In the event of an Emergency:

Using reverse charges, call the ACE Assistance number on your card and advise:

1. Name
2. Policy Name
3. Policy Number (only if known)
4. Contact Number
5. Nature of Assistance Required

The telephone number to call is:

Australia: +61 2 8907 5995
(Reverse Charges accepted)

The website address is: www.aceassistance.com

ACE Assistance provides the following services:

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital/medical provider
- Liaison and case management with ACE Insurance Limited
- Pre-travel advice
- Assistance in replacing a lost or stolen passport
- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of Medical Insurance to Medical Providers
• Guaranteed payment of Medical Services to Providers
• Emergency medical advice 24 hours per day
• Assistance in arranging medical appointments and hospital admission (if medically necessary)
• Advice and information on the location of physicians, hospitals, dentists and dental clinics worldwide
• Delivery of essential medicine where necessary (at the Insured's cost)
• Repatriation of mortal remains

Note: if you need assistance or think you will need assistance, please inform ACE Assistance promptly. Do not try to solve the problem without involving the experience of ACE Assistance as this may prejudice your right to claim assistance or reimbursement.

Medical Assistance

1. Telephone Medical Advice
   ACE Assistance will arrange medical advice to insured clients over the telephone.

2. Medical Service Provider Referral
   ACE Assistance will provide clients with information about physicians, hospitals, dentists and dental clinics worldwide.

3. Arrangement of Appointments with Doctors
   ACE Assistance will assist clients in arranging appointments with general practitioners or specialised doctors, if medically necessary.

4. Arrangement of Hospital Admission
   If the medical condition of the client is of such gravity that hospitalisation is needed, ACE Assistance will assist the client by arranging for hospital admission.

5. Monitoring of Medical Condition when Hospitalised
   ACE Assistance doctors will monitor a client's condition when hospitalised.

6. Delivery of Essential Medicine
   ACE Assistance will arrange to deliver to the client essential medicine or drugs when such medicine or drugs or local equivalent are not available at the clients location. ACE Assistance will not pay for the costs of such drugs or medicine and any delivery costs thereof.

7. Arrangement of Emergency Medical Evacuation
   ACE Assistance will arrange for the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the client to the nearest hospital where appropriate medical care is available.

8. Arrangement of Emergency Repatriation
   ACE Assistance will arrange for the return of the client to Australia following an emergency medical evacuation for subsequent in-hospital treatment.

9. Arrangement of Repatriation of Mortal Remains
   ACE Assistance will arrange for the transportation of the client's mortal remains from the place of death to Australia or such other location as requested by the deceased client's family and approved by the Subscriber or ACE Assistance will arrange for the local burial at the place of death as approved by the Subscriber.

10. Arrangement of Compassionate Visit
    ACE Assistance will arrange for the return airfare for a relative or friend wishing to visit the client who was hospitalised outside the home country or usual country of residence.
11. Arrangement of Return of Minor Children

ACE Assistance will arrange for one-way airfares for the return of the minor children who are left unattended as a result of the accompanying client’s illness, accident or hospitalisation.

The above services (item 6-11) are charged on a case basis. ACE Assistance shall not be responsible for any third party expenses.

Travel Assistance

1. Pre-trip Information Services
   Information concerning visas and inoculation requirements for foreign countries.

2. Embassy Referral
   The address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

3. Lost Luggage
   To assist the client who has lost their luggage while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport
   To assist the client who has lost their passport while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

5. Emergency Travel Services Assistance
   To assist the client in reservation/booking for airline and travel on an emergency basis when travelling overseas.

6. Legal Referral
   To assist the client by providing the name, address, telephone number, and if requested office hours (if available) for legal practitioners and lawyers worldwide.

7. Emergency Message Transmission
   In the event of a hospital confinement or during an emergency, ACE Assistance will undertake to transmit urgent messages to the client’s family, if requested by the client to do so.