

# Business Travel Accident & Business Travel Medical

## Frequently Asked Questions

### Am I covered under this policy?

Yes, if you are a regular, full-time or part-time employee of Citigroup Inc. or its subsidiaries and affiliates. Other groups may be covered – please contact the Human Resources Department.

### What is the Policy Number?

ADD N04831585

### What period does the policy cover?

The policy term is from January 1, 2022 through January 1, 2023.

### What should I do before I travel?

Notify your Line Manager of the length of the trip and the destination. Please ensure you take a hard copy of the Description of Coverage with you on your trip.

Review the [Pre-assignment checklist](#).

### What is Business Travel?

Business Travel covers you while travelling anywhere on a business trip but does not include commuting between home and your place of work.

Out of Country Medical applies while you are travelling on a business trip outside of your home country or country of permanent assignment. Coverage is extended up to 14 days if while on a business trip you make a personal deviation – that is travel not incidental to the purpose of your business trip. A business trip starts from the moment you leave your home or office, whichever occurs last, until the moment you return to your home or office whichever occurs first.

Relocation trips are also covered. Relocation trips are trips in connection with your transfer by Citi to a new worksite outside of your Home Country. Coverage will end on the earlier of 60 days after the date you have relocated to your Country of Permanent Assignment or the date you move to Citi's local or expatriate benefit plan.

### How long am I covered under Business Travel Insurance?

Your coverage will continue until the earliest of the date you are no longer eligible, the date the policy terminates, or the end of the period for which premium is paid.

### What is covered under the Business Travel Insurance Policy?

Your policy is designed to cover the following while you are participating in a covered activity.

Business Travel benefits include:

1. Accidental Death & Dismemberment
2. Alternative Commuting
3. Bomb Scare, Search and Explosion
4. Felonious Assault (on premise)
5. Hijacking and Air Piracy
6. Terrorism

7. War Risk (does not include travel in the United States or your home country or country of permanent assignment)

Out of Country benefits vary based on your country of residence. Please see the Description of Coverage for details.

### **Will this policy pay for my medical expenses?**

Yes, the Out of Country Medical Expense Rider will pay for medically necessary covered expenses that you incur while travelling outside of your home country or country of permanent assignment provided the first charge is incurred within 90 days after the covered accident or sickness.

For assistance services including referrals to local providers and medical facilities contact International SOS at (877) 862-0341 toll free from within the United States and Canada or call (215) 244-1740 collect from anywhere in the world.

### **If I am ill while I am travelling what should I do?**

If you become ill or sustain an injury contact International SOS at 877-862-0341 toll free from within the United States and Canada or call 215-244-1740 collect from anywhere in the world. SOS will:

- Provide medical advice over the telephone
- Refer you to a suitable hospital or dentist
- Arrange hospital admission and ensure most appropriate treatment is provided
- If necessary, arrange medical evacuation or repatriation to the most appropriate hospital.
- Keep family and employer fully informed in an emergency
- Guarantee that hospital bills will be met
- Assistance in locating/forwarding medical equipment and medicine that is unavailable locally

### **Is COVID-19 a covered illness?**

Yes, COVID-19 is covered by this policy and treated the same as any other covered medical condition.

### **Under the medical coverage, what is classified as an “emergency” or “non-routine”?**

A Medical Emergency or a non-routine condition is caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

### **Under the Policy do I have to pay anything?**

You will be responsible for any out-of-pocket expenses or any expenses not covered under the policy.

### **What if my family is travelling with me?**

Your spouse or domestic partner and eligible dependent children to age 19, 26 if a full-time student, are covered under this policy if they are travelling with you.

### **Can I travel anywhere in the world?**

Your policy covers you anywhere in the world while travelling on business or during a 14 day personal deviation.

### **Who do I contact if I have questions regarding the Policy?**

Contact Chubb NA (formerly ACE USA) at 1-800-336-0627 or 1-302-476-6194 (if calling from outside of the U.S.)

**How do I make a claim?**

Contact Chubb NA at 1-800-336-0627 or 1-302-476-6194 (if calling from outside of the U.S.)

Claims forms are also available at: [http://www.citigroup.net/human\\_resources](http://www.citigroup.net/human_resources) (Citi for You website), or through your local HR contact.