Arrange medically necessary evacuation or repatriation of mortal remains
- Coordinate direct payments to providers
- Provide family members and employer with updated information
- Arrange the return of unattended dependent children to their residence
- Arrange transportation for family members or others who need to reach the sick or injured employee
- Facilitate an emergency international funds transfer
- Replace lost or stolen travel documents
- Provide local attorney or interpreter referrals

Travel Intelligence® Reports from iJET

When key employees need up-to-date, detailed information about international travel, we provide access to destination-specific intelligence reports from iJET Intelligent Risk Systems. iJET is widely noted for its ability to deliver objective, timely and actionable intelligence for more than 440 destinations around the world. Analysts continuously communicate with and monitor more than 10,000 human and electronic sources worldwide to help travelers minimize travel risk and disruptions. These detailed reports provide information about:

- Entry/Exit Regulations
- Security
- Transportation
- Immunizations
- Currency
- Weather/Environment
- Legal Issues
- Culture

Put the power of Chubb's Foreign Lifeline to work for your company. Contact your agent, broker or local Chubb multinational specialist to learn more.



Chubb Group of Insurance Companies

Whitehouse Station, New Jersey 08889

www.chubb.com

Chubb refers to the member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Insurance Company, Texas Pacific Indemnity Insurance Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe, S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compañía de Seguros, S.A., Chubb de Chile Compañía de Seguros Generales, S.A., Chubb de Mexico, Compañía de Seguros, S.A. de C.V., Chubb de Mexico, Compañía Afianzadora, S.A. de C.V. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

Form # 11-01-0108 (Rev. 4/05)