UNIVERSITY OF WYOMING

Risk Management Office Hill Hall 642 Dept. 4305, 1000 E University Avenue Laramie, WY 82071

William T. Wiseman (Chief Risk Officer)—(307)766-6787 Kimberly Flowers (Office of Risk Management)—(307) 766-5676



In an Emergency?

USA and Canada call :1-800-236-0261 Anywhere else: call 1-416-977-0277 or

fax 1-416-205-4622

Information to give the insurance company when you call

Company name: University of Wyoming

Policy number: GPT 4850958

Advise that you are an insured at Zurich

For medical referrals, evacuation, repatriation or other services please call:

World Travel Protection Customer Assistance: 24/7 Assistance: +1-416-977-8305 (Collect)

U.S. Toll-Free: +1-800-667-2523

Email: assistance@wtp.ca Fax: +1-416-205-4622

The University of Wyoming Travel Insurance policy is with Zurich Insurance Group. This policy is for University Students and Faculty members traveling abroad for university and business related trips. All full-time students, faculty and staff on a recognized study abroad program or other student or staff travel approved by the Policyholder outside the Insured's country of Primary Residence. Coverage applies while participating in a study abroad program or other student or staff travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips will only be covered up to 14 days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Visit www.zurichtravelassist.com for access to global threat assessments and location based intelligence.

ZURICH°

Travel Assist® Services

Part of the Accidental Death & Dismemberment Plan for Employees and Students of the University of Wyoming

- Business Travel Accident Plan: GTU 1888274
- Student Travel Plan: GPT 4850958

Zurich Travel Assist® is a comprehensive travel assistance program offering you benefits and services when traveling 100 miles or more from your residence.

You can access the Travel Assistance Plan by calling 1-800-263-0261 from the U.S. or Canada; and collect from anywhere else in the world at +1-416-977-0277 and reference the University of Wyoming, Busines Travel Accident Plan policy number GTU 1888274 or Student Travel Plan policy number GPT 4850958; or log on to the Travel Assist[®] web site at www.zurichtravelassist.com.

Zurich Travel Assist[®] Services include the following:

Medical Assistance

- Emergency Medical Referrals
- Medical Monitoring
- Medical Evacuation/Repatriation*
- Non-Medical Repatriation*
- Hospital Admissions

Information Assistance

- Passport & Visa Information
- Weather, Cultural & Currency Exchange
- Embassies and Consulates (Addresses and Telephone Numbers)

Security Assistance:

- Global database
- Travel advisories

Personal Assistance

- Lost Baggage Service
- Translation & Interpretation
- Emergency Messaging
- Emergency Ticket Replacement

- Medical Payment Advancement
- Prescription Assistance
- Visit to Hospital by Family or Friend*
- Return of Children/Traveling Companion*
- Repatriation of Remains*
- Travel Advisories
- Inoculation & Immunization
- A direct contact
- Evacuation and consulting
- Lost Document Replacement
- Emergency Advancement of Funds
- Return of Vehicle

Legal Assistance:

Legal Referral

- Advance of Bail
- The program will cover certain costs associated with these travel services, subject to the stated limitations.

Visit the Zurich Travel Assist® website: http://www.zurichtravelassist.com

Features Include:

- Information on Services Provided
- Travel Risk & Security Information including country intelligence, security advice, travel health and Identity Theft
- Printable Membership Card
- Contact Information

Download the Travel Assist App: "TravelKit-Mobile Traveller":

- Designed to prepare and assist traveling insureds and their families
- Features an itinerary that will keep you up-to-date with the latest news and events that may affect your travel
- Features travel information
- Risk ratings
- Security intelligence

No transport or service will be covered unless you contact Zurich Travel Assist® prior to the transport, the attending physician approves, if applicable, and Zurich Travel Assist® pre-authorizes the transport or service.

For further information, contact your local Human Resources Representative.

Note: This document is intended to highlight some of the services provided. The services indicated above are subject to certain restrictions, exclusions and limitations. The specific terms and conditions of the services are contained in the Policy. If a conflict should arise between this document and the Policy, the terms and conditions of the Policy will govern.

Zurich

1299 Zurich Way, Schaumburg, Illinois 60196-1056 800 382 2150 www.zurichna.com

The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

This is intended as a general description of certain types of insurance and services available to qualified customers through World Travel Protection Canada Inc. ("WTP"). WTP operates as a third party travel insurance administrator for Canadian life insurance companies and banks, and is expanding its travel assist capabilities internationally.

Zurich Travel Assist is a registered trademark for travel assistance coverage and administered by World Travel Protection, a member company of Zurich Financial Services Group.

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IMPORTANT INFORMATION ABOUT YOUR TRAVEL INSURANCE

Zurich Group Travel Insurance Policy POLICY NUMBER: GPT 4850958

UNDERSTANDING YOUR BENEFITS

Keep your Zurich Group Travel Insurance Policy ID CARD for future reference.

HOW TO SUBMIT HOSPITAL AND PHYSICIAN CLAIMS

You must submit a completed claim form for any benefits to be paid. Claim forms can be obtained by going online at www.visit-aci.com or calling (888) 293-9229. Complete the form in its entirety. Failure to do so will result in a delay in claim payment. Allow two weeks for claim processing. If you receive correspondence from the claim office, please respond promptly. Notification of injury or sickness must be provided within 30 days after the date of accident or commencement of sickness. Bills must be submitted within 90 days of treatment.

Payment will be made to the provider of service unless a paid receipt is sent with the bill. If you have paid the charges, you must submit the bill for reimbursement.

TRAVEL ASSISTANCE PROVIDER: World Travel Protection

Zurich Group Travel Insurance Policy

Policy Number: GPT 4850958

WTP provides emergency medical and travel services and pre-trip information services. Please call when:

- · 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.

For medical referrals, evacuation, repatriation or other services please call:

World Travel Protection Customer Assistance:

24/7 Assistance: +1-416-977-8305 (Collect)

U.S. Toll-Free: +1-800-667-2523 Email: <u>assistance@wtp.ca</u> Fax: +1-416-205-4622

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Zurich Group Travel Insurance Policy Policy Number: GPT 4850958 Student Name:

Policyholder's Name: University of Wyoming

WTP provides emergency medical and pre-trip information services. For medical referrals, evacuation, repatriation or other services, please call:

224/7 Assistance: +1-416-977-8305 (Collect)

U.S. Toll-Free: +1-800-667-2523

Email: assistance@wtp.ca Fax:: +1-416-205-4622

To verify insurance benefits and claims procedure information, contact the Claims Administrator:

MAIL CLAIMS TO:

ADMINISTRATIVE CONCEPTS, INC. P.O. Box 4000, Collegeville, PA 19426 www.visit-aci.com

Call: 888-293-9229 Fax: 610-293-9299 Email: claims@visit-aci.com

EDI PAYOR ID# 22384

Students must submit a completed claim form by mail or fax to Administrative Concepts, Inc.