

Empower results with medical emergency assistance, helpline and on-line services



Introducing

AonProtect employee travel pack

Our personal accident & travel insurance policy provides you with medical emergency assistance and a number of helpline and on-line services.

Details of these are given within this document and the services are available 24 hours a day, every day of the year.

Access to the services is available for as long as the company's travel insurance is placed with AonProtect.

You should keep the telephone numbers and website address easily to hand whenever you travel to ensure easy access to the information, advice and assistance services when they are needed most.

Emergency helpline +44 (0)207 173 7797





Travel assistance Before you travel

Country information

P

As a **policyholder** or **insured person** you may call AonProtect assistance or click the link to log on to the **Red24 website** using password 7797 for pre-travel information about the country you intend to visit. Here you will be able to assess the risk of visiting the country and view details including:

- Business and social customs
- Political situations
- Medical advice and medical facilities overseas
- Health precautions, including vaccinations
- Visa and entry permit requirements
- Currency and banking hours
- Time zones and climate
- Driving restrictions

Security advice

- Over 180 countries covered and daily terrorist, kidnap and cultural threats are included in the range of topics covered
- Email updates Free concise security updates directly emailed daily to a registered **insured person**
- Tailored travel briefings Customised reports
 tailored to the itinerary of a specific trip. Such reports
 will be made available within 24 hours of request

When calling the AonProtect assistance line from abroad, always use the correct UK dialling code for the country from which you are calling. Always advise:

Policy number | Your name | Your Company name The name of your Parent Company (if applicable)

Travel assistance Whilst travelling

If the **insured person** requires medical or personal assistance or advice during a journey they may call AonProtect assistance in respect of:

Medical assistance in the event of injury, 24 hour, 365 days multi-lingual service

Medical expertise On hand for advice, referral or treatment Air ambulance Emergency repatriation including use of air ambulance or scheduled flights as necessary and appropriate. Local payment of hospital bills No need for an **insured person** to use their own cash Drug replacement Replacement of essential maintenance medication or drugs Arranging overseas hospitalisation Locating and arranging for hospital confinement and monitoring patients in co-operation with the attending local physician Local agent Arranging for the services of a local agent to provide assistance and advice Funeral arrangements Organising the repatriation of human remains and arranging the necessary import/export documents Liaising with patient's relatives, employer, United Kingdom general practitioners and hospital services Assisting accompanying relatives of the patient by arranging and paying for transport costs and additional accommodation costs - door to door Locating and dispatching drugs plus contact lenses, glasses, blood and medical equipment

which are unavailable at the patient's location

AonProtect **Assistance Services**

Services are available by calling

+44 (0)207 173 7797



Non-medical assistance in the event of non-injury

Replacing lost or stolen documents Help with replacement of lost or stolen passport, tickets, or other travel documents Cancelling credit cards Advice on cancellation of lost or stolen credit, debit or charge cards or traveller's cheques Emergency cash Advance of emergency funds following loss or theft of money overseas (temporary loan only - insured person will be required to provide proof of ability to repay) Lost luggage location Help with the tracking of lost luggage Business documents and messages Forwarding essential business documents and urgent messages (assistance only, no insurance cover) Legal advice Interpreters The provision of interpreters at business meetings or the translation of documents

(assistance only, no insurance cover)

Benefits of the AonProtect policy available at any time



Counselling

- Identifying and managing stress and stressful situations
- Crisis counselling
- Debt counselling
- Addiction counselling
- Advice on the practical and emotional aspects of living with a long term injury or disability
- Following death, support and help for the bereaved family and colleagues to cope with the trauma of their loss
- Support in dealing with the psychological impact of not being able to continue in employment due to injury and advice about finding more suitable employment
- Providing information and details of organisations which provide face-to-face counselling

Legal advice

- Advice where injury has been caused by the negligence of a third party
- Advice on employment issues including redundancy, bullying, harassment, unfair discrimination and retirement

Personal tax advice

General advice on tax issues of a personal nature (but excluding financial planning advice relating to ways of avoiding or reducing personal tax liability)

Medical advice

- General medical advice which can reasonably be given over the telephone
- How to access details of the length of hospital waiting lists
- Providing details of additional sources of information and societies who specialise in dealing with particular disabilities
- Information on facilities available through social services
- Advice on how to obtain a second opinion

Bereavement advice

- Information on locating wills, obtaining grant of probate or letters of administration or the need to consult a solicitor
- Advice on how to register death, the duties of the coroner and information on the documents required by the registrar
- Referral to a funeral director and advice on the practical details

State benefit advice

- Information on entitlements to state benefits
- Advice on the financial implications of longterm absence from work due to injury

Secure document storage

A secure online resource which can be accessed during emergencies that allows individual travellers to store and maintain medical information, identify destination specific vaccinations, maintain personal, company and medical emergency contact details and store copies of vital documentation such as medical records passports, visas and insurance policies. For information or to register for this service please click this link to navigate to the **additional assistance services** section on the aonprotectassistance.com website



Second opinion service

You, your partner or your children can access the services of **Best Doctors**, connecting you to leading medical experts anywhere in the world. **Best Doctors** can provide you with medical information, support and advice or even a second opinion

Claim forms

Available from the AUM website

Important contact details

Information you may need on your journey

Emergency assistance helpline number +44 (0)207 173 7797 Enter your AonProtect policy number here

Emergency online record storage

Login

Password

Enter your company contact details here

Name Email Telephone reporting number +44 (0) 1737 783740

aum.claims@aon.co.uk



Contact details A leave at home guide

It is intended that you leave this portion of the assistance guide at home with a loved one.

It lets them know who to contact in an emergency and provides them with the information that they would require to contact the emergency assistance services on your behalf. **Emergency assistance**

+44 (0)207 173 7797

Policy number

Work details - Company contact

Name Email Telephone

AonProtect non-emergency claims

+44 (0)1737 783 740 aum.claims@aon.co.uk



About Aon

Aon plc (NYSE:AON) is a leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise.

Aon has been named repeatedly as the World's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources.

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