Conditions & Exclusions

Conditions
Assist America will not provide services in the following instances:
• Travel undertaken specifically for securing medical treatment
• Injuries resulting from participation in acts of war or insurrection
• Commission of unlawful act(s)
• Attempt at suicide
• Incidents involving the use of drugs unless prescribed by a physician
• Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care

Assist America will not evacuate or repatriate a member:
• Without medical authorization
• With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home
• With a pregnancy over six months
• With mental or nervous disorders unless hospitalized

Exclusions
• Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate coverage is available)

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.

For more information regarding the program contact:
A.C. Newman & Company
7060 N. Marks Avenue
Suite 108
Fresno, CA 93711

If you require medical assistance and are more than 100 miles from your permanent residence, or in another country, call Assist America’s Operations Center at:
1-800-872-1414 (within USA)
+1-609-986-1234 (outside USA)

Or e-mail at: medservices@assistamerica.com

About Assist America

Assist America, Inc., formed in 1990, is the nation’s largest provider of global emergency services through employee benefit plans. Assist America responds when any eligible member becomes ill or injured while traveling just 100 miles away from home, or in another country.

Assist America is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted.

Attention: This card is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted.
The holder of this card is a member of Assist America and is entitled to its medical and personal services.

Global Emergency Services

Provided by Assist America

Assist America is a registered service mark of Assist America, Inc.

Reference Number 01-AA-ACN-06048

Name:

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202 Carnegie Center • Suite 302A • Princeton, NJ 08540
609.921.0868
www.assistamerica.com
CONGRATULATIONS! As part of your Business Travel Accident policy with A.C. Newman & Company you now have a unique global emergency services program from Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while traveling 100 miles or more away from your permanent residence, or in another country.

Assistant America’s Operations Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your Assist America identification card will connect you to:

- A global network of pre-qualified medical providers
- A state-of-the-art Operations Center with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America completely arranges and pays for all the assistance services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

It is important to keep your identification card with you at all times so that you can call for services whenever you need them.

Assist America is not travel or medical insurance, rather it is a provider of global emergency services.* Assist America’s services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

*All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.