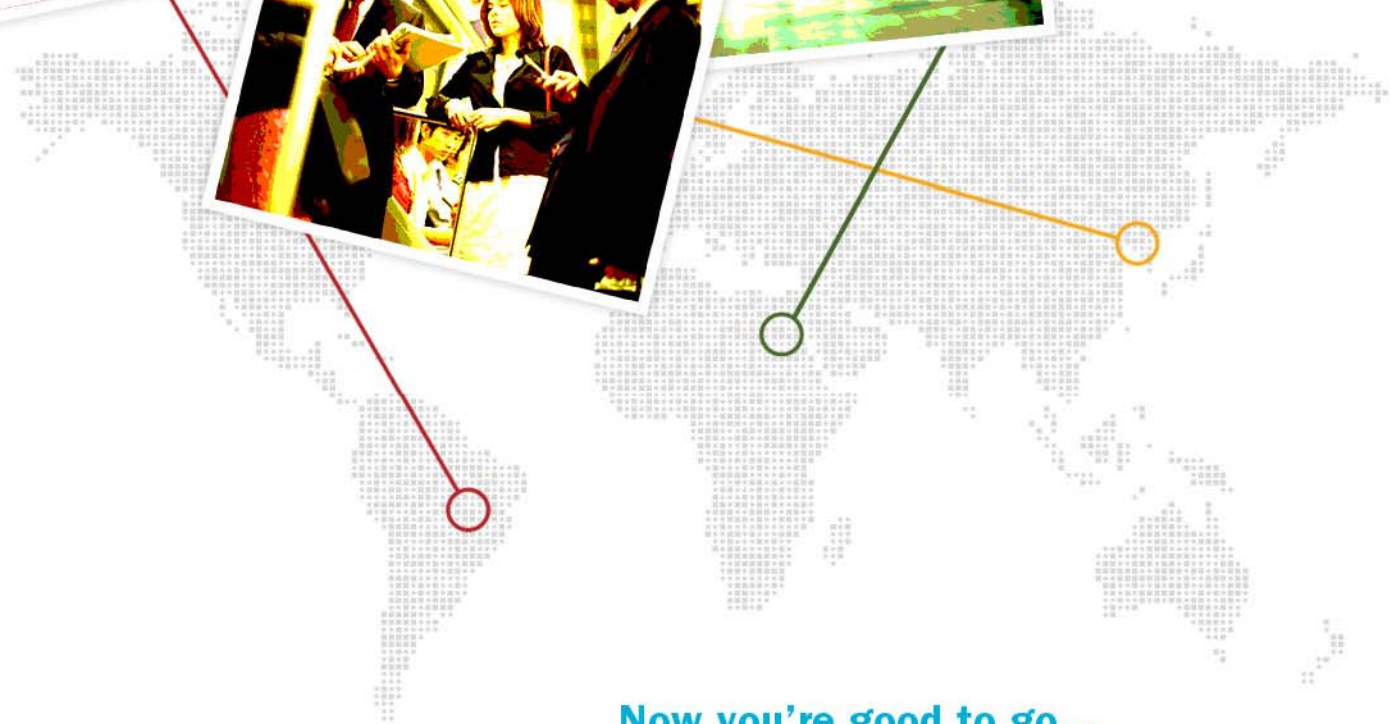


Ambassador

Anticipate the unforeseen.
Respond in the moment of truth.
Cover the risk.



Now you're good to go...

Increased globalization leads to increased risk



Sources:

The Merck Manual for Healthcare Professionals, 2007

Injury Facts, 2005 Edition

Overseas Security Advisory Council (www.osac.gov).

Christian Science Monitor, 2004



Ambassador

Ambassador is a full suite of insurance coverage, technology and services.



Three layers of traveler protection and insurance

- 🌐 Anticipate the unforeseen
- 🌐 Respond in the moment of truth
- 🌐 Cover the risk

One company, one solution

- 🌐 Single point of contact
- 🌐 Easy to manage

Cost management

- 🌐 No hidden costs/fees
- 🌐 Fully insured benefits
- 🌐 Global footprint



Ambassador: Plan Design & Benefits



Ambassador Program Overview

Provides customized insurance solutions for employee/employer groups

- 🌐 24/7 AD&D, Evacuation and Repatriation
- 🌐 Business Only or Business & Pleasure
- 🌐 High AD&D limits available
- 🌐 Option to extend to family members

Spotlight On:

- 🌐 Out of Country Accident & Emergency Sickness Medical
- 🌐 Alert Platform: Security Evacuation, Kidnap & Ransom, Travel Tracker
- 🌐 Ambassador Assistance Services



Out of Country Accident & Emergency Sickness Medical Benefit

Bridges to Almost Everywhere



Customized to suit the needs of your employees:

- 🌐 No pre-existing conditions exclusion
- 🌐 No co-insurance requirements
- 🌐 Deductible options ranging from \$0 - \$500
- 🌐 Payments made directly to facility for all eligible covered medical bills and related costs, whenever possible
- 🌐 Access to a global network of health care professionals and facilities
- 🌐 Services provided by Travel Guard with 24/7 multilingual support available through one toll-free number

Why It Is Valuable:

- 🌐 Provides broad insurance protection anywhere in the world
- 🌐 An insured's medical plan may not provide coverage outside the US
- 🌐 Coordinate care in a foreign country – find proper hospitals, physicians, etc.



Emergency Medical Evacuation & Repatriation of Remains



Emergency Medical Evacuation

- Coordinate and arrange emergency medical transportation to the nearest appropriate medical facility.
- Coordinate return to a hospital near home once the insured is stabilized.
- Case monitoring from initial admission until discharge - communicate with the patient's attending physician, family doctor, and family; determine if adequate care is available locally and if necessary, facilitate the evacuation to the nearest appropriate facility.
- Arrangements for relatives or visitors to travel to the client's bedside

Repatriation of Remains

- Arrange for the preparation and air transportation of a traveler's mortal remains to his/her country of domicile in the event of death



Ambassador Assistance Services

Live Travel Assistance

- Flight, Hotel, Rental re-booking
- Roadside assistance
- Ground transportation
- Loss passport/travel documents
- Legal referrals

VIP Concierge Services

- Restaurant reservations
- Event ticketing
- Golf tee time/theatre tickets
- Event planning
- Miscellaneous assistance



International Ambassador



- ④ Provides consistent core Business Travel Accident benefits for employees domiciled anywhere in the world
- ④ Addresses local insurance market requirements and conforms to local laws & regulations for admitted insurance
- ④ Complements Statutory Foreign Voluntary Workers Compensation plans with Out of Country Accident, Medical Benefit. Fills gap in Workers Compensation exclusion of non-work related illness.
- ④ Provides benefit plans that are structured to be competitive to local country's market, in both price and scope of benefit



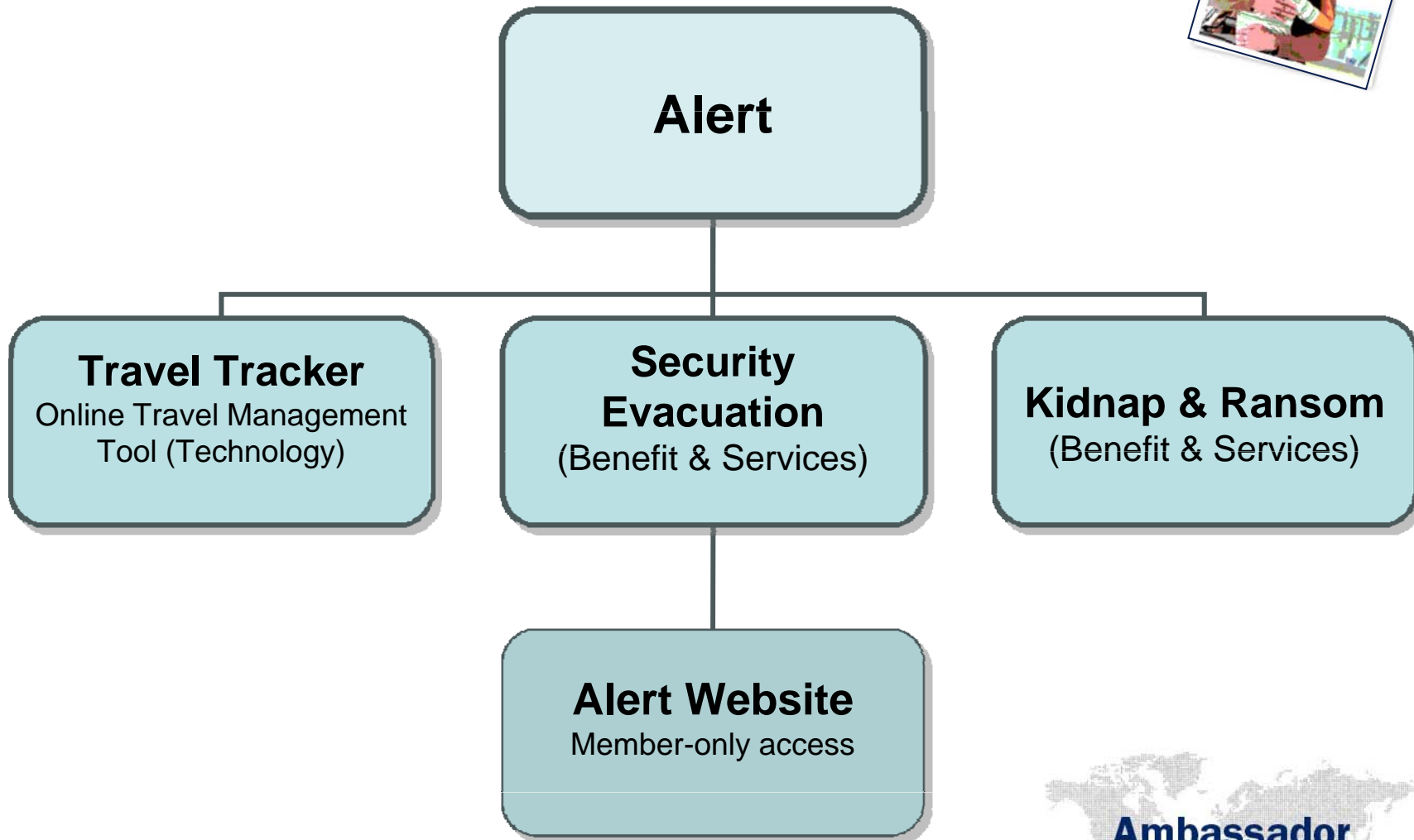


Alert: The Platform

Security Evacuation
Travel Tracker
Kidnap & Ransom



Alert Overview



Security Evacuation

Insurance Benefits

If an insured is traveling outside their country of permanent residence and as a result of a covered occurrence requires Security Evacuation, the insurer will pay the Related Expenses to Transport the Insured to the Nearest Place of Safety. This determination is made by our Designated Security Consultant.



Covered Occurrences:

- 🌐 Expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
- 🌐 Political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
- 🌐 Natural Disaster within 7 days of an event;*
- 🌐 Verified Physical Attack or a Verified Threat of Physical Attack from a third party;
- 🌐 The Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found.

All exclusions, definitions, terms and conditions are outlined in the policy

**** Programs can be customized to include this occurrence***

Security Evacuation:

What Sets Us Apart



The Advantage

🌐 Options to return to

- Host country
- Insured Person's Home Country
- Place of assignment
- Policyholder location
- Location of entity sponsoring trip

🌐 Unique occurrences

- Natural disaster
- Verified physical attack
- Verified Threat of physical attack
- Expenses for consulting services in cases of kidnap or missing persons
- Proactive approach regarding worldwide conditions – e.g. Madagascar

🌐 Port of Entry

- We will come to your location rather than meeting you at the closest port entry (eg. Airport, train station, etc.)



Madagascar
March 2009

With trouble brewing, traveler evacuation is initiated 4 days ahead of the U.S. government's warning.



Security Services

An Insider's Look Powered by red24



Security Evacuation Response Service

An immediate on-the-ground physical response to help covered travelers in life-threatening security situations, anywhere in the world. Covered individuals, and those who care about them, will appreciate knowing an extraordinary level of help is at hand 24 hours a day, seven days a week, anywhere in the world via phone or internet.

24/7 Phone Access to Trained Security Specialists and Advisors

Regional and subject matter specialists are on call to assist with up-to-the minute, independent, destination specific advisories and intelligence and can help interpret security events and their risk implications.

Personalized Security Reports

Written and compiled by our regional analysts and security experts, this vital planning tool is compiled specifically to the traveler's itinerary and can be available within 24 hours of an inquiry being made. These briefings take into account key factors in assessing the threats posed to an individual traveler.

On-line Security Web Information

Providing in-depth information for over 160 countries and 80 cities worldwide, this easily navigated website provides security advice on how to keep your employees, group participants and travelers both safe and secure.

Security Website Services

Powered by **red24**



- 🌐 **Travel Safety Website** – Search your intended destination for security tips, getting around information, and contact details before you go
- 🌐 **Daily News** – Subscribe to daily e-mail reports every working day covering political instability, civil unrest, disease outbreaks, crime patterns & terrorism news from around the world
- 🌐 **24-Hour Security Assistance** - Contact a security specialist to discuss any safety concerns for your travel location or if you need immediate assistance while you are away
- 🌐 **Travel Safety Briefings** – Request a report on travel destinations, including security issues and precautions to be adopted
- 🌐 **Travel Safety Email Alerts** – receive e-mail alerts on significant development in your travel destination
- 🌐 **Travel Health Advisories** – Log on to our website to view our articles on travel-related diseases and ailments, and to see country specific information on health concerns and vaccinations

Assistance Services

It's Not What We Do, It's How We Do It



The Ambassador Advantage

- ① Assistance company wholly owned and operated
- ① 27 years of combined experience
- ① Over 1,000 assistance professionals in 5 key markets around the world, 400 security consultants and specialists on the ground in 50 countries
- ① Panel of security specialists all experienced former military, police, corporate security or intelligence background
- ① Our security consultants average 30 years professional experience
- ① Over 1,000 security cases handled annually
- ① Support provided on every continent
- ① Assistance services provided to over 50 million lives



Mumbai, India

November 2008

Over 3 days of terrorist attacks, consultants protectively escorted a client out of the country to a safe haven. Text, email alerts, and daily verbal situational updates kept client informed while flights were coordinated to ensure a seamless evacuation.



Security Technology

Member-Only Website



Overall risk rating

Overall ■ **High** red24 rates this country as high risk, but does not advise against travel to the country. A high degree of caution is advised.

Risk rating breakdown

Crime ■ **High** High levels of crime countryside, with a concentration of violent crime in isolated pockets.

Terrorism ■ **Medium** Continued drug cartel-related violence; indiscriminate risk to travellers.

Conflict ■ **High** Ongoing conflicts between the government and drug cartels and among rival drug gangs.

Political ■ **Low** Stable political system; opposition to government policies only results in minor sporadic, mostly non-violent, civil unrest.

Kidnap ■ **High** Mexico has high levels of kidnap and ransom, aimed both at nationals and foreigners. Express kidnapping is also a problem.

Infrastructure ■ **Medium** Main cities and towns have sound infrastructure, but limited in rural areas.

- Country in-depth reports**
- [Mexico city guide](#)
 - [Cancun city guide](#)
 - [Kidnapping in South America](#)



a | l | e | r | t

For costs and complete details of coverage(s), contact your representative or **800.416.3797**.

2. Select your chosen travel security service

- Travel Safety Website:** Search your intended destination before you go, for any safety or security concerns, including areas in which extra vigilance is advised, getting around information, helpful security tips and important contact details.
- Daily News:** Subscribe to daily email reports every working day covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.
- Travel health advisories:** Log on to our website to view our articles on travel-related diseases and ailments, and to see country specific information on health concerns and vaccinations.
- Travel Safety Briefings:** Request a report on your intended travel destination, including any safety and security issues for that city region and avoid those risks.
- Travel Safety Email Alerts:** Sign up to receive email alerts regarding any significant safety or security developments in your travel destination.
- Security Evacuation:** On the ground assistance should you be involved in a potentially life-threatening situation whilst abroad (such as political unrest, violent crime, kidnap and even missing persons cases). We will initiate a rescue team, utilising our network of over 400 global security specialists to help you in person.

Request a personalized report

If you are a red24 member, provide us with details of your trip and our security specialists and regional analysts will prepare a tailored travel report to help you stay safe during your trip.

Ambassador

Now you're good to go...



Travel Tracker

Online Travel Management System



The screenshot shows the Travel Tracker web application. At the top, there is a navigation menu with links: Home, Alerts, Alert groups, Organisations, Risk matrix, Reports, and Logout. Below the menu is a world map with various colored markers (red, yellow, green) indicating risk levels in different regions. A news ticker at the bottom of the map area displays headlines such as "Suicide bomber targets police academy in Baghdad, Iraq" and "Suicide bomber targets military in Algeria". Below the map is a search interface with fields for Risk (dropdown), Country, City, First names, and Last name, each with a search button. To the right of the search fields, there is a "Results 1-4 of 4" section with a table of risk levels and itinerary counts.

Risk	Count
high	126 itineraries
medium	94 itineraries
low	41 itineraries
minimal	3 itineraries

- 🌐 Access to traveler data, real time
- 🌐 Automated alerts
- 🌐 Tracking & Communication

... Pakistan: Unidentified gunmen have attacked the Sri Lankan cricket team's bus in Lahore. Numerous casualties reported...



Travel Tracker

“Travel Tracker is an online travel management system that gives an organization the ability to track and manage employee travel with the added benefit of red24’s security advice and rescue services to help them remain safe.”



- 🌐 Focus on risk management as well as emergency location information
- 🌐 In partnership with Chartis companies – providing an integrated solution to managing your organization’s risks
- 🌐 Helps focus resource on key high-risk itineraries and travelers
- 🌐 Automatically links through to red24’s latest travel security information and advice
- 🌐 Trace and manage the whereabouts of all your employees worldwide
- 🌐 Actively manages security risks to your employees. Be first to hear about global disruptions and security risks
- 🌐 Easy access to information relating to the person’s travel - airport information, contact details, departure and arrival times etc.
- 🌐 Helps employers act as good corporate citizens towards its employees

Kidnap & Ransom*

Insured Benefits

Coverage against financial losses due to kidnap, wrongful detention and hijacking incidents when traveling



Benefits include:

- 🌐 Ransom coverage
- 🌐 Loss in-transit of payment
- 🌐 Judgment, settlements and defense costs

Additional covered expenses, such as:

- 🌐 Consultants
- 🌐 Salary continuation
- 🌐 Personal financial loss
- 🌐 Medical costs

One Single Point of Contact

- 🌐 24/7 Emergency Response Helpline
- 🌐 Incident support*
- 🌐 Dedicated Claims Administration

*Available only on Ambassador programs

Argentina

- *Since 2001 economic crisis, significant increase in kidnappings; highest risk in Buenos Aires*
- *over 300 kidnaps estimated to occur each year*



Ambassador: Value Proposition



For the Decision Maker/Traveler

- ④ An easy program to administer, streamlining coordination between benefits, travel, security and medical departments
- ④ Outstanding service from a world-class, dedicated travel, medical, and security assistance services provider
- ④ Full circle of strength, including insurance, 24/7 assistance services and state-of-the-art technology
- ④ Addresses the responsibility for “duty of care” and the UK Manslaughter Act
- ④ Unparalleled value and cost management
- ④ A flexible program tailored to your unique needs





One company, one solution.

***Single access point to all services
through Travel Guard Assist***



Ambassador

Now you're good to go...



Thank you!

Questions?

