To Our Insured:

RE: WELCOME TO THE BENEFITS OF Executive Assistance®

Congratulations on selecting ACE USA International Advantage®, the very best in global insurance protection, for your organization’s employees. By insuring with ACE USA, you’ve opened the door to the many benefits of Executive Assistance® – a package of essential medical, personal, travel and security assistance services – all included in the price of your premium.

Please Distribute the Following Items to Your Employees Who Travel on Business:

<table>
<thead>
<tr>
<th>#1 – Overview of Services</th>
<th>#2 – Employee ID Cards</th>
<th>#3 – Passport Stickers</th>
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<tbody>
<tr>
<td>Two fact sheets: One titled “Medical, Personal, and Travel Assistance Service,” and the other “Security Assistance Service.” Copy these for your people or call 1-800-204-0518 for a supply.</td>
<td>These cards tell travelers all they need to know about how to get pre-trip and ongoing briefings (see “Mouse Click” below), and more importantly, what to do in case of emergency.</td>
<td>Have employees place these convenient stickers in the “Emergency Contacts” section of their passports. That way they’ll always have access to emergency phone numbers.</td>
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Complete Travel Security Briefings Are Now a Mouse Click Away

As an International Advantage customer, your business travelers have 24-hour access to on-line travel security briefings from Control Risks’ CityBrief, a Web site providing detailed information on over 300 cities worldwide. Look for a password page within this package, containing step-by-step instructions on how to activate CityBrief so your employees can begin using this valuable resource as soon as possible.

For more information on our International Advantage insurance program, please contact your Agent or Broker.
EXECUTIVE ASSISTANCE®
MEDICAL, PERSONAL AND TRAVEL ASSISTANCE SERVICES

We are pleased to announce your Medical, Personal and Travel Assistance Services that are a part of Executive Assistance® Services are now provided by Worldwide Assistance (WA) the leader in the assistance industry.

Here's how it works:
When an employee who is covered under this policy becomes injured or ill while traveling within the coverage territory, Executive Assistance Services are available.

Services are provided for you, your expatriate employees and employees engaged in temporary travel including their accompanying spouse, child(ren) or other companion(s).

Medical Assistance Services*
- Emergency Medical Evacuation – when medical facilities are not available locally
- Repatriation – to the country of which the employee is a citizen when medically necessary
- Hospital Admission Deposit – USD$10,000
- Medical Monitoring – and regular communication to a person designated by the employee
- Dispatch of Doctor or Specialist – when the employee’s condition cannot be adequately assessed locally.

*Please review your policy for a complete description of each of these services.

Personal Assistance*
- Pre-Trip Medical Referral Information – to multi-lingual doctors and/or addresses and phone numbers for hospitals
- Emergency Medication – arrangements and transportation
- Embassy and Consular Information – worldwide
- Lost Document Assistance – for replacing important travel documents including passport and credit cards
- Emergency Message Transmission – to one family member and/or employer
- Emergency Cash Advance – of up to $1,000 in local currency for emergencies
  - Legal Access – to local attorneys
  - Translations and Interpreters
  - Benefits Verification and Claims Assistance – to coordinate with overseas claims procedures

*Please review your policy for a complete description of each of these services.

Travel Assistance*
When an employee is hospitalized or evacuated, Worldwide Assistance will arrange:
- Return of Traveling Companion/Dependents
- Return of Vehicle to rental agency
- Emergency Family Travel Arrangements – for family members that need to join a hospitalized employee

*Please review your policy for a complete description of each of these services.

About Worldwide Assistance
Worldwide Assistance (WA) is the most financially stable company in the assistance industry. With the backing of two Fortune 500 companies, WA has the resources needed to handle any emergency and implement new technologies.

WA is wholly owned by Europ Assistance France, S.A., (EA) and the entire group of EA companies is owned by Generali and Fiat, both Fortune 500 companies who have combined revenues in excess of 10 billion dollars and assets totaling nearly 100 billion dollars.

Founded in 1963, the Europ Assistance network is available in over 200 countries with over 250,000 professionals available 24 hours a day, 7 days a week. With over 350,000 calls annually from over 100 million people worldwide, the Europ Assistance network handled over 3 million cases in 1997.