



OPERATING HANDBOOK FOR THE USE OF INSURANCE TRAVEL GUARD – GROUP BUSINESS TRAVEL

Policy number: IAH0006316 / 20000

CLIENT NAME: COSTA CROCIERE SPA

What to do in case of claim

In case of hospitalization or medical emergency occurs during the Business Travel, **the Policy Holder, the Insured Person, a family member, a person travelling with him/her**, or the treating medical authority or institution **must immediately contact the Emergency Assistance Centre** in order to verify coverage and arrange the appropriate medical care.

1) Please contact the Emergency Assistance Centre at the following telephone numbers:

800.915.494 in Italy

+39 (039) 655.464.68 out of Italy

Fax +39 (039) 60.57.533

Crisis Center Hotline +1 817 826 7000

(Crisis and Evacuation Containment Expenses)

This service is staffed 24 hours a day, in Italian and English, by operators who will be ready to provide assistance as required.

2) When seeking assistance, the Insured Person shall provide the Operator with his/her own details:

- **Surname and name of the Insured Person**
- **Policyholder of the Group Policy (COSTA CROCIERE SPA)**
- **Number of policy (IAH0006316 / 20000)**
- **Telephone number of the accommodation abroad**
- **Address of the accommodation abroad**

After this preliminary contact, the Emergency Assistance Centre's medical team, in consultation with the attending physician(s) and/or the usual physician(s) of the Insured Person, will determine which means of medical transport and/or medical facility and/or medical treatment is most appropriate to his/her health situation, and acting on behalf of AIG Europe S.A., will directly pay the associated costs, if necessary.



All the medical expenses and assistant costs paid by the Insured Person and not authorized before by the Emergency Assistance Centre, won't be reimbursed and should be paid directly by the Insured.

All types of expenses referring to the other benefits e/o chapter of the policy **shall be paid by the Insured Person, who shall keep all relevant receipts. When the Insured Person returns home, all covered expenses will be reimbursed by AIG Europe S.A. Rappresentanza Generale per L'Italia.**

In case a sudden crisis situation happens in the foreign country during a Business Travel **the Policy Holder, the Insured Person, or their representatives must immediately contact the Crisis Management Team** in order to verify the coverage and arrange the appropriate measures.

Please contact the **Crisis Center Hotline** at the following telephone number:

+1 817 826 7000

This service is staffed 24 hours a day in Italian English.

Pre-travel advice

Before you travel on business you can access **our e-learning security and situation awareness program**. It's simple to access and use and provides **practical advice about: personal security, preparation and arrival, travel health risks, getting around, street crime and robbery, carjacking, kidnapping, terrorism and unrest.**

Sign up for our "emergency email alert service". Register your email address, together with the country you are visiting, and we will send you emails that will keep you ahead of changing political situations or severe weather conditions which might disrupt your trip.

Our country reports provide guidance about relevant issues in virtually every country you are likely to visit. You can create a customized report, which you can print or email to a preferred email address.

Download our innovative mobile app

We've developed a mobile app, available for Android and Apple devices, that puts a world of invaluable information and assistance in the palm of your hands, 24/7.

To access these services and download our mobile app visit: www.aig.co.it/travelguard

You will need your employer's Travel Guard – Group Business Travel policy number.

This document is issued for informational purposes authorized by law. It is understood that the original policy remains the only valid document.