

Team Leader Procedure Guide

Thank you for purchasing the MH ROSS TripArmor Travel Protection Plan. This document includes tips for team leaders and travelers as well as resources for filing a successful claim if needed. We highly recommend reviewing and printing before departure. If you have any questions, please feel free to contact us at 1-800-576-2674 or www.missiontripinsurance.com.



INSURANCE AND TRAVEL ASSISTANCE PROCEDURES

Tips for Team Leaders:

1. **IF SOMEONE IS HURT**, injured or in an accident and you are unsure of what to do...call the ONE CALL Emergency Assistance Line (collect) at 603-894-4710. **Please note:** If someone is injured and needs follow up treatment in the US, they must first initiate the claim while this policy is in force and while on the trip. This policy provides follow up coverage for up to 6 months from the start date of the claim. **Make sure that they go see a doctor and get a written statement from the overseas doctor** (even if the doctor only diagnosis, but does not treat). This will establish when/where the incident took place.

2. **IF A TEAM MEMBER LOSES BAGGAGE** or personal items and they will submit a claim... you will need to document the incident. Please notate the time, place, and items lost. If possible, get additional documentation from a hotel manager, police report, or other authority. (See forms below and further instructions on your duties as a policy holder in the event of a loss).

3. **DOCUMENT EVERYTHING!**
If you need to go to the doctor or clinic, get a receipt for the bill. Travel delay? Get writing from the airline, etc... The documentation of a doctor's receipt, medical bill, or travel delay is an absolute **MUST** in filing a successful claim.

4. **ALL EVACUATIONS MUST BE COORDINATED THROUGH MHROSS.**
If you believe you need an evacuation call the emergency phone number listed on your confirmation and they will coordinate the evacuations. Evacuations coordinated through a third party will not be covered.

WHEN IN DOUBT CALL US!

Insurance Carrier: **MH ROSS**

Name of Plan: **TRIPARMOR PLAN #R760**

Emergency Assistance Phone Numbers:

Within the USA & Canada: 1-800-555-9095

Outside USA and Canada: 1-603-894-4710*



*When outside the USA or Canada, you will first have to call the local telephone operator for help in placing you're collect call, or if dialing direct, enter the International Access Code of the country you are calling from.

TRIP ARMOR PLAN R760 Post Departure Benefits:

Accidental Death and Dismemberment	\$50,000
Medical Expense/Emergency Assistance	
Accident and Sickness Medical Expense	\$100,000
Emergency Evacuation and Repatriation	\$1,000,000
One Call 24-Hour Assistance Services	Included
Non-Medical Emergency Evacuation	\$25,000
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
	OR \$1,000 with a \$0.00 Trip Cost
Missed Connection	\$1,500
Travel Delay (Up to \$150 Per Day)	\$750
Baggage and Personal Effects	\$1,500
Baggage Delay	\$750

This plan may not include trip cancellation benefits, depending on your chosen Trip Cost amount. This plan may not cover pre-existing conditions. This plan terminates when you return home. *Please see your policy certificate for details.*

Team Leader Resources:

Below you will find the following resources for team leaders:

- ONE CALL Assistance Contact Information
- Trip Leader Medical and Loss Baggage form
- Assignment of Benefits form

These tools will help you gather the information you will need to document a claim. To file a claim, go to triparmor.mhross.com to create an ONLINE claim or call the claims department at 1-800-423-3632.

www.missiontripinsurance.com

19760 Knights Crossing Suite 1C Monument, CO 80132 TOLL FREE 800.576.2674 LOCAL 719-573-9080 FAX 832-201-7553



One Call

Worldwide Travel Services Network

Medical Assistance - Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

Medical Consultation and Monitoring - If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation - When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy. All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments - We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance - We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

Repatriation of Remains - In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

24 Hour Legal Assistance - If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

Nurse Helpline - Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer You to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network, Inc. may be held responsible for the availability, quality or results of any medical treatment or Your failure to obtain medical treatment.

One Call Travel Solutions

24-Hour Worldwide Travel Services

Message Services - We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

Language Interpretation Services - We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer - We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services - We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Travel Document and Ticket Replacement - When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

One Call Concierge Services

- Restaurant, shopping, hotel recommendations/reservations
- Local transport (rental car/limousine, etc.) information and reservations
- Sporting, theatre, night life and event information (sports scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- Golf course information, referrals, recommendations and tee times
- Tracking and assisting with the return of lost or delayed baggage

ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. Register at www.globalxpi.com or call, toll free:

1-800-379-9887 Use Program Code R760

These Services are Provided by: Global Xpi, Inc.

Business Services

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print/copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

CONTACTING ONE CALL'S 24-HOUR SERVICE CENTER

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

Within U.S.A. & Canada Outside U.S.A. & Canada

1-800-555-9095

1-603-894-4710

YOUR PLAN NUMBER: R760

The 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network, Inc.

All ONE CALL Travel Assistance Services are included with the TripArmor travel protection plan. There are charges with some services.

***** ALL MEDICAL AND NON-MEDICAL EVACUATIONS MUST BE COORDINATED THROUGH THE ONE CALL WORLDWIDE TRAVEL SERVICES NETWORK*****

Questions about coverage?

Contact:

Lynette Rempel for
Craig Robinson

Managing General Agent
19760 Knights Crossing
Monument, CO 80132

Toll Free: 800-576-2674

Local: 719-573-9080

email: lynette@missiontripinsurance.com

www.missiontripinsurance.com



Trip Leader Medical and Loss Baggage Form

This is not a claim form. The purpose of this form is to gather information that will help you and the Trip Guest process a successful claim when you get back to the states. **Remember documentation is crucial to a successful claim.** You may want to take several copies with you.

*If someone will be submitting a medical claim, they will want to attach copies of itemized bills/or statements from medical providers for services rendered in connection with the claim. The information must include date of service, the service rendered, the charge for each service and the diagnosis. This insurance plan is in excess of other group, government or blanket health or accident insurance or assistance plan. Submission must be first made to such carriers.

Medical Incident

Name: _____ Date of sickness or injury: ___/___/___

Location (City and Country): _____

Nature of Sickness or injury and course of action: _____

Physician or Hospital: _____

***Remember to tell team members to keep invoices and receipts from the doctor, any hospital bills, prescriptions, or any other documentation.**

Baggage and loss items

If the loss or damage to your property occurred while in the care of a public carrier (airline, busline, taxi, ship, etc) or other responsible party (hotel, restaurant, etc), you must notify and file a claim with such responsible party for loss or damage first. Once an evidence of payment, claim denial or other disposition from the responsible party is received then you may file a claim with MH Ross for the remaining amount. MH Ross will request proof payment or claim denial from first party to substantiate their claim.

Name: _____ Date of loss or damage: ___/___/___

Location (City and Country): _____

Nature of loss or damage: _____

Date you filed claim with Responsible Party: _____

Date you received evidence or payment or claim denial: _____

Baggage Delay

Name: _____ Date of Delay: ___/___/___

Location (City and Country): _____ Time delay began and ended: _____

Items purchased: _____

Remember to keep receipts!! And if you have any questions about what documentation you should be collecting, call the 24/7 ONE CALL Assist line or MH Ross Customer Service at 1-800-423-3632.

Attention Team Leaders:

Every team member's insurance policy is owned by that team member. In the event that a claim is filed and settled, the check will be sent to the team member, regardless of who paid for the particular expense being claimed. In the event that you or the organization pays for an expense on behalf of the team member, it will be incumbent upon you to have the traveler sign this "Assignment of Benefits" letter instructing the insurance company to pay the individual or organization who paid the expense.

Assignment of Benefits

I, _____ (policy holder name), authorize United States Fire Insurance Company/MH Ross to release payment of benefits under my Travel Protection Plan Policy ID Number _____ directly to _____ (name of person who paid) to cover any expenses they have incurred for my _____ (type of claim) claim for the benefit of the Insured, _____. I understand that any reimbursement I may receive under the Travel Protection Plan purchased for travel dates _____ would be refunded to _____ for any costs prepaid on my behalf. It is also incumbent upon me to cooperate in the facilitation of any refund and in the processing of my Travel Protection Plan claim.

Agreement

I represent that all statements contained herein are true and correct and that I have read, understand and agree to the terms and conditions as outlined on this page.

_____/_____/_____
Applicant Signature (required) Date

_____/_____/_____
Parent/Witness Signature (required if Insured is Minor) Date