Important Notice to Policyholders

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 medicallynecessary repatriation
- Coordination of transportation to join a hospitalized family member
- Dependent children/traveling companion assistance

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.

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 consulate 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/fvwc

Group ID: N2CHUFVW Activation code: 130502

- Cut Card Out & Fold Card On Dotted Line -

Global Medical Assistance Services Available to help 24/7 Travel Risk Intelligence Portal access: Insured Name: University of the Incarnate Word www.chubb.com/travelhelp/fvwc Policy ID: 74987219 Expires: For portal registration information, please contact 9-15-2014 to 9-15-2015 your program administrator directly. In the event of a life-threatening emergency, please Call +1 (866) 611-1204 from the US first call the local emergency authorities to receive europ and Canada. From other locations, call immediate assistance, and then contact Europ Collect +1 (240)-330-1580 Assistance.