CHUBB'S TRAVEL ASSISTANCE SERVICES

PORTAL FAQ'S

WHAT IS THE CHUBB TRAVEL ASSISTANCE PORTAL?

Chubb's Travel Assistance Portal, Travel EYE, managed by AXA Assistance Services features information and tools to support travelers before and during their trips abroad. Travel EYE identifies and minimizes travel risks by identifying relevant security incidents that may affect travel and provides users with over 200 country and city risk profiles. Key features include:

- Health, medical, safety and security events per location
- Country and city risk ratings and profiles
- News and real-time security alerts that you can subscribe to
- General traveltips
- Access to AXA's international medical network

A variety of tools have also been integrated within the portal to support travelers in an emergency. These include:

- The Travel EYE app for IOS and Android (<u>App Store</u> or <u>Google Play</u>) offers the same functionalities as the desktop platform.
- The ability to send security information and tailored digests in an email to keep you informed about latest security developments.
- Dynamic medical provider search tool to find hospitals and doctors in a given location or landmark
- Availability of the site in several languages

HOW DO I GET ACCESS TO THE SITE?

Please go to the www.acetravelassistance.net. Click on the Travel Intelligence Portal to create your account or login if you already have an account.



TRAVEL INTELLIGENCE PORTAL



This dedicated travel portal offers personalized intelligence for the life cycle of your trip. You will have access to real-time destination-based tips and alerts, country and city risk analysis, an international medical network and more.

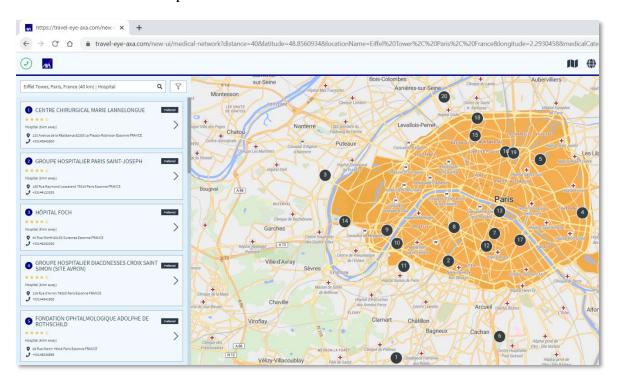
*Please note: Our portal provider is changing June 1, 2020. Click below to learn more and register for your new account.

Click Here



CAN I SEARCH FOR MEDICAL PROVIDERS OVERSEAS?

This tool allows users to search for a medical provider (i.e. doctors, hospitals, clinics, etc.) internationally. This network of over 40,000 medical providers is maintained by AXA. Users can look up coordinates for a provider of choice as well as their address and phone numbers.



WHAT ARE LOCATION INTEL REPORTS?

Location reports allow users to create location-specific intelligence reports for 180 countries and 275 cities in 10 threat domains. Customized reports can be created by the users that include safety and security advice and travel tips for 150 topics. Health and immunization reports are also available to keep users abreast of up-to-date recommendations before or during travel.



IS THERE A USER GUIDE AVAILABLE?

Yes! A user guide can be found on the site. Go to your Profile and click on "HELP" to access the detailed guide.



HOW IS TRAVEL EYE MANAGED?

Travel EYE is managed by a dedicated team of analysts who permanently enrich and update the Portal using the most reliable sources. There is an international team of network specialists and in-house doctors who assess and validate a worldwide network of over 40,000 medical providers. There are also alerts 24 hours a day, 365 days a year powered by our security consultant, one of the leaders in the security market for intelligence and risk analysis.

WHAT ARE THE BENEFITS OF INDIVIDUAL USER REGISTRATION?

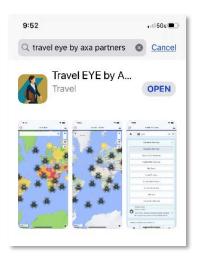
Individual user registration allows us to provide clients with more detailed reporting on site utilization by their members. From the user perspective, registration allows us to provide a better experience, both through personalized content and servicing. Users can choose to display the portal or app in over eight languages and sign up to receive customized alerts for a preferred location.

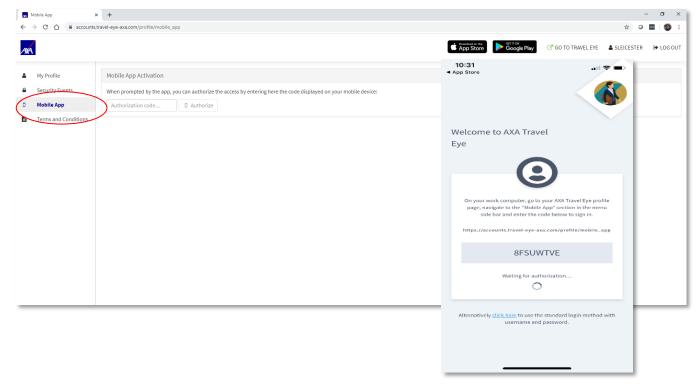
DO YOU HAVE AN APP?

Yes! Users will have access to all the same great features from the portal, along with the addition of location services.

HOW DO I GET ACCESS TO THE APP?

- 1. To use the app, you should have registered for an account on Travel EYE.
- 2. After you create your account, you can download the Travel EYE by AXA Partners mobile app from the App Store or Google Play
- 3. On your computer, log into your Travel EYE account. Go to your Profile and click on "Mobile App". Enter the code shown on the Travel EYE app. The app will be activated.





WHAT SHOULD I DO IF I HAVE FEEDBACK?

If you have feedback or technical issues to share, please email medassist-usa@axa-assistance.us. We will look into the matter and get back to you should you request follow up communication.

Travel assistance services provided by AXA Assistance USA, Inc. Insurance underwritten and provided by ACE American Insurance Company or Federal Insurance Company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.





Travel EYE for Chubb

www.acetravelassistance.net new look

CHUBB



Emergency Medical and Travel Assistance services while traveling — anytime, anywhere

In addition to the insurance protection provided by your insurance plan, Chubb Accident & Health has arranged with AXA, our Assistance Provider to provide you with access to its travel assistance services around the world

TRAVEL INTELLIGENCE PORTAL



This dedicated travel portal offers personalized intelligence for the life cycle of your trip. You will have access to real-time destination-based tips and alerts, country and city risk analysis, an international medical network and more.

BROCHURES & DOWNLOADS



View our brochures and other useful documents.

IN THE EVENT OF AN EMERGENCY



Open 24/7, 365 days a year Within the USA: 1-855-327-1414 Outside the USA: 1-630-694-9764

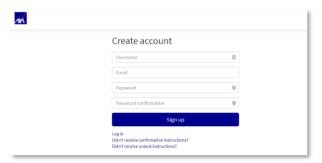


Travel EYE

What happens when a user clicks "Log in here"



create their Travel EYE account



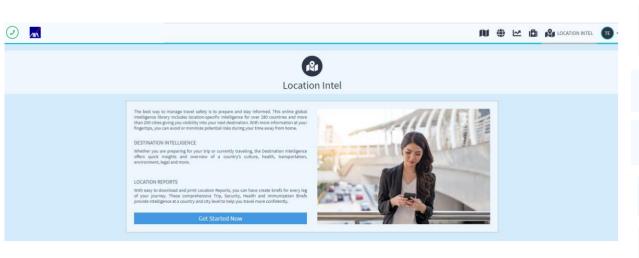
New users will get this page to create their Travel EYE account



Once they create their account, they will be taken directly to the site.

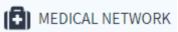


Site Orientation



5 Pages













Location Intel Page

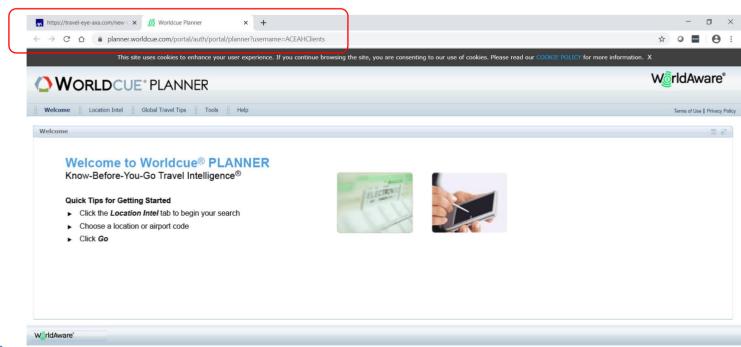
Customized for Chubb





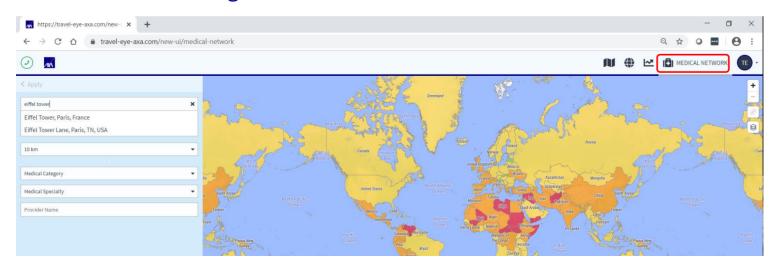
WorldCue Page

Launches in a new browser page





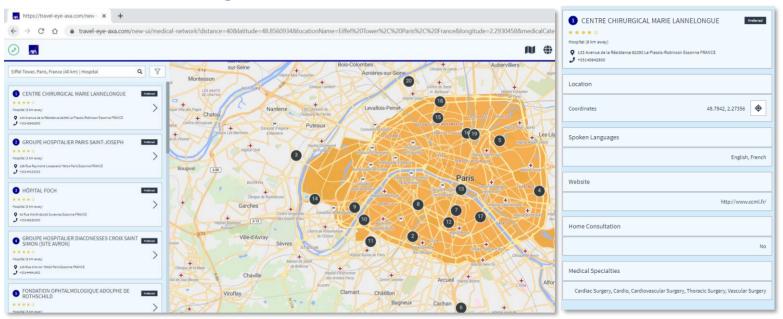
Medical Network Page



- Access to AXA's international medical network
- Ability to search by medical category, specialty or provider name
- Search by city or landmark (park, university, building)
- Contact information for provider



Medical Network Page



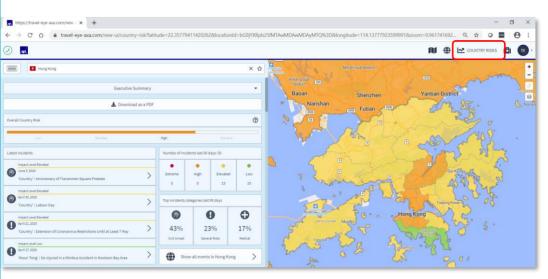
- Provider referrals are arranged in order of preferred providers first.
- Preferred providers are providers that meet Western standards of care and have accepted AXA's Guarantee of Payment.



Country Risks Page

Provide country specific risks for a selected location

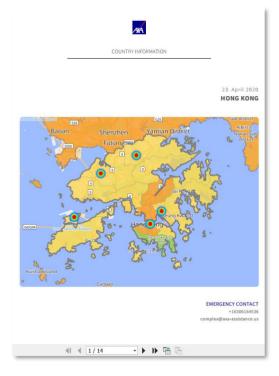






Country Risks Page

Downloaded Country Report







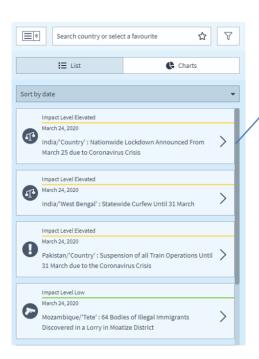


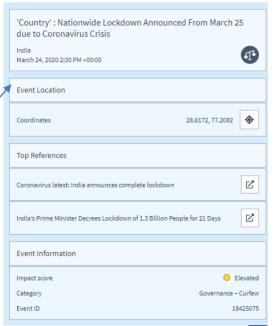


Event Info

Events provides:

- Events sorted by date or impact
- Key information on the event
- Top references for additional information on the event
- Advisories available to help minimize risk to individuals

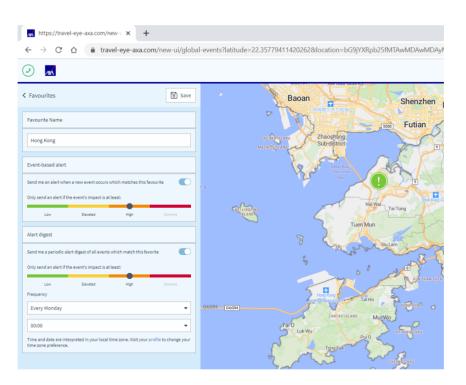






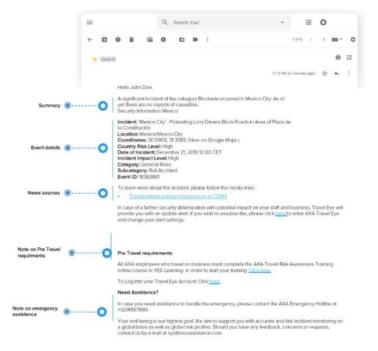
Country Favorites and Push Alerts

Travel EYE allows users to select location favorites and customize the frequency and type of push alerts that they will get.





Country Favorites and Push Alerts





Risk Types and Ratings

Risk Rating	Definition
Extreme	An extreme overall risk is present if the security situation of a country is on the verge of collapse or has already succumbed to disintegration. Such a situation can be the result of an imminent (civil) war or an already ongoing armed conflict. Equally, frequent high-impact security incidents, such as terrorist attacks, can result in an extreme risk rating. Due to the highly volatile security situation, international travellers and expatriates are exposed to significant threats.
High	A high overall risk pertains to countries with a generally unstable security situation. As a result of regular high-impact security incidents, international travellers and expatriates are partly exposed to considerable threats. A combination of two or more of these scenarios usually results in a high risk rating: regular terrorist attacks, regular occurrence of armed clashes in particular parts of the country, a high crime rate, widespread demonstrations with a considerable potential for violence, etc.
Elevated	An elevated overall risk level is attributed to countries with a largely stable security situation. Although security incidents such as protests, demonstrations and/or violent crimes can take place occasionally, international travellers and expatriates are only rarely exposed to significant security threats.
Low	The security situation in countries with a low risk level is stable. There are no or only isolated security incidents; these have limited or no impact on international travellers and expatriates. Among such incidents are, for example, petty crime and sporadic, peaceful demonstrations.







Governance Risk



Civil Unrest Risk



Crime Risk

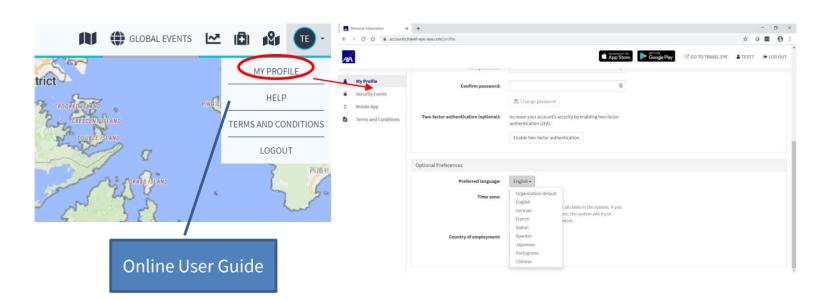


Terrorism / Armed Conflict



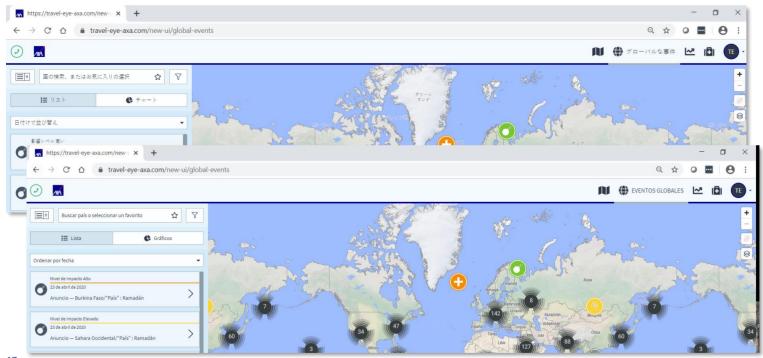
My Profile

Ability to change your password or preferred language





Multiple Languages supported





Mobile App

Mobile App

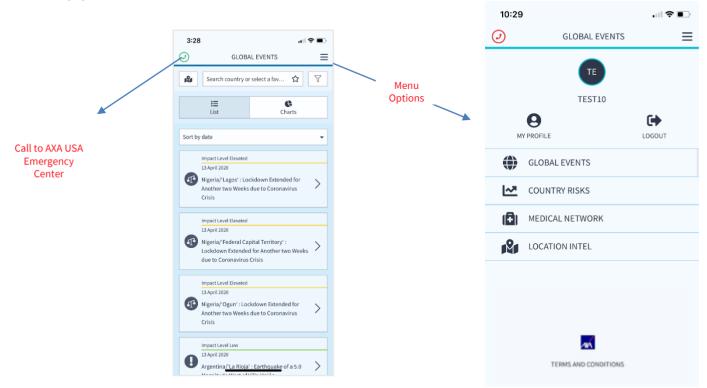
Available in iTunes and Google Play Store



Search for "Travel EYE by AXA Partners"

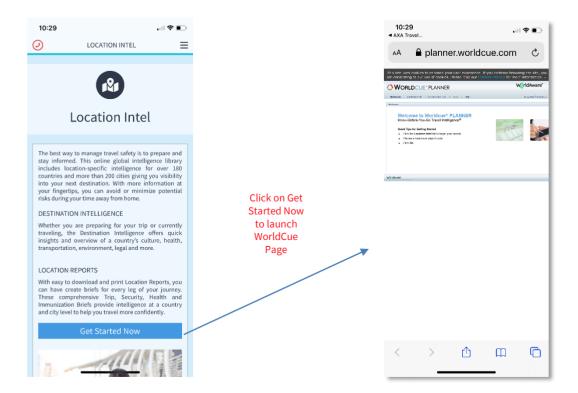


Mobile App



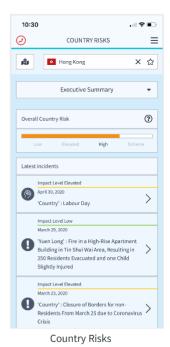


Location Intel





Country Risks & Medical Network

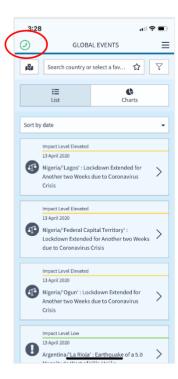


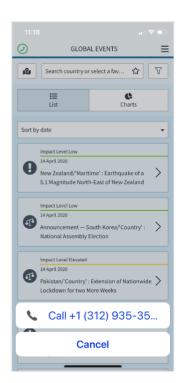
10:30 🖘 🕞 MEDICAL NETWORK London, UK (30 km) | Hospital CHELSEA & WESTMINSTER Preferred FOUNDATION TRUST HOSPITAL **** Hospital (4 km away) 369 Fulham Road, SW10 9NR, London, London, United Kingdom +442033158000 PARKSIDE HOSPITAL Preferred 食食食食食 Hospital (10 km away) 53 Parkside, Wimbledon, SW19 SNX, London, London, United Kingdom J +442089718000 ST MARY S HOSPITAL Preferred ***** Hospital (3 km away) Praed Street, Paddington, W2 1NY, London, London, United Kingdom J +442033126666

Medical Network



Emergency Call Button

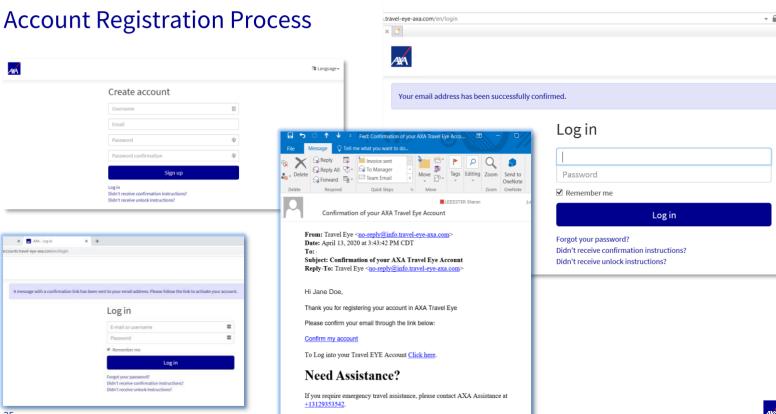








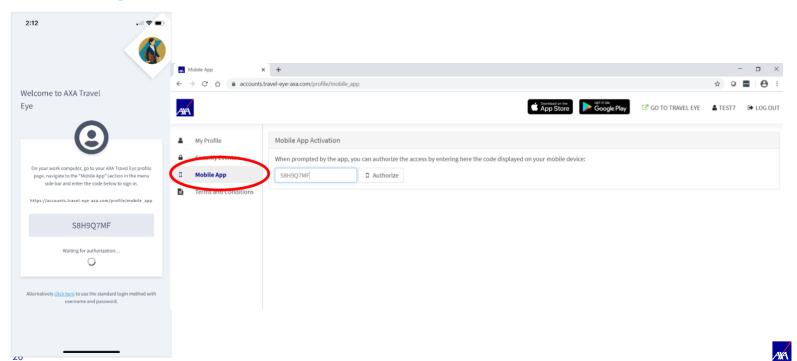
Registration Process





Mobile App Activation

After creating your account, download the mobile app and activate it





ATTENTION

In the event of an emergency call Chubb's Travel Assistance Services immediately

24-Hour Access

1-855-327-1414 Toll-Free 1-630-694-9764 Direct Dial

When you call Chubb's Travel Assistance Services, please be prepared with the following information:

- Name of caller, phone no., fax no., relationship to Covered Person:
- 2. Covered Person's name, age, sex and policy number;
- 3. A description of the Covered Person's condition;
- 4. Name, location, and telephone number of hospital;
- Name and telephone numbers for the treating doctor; where and when the doctor can be reached:
- Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable Chubb policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

ATTENTION Medical Personnel or Police

In the event of a medical emergency, our Assistance Provider will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-855-327-1414; or direct dial at 1-630-694-9764.

In addition to the insurance protection provided by your insurance plan, Chubb Accident & Health has arranged with our Assistance Provider to provide you with access to its travel assistance services around the world. These services include:

 Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.

Travel Assistance Program

- Personal Assistance including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- Travel Assistance including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- Security Assistance including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Chubb's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. Chubb's Assistance Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

TRAVEL ASSISTANCE PROGRAM

For medical referrals, evacuation, repatriation or other services please call:

Travel Assistance Program
1-855-327-1414 (Toll-Free)
1-630-694-9764 (Direct Dial)
medassist-usa@axa-assistance.us

Visit www.acetravelassistance.net for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us

Password: acea&h

Policy Number: 64100090 Assistance Provider: AXA Assistance USA, Inc.

AXA provides emergency medical and travel services and pre-trip information services. Please call when:

You require a referral to a hospital or doctor

Organization: Schreiber Foods, Inc.

- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event