

**ASSIST CARD offers the best travel assistance in the world.** Over 43 years' experience providing immediate response in any type of eventuality that may occur during your trip, ranging from high-complexity medical situations to requesting help for booking a taxi. We will be at your service, always.

## FAQs

### What should I do if I need assistance?

If you require any kind of assistance, such as a doctor appointment, emergency dental care, legal assistance, tracking of your baggage lost by the airline, or help booking a table in a restaurant, all you have to do is contact one of ASSIST CARD Assistance Offices strategically distributed all around the world. You can do so by calling (collect) your nearest Assistance Office included in the list we will give you, also available at [www.assistcard.com](http://www.assistcard.com), or you can contact us at no cost through the chat available on our app or on our website.

### I still do not know exactly how long my trip will be. What should I do?

We suggest that your ASSIST CARD card should be issued for the number of days you plan to stay abroad. If you decide to stay longer, you may extend your card effective term at least two days before term expiration. You may do so as many times as you wish until you reach the maximum period of consecutive days applicable to the product you have purchased.

### Is there any limitation concerning chronic or preexisting conditions?

Yes. Some products are subject to a maximum amount (USD 300 to USD 500) for the first assistance in case of preexisting conditions. Our product called AC 1M allows you to receive medical assistance for a preexisting condition up to USD 2,500.

### How do annual cards work? Are they valid for a whole year?

All annual ASSIST CARD products have been specifically designed for frequent travelers and are valid for all trips you may make over the 365 effective days, provided however that none of these trips lasts longer than 30 or 60 consecutive days depending on the selected product. Once you have stayed 30 or 60 days abroad (according to the purchased product), the card becomes invalid until you return to the issuing country. When you start a new trip (always within the 365-day effective period), the card becomes effective again and you will be entitled again to all our services.

### Do you always send a doctor to a hotel room?

Generally we can do so. But sometimes we cannot, either because it is not usual practice in the country (for example, in the United States of America doctors would rather see patients at their own offices), or because the reason for the call requires that the patient is seen directly at a hospital (such as in the case of a traumatic problem, when our assistance officer realizes in advance that X-rays will be required) or directly at the specialist's office. ASSIST CARD provides direct emergency assistance in 197 countries in case of any non-preexisting condition that prevents you from continuing your trip and, of course, in case of accident. In such cases, the Card Holder should contact the nearest ASSIST CARD Assistance Office and request the assistance service, which will be provided free of charge up to the maximum amounts applicable to the ASSIST CARD card purchased.

## How is ASSIST CARD different from travel insurance?

The concept of travel assistance is entirely different from that of travel insurance. When you hold a travel insurance policy, even with a leading company, you are expected to seek the services of a doctor or specialist by yourself, most of the time in a language other than your own. Or else, it will be up to you to decide to which hospital to go. Or, at best, you will be given a list of physicians for you to call. And, of course, you will be expected to pay for all those services yourself and eventually try to recover the amounts once you come back home.

When you hold an ASSIST CARD card, you just call your nearest Assistance Office, 24 hours a day, 7 days a week, or else contact us via the chat available on our app or on our website. Then we will send a doctor to your room, or we will secure for you an appointment with a top-level specialist, or we will send you to the most appropriate hospital. In addition, we will provide you with any of the various services we offer to our customers, such as tracking your lost baggage, or paying for a relative's ticket if you have traveled on your own and you must stay in hospital. And, of course, ASSIST CARD will pay for all these services, so that you don't have to spend your own money!

## I am already abroad on a trip. Can I have a valid card issued here?

ASSIST CARD cards are neither valid in the country of residence, nor in the issuing country, nor in the country where you are at the time the card is issued. Therefore, the card will not be valid.

## I cannot print my card, luggage tags or other items.

**The problem may be that the Background Printing option is disabled in your browser. Please follow these steps:**

- 1) Tools
- 2) Internet Options
- 3) Advanced
- 4) Printing
- 5) Print background colors and images

Once this option is enabled, go to "My ASSIST CARD" and follow the instructions there.

## What happens if I have an accident while skiing?

We will provide you with all our services as long as you were skiing as a hobby and not in a competition, and if the accident occurred on a duly authorized ski slope.

## Should I pay an extra amount for coverages that are additional to ASSIST CARD cards?

No. Such coverages are free for our customers during their card effective term. Please refer to our General Conditions to check whether the product you are about to purchase includes these coverages.

## What is "Cancel for Any Reason"?

The irredeemable loss of deposits or expenses paid in advance for the trip for any cancellation reason whatsoever provided that the Card Holder had purchased and paid for the ASSIST CARD card involving this benefit on the same date that the first deposit or expense was incurred with the Travel Agency and/or Tour Operator; and that the relevant ASSIST CARD card involving this benefit had been paid at least 15 (fifteen) days in advance.

We suggest that you read the general conditions for further details.

## What is the Global Maximum Amount (GMA)?

All our services are provided free of charge up to a maximum amount depending on the product purchased or on whether the assistance service is required as a result of an accident or a medical condition. In the latter case, it will also depend on whether it is a preexisting condition or not.