Emergency Medical Evacuation or Repatriation means: a) the insured person’s medical condition warrants immediate transportation from the place where the insured person is located (due to inadequate medical facilities to the nearest adequate medical facility where medical treatment can be obtained; or b) after being treated at a local medical facility, the insured person’s medical condition warrants transportation with a qualified medical attendant to his/her home country to obtain further medical treatment or to recover; or c) both a) and b) above.

Covered Expenses are expenses, up to the maximum stated in the Schedule of Benefits, Emergency Medical Evacuation/ Repatriation, for transportation, medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation or Repatriation of the insured person. All transportation arrangements must be by the most direct and economical route.

Return of Mortal Remains or Cremation

The company will pay the reasonable Covered Expenses incurred up to the maximum as stated in the Schedule of Benefits, Return of Mortal Remains, to return the insured person’s remains to his/her then current home country, if he or she dies. Covered Expenses include, but are not limited to, expenses for embalming, cremation, a minimally necessary container appropriate for transportation, shipping costs and the necessary government authorizations. All Covered Expenses in connection with a Return of Mortal Remains must be pre-approved and arranged by an Assistance Company representative appointed by the Company.
The TAP offers these services

Medical assistance

Medical referral  Referrals will be provided for physicians, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Medical monitoring  In the event the Insured is admitted to a U.S. or foreign hospital, the AP will coordinate communication between the Insured’s own physician and the attending medical doctor or doctors. The AP will monitor the Insured’s progress and update the family or the insurance company accordingly.

Prescription drug replacement/shipment  Assistance will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency message transmittal  The AP will forward an emergency message to and from a family member, friend or medical provider.

Coverage verification/payment assistance for medical expenses  The AP will provide verification of the Insured’s medical insurance coverage when necessary to gain admission to foreign hospitals, and if requested, and approved by the Insured’s insurance company, or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

Travel assistance

Obtaining emergency cash  The AP will advise how to obtain or to send emergency funds world-wide.

Traveler check replacement assistance  The AP will assist in obtaining replacements for lost or stolen traveler checks from any company, i.e., Visa, Master Card, Cooks, American Express, etc., worldwide.

Lost/delayed luggage tracing  The AP will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

Replacement of lost or stolen airline ticket  One telephone call to the provided 800 number will activate the AP’s staff in obtaining a replacement ticket.

Technical assistance

Credit card/passport/important document replacement  The AP will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.

Locating legal services  The AP will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or otherwise needs legal help. The AP will maintain communications with the Insured, family and business associates until legal counsel has been retained by or for the Insured.

Assistance in posting bond/bail  The AP will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide inoculation information  Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.