



## Travel Assist

### Are you protected when traveling abroad?

According to Department of State data, road traffic crashes are the leading cause of injury to U.S. citizens while abroad, and the Centers for Disease Control reports that injuries are the primary reason for U.S. citizens abroad to be transported back to the United States by air medical transport. In many cases private medical insurance may not be accepted outside of the United States and Medicare is limited, so carrying Travel Assist<sup>SM</sup> provides peace of mind. At Nationwide Private Client, we know that our clients keep busy travel schedules, which is why we automatically include Travel Assist protection with each homeowners policy.

### How Nationwide Private Client responds

If you travel both domestically and abroad,<sup>1</sup> you will appreciate knowing you have the support you need while away from home. With Nationwide Private Client, you enjoy the added benefits of Travel Assist protection at no additional cost.

Our trusted partner, Generali Global Assistance (GGA) [formerly Europ Assistance USA], will act as your personal travel advocate when you travel more than 100 miles from home on trips of 90 days or less. As the founder and leader in travel assistance, GGA offers its members peace of mind by providing the following benefits:<sup>2</sup>

Emergency medical evacuation <sup>3</sup>	\$100,000 Combined Single Limit (CSL)
Medically necessary repatriation	Included in CSL
Repatriation of remains	Up to \$10,000
Return of dependent children under age 18	Up to \$5,000
Return of traveling companion	Up to \$5,000

If traveling alone:

Visit of family member or friend	Up to \$5,000
Return of vehicle	Up to \$2,500
Replacement of medication or eyeglasses	Client pays cost

### How you may be at risk

A man suffered a severe stroke on a cruise line in Mexico and had been transferred to a local hospital. His wife expressed concern about the treatment he was receiving there and felt he needed to go back home to receive special care due to a pre-existing heart condition. Immediately after the first call, GGA's medical team contacted the treating clinic in Mexico to obtain a full medical report for the customer. After reviewing the medical information, the GGA medical team determined that the customer would likely need long-term rehabilitation and be unable to fly commercially for some time due to the type of surgery required.

Therefore, they recommended he receive urgent care from a specialist in Oregon. GGA's medical team immediately began requesting quotes from air ambulance providers via its proprietary air ambulance sourcing tool and was able to secure an air ambulance to transport the customer to the closest medical facility in Oregon. Once the customer was stabilized, he and his wife were transported back to Oregon along with a medical escort. Upon arrival, GGA arranged for ground transportation to take the customer to the designated hospital where his bed had been reserved, so he could receive the care he needed. Since GGA

determined the medical evacuation was necessary, the transportation costs from Mexico to the hospital in Oregon were covered by the policy. GGA's immediate response, constant communication and logistical coordination made a stressful situation less so and allowed the customer to receive treatment near his home with his family and loved ones by his side.

### Why it's important for you

Given the fact that this level of travel protection is not an automatically added benefit under traditional homeowners policies, you will have added confidence while you are away from home.

Nationwide Private Client offers these added benefits:

Easy access — you can call the Nationwide Private Client Claims toll-free number at 1-855-473-6410 and follow the prompts to connect with the Generali Global Assistance claims team, 24 hours a day, 365 days a year. From outside of the United States and Canada, you can call 001-317-324-0627.<sup>4</sup>

- Local representation in more than 200 countries and territories around the globe
- Interpretation or translation services
- Emergency travel arrangements, emergency cash advances, locating lost items, legal referral and bail assistance
- Access to pre-trip information including: visa, passport, inoculation and immunization requirements; embassy and consulate referrals; foreign exchange rates; and travel advisories

### Why Nationwide Private Client

Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly personalized insurance products, services and concierge-style claim management are thoughtfully designed to meet the distinctive needs of affluent individuals and families. We are committed to providing you a superior experience whenever you need assistance.

Nationwide, a Fortune 100<sup>5</sup> company, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A1 by Moody's and A+ by both A.M. Best and Standard & Poor's.<sup>6</sup>

### Additional resources:

- The U.S. Department of State offers lists steps to prepare for a safe trip abroad at [travel.state.gov/content/travel/en/international-travel/before-you-go/travelers-checklist.html](http://travel.state.gov/content/travel/en/international-travel/before-you-go/travelers-checklist.html)
- The CIA World Factbook shares country-specific details on governments, political situation and more at [cia.gov/library/publications/the-world-factbook](http://cia.gov/library/publications/the-world-factbook)

<sup>1</sup>Coverage does not apply for travel in any country in which the U.S. State Department has issued travel restrictions.

<sup>2</sup>Subject to the policy limit and guidelines.

<sup>3</sup>Coverage does not include evacuation travel costs arising from political situations or natural disasters. However Generali Global Assistance can help arrange for emergency evacuation services in those instances.

<sup>4</sup>We recommend you confirm the international dialing access code to the U.S. from the country you are traveling to before you leave for your trip as it may vary by country.

<sup>5</sup>Based on revenue, Fortune (June 2016).

<sup>6</sup>Ratings affirmed 7/21/16 by Moody's, 7/7/16 by A.M. Best, and 4/22/16 by Standard & Poor's.