



State of Wisconsin / UW  
Foreign Package Summary  
1/1/2024-1/1/2025

Arthur J Gallagher Risk Management Services, Inc.

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**Gallagher**

Insurance | Risk Management | Consulting

## Coverage Overview / Zurich American Insurance Company

General Liability	Limit
General Aggregate Limit (Other than Products – Completed Operations)	\$2,000,000
Products – Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You (Any one Premises)	\$1,000,000
Medical Expense Limit (Any One Person)	\$50,000

Additional General Liability Coverage(s)	Deductible	Limit
Employee Benefits Liability – Per Claim	\$250	\$1,000,000
Employee Benefits Liability – Aggregate Limit	N/A	\$2,000,000
Employee Benefits Liability – Retro Date	Effective date of Coverage	

Auto Excess Liability – Excess over local compulsory auto insurance	
Coverage	Limits
Liability – Per Accident	\$1,000,000
Auto Medical Payments – Per Insured	\$50,000
Auto Medical Payment – Per Accident	\$50,000
Covered Pollution Cost or Expense – Per Accident	\$10,000
Covered Pollution Cost or Expense – Per Policy Year Aggregate	\$50,000
Hired or Non-Owned Auto Direct and Accidental Loss or Damage - Per Hired or Non-Owned Auto	\$50,000
Hired or Non-Owned Auto Direct and Accidental Loss or Damage - Per Policy Year Aggregate	\$1,000,000
Hired or Non-Owned Auto Direct and Accidental Loss or Damage - Per Hired or Non-Owned Auto Deductible	\$500

Voluntary International Employee Compensation Coverage and Employers' Liability	
Employers' Liability	Limits
Bodily Injury by Accident – Each Accident	\$1,000,000
Bodily Injury by Disease Including Endemic Disease – Policy Limit	\$1,000,000
Bodily Injury by Disease Including Endemic Disease – Each Employee	\$1,000,000
Relocation and Repatriation Expense	Limits
Repatriation Expense – Policy Limit	\$2,000,000
Repatriation Expense – Any One Employee	\$1,000,000

Schedule of Covered Employees and Benefits Applicable		
Covered Employees	Part I - Voluntary International Employee Compensation Coverage	Part II - Employers' Liability Coverage
United States Nationals	State/Territory of Hire	Covered
Canadian Nationals	Province/Territory of Hire	Covered
Third Country Nationals	Country of Origin/Hire	Covered
Local Nationals	Not Covered	Covered

# Claims Reporting By Policy

**Immediately report all claims.** Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

## Reporting Direct to Carrier

Coverage(s): <i>International Package Policy</i>	Report To:
Insurer: Zurich American Insurance Company	Insurer Name: Zurich
Policy Term: 1/1/2024 - 1/1/2025	In the US and Canada +1-800-263-0261
	Worldwide collect +1-416-977-0277
	Email: <a href="mailto:assistance@wtp.ca">assistance@wtp.ca</a>
	Web: <a href="http://www.zurichtravelassist.com">www.zurichtravelassist.com</a>

## World Travel Protection Services

World Travel Protection (WTP) provides specialized travel and medical assistance globally. The team manages cases 24 hours a day, 365 days per year, for travelers anywhere in the world.

Benefits include:

- 24/7 toll free access to emergency medical and security assistance
- 24/7 toll free access to travel, medical and security advice
- Emergency medical or security evacuation and repatriation assistance
- Online access to travel security alerts and destination risk profiles
- 24/7 assistance with an emergency advance of funds

[www.zurichtravelassist.com](http://www.zurichtravelassist.com)

Download the Mobile App  
(see more details next page)

**Zurich Travel Assist®**

Providing access to emergency medical, informational, legal, security and personal assistance while traveling.

**In the U.S. and Canada, call 844-632-0002. Anywhere else in the world call collect at 1-416-646-5602 or fax 1-416-205-4622.**

When calling please have your policy number and identify yourself as an insured of Zurich in North America.





**Policy Number:**  
**ZE 7093045-00**

**Zurich American Insurance Company**

This is not a medical insurance card and not a guarantee of service. To confirm eligibility, call the number on the front of the card. Eligibility terminates when the employee or member is no longer employed by or a member of the sponsoring organization.

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## Reporting to Gallagher or Assistance in Reporting

Coverage(s):	Report To:
<b>Gallagher Claim Center</b>	Phone: 855-497-0578
	Fax: 225-663-3224
	Email: <a href="mailto:ggb.nrcclaimscenter@ajg.com">ggb.nrcclaimscenter@ajg.com</a>



ZURICH®

# World Travel Protection

Helping you keep your employees safe  
– wherever they are in the world

World Travel Protection (WTP) provides specialized travel and medical assistance globally. The team manages cases 24 hours a day, 365 days per year, for travelers anywhere in the world.



## Connect with us via:

### Phone

Toll-free: 844-632-0002 (U.S. & Canada)

Collect: 416-646-5602  
(worldwide)

### Web

[www.zurichtravelassist.com](http://www.zurichtravelassist.com)

To log in, click on *Register*. Enter your *Policy Number* without the last two digits, e.g. ZE1234567.

### Mobile App

Download the TravelKit

Use your [zurichtravelassist.com](http://zurichtravelassist.com) user name and password to log in.

Through a network of trusted partners, affiliates and agents, WTP helps individuals in need across more than 200 countries.

A team of registered nurses and well-trained case managers operate in a sophisticated triage and care model. They quickly identify the best assistance options for the customer, connecting them with exceptional care regardless of their situation.

## Case study

**Situation:** A risk engineer employed by an international mining company is visiting Kumtor (a mining site in Kyrgyz Republic) on a routine inspection trip. His leg becomes trapped in a conveyor belt and he sustains serious injuries, possibly multiple fractures.

**Assessment and course of action:** Evacuation to Istanbul by air ambulance is required. Arrangements are made for a full supporting medical team specialized in intensive care and monitoring equipment to be on the scene.

**Outcome:** The risk engineer is transported to a better-equipped hospital where required surgery can be performed within 24 hours. World Travel Protection makes all the arrangements for the risk engineer to be admitted. WTP monitors his condition until he is fully recovered and sent to his home country for rehabilitation.

## World Travel Protection Benefits



### Emergency medical assistance services

- 24/7/365 access to the World Travel Protection medical team with over 200 staff globally, handling over 45,500 cases annually and more than 775,000 calls through offices in Toronto, Sydney, Brisbane, Kuala Lumpur, Shanghai and London (supporting travelers in more than 170 countries worldwide)
- Over 25 languages spoken at the World Travel Protection call center, including Hindi, Mandarin, Cantonese, Hungarian, Japanese, Hebrew, Arabic, and more
- Medical assistance
- Medical monitoring
- Medical evacuation
- Medical repatriation
- Return of traveling companion
- Repatriation of remains
- Locating medical services and providers
- Guaranteed payment of medical expenses



### Remote site support and assistance services

- On-site surveys that provide assessment of health, medical and occupational risks and provides solutions to mitigate them
- Counselling/education prior to travel and online health and security information through our secure and password-protected website



### Information assistance

- Visa, passport and inoculation requirements
- Weather conditions and foreign exchange information
- Travel advisories
- Embassy and consular referrals



### Personal assistance

- Location of lost items
- Interpretation/translation
- Emergency message relay
- Emergency travel arrangements
- Legal assistance/bail



### Global security assistance services

- Security evacuation assistance and support
- Online travel security intelligence reports
- Country intelligence reports
- World Risk Matrix
- Travel security website
- Travel alerts
- Travel safety briefings
- Security consulting services
- Contingency and emergency response planning assistance



### Our global network of support and assistance

- WTP is a core partner of the International Assistance Group (IAG), the world's largest global assistance network, with more than 9,800 employees working in 65 emergency contact centers operating 24 hours a day around the globe.
- Over 800,000 facilities in the network
- Reaches the most remote and challenging locations
- Supports 115 million travelers each year
- Covers popular destinations for business and leisure travel

Zurich  
1299 Zurich Way, Schaumburg, IL 60196-1056  
800 982 5964 [www.zurichna.com](http://www.zurichna.com)

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