

Catholic Mutual Group

Toll Free: 800-228-6108

www.catholicmutual.org



Travel Guard Instructions for Accessing the Website

Insurer: AIG

Policy Number: WS11009022

To access the AIG World Risk Assistance site for the first time, travelers should take the following steps to enroll:

- Go to the following URL: www.aig.com/us/travelassist
- Go to sign in (top right hand corner of the site) and select **Sign into World Risk®**
- Click the "Register Here" button to register for the first time
- Register with your information and input policy number INCLUDING all letters, WS11009022
- Print your personalized Travel Guard ID Card.

**For assistance or to report a claim
call the toll free number listed on the ID card.**



Travel Guard®

A Valuable Addition to Your Defense Base Act or Foreign Voluntary Compensation Insurance

In today's global economy, business travel is becoming more commonplace. If you get sick, injured, or encounter emergencies anywhere in the world, your employer has provided you with 24/7 access to the medical and travel assistance services of Travel Guard.

With a wide array of travel, medical monitoring, security, and concierge services, we help millions of travelers solve problems and manage risks worldwide. Wherever your job takes you, in the event of a medical emergency, security issue, or unexpected travel problem, help is never more than a phone call away. The Travel Guard state-of-the-art assistance centers deliver global service 24 hours a day, 7 days a week, 365 days a year.



For the Enrolled Cert Holders of
Catholic Mutual Relief Society



Please detach the card below and carry with you during the course of your trip.



Travel Guard®

ENROLLED CERT HOLDER ID CARD

24/7 Assistance Services

Policyholder: Catholic Mutual Relief Society
Policy Number: WS11009022

To access your assistance website services, visit
aig.com/us/casualty/travelguardassistance
Register with your policy number.

Travel Guard Assistance Services

A full spectrum of travel, medical, and assistance services is provided by AIG Travel, as part of your Defense Base Act or Foreign Voluntary Compensation Insurance. For a more detailed description of available services, please call the Travel Guard number on your attached ID card.

Medical Assistance

From physician referrals to coordinating medical evacuations, we help you address medical needs with expediency and expert care.

- Medical evacuation arrangements
- Medical monitoring assistance during medical care abroad
- Coordination with local government on repatriation of mortal remains
- Medical provider referrals and assistance with appointments
- Emergency prescription replacement while abroad
- Special medical services when required (e.g., oxygen or a wheelchair)

Travel Assistance

Flight delays, inclement weather, lost and stolen luggage, and other travel hassles are an unfortunate reality of business travel today. Travel Guard helps keep you on the move.

- Embassy and consulate information
- Immunization, visa, and passport information
- Emergency cash transfer assistance
- Foreign exchange, ATM, and weather information
- Emergency language interpretation
- Lost or stolen documents and luggage assistance

Security Assistance

Regional and subject matter specialists provide current, destination-specific advisories, including information concerning crime, terrorism, civil unrest, and infrastructure, as well as tips on traveling while visiting a specific country.

- Global risk analysis and security and safety alerts
- Security evacuation assistance with immediate, 32-on-the-ground physical response
- 24-hour response services to assist employees and their families during an incident

Travel Assistance Website

Employees have convenient access to a worldwide network of assistance centers and service providers via the Travel Guard website. Members can view the full array of services available and sign up to receive a variety of reports and alerts through this secure website. To learn more or to activate your assistance website services, visit

aig.com/us/casualty/travelguardassistance.

About AIG Travel and Travel Guard®

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance solutions and assistance. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travelers around the globe. Services are provided through a network of wholly owned service centers located in Asia, Europe, and the Americas. For additional information, please visit our websites at **aig.com/travel** and **aig.com/travelguard**.

www.aig.com/us/benefits

AIG Travel assumes no liability or responsibility for the use, interpretation or application of any of the information contained herein. AIG Travel accepts no liability or responsibility in respect of any goods or services recommended herein. The information contained in this material is for general informational purposes and is not intended as a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical problem.

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Benefit Solutions® is the marketing name for the domestic benefits division of American International Group, Inc. Expenses for goods and services provided by third parties are the responsibility of the traveler. Catholic Mutual Relief Society is a separate and unrelated entity.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and certificate for details.

Travel Guard® ID Card

Toll-Free/Free Phone (within the U.S.): **1-888-873-8394**
Collect/Reverse Charge (outside the U.S.): **+01 (817) 826-7034**
Visit: **aig.com/us/casualty/travelguardassistance**

Covered employees of the Policyholder are eligible for certain Services and Benefits as outlined in the Service Agreement provided to the Policyholder. Before obtaining medical or non-medical assistance, please call Travel Guard at the numbers above.

Mail claims to:
AIG Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897



Bring on tomorrow

© 2015. All rights reserved. AIGB100650DOD R05/15

ABS22216-15



Foreign Casualty Coverage Summary

Catholic Mutual Relief Society

Insurer – AIG

Policy Number – WS11009022

Foreign Commercial General Liability Coverage

This coverage provides protection for liability incurred as a result of your clergy, seminarians, employees and volunteers traveling on business or while on temporary assignment within the International Coverage Territory. Please note that this coverage does include an Abuse or Molestation exclusion. It is also not intended to cover international facilities that you may own.

International Coverage Territory means anywhere in the world excluding the United States of America (including its territories or possessions), Puerto Rico and any country or jurisdiction subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Limits of Insurance

- \$1,000,000 – Each Occurrence Limit
- \$1,000,000 – Personal and Advertising Injury Limit
- \$1,000,000 – Products-Completed Operations Aggregate Limit
- \$ 50,000 – Medical Expense Limit

Foreign Business Auto Liability and Physical Damage Coverage

This coverage provides your clergy, employees and volunteers traveling on business with Excess/Contingent Auto Liability coverage for owned, hired and non-owned autos within the International Coverage Territory. Coverage is in excess of local compulsory insurance requirements or \$10,000, whichever is greater. Coverage also includes Excess/Contingent Hired Car Physical Damage coverage.

International Coverage Territory means anywhere in the world excluding the United States of America (including its territories or possessions), Puerto Rico and any country or jurisdiction subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Limits of Insurance

- \$1,000,000 – Liability – any one Accident
- \$50,000 – Medical Expense – each Accident
- Physical Damage
 - Hired Auto's
 - \$50K Limit each Auto
 - \$1K Deductible each Auto
 - \$50K Limit each Loss
 - Owned and Non-Owned Auto's
 - None

Foreign Voluntary Workers' Compensation and Employers Liability Coverage

This coverage provides Foreign Voluntary Workers' Compensation coverage for injuries to your clergy, employees and volunteers traveling on business or while on temporary assignment within the International Coverage Territory. It also protects you for Employers Liability for work related injuries within the International Coverage Territory.

International Coverage Territory means anywhere in the world excluding the United States of America (including its territories or possessions), Puerto Rico and any country or jurisdiction subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Limits of Insurance

- \$1,000,000 – Supplemental Repatriation Expense Per Person
- \$1,000,000 – Employers Liability Injury by Accident Each Accident
- \$1,000,000 – Employers Liability Injury by Disease Coverage Part Limit
- \$1,000,000 – Employers Liability Injury by Disease Each Employee
- \$100,000 – Emergency Security and Political Evacuation

Foreign Business Travel Accident and Sickness

This coverage provides 24 Hour Protection for accident and sickness for your clergy, seminarians, employees and volunteers traveling on business or while on temporary assignment within the International Coverage Territory. It also includes coverage for personal deviations of up to 14 days.

International Coverage Territory means anywhere in the world excluding the United States of America (including its territories or possessions), Puerto Rico, Canada and any country or jurisdiction subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Limits of Insurance

- Accidental and Sickness Medical Expense
 - \$25,000 – Covered medical expense, each Insured person each Injury or Sickness
 - \$500 – Deductible per Insured person, per each Injury or Sickness
- Emergency Medical Evacuation
 - \$200,000 – Covered Expenses, each Insured person each Serious injury or sickness
- Emergency Family Travel
 - \$10,000 – Covered Expenses, each Insured person
 - \$25,000 - Maximum for all Insured person(s) any one Accident or Sickness
- Repatriation of Remains
 - \$20,000 – Covered Expense, each Insured person
 - \$100,000 – Maximum for all insured person(s) any one Accident or Sickness
- Accidental Death and Dismemberment – 24 Hour Protection (subject to percentages per Table of Losses)
 - \$500K – Principal Sum Insured, each Insured person or five (5) times the insured person's annual salary whichever is the lower.

- \$5M – Aggregate Limit any one accident for all insured persons

Summary of Travel Guard Assistance Services

A full spectrum of travel, medical, and assistance services is provided by AIG Travel Guard, as part of your Foreign Voluntary Workers Compensation and Foreign Business Travel Accident coverage.

Below is a summary of services and contact information for Travel Guard.

Medical Assistance

- Medical evacuation arrangements
- Medical monitoring assistance during medical care abroad
- Coordination with local government on repatriation of mortal remains
- Medical provider referrals and assistance with appointments
- Emergency prescription replacement while abroad
- Special medical services when required (e.g., oxygen or a wheelchair)

Travel Assistance

- Embassy and consulate information
- Immunization, visa, and passport information
- Emergency cash transfer assistance
- Foreign exchange, ATM, and weather information
- Emergency language interpretation
- Lost or stolen documents and luggage assistance

Security Assistance

- Global risk analysis and security and safety alerts
- Security evacuation assistance with immediate, on-the-ground physical response
- 24-hour response services to assist employees and their families during an incident

For more detailed information contact Travel Guard Assistance at:

Toll-Free within the US 1-888-873-8394

Collect/Reverse Charge outside the US +01-817-826-7034

Web Address: www.aig.com/us/casualty/travelguardassistance