

When Should I Contact Europ Assistance?

Coordinators are available 24 hours per day, every day of the year. Many times, people assume that the services are to be used only in serious cases. Be assured that Europ Assistance is there to assist you with any type of problem -- regardless of the severity. Please note that Europ Assistance will provide coordination for any service but **will not provide any payment**.

Who is Covered

Accidental Death and Dismemberment Insurance with Europ Assistance is limited to NYSUT members and agency fee payers. Dependent family members are covered only if they are traveling with a NYSUT member.

For information about Europ Assistance or to speak with a travel and medical assistance coordinator, contact Europ Assistance toll-free at 888-848-1041.

Exclusions

Insurance does not apply to any Accident, Accidental Bodily Injury or Loss when the United States of America has imposed any trade sanctions prohibiting the insurance, or there is any other legal prohibition against providing the insurance.

In addition, no benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused by or resulting from any of the following:

1) Any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person being in, entering or exiting any aircraft: a) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf.; 2) any Accident, Accidental

Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person riding as a passenger in, entering or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 3) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment thereof. This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 4) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.; 5) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person traveling or flying on any rocket-propelled aircraft; 6) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 7) any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, a declared or undeclared War.

This coverage is provided and administered by the NYSUT Member Benefits Trust.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions Apply. Chubb, Box 1615, Warren, NJ 07061-1615.

Travel Assistance Services are provided by Europ Assistance. Chubb does not have any ownership interest in Europ Assistance.

Accidental Death and Dismemberment Insurance with Europ Assistance



A no-cost benefit automatically provided by NYSUT Member Benefits Trust to all NYSUT members

Travel Risk Intelligence Portal access:
www.chubb.com/travelhelp/ndm

For first-time activation, use the following codes for initial registration:

Group ID: **N2CHUNDM**
Activation Code: **20130503**

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

All NYSUT members and persons making agency fee payments to NYSUT are automatically insured in the event of death or dismemberment due to a covered accident.

This coverage is continuous as long as the individual maintains membership or agency fee payer status. Here is a summary of the provisions of the group policy:

Coverages

Insured Persons are covered for Accidental Death & Dismemberment (“AD&D”) 24 hours a day, 365 days a year, while on business or pleasure.

For Common Carrier-related losses, Insured Persons are covered while in, entering or exiting a Common Carrier or a Conveyance operated by a military transport service as an emergency replacement for a Common Carrier. The maximum AD&D benefit amount for Business & Pleasure is \$1,500 and for Common Carrier is \$3,000.

Claim Notice: To report a Claim, please contact NYSUT Member Benefits Trust at **800-626-8101** or write to **NYSUT Member Benefits Trust, 800 Troy-Schenectady Road, Latham, NY 12110** with the name and address of the person that should be sent Claim forms.

Written Claim Notice must be received within 20 days after the occurrence or commencement of any Loss covered by this policy or as soon as reasonably possible.

Claim Forms: When notice of claim is received, NYSUT Member Benefits Trust will send the Insured Person or the Insured Person's designee, within 15 days, forms for giving Proof of Loss. If the Insured Person or the Insured Person's designee does not receive the forms, the Insured

Person or an Insured Person's designee should send NYSUT Member Benefits Trust a written description of the Loss.

This written description should include information detailing the occurrence, type and extent of the Loss for which the claim is made.

Claim Proof of Loss: Chubb must receive complete Proof of Loss within 90 days after the date of Loss, or as soon as reasonably possible.

Proof of Loss will not be accepted later than one year after the deadline to submit complete Proof of Loss, except in cases where the claimant lacks legal capacity.

Claim Payment: Chubb will pay the Insured Person or beneficiary the applicable Benefit Amount within 60 days after it receives complete Proof of Loss, if the Insured Person, the Policyholder and the beneficiary, where applicable, have complied with all the terms of this policy.

Clip this convenient wallet card and carry it with you whenever you travel.

	Travel and Medical Assistance Provider Available to help 24/7
New York State United Teachers Member Benefits Trust	
Policyholder Name	
9907-06-61	
Policy Number	
10/01/2017	
Policy Effective Date	
Call toll-free 888-848-1041 from the U.S. and Canada. From other international locations, call collect: 1-240-330-1577.	
	

Europ Assistance

Europ Assistance is a service included with Accidental Death & Dismemberment Insurance coverage provided to all NYSUT members.

More Americans are journeying across the country and around the globe, and travelers are often presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest, and even lost personal belongings.

Where can a traveler turn for assistance?

Europ Assistance from Chubb Travel Assist.

As an enhancement to your no-cost-to-you Accidental Death and Dismemberment Insurance from Chubb, Europ Assistance is a travel-related assistance service that focuses on providing **coordination** services to sick or injured travelers.

The program puts you in touch with a network of providers that can address the medical and legal needs of travelers. So, if you or a covered family member traveling with you become seriously ill, need a prescription refilled, require a legal referral, or lose your passport when traveling, Europ Assistance can assist you.

To help ensure that you are well-prepared before your trip, the program also provides access to essential information such as travel advisories and immunization requirements.

Medical Assistance Services

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Facilitation of Hospital Payments
- Transfer of Insurance Information to Medical Providers
- Medication, Vaccine and Blood Transfers
- Dispatch of Doctors and Specialists
- Transfer of Medical Records
- Continuous Updates to Family, Employer and Home Physician
- Hotel Arrangements for Convalescence
- Replacement Corrective Lenses and Medical Devices

Travel Assistance Services

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Transfer of Funds
- Legal Referrals
- Translation Services
- Message Transmittals

Travel Risk Intelligence

- Pre-Travel Information
- Travel and Health Information
- Real-Time Security Intelligence