

## **SIGNATURE PASSPORT - Frequently Asked Questions**

### **What are the Signature Passport Coverages?**

Passport is made up of three main coverage components:

- 1) **Accidental Death & Dismemberment** (AD&D) benefit apply 24 hours, 7 days a week, on a worldwide basis whether an insured is on a "covered trip" or suffers an accidental death while crossing a street.
- 2) **Medical Emergency Travel coverages** apply to customers while traveling for business or pleasure on a "covered trip". These benefits include Emergency Medical Transportation for injury or illness anywhere in the world and Excess Medical expense coverage\* for injury worldwide and illness outside of the United States.
- 3) **"Convenience" Travel coverages** include trip delay and baggage delay during "covered trips". **Travel assistance services** are included for Passport policyholders and a loss event is not needed to access and take advantage of them. The travel assistance services as well as emergency medical transportation and case management service is administered through the appreciable resources of MEDEX.

This is not a trip cancellation policy. Instead, for a very competitive price, it assures emergency medical assistance, transportation and reimbursement of some unexpected expenses typical in situations where a covered person is injured or falls ill.

### **Do the coverage limits vary by state?**

	<u><b>Benefit Amount</b></u>
<b>AD&amp;D - 24 Hour Business &amp; Pleasure</b>	
Insured Person	\$100,000 (\$150,000 in CT, NH & NJ)
Spouse	\$100,000 (\$150,000 in CT, NH & NJ)
Child	\$10,000 (\$15,000 in CT, NH & NJ)

**AD&D - Felonious Assault is an additional benefit if a felonious assault triggers a loss covered under the AD&D portion of the policy - 24 Hours Business & Pleasure: \$25,000 (not offered in NY, IA & NV)**

#### **While on covered trip:**

<b>Emergency Medical Transportation</b>	\$250,000 per person
<b>Excess Medical Expense</b>	\$50,000 per person (not offered in CT, NH & NJ)
<b>Trip Delay</b>	\$1,500 per person
<b>Baggage Delay</b>	\$1,500 per person
<b>Travel Assistance Services</b>	Included

### **Does Emergency Medical Transportation also pay for the cost to get the insured home after being evacuated to a medical facility?**

**Yes.** In the event a Member is involved in an accident or suffers a sudden, unforeseen illness requiring Emergency Medical Services, and adequate medical facilities are not available, MEDEX will coordinate payment for a medically supervised evacuation to the nearest facility determined by MEDEX to be capable of providing appropriate care. Following emergency evacuation and stabilization, MEDEX will coordinate payment for one-way economy airfare to the point of origin. If, however, following stabilization, MEDEX determines that continuous treatment should occur at a medical facility in the Member's Principal Country of Residence, MEDEX will coordinate and pay for the return. MEDEX will assist in obtaining the necessary clearances for cremation or the return of a Member's mortal remains and coordinate payment for the expenses associated with the cremation or preparation and transportation.

### **What are some of the key differences between the New York Passport contract and Passport in other states?**

- NY, as well as IA and NV do not allow coverage for a felonious assault.

- Covered Travel means any pre-paid tour, trip or vacation with a destination that is more than **150 miles** [vs. 100] from the Covered Person's Location of Permanent Residence [DELETED: or with a minimum trip cost of \$250 ], not exceeding **90 days** in duration [vs. (60)].
- These **exclusions have been DELETED** from Emergency Medical Transportation & Excess Medical exclusions:
  - This insurance does not apply to loss caused directly or indirectly from the Covered Person or Traveling Companion:
    - traveling against the advice of a Physician;
    - traveling while on a waiting list for specified medical treatment;
    - traveling for the purpose of obtaining medical treatment; or
    - traveling in the third trimester (seventh month or after) of pregnancy.
- These **exclusions have been DELETED** from ALL Travel Coverages exclusions:
  - detention, prohibition or regulation by any government, customs, or other official organization, except for quarantine imposed by a Physician for health reasons;
  - confiscation or expropriation by any government or public authority; or
  - nuclear reaction or radioactive contamination.

**Would the Passport policy cover a domestic partner?**

**Yes**, a domestic partner is covered as a spouse and considered a Covered Person.

**Would nannies, etc. be covered as "traveling companions?"**

**No**, a nanny is not considered a Covered Person and therefore does not benefit from AD&D coverage, medical evacuation, excess medical, trip interruption, baggage delay. **However**, if the nanny meets the definition of a traveling companion, accidental bodily injury, death or sickness of the nanny can **trigger** coverage as a "Covered Loss."

**Are dependent children covered if they are traveling alone?**

**Yes**, dependent children up to age 19 (or age 25 if still a full time student) are considered Covered Persons.

**Please explain some Signature Passport logistics.**

- Passport is available in more than 35 U.S. jurisdictions.
- Policies are direct billed to the insured for the full premium amount.
- The premium for the policy is a flat rate of \$365/year (\$249/yr in CT, NH & NJ)
- Your commission is 10%.

**What are the requirements to sell this product?**

- You must be licensed to sell accident products (requirements vary by state).
- You must also be appointed to sell Chubb Accident & Health products.

**What are the eligibility requirements for this product?**

- Passport may be written for Signature customers in good standing whose PRIMARY residence is written with Chubb.
- The PRIMARY residence does not have to be in the state where the Passport policy is written provided the customer maintains a legitimate residential address within an eligible state. *This remains the case even if Chubb does not write the homeowners coverage or extend personal liability to the secondary residence in the eligible state.*
- Passport cannot be written for anyone where the policyholder OR his or her spouse/domestic partner is 80 years of age or older.

**What happens if the insured sells the home in the state where the Passport policy was written?**

PLSB verifies that the insured owns a home in the state where the Passport policy is written both at new line and at renewal. If the insured no longer owns a home in that state, the Passport policy is non-renewed and 30 days notice

is sent to the agent. If the insured has another residence in a state where Passport is available, the agent can rewrite the policy using that state's contract.

***How do I request a Passport policy?***

- To request a policy, submit the Enrollment Worksheet to Chubb's Personal Lines Service Branch ("PLSB"). In order to assure rapid response by MEDEX in the event of an emergency, we require you to list all household members on the worksheet.

The worksheet can be sent to PLSB as follows:

Email - PLSB-VIP-SIGNATURE@chubb.com

FAX - 866-576-3436

US Postal Mail - 202A Hall's Mill Road, Whitehouse Station, NJ 08889-1600

***How will a Passport policy be issued?***

- The policy, bill and MEDEX ID\* cards will be mailed to you.
- The MEDEX ID cards, along with a MEDEX brochure will be attached to the policy paper. One ID card is generated for each person listed on the worksheet. Please note that ***only*** the policyholder's name will be typed onto each ID card. This is required on the basis of laws governing accident & health insurance.

***Are there marketing materials available?***

- Yes. There is a customer brochure and an agent broker desk reference.