

## TRAVEL ACCIDENT POLICY FAQS

### 1. Why did the MCC get this coverage?

Due to increased risks and exposures when traveling with a group, the MCC Board of Directors decided to add a Travel Accident Policy that would provide travel assistance, Out-of-Country Medical services and other benefits as a supplement to the existing Protected Loss Fund Program (PLFP) coverages.

### 2. Who is covered?

All priests, religious, clergy, students, volunteers, employees and Guests of the proposed Policyholder who are in Active Service. Guests means individuals invited and authorized to participate in a Covered Activity that is under the control of the Policyholder.

**“Active Service”** means a Covered Person is either 1) actively at work performing all regular duties at his or her employer’s place of business or someplace the employer requires him or her to be; 2) employed, but on a scheduled holiday, vacation day, or period of approved paid leave of absence; or 3) if not employed, able to engage in substantially all of the usual activities of a person in good health of like age and sex and not confined in a Hospital or rehabilitation or rest facility.

**“Covered Activity”** means any trip sponsored by a Parish, School or Social Service Agency which results in traveling more than 100 miles from the home or sponsoring entity.

### 3. What does it cover?

One component of this policy is the Accidental Death & Dismemberment benefit that pays up to \$250,000 to any Covered Person regardless of distance away from home or sponsor.

The other component, that requires the 100-mile minimum distance, is what’s referred to as “Crisis Management Assistance” or “Travel Assistance.” Examples of services that might be needed are:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost documentation assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as

well as access to a secure, web-based system for tracking global threats and health or locations based risk intelligence.

The final component of the policy is a \$250,000 Medical Coverage when traveling **outside of the U.S.** This coverage is primary and is considered a “point of service” coverage as it pays for emergency medical services and hospitalization.

4. When does the policy respond?

The coverage for this policy is always in place but responds when you call and:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

5. Is there any cost to me?

No. The policy is being provided through the Protected Loss Fund Program.

6. What other information do I need to know when participating in a School or Parish trip?

Prior to an international trip, visit [www.acetravelassistance.net](http://www.acetravelassistance.net) for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us  
Password: acea&h

In the event of a medical emergency, call the ACE Travel Assistance Program number:

1-855-327-1414 (Toll-Free)  
1-630-694-9764 (Direct Dial)  
[medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)