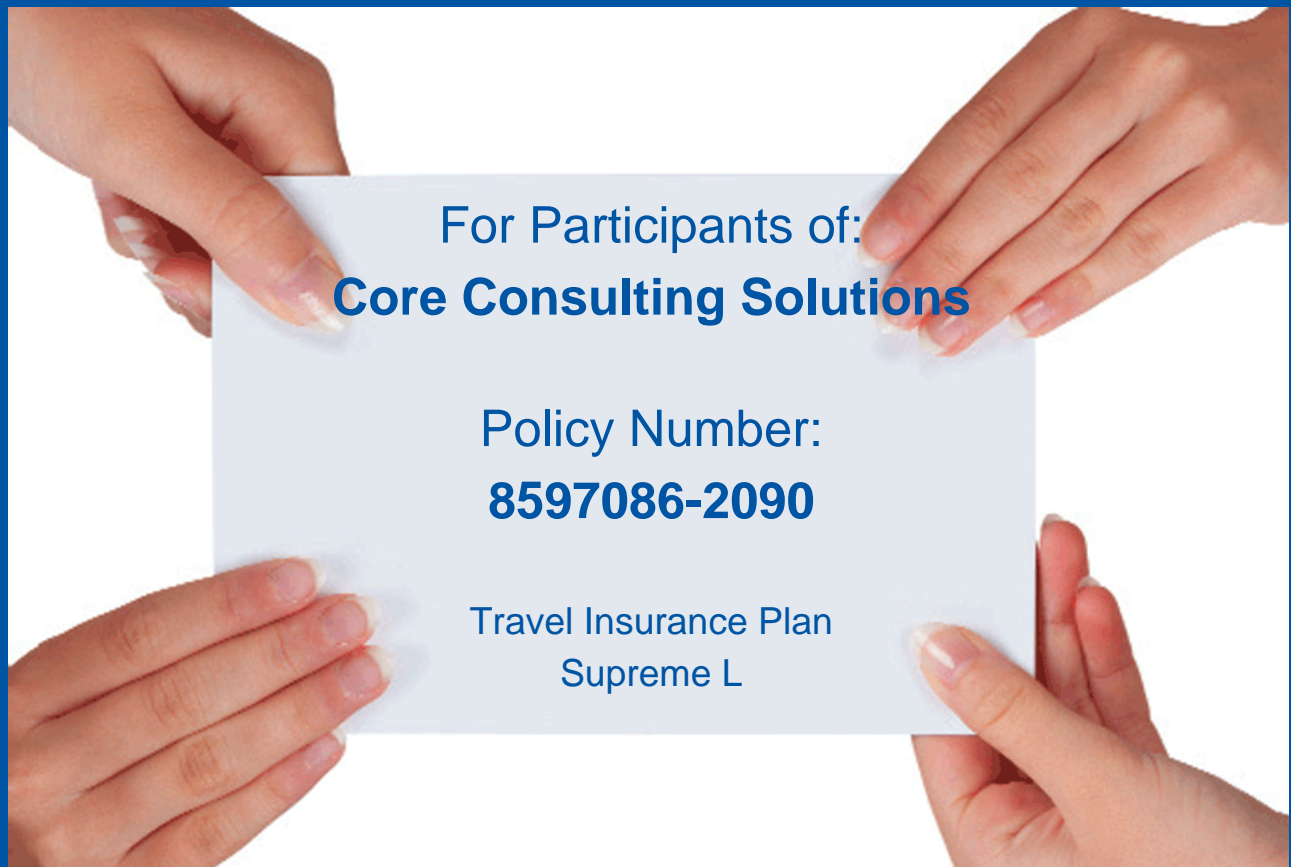




Insurance Information



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Description of your insurance coverage

You are insured during your stay abroad for the period reported by Core Consulting Solutions. The insurance cover does not apply in your home country, except during the outward and return journey to or from your place of residence in the host country.

Please note: If you want to extend or shorten your insurance cover, please contact your organization.

Health and Accident Insurance Coverage

Schedule of Benefits	USD
Insured amount per person per trip	300.000
Co-payment per out-patient claim	0
Hospitalization	100%
Outpatient treatment by a doctor/specialist	100%
Prescribed medicines	100%
Prescribed treatment by a physiotherapist/chiropractor	2,500
Provisional pain-stilling dental treatment	200 (per case)
Ambulance transportation	100%
Medical Evacuation/Repatriation	100%
Return Trip	100%
Compassionate Emergency Repatriation	100%
Next-of-Kin Accompaniment	100%
Compassionate emergency visit	100%
Board, lodging & local transport for a person who is summoned or accompany the insured, per day	300
Statutory arrangements in case of death	100%
Home transportation of the deceased	100%
Personal accident - death and disability	15,000

Insurer:

ihi Bupa



Co-Payment

Co-payment for emergency room visits in the USA	USD
Co-payment in case of in-patient treatment in an emergency ward which could have taken place in an out-patient facility (applies only in the USA)	250

Third Party Liability Insurance Coverage

Benefits	EUR
Personal injury / property damage each	500.000
Deductible per occurrence	150

The insurer grants coverage to the insured if a claim for damages is asserted against the insured by any third party for activities that have resulted in the death, the injury, or the health impairment of any person (injury to persons) or the damage to or destruction of property (property damage). The insurer will examine liability claims with respect to their validity, reject unjustified claims, and indemnify justified claims up to the maximum coverage as outlined in the policy.

Please note: Coverage does not include: the risks of the insured's own or a third-party business or trade, of a profession, service or official position (including honorary posts), of an activity entailing responsibility in an organization of any type, or of an unusual and perilous activity.

Insurer:
Generali Versicherung AG



What is covered?

All acute illness and injury sustained during the trip abroad is covered. A pre-existing medical condition is covered only if it has been stable for at least 6 months prior to departure from your home country. If you submit a claim please make sure that you include proper documentation from a physician stating that the condition was not present 6 months prior to the start of the policy.

In-patient treatment is covered up to the insured amount mentioned in the list of benefits.

If you use an emergency ward for treatment which could have been undertaken in an out-patient facility like a doctor's office or a walk-in clinic, you will have a co-payment, which you will have to pay yourself, in the amount of:

USD 250

In case of out-patient treatment at a doctor or a specialist you will have a co-payment, which you will have to pay yourself, in the amount of:

USD 0

Medical treatment in case of illness

Choosing a provider:

Your insurance plan includes a free choice of hospitals, clinics or physicians worldwide. Through the Emergency Helpline you can receive recommendations and counseling about treatment facilities that are located in the area where you reside. The multilingual Emergency Service is available around the clock.

Please contact the Emergency Service at:

From the US: 1 888 532 6627

From all other countries: +45 33 15 33 00*

or via skype: emergency.help

* (Please replace the "+" by the respective International Access code for long distance calls of the country you are presently in. Please use ihi Bupa's call-back service.)

Special note **ONLY** for participants staying in the US

Finding a Physician, Hospital or Health Care Facility in the US online:

To do an online provider search, please log on the website of UnitedHealthcare: www.myuhc.com and click on "Find a Physician or Facility" in the section Links and Tools. You also have access to the same online search engine within this Log-In area by using the link "Provider Search". Here you can also find the manual "How to do a provider search" in case you need any further assistance.

Your Insurance ID-Card

Before receiving medical treatment, please present your Insurance ID-Card to the provider. You or the providers may call the Emergency Service to verify coverage at any time, to arrange a direct settlement of the claim, or request a written Guarantee of Payment (GOP).

Out-patient Treatment in the US

For out-patient treatment in the US physicians and specialists can bill UnitedHealthcare directly. Make sure when you make the appointment, that the physician will agree to settle the bill through UnitedHealthcare. Please choose one of the network providers from www.myuhc.com (see: Finding a physician, Hospital or Health Care Facility in the US online). If you choose to use another provider outside the network you may have to pay the bill yourself and submit a claim afterwards.

In case a physician has questions about the direct billing process, please contact UnitedHealthcare toll-free at:

Phone (from US): 1 800 753 2696

Out-patient Treatment outside the US

Expenses for out-patient treatment outside the US must always be paid by you, and will then be reimbursed afterwards by ihi Bupa. When you have paid the physician, the specialist, the dentist or the pharmacy, you must make sure to keep all the original bills. You must also make sure that the bills are receipted and that they include a specification of the diagnosis.

In case you have any further questions, please contact the Emergency Service at:

Phone (outside the US): +45 33 15 33 00*

skype: emergency.help

e-mail: emergency@ihi.com

*) Please use ihi Bupa's call-back service

Hospitalization - Emergency situations

In case of hospitalization, you must notify ihi Bupa immediately. A 24-hour Emergency Service will provide a guarantee of payment to the hospital and settle the bills directly. If you are hospitalized in the US, please ask the hospital to forward medical bills and records indicating name of the insured, policy number and diagnosis to UnitedHealthcare. If you are hospitalized outside the US, all documentation must be forwarded to ihi Bupa.

In the event of hospitalization please contact the toll-free ihi Bupa Emergency Service phone within 24 hours at:

Phone (from US): 1 888 532 6627

Phone (from all other countries): +45 33 15 33 00*

e-mail: emergency@ihi.com

*Please use ihi Bupa's call-back service

Please note that your policy includes a co-payment of **USD 250** for treatment in an emergency room, which could have taken place in an out-patient facility.

How to file Health and Accident Insurance Claims

If you are in the US and your claim is settled directly with the physician through UnitedHealthcare there is no need for you to fill out a claim form. In all other cases, please use the claim form for Illness/Injury/AccidentClaims within this Log-In area and follow the instructions:

The claim form has to be filled out by you, the insured person. Please note, submitting incomplete documents may cause a delay in processing your claim. The claims team at ihi Bupa can always help to review your documents and make sure that your paperwork is correct:

Phone: +45 33 15 30 99

Fax: +45 33 32 25 60

e-Mail: TravelClaims@ihi.com

Make a copy of the completed claim form and all documents and receipts for your own records and send the originals to the claims department:

Bupa Denmark, filial af Bupa Insurance Limited, England

in the US: 7001 SW 97th Ave, Miami, FL 33173, USA

in all other countries: 8, Palaegade, DK - 1261 Copenhagen K, Denmark

How to file Liability Insurance Claims

Liability Insurance Claims must be notified in writing to the insurer without any delay (within one week). Always make copies of all documents and receipts for your own records.

With personal liability claims, please submit comprehensive and truthful damage reports, inform the insurer of all circumstances relating to the claim and forward all documents relevant to assessing the claim.

Please follow the detailed instructions within this Log-In Area.

Claims notifications have to be sent to:

Generali Versicherungen
Adenauerring 11
81737 München
Germany

E-Mail: generali-claim@secutive.com

Fax: +49 - 89 - 5121 888 653

Frequently asked questions

1. Where am I covered?

The insurance provides coverage worldwide. However, it does not cover you in your home country.

2. When does the Emergency Room (ER) co-payment apply?

If your health insurance has an ER deductible included, in case of treatment in an emergency room which could have taken place in an out-patient facility, the reimbursement shall be reduced by a co-payment of USD 250. This means for a non-emergency treatment (e.g. in case of a flu, a bad stomach etc.) you should visit an out-patient facility like a doctor's office or a walk-in clinic and not an ER. The co-payment of USD 250 does not apply for ER visits in case of emergency or if you are hospitalized.

3. What do I do if I am admitted to a hospital?

You are required to contact the IHI Emergency Service within 24 hours in the event of hospitalization.

Phone (from US): 1 888 532 6627

Phone (from all other countries): +45 33 15 33 00

The emergency service will provide the hospital with a guarantee of payment and will settle the bills directly.

4. Are pre-existing conditions covered?

A pre-existing medical condition is covered only if it has been stable for at least 6 months prior to departure from your home country. If you submit a claim please make sure that you include proper documentation from a physician stating that the condition was not present 6 months prior to the start of the policy. You can find detailed information in your general insurance conditions available within this Log-In Area.

5. Why is the ID-Card so important?

Your insurance ID-Card summarizes all necessary information you need if you have to go to a doctor or a hospital. Here you find the emergency phone numbers for a hospitalization and for out-patient treatment (e.g. doctor's office, walk-in clinic etc.), as well as a claims address and necessary information for the physician (e.g. co-payments). You always have to bring your ID-Card for any medical treatment you might need. When calling the emergency hotline the following information will be requested: the Customer Number (listed on top of the ID-Card), the name of the organization you are traveling with, your name and your date of birth.

6. Is medicine included?

Medicine prescribed by a physician is covered. For reimbursement please send the original

prescription, the receipt and a short documentation from the doctor stating that the medicine is necessary for your treatment.

7. When do I need to fill out a claim form?

If you are in the US and your claim is settled directly with the physician through UnitedHealthcare there is no need for you to fill out a claim form. If you are outside the US, you will need to pay and then send a claim form to IHI with the original receipts for reimbursement.

8. When does the co-payment apply?

If your health insurance policy includes a co-payment it applies for outpatient treatments and has to be paid once per accident or illness. Your physician will collect the co-payment directly at your first visit. It does not apply in case of hospitalization.

9. Can I extend my coverage if I decide to stay abroad for a longer period?

Yes, you can extend your coverage if you decide to stay abroad for longer than planned. Contact your organization and inform them of the extension. You will be asked to pay an additional premium for the extra days.

Insurance Terms and Conditions

The list of Cover and Benefits forms part of the Policy Conditions where the complete terms for the insurance policy are stated.

For a detailed representation, including all restrictions and exemptions from coverage, please read the detailed insurance terms and conditions available within this Log-In area.