Riepilogo sull'assicurazione per infortuni e malattie in viaggio

Viaggiatori sovvenzionati da Rotary International

L'assicurazione per infortuni e malattie durante i viaggi è fornita in occasione di viaggi con sovvenzione per gli affari del Rotary International o a spese della Fondazione Rotary e copre infortuni e malattie accidentali senza franchigia o si prende carico di eventuali costi a carico del paziente, quando si viaggia al di fuori del proprio Paese d'origine. Questa assicurazione non fornisce copertura per cure mediche preventive o di routine.

L'assicurazione di viaggio fornisce i seguenti vantaggi assistenziali:
- Spese mediche (al di fuori del proprio Paese d'origine).
- Assistenza di viaggio 24 ore su 24, 7 giorni su 7, fornita da Travel Guard, chiamando il numero riportato sulla tessera identificativa.
  - Travel Guard fornisce servizi di traduzione telefonica nelle principali lingue e servizi di interpretariato referenziali.
- Evacuazione di emergenza per motivi medici e di sicurezza.
- Rimpatro di salme.
- Assistenza in caso di furto/smarrimento del bagaglio.
  - Fino a 5.000 USD in più rispetto a qualsiasi importo pagato o pagabile da una parte responsabile dello smarrimento (ad esempio il vettore aereo).
- Morte accidentale e smembramento (AD&D, Accidental Death & Dismemberment).
- Fino a 14 giorni di copertura per un viaggio personale annesso a un viaggio sovvenzionato da Rotary, senza costi aggiuntivi.

Cartellino identificativo dell'assicurazione di viaggio (ID)
Durante i viaggi sovvenzionati da Rotary è necessario avere accesso al cartellino identificativo. I servizi coperti dall'assicurazione di viaggio sono illustrati sul retro della tessera. In caso di infortunio o malattia si prega di chiamare il numero telefonico dell'assistenza indicato sulla tessera per ricevere supporto nella richiesta di assistenza medica o di emergenza. Il personale di Travel Guard può aiutare i viaggiatori individuando un medico o una struttura sanitaria e predisponendo i servizi necessari.

Moduli di richiesta
In caso di infortunio o malattia, può essere necessario inviare alla compagnia assicurativa un modulo di richiesta compilato unitamente alle fatture e/o ricevute mediche. Per ottenere un modulo di richiesta, contattare l'ufficio Risk management (indirizzo e-mail: insurance@rotary.org). Il modulo debitamente compilato e firmato può essere inviato direttamente alla compagnia assicurativa AIG (le istruzioni per l'invio sono riportate a pagina 3 del modulo di richiesta).

Si raccomanda di conservare le copie cartacee dei documenti, incluse fatture e ricevute, per i propri archivi.

Dettagli sulla copertura e domande
Per ulteriori informazioni sull'assicurazione di viaggio, contattare l'ufficio Risk management (indirizzo e-mail: insurance@rotary.org).

Le informazioni assicurative fornite nel presente documento hanno il solo scopo di riassumere le clausole e i vantaggi della copertura disponibile. I vantaggi effettivi sono disciplinati dai termini e dalle condizioni della polizza assicurativa.

Ottobre 2018
Travel Insurance Plan with Global Assistance Services

Traveling requires attention to a number of unique details that are not related to your primary responsibilities. A study from the Global Business Travel Association shows that 75 percent of travelers encountered a mishap while traveling to their business destinations. Rotary International has provided you with travel accident insurance coverage, along with travel assistance services, to help you with travel mishaps or emergencies during your trip, in case you experience anything from a medical emergency to a security issue or lost luggage. We are here 24 hours a day, 7 days a week to support you.

To access your assistance website services, visit aig.com/us/travelguardassistance. Register with your policy number (using numerals only).

Policyholder: Rotary International
Policy Number: GTP 0009154883
Supplemental Out-of-Country Accident & Sickness Medical Expense Coverage with 24/7 Assistance Services

As part of Rotary Internationals travel accident program, you also have supplemental out-of-country accident and emergency sickness medical expense coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This supplemental benefit is payable for such charges after the deductible has been met.

Benefit Maximum: $500,000
Deductible: $0
Benefit Period: 52 Weeks
Maximum Trip Length: 180 Days

Medical Emergency Guarantee Charge Expense Benefit

If, while traveling outside of your country of permanent residence, you incur a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Company will pay the actual expenses incurred for guarantee of the payment to the Hospital or the medical provider up to a maximum of $10,000.

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

What’s Covered

Covered medical service(s) refers to any of the following services, as long as the service is medically necessary:

1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center;
2. Services of a physician or registered nurse;
3. Ambulance service to or from a hospital;
4. Laboratory tests;
5. Radiological procedures;
6. Anesthesiology and the administration of anesthetics;
7. Blood, blood products, artificial blood products, and the transfusion thereof;
8. Physical therapy and occupational therapy;
9. Rental of durable medical equipment;
10. Artificial limbs, artificial eyes, or other prosthetic appliances; or
11. Medicines or drugs administered by a physician or that can be obtained only with a physician’s written prescription.

To learn more or access your assistance website services, visit aig.com/us/travelguardassistance.

Medical Assistance

• Coordinate medical evacuations
• Give referrals for hospitals and providers
• Provide emergency prescription replacement assistance
• Arrange special medical services when required

Travel Assistance

• Lost/stolen baggage assistance
• Lost passport/travel documents
• ATM locator
• Roadside assistance
• Emergency telephone interpretation
• Legal referrals/bail bond
• Embassy and consulate information

Assistance Website

• Travel Security Awareness Training — online instruction modules
• Country reports
• Travel alerts
• aig.com/us/travelguardassistance

Security Assistance

• Security evacuation assistance with immediate, on-the-ground physical response
• Security and safety advisories
• 24-hour response services to assist employees and their families during an incident
• Online access to up-to-date security intelligence

Have an Emergency? Call Travel Guard

Toll-Free/Free Phone (within the U.S.): +1 877-244-6871
Collect/Reverse Charge (outside the U.S.): +1 715-346-0859

2. Identity theft services are not available for residents of New York or outside of the United States.

www.aig.com/us/benefits

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, NY, and is authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. AIG Benefits Travel Assist services are provided by Travel Guard Group, Inc., an AIG company. Coverages may not be available in all states. Rotary International is a separate and unrelated entity.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions, and termination provisions. Please see policy and certificate for details.

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