

Concierge Program

DESCRIPTION OF ASSISTANCE SERVICES

A. PRE-DEPARTURE INFORMATION (HOTLINE SERVICES)

AXA Assistance is able to quickly provide the following pre-departure information upon a Cardholder's request:

- Passport, visa, and immunization/inoculation requirements;
- Foreign currency exchange rates;
- Weather forecasts and average seasonal temperatures;
- Embassy and Consular referrals;
- General information on local customs
- General Information on business etiquette;
- Information on national holidays and standard business hours;
- Travel advisories & customs information;
- Local voltage information;
- Value-Added Tax regulations (excluding any legal advice, interpretation or analysis of such laws).

B. TRAVEL/ PERSONAL ASSISTANCE SERVICES – Available abroad or outside the country of residence.

Referrals to Banks, Wiring centers and Local Automatic Teller Machines

AXA Assistance will locate the most accessible means of getting cash for the Cardholder where they are located either by referral to a bank, wiring center or automatic teller machine.

Emergency Cash Assistance

AXA Assistance will locate the most easily obtainable funds through access to ATM networks and financial service institutions. If one of these locations is not available, AXA Assistance will assist the provider in finding other locations that may provide the Cardholder with cash.

Emergency Cash Delivery

If needed to pay for emergency expenses, AXA Assistance will arrange to wire or deliver cash to the Cardholder. The cost for delivering such cash will be charged to the Cardholder and AXA Assistance will have no financial responsibility for the advanced funds and may charge the Cardholder or obtain payment from a family member prior to advancing the funds if necessary.

Legal Referrals

AXA Assistance provides referrals to lawyers or other legal service providers including the provider's name, address, telephone number, office hours, specialty and language resources. Whenever AXA Assistance has sufficient information to do so, we shall refer a Cardholder to two or more legal professionals so that the Cardholder may have the benefit of choosing. AXA Assistance uses reasonable efforts to ensure that its referrals are to legal service providers who meet the reasonable professional standards of the country or city where the traveler is located. AXA Assistance will also follow up with the Cardholder in each case to ensure that the service rendered was satisfactory.

Interpretation Assistance

AXA Assistance is able to provide emergency on line language interpretation services 24 hours a day, 7 days a week, 365 days a year.

Lost or Stolen Passport Assistance

In case of loss or theft of essential travel documents such as passport, entry visa, Airline ticket, AXA Assistance will provide the Cardholder with the necessary information and assist him with regards to the formalities to be fulfilled with appropriate local authorities in order to obtain the replacement of such lost or stolen documents.

Message Relay

Transmission of messages from the Cardholder to relatives, business associates, friends residing in his/her country of residence and vice versa.

- Cultural and Etiquette Information.

- Calling Card Access Numbers
- Route Planning
- Vaccination
- Internet Service Provider Access Number
- Private Jet Rental
- Helicopter

C. MEDICAL - TRAVEL EMERGENCY SERVICES – Available abroad or outside the country of residence.

- Medical Consult, Evaluation and travel recommendations
- Medical Referral
- Critical Care Monitoring
- Legal Referrals
- Interpreter Referrals
- Prescription Transfer
- Personal Cash Advance
- 24 Hour Pre-Departure Information

Medical Consult, Evaluation and Travel Recommendations

Medical Monitoring occurs on a real-time basis during the term of the Cardholder's hospitalization. In the event of a medical emergency, AXA Assistance establishes contact with local attending medical personnel in order to monitor the Cardholder's treatment, progress and the quality of local medical attention. The AXA Assistance team of medical professionals and experienced assistance coordinators will remain in contact with the treating facility until the Cardholder is released from treatment or returns home. AXA Assistance can also maintain ongoing communications with the Cardholder's relatives, employer, personal physician, and health insurance, as necessary, to provide convenience and peace of mind to the Cardholder during a time of crisis.

Our Medical Monitoring process includes selecting the physician or hospital to be utilized, monitoring the Cardholder's treatment to ensure quality and appropriateness for the medical situation at hand, and when necessary, making sure the charges are reasonable. Our staff will consult with the local treating physicians and if deemed necessary, include the expertise of the physicians in one of our local alarm centers. We will recommend treatment where appropriate, up to and including evacuation. Medical Monitoring decisions are made by the AXA Assistance Medical Director based on his medical expertise and that of the support staff of physicians and nurses.

AXA Assistance maintains an in-house medical staff including physicians and nurses with years of experience in emergency care transports and travel assistance.

Medical Referrals

AXA Assistance is able to refer Cardholders to preferred providers in our network database, which includes primary care physicians, clinics and hospitals. Primary care physicians are defined as referrals to the following: dentists, family practitioners, general practitioners, internists, ophthalmologists, obstetricians/ gynecologists, orthopedists, and pediatricians. The Cardholder will be given the name, address, telephone number, office hours, and if applicable, language(s) spoken by the provider. The nature of the situation, location of the caller, and time of the day will influence whether a referral is made to an individual provider or to a hospital/emergency care facility. AXA Assistance follows up with the Cardholder in each case to ensure that the service rendered was satisfactory and that no further assistance is needed.

AXA Assistance is able to provide referrals to medical specialists in major cities and nearby areas using specific selection criteria. Specialists are defined as physicians other than those previously identified as primary care physicians. Some examples of specialists include allergists, cardiologists and endocrinologists.

Dispatch of Physicians

For the convenience of the Cardholder, AXA Assistance will make arrangements for a general practice physician to consult the Cardholder's hotel or current location while travelling. Although AXA Assistance will make every effort, this service is not available in all states and countries. If a physician can not be dispatched, other arrangements will be made by AXA Assistance and options will be offered to the Cardholder. It is expressly understood and agreed upon that all costs are the sole responsibility of the Cardholder and/or the Cardholder's family.

Prescription Transfer/Shipping

AXA Assistance helps Cardholders replace lost or misplaced medication or other important items, such as eyeglasses or contact lenses, by first endeavouring to find a local resource for replacement, or by locating and arranging prompt shipment of the item or its equivalent (subject to local law.)

D. LIFESTYLE SERVICES (CONCIERGE SERVICES) - Available inside or outside the country of residence.

Basic Concierge Services

AXA Assistance will assist the Cardholder with information such as dining, entertainment, and shopping and major events in metropolitan areas. In addition AXA Assistance will help the Cardholder in sending Champagne, fruit baskets and some other simple gifts.

Restaurant Referrals and Reservations

AXA Assistance will assist the Cardholder with information on restaurants such as location, type of cuisine, hours of operation, attire required, pricing range, general menu options, etc.

General Arrangements

AXA Assistance will assist your Cardholders in making the following arrangements:

- Air Travel reservations and Information Service
- Luxury Car Rental Information & Reservation
- Limousine Rental Information & Reservation
- Rail and Ferry Information & Reservation
- Hotel Information & Reservation
- Restaurant Information & Reservation
- Quality gift purchases and Dispatch e.g.; chocolate, fruit, wine or food,
- Package Holiday Information & Reservation

Information & Referrals to Local City Events and Attractions

AXA Assistance will provide information on events and local attractions such as concerts, theater and sporting events.

Entertainment Arrangements

AXA Assistance can assist with tickets for the opera, ballet, theater, concerts, sporting events, museums, restaurant reservations and pre-paid dining arrangements

Business Service

While the Cardholder is travelling, AXA Assistance can help by providing:

- Meeting Room Bookings
- Ticketing to trade fairs exhibitions
- Arranging secretarial services
- Business equipment rental (computer, cellular phone, etc.)
- Essential cultural information such as Protocol and Etiquette

Golf Course Referrals & Reservation

AXA Assistance will provide information and referrals to public and semi-private golf courses in major cities where member is traveling.

Leisure Activity Information and Assistance

- Golf course referrals and tee times
- Recreational sports information
- Referrals to health and fitness clubs Tours and sightseeing

Quality Gift Services

- Floral arrangements
- Balloons
- Gifts baskets and packages

Hard To Find Items

Location of hard to find items: out of print books, art objects, and specialty items

E. ROADSIDE ASSISTANCE SERVICES – Available in Europe only.

Towing, Emergency Roadside Repairs

If the Vehicle is immobilized following:

1. An accident within covered Geographical Territory, or
2. A breakdown within covered Geographical Territory.

AXA Assistance will activate our mechanics and/ or towing contractor to the place of incidences for roadside repairs or will recover the vehicle to the nearest authorised AXA Assistance repairer or a safe storage place. All costs relating to this service shall be borne directly by the Cardholder

Repatriation of Vehicle

While driving outside the country of residence and within the Geographical Territory, if the Vehicle following an accident or breakdown is immobilized and the Cardholder decides to have his Vehicle repatriated to his country of residence, he shall contact AXA Assistance who will then arrange for the Vehicle to be repatriated back to the Residence of the Member. All costs relating to this service shall be borne directly by the Cardholder.

Hotel Accommodation Assistance

While driving outside the country of residence and within the Geographical Territory, if the Vehicle, following accident or breakdown, is immobilized and the circumstances require the

Cardholder to stay until completion of emergency repairs, the Cardholder may contact AXA Assistance to arrange for such hotel accommodation. All costs relating to this benefit will solely be borne by the Cardholder.

Alternative Transport Assistance

While driving within the Geographical Territory and the vehicle is verified by an authorised mechanic that it will be immobilized following an accident or breakdown, AXA Assistance can arrange for an appropriate mode of transport for the Cardholder to complete his/her journey to the planned destination.

Alternatively, AXA Assistance can also arrange for an appropriate mode of transport for the Cardholder to return to their Residence upon an accident or a breakdown. All costs relating to this benefit will solely be borne by the Cardholder.

F. HOME ASSISTANCE SERVICES - Available in the country of residence only

Electrical Services

An emergency that resulted in damages to electrical supplies points or the electrical wiring within the Home affecting the electrical supply. AXA Assistance may then arrange for a certified electrician to the Home to affect the Emergency Repairs on the malfunctions affecting the electrical supply, excluding any electrical appliances.

Any breakdown of electrical supply caused by or due to damaged electrical appliances shall not be considered as Emergency Repairs. AXA Assistance shall not in any event pay or effect payment or be responsible for any repairs undertaken for non-Emergency situation. It is expressly understood and agreed upon that all costs are the sole responsibility of the Cardholder and/or the Cardholder's family.

Plumbing and Sanitary Assistance

In an emergency, which resulted in a leak and/or a clog in the water piping system or the sanitary system, upon notification, AXA Assistance may then arrange for a registered plumber to the Member's Home to assess the reported Emergency and to undertake such Emergency Repairs. . It is expressly understood and agreed upon that all costs are the sole responsibility of the Cardholder and/or the Cardholder's family.

Locksmith Assistance

If the Member has been locked out of his Home accidentally and is without any means whatsoever to obtain access into his Home, AXA Assistance will then arrange for a Registered locksmith to assist him to regain access to his home. . It is expressly understood and agreed upon that all costs are the sole responsibility of the Cardholder and/or the Cardholder's family.

Pest Control Assistance

Pursuant to a Pest invasion of the Home, AXA Assistance shall dispatch a pest exterminator at the Home of the Member to affect Emergency counter-measures. . It is expressly understood and agreed upon that all costs are the sole responsibility of the Cardholder and/or the Cardholder's family.

Air Conditioning Assistance

If an Emergency results in the malfunctioning or the non-functioning of an air conditioning system, AXA Assistance may then arrange for a qualified contractor to the Home to affect the Emergency Repairs on the malfunctions affecting the air conditioning system. It is expressly understood and agreed upon that all costs are the sole responsibility of the Cardholder and/or the Cardholder's family.