



Global Emergency Assistance Services



Your policy with Trust Insurance Cyprus includes a unique global emergency assistance program provided by Assist America[®]. This program immediately connects you to qualified healthcare providers, hospitals, pharmacies and other services if you experience an emergency while traveling outside of Cyprus for up to 90 days.

Medical Emergency Assistance



Medical Consultation, Evaluation, & Referrals

Assist America's 24/7 Operations Center is staffed by multilingual assistance personnel to immediately support with recommendations for any emergency.



Medical Monitoring

Assist America's support team will closely monitor the course of treatment, and maintain regular communication with patients, their families, and the associated medical staff.



Emergency Medical Evacuation

If appropriate care is not available, Assist America will safely evacuate the insured to the nearest qualified medical facility.



Evacuation Transport for Family Members

If an insured is evacuated and is traveling with immediate family, Assist America will arrange and pay for either the return of the immediate family members to their place of residence or to the location where the insured is evacuated.



Foreign Hospital Admission Assistance

Assist America fosters prompt hospital admission by validating the insured's health insurance as needed to the hospital. The funds must be repaid within 45 days.



Medical Repatriation

When confirmed to be medically necessary, Assist America provides commercial transportation to home or to a rehabilitation facility proximate to the insured's residence, with a medical or non-medical escort as required.



Prescription Assistance

When a prescription is lost or left behind, Assist America will reach out to the prescribing physician and work with a local pharmacy to replace the insured's medicine. The prescription cost is the insured's responsibility.

Travel Emergency Assistance



Care of Elder Parents and Minor Children

If an elder parent or younger child who has difficulty traveling alone is left unattended due to the insured's medical emergency, Assist America will arrange and pay for one-way economy transportation, with attendants if necessary, to the parent's place of residence.



Compassionate Visit

If the insured is traveling alone and is expected to be hospitalized for more than five days, Assist America will arrange and pay for a selected family member or a friend to join the patient.



Early Return

Assist America will pay and arrange for one-way economy transportation for an insured to return home due to the death or critical illness diagnosis of an immediate family member.



Bereavement Reunion

Assist America will arrange and pay for round-trip economy air transport or other appropriate means of transportation for up to two designated family members to travel to the insured's place of death and return to the place of original departure.



Return of Mortal Remains

In the event of an insured passing away, Assist America will arrange and pay for the required documents, preparation, and transport of the remains to a funeral home near the insured's place of residence.



Other emergency assistance services include: **Lost Luggage and Document Assistance, Legal & Interpreter Referrals, Hotel Referrals, Pre-Trip Information, Emergency Message Transmission, & Return of Travel Belongings.**

Second Medical Opinion

The SMO program allows you to receive a documented second medical opinion on a complex, severe or critical illness diagnosis, directly from a credentialed medical institution specialist.

This program includes:

- Second medical opinion on undiagnosed cases by a treating physician
- Additional medical opinion following an original diagnosis
- Advice on the best course of treatment based on a current diagnosis

With SMO program, you will get the chance to declare that the diagnosis has been confirmed and/or that the prescribed treatment is the most appropriate option available locally and internationally.

If you would like to request a Second Medical Opinion, visit smo.assistamerica.com and complete the form. Assist America must receive all medical reports, charts, data and relevant medical history pertaining to your medical condition translated in English to initiate the SMO service.

The medical review will be conducted by a licensed physician in a discipline that relates to the condition or diagnosis. A written opinion on the case will be sent to you within approximately 5 U.S. business days of receipt of all required information.

How to Activate Services

To activate the services, contact Assist America at:

- Use the **Tap for Help Button on the Mobile App**
- **1-877-488-9857** (Within the U.S.)
- **1-609-275-4999** (Outside the U.S.)
- Email medservices@assistamerica.com

Your Assist America Reference Number is:

35-AL-TII-07231

Download the Mobile App

Access a wide range of global emergency assistance services from your phone by downloading the Assist America Mobile App. Enter your Assist America Reference Number to set up the App:

35-AL-TII-07231

▶ Tap for Help

Tap-to-call Assist America's 24/7 Operations Center

▶ Voice Over Internet Protocol (VoIP)

Avoid international phone charges by calling Assist America for free using a Wi-Fi connection

▶ Pre-Trip Information

Access detailed country-specific information to prepare for your trip

▶ Travel Alerts

Receive alerts on urgent global situations that may impact travel

▶ Travel Status Indicator

A GPS feature letting you know when you are eligible for services

▶ Embassy Locator

Locate the nearest embassy/consulate of 23 countries

▶ Mobile ID Card

Your Assist America ID card is conveniently stored within the app

▶ Available in 7 languages

The app is available in English, Spanish, Arabic, Mandarin, Thai, Bahasa, and French



Conditions & Limitations:

Assist America pays for all the transportation services it arranges. Requests for reimbursement for medical transport or other services arranged independently by the insured will not be accepted. Assist America is not responsible for the cost of medical treatments and other non-medical services received by the insured upon a referral made by Assist America.

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 insured 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 insured:

- 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 insured from continuing his/her trip or returning home

- With a pregnancy beyond the 28th week
- With mental or nervous disorders unless hospitalized

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 laws.

All consulting physicians and attorneys are independent contractors and not under the control or responsibility of Assist America.