Important Notice to Policy Holders

When you insure your company with Chubb, you connect your covered employees to the vital services they need as they travel. As part of our International Voluntary Workers’ Compensation, International Blanket Accident or Blanket Accident insurance solutions, Chubb engaged a leading global medical assistance provider, Europ Assistance, to give your covered employees 24/7 access to medical and travel services around the world.

With medical assistance services from Europ Assistance, help is only a phone call away. Europ Assistance has a local presence in more than 200 countries and territories worldwide, including more than 35 assistance centers staffed with multilingual assistance coordinators, case managers, and medical staff. Europ Assistance also maintains constant communication with our dedicated Multinational Claim Unit to ensure seamless claim handling, no matter where a loss occurs.

If your covered employees are injured and need to locate medical care, Europ Assistance is available for timely help anywhere around the world. Europ Assistance provides the following services worldwide:

**Medical Assistance Services:**
- Medical provider search and referrals to help find hospitals and doctors in a given locale
- Medical monitoring of treatment
- Facilitation of medical payment
- Coordination of medication

**Medical Evacuation and Repatriation Services:**
- Emergency medical evacuations and medically-necessary repatriation
- Coordinate transportation to join a hospitalized family member
- Dependent children/traveling companion assistance

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**Europ Assistance Contact Information**

**Toll free in the US or Canada:** +1 866-611-1204 or Collect outside of the US: +1 240-330-1580

In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance, and then contact Europ Assistance.

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**Travel Risk Intelligence Portal**

As part of your Chubb insurance solution, covered employees can access Europ Assistance’s Chubb insureds-only website that features information and tools to support employees before and during their trips abroad. The site contains real-time destination-based health, security and travel-related information, including:

- Country and city risk ratings and profiles
- Health, medical, safety and security reports per locale
- Mitigation tips and consolate contacts
- Information on business conduct, transportation, holidays, currency exchange rates, etc.
- News and real-time security alerts
- General travel tips

The Europ Assistance portal also includes useful tools that help minimize the inconveniences associated with international travel and support employees in an emergency, such as drug and medical term translation.

**Access the portal:**

Go to the URL listed below to access Europ Assistance’s website and click on the “Sign Up Now” link in the gray Log In box. Use your Group ID and Activation code to fill out the registration information. Once registered, an automated e-mail will be sent to confirm your registration. Follow the link in this e-mail to complete your registration. You can now access the Europ Assistance website at any time using your new login and password.

**URL:** www.chubb.com/travelhelp/fwwc
**Group ID:** N2CHUFPVV
**Activation code:** 130502

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**Global Medical Assistance Services**

**Available to help 24/7**

| Insured Name: WESTERN KENTUCKY UNIVERSITY | Travel Risk Intelligence Portal access: www.chubb.com/travelhelp/fwwc |
| Policy ID: 73251904 | For portal registration information, please contact your program administrator directly. |
| Expires: DECEMBER 01, 2015 | In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance, and then contact Europ Assistance. |

Call +1 866-611-1204 from US and Canada. From other locations, call Collect +1 240-330-1580.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. 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. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued. Chubb, Box 1910, Warren, NJ 07059-1910. Chubb Group of Insurance Companies / www.chubb.com