



NORTH
Dakota

Be Legendary.™

Risk Management

MANAGEMENT AND BUDGET

State of North Dakota Employees

FOREIGN (OUT OF STATE/OUT OF COUNTRY) TRAVEL

Workers Compensation

Under North Dakota law, employers are required to secure and have in place workers compensation coverage for its employees. These requirements of North Dakota law continue even when employees leave this State and travel to another state or foreign country. The laws of other jurisdictions may also require employers to secure coverage. Questions arising from the extraterritorial application of North Dakota's compulsory workers compensation laws are addressed in detail by statute and implementing administrative rule.

Employees that travel out-of-state for a period of 30 days or less generally continue to be deemed to regularly work at or from employment principally localized in this state. This principal applies to foreign travel as well as travel to other states. If travel *outside the state* extends for 30 days or more, coverage must be obtained through Risk Management's out-of-state carrier or other state (if monopolistic). If travel *outside the country* extends beyond 30 days, additional information on the existence of a workers compensation system in that foreign jurisdiction is necessary. See [Team ND Connect](#) for more information and resources on this process.

To report a work-related injury that occurs out of country, state employees must follow the same procedures that have been established for other work-related injuries and as set forth in Risk Management's Workers Compensation Program.

Chubb International Advantage Insurance

In addition, the Risk Management Fund purchases insurance coverage for state employees traveling out of the country on official state business. The primary purpose of this policy is to cover potential liability exposures that may arise from a state employee travelling out of the country. However, the policy package offers other areas of coverage such as:

- Commercial General Liability
- Kidnap & Extortion
- Employers Responsibility
- Contingent Automobile Liability
- AD&D and Medical
- Executive Assistance Services

General information about the coverage can be found at [Chubb International Advantage](#). **NOTE** that the information posted on the Chubb website may reference coverage for various groups, such as students. However, the State's policy **only** applies to state employees as outlined above.

An employee may be responsible for costs/out-of-pocket expenses associated with an injury if the coverage requirements as outlined above have not been met. Costs/out-of-pocket expenses may be submitted to your personal health insurance.

Travel Assistance – Services – Safety

- **Executive Assistance Services** – medical, emergency and travel assistance

Chubb Travel Smart App:

- Security assistance, live location-based alerts, and useful country information
 - Integrated pre-travel eLearning, including videos and competency testing for travelling employees on topics such as terrorism, health risks, travel preparation and cyber safety
 - Dedicated online dashboard for risk, HR and insurance managers, providing real-time information on travelling employees, including their location and whether they are travelling in high-risk areas
 - Alerts and notifications sent directly to employees to help them stay one step ahead of the risks and alter their travel plans accordingly
 - To access the mobile app, each employee registers with the policy number and by creating a unique ID and password
 - Additional information about registration and services on the following pages
- **Claims Reporting** contact information and instructions
 - **Kidnap and Extortion Crisis** contact information and instructions

International Travel Safety

[The U.S. Department of State](#) provides current safety conditions and travel advisories for every country. There are four categories of travel advisories described in [Informing U.S. Citizen Travelers-Consular Safety and Security Messaging](#).

One way to receive the latest safety and security information about your destination country, is to use [Smart Traveler Enrollment Program \(STEP\)](#), a free service to enroll your trip with the nearest U.S. Embassy or Consulate. STEP provides:

- [Alerts from the U.S. Embassy](#) about safety and security situations
- Updates to the country's [Travel Advisory](#)
- Help the U.S. Embassy contact you in an emergency
- Help family and friends get in touch with you in an emergency

The U.S. Department of State's website provides various resources and outlines specific steps that you can take to help make informed decisions about travel plans. See [International Travel](#) and [Before You Go Traveler's Checklist](#). The Department of State also has several options available to [Stay Connected](#) and receive updates about travel advisories and alerts.



International Advantage[®] Executive Assistance[®] Services

Trip planning, travel assistance, and emergency response services are available to all Chubb International Advantage[®] insureds - including their employees, volunteers, and students. Please communicate this notice to your international travelers in order to provide them access and incorporate the registration process into your company's travel policy.

REGISTER NOW

Risk Managers visit: <https://portal.chubbtravelsmart.com/?registeradmin> to register for Risk Manager Portal.

International Travelers visit:

To gain on-line and mobile access to Chubb Executive Assistance[®] Services you must first visit us at <https://portal.chubbtravelsmart.com> and use your policy number below to register and create your personal profile.

Policy Number: D38397898

A One-Stop Travel Tool

Your traveler can use the Chubb Travel Smart Website to research their travel country. It provides country specific facts, information and ratings regarding safety risk (crime, environmental), culture (dos and don'ts), travel needs, medical information and alerts. The Website also includes an e-learning portal to educate travelers on the risk they may face while traveling and printable wallet cards with our 800# travel hotline which can also be obtained online as well.

Download the Chubb Travel Smart App

Your traveler can also take Chubb Executive Assistance[®] Services mobile by downloading the Chubb Travel Smart App onto their smartphones. Simply lookup "Chubb Travel Smart" in the App store. The App provides most of the information above and includes a currency converter and Embassy information for every nationality. If they enable Location Services on their smartphone, the Travel App will push information to them based upon their current location.

 CHUBB

If you are in need of Travel or Security assistance
24 hours a day / 7 days a week, call:

Executive Assistance Toll Free

+1 855 327 1431

Where Toll Free or Collect Calls are not Available

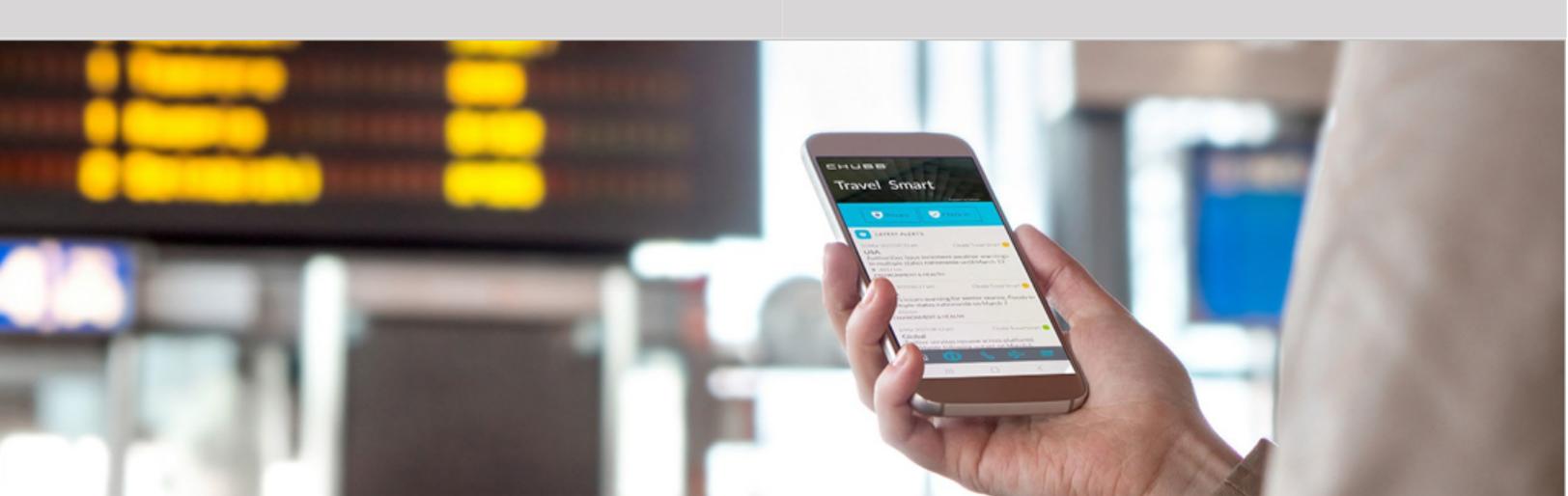
+1 630 694 9783

Executive Assistance



- * Medical and Political Evacuation Emergencies
- * Emergency Medical, Travel, and Legal Services
- * Concierge Services

Register at: portal.chubbtravelsmart.com
for a web and mobile application



Available Services

The following are just some of the services and information available to our insureds through our mobile app or at <https://portal.chubbtravelsmart.com>

Trip Planning

- Immunization requirements
- Embassy locations
- Visa/Passport Requirements
- Culture and Etiquette
- Country Information
- Crime and Country Risk Levels

Travel Alerts

- Political Instability
- Union Strikes and Service Disruption
- Natural Disasters and Weather
- Crime, Terrorism or Disease Outbreaks

Security Services

- Political Evacuation
- Natural Disaster Evacuation
- Consultation Services
- Legal Assistance/Bail
- Emergency Travel Arrangements & Passport Replacement

- Interpretation/Translation

Emergency Assistance

- Emergency Medical Transport
- Hospital Admission Guarantee
- Emergency Medical Payment Advance and Guarantee
- Medical Monitoring and Referrals
- Doctor or Specialist Dispatch
- Medication and Eye wear Replacement
- Medical Evacuation and Repatriation
- Family Reunion Travel Arrangements
- Transportation Escort
- Return of Dependent Children and Travelling Companion
- Repatriation of Remains

E-Learning Portal

- Transportation Safety
- Cyber Safety
- Travel Health Risk

- Crowd Safety
- High Risk Locations
- Female Travelers
- Terrorism/Mass Casualty Attack
- Carjacking
- LGBTQ Travelers
- Travel Risk Awareness
- Video and test for each module

Concierge Services

- Hotel, Car and Airline Reservations
- Restaurant Referrals
- Tee Times
- Personalized Retail Shopping Assistance

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

MJF 6/3/2024

How to Register for the Chubb Travel Smart App

Be Sure to Include First and Last Name.

This is how your risk manager will be able to identify and communicate with you.

Email Address

A verification email is sent during registration. Email is used as a form of communication between the application, the risk manager, and users.

Password

Upon registration, you will be asked to create a password and to confirm that password. The password must be 10 characters long and contain one number, one lowercase letter, and one uppercase letter.

Agree to Terms

Once you check the agree to terms box, hit the "Register" button and you should receive the verification email and a text with the verification code.

Select Your Country of Residence

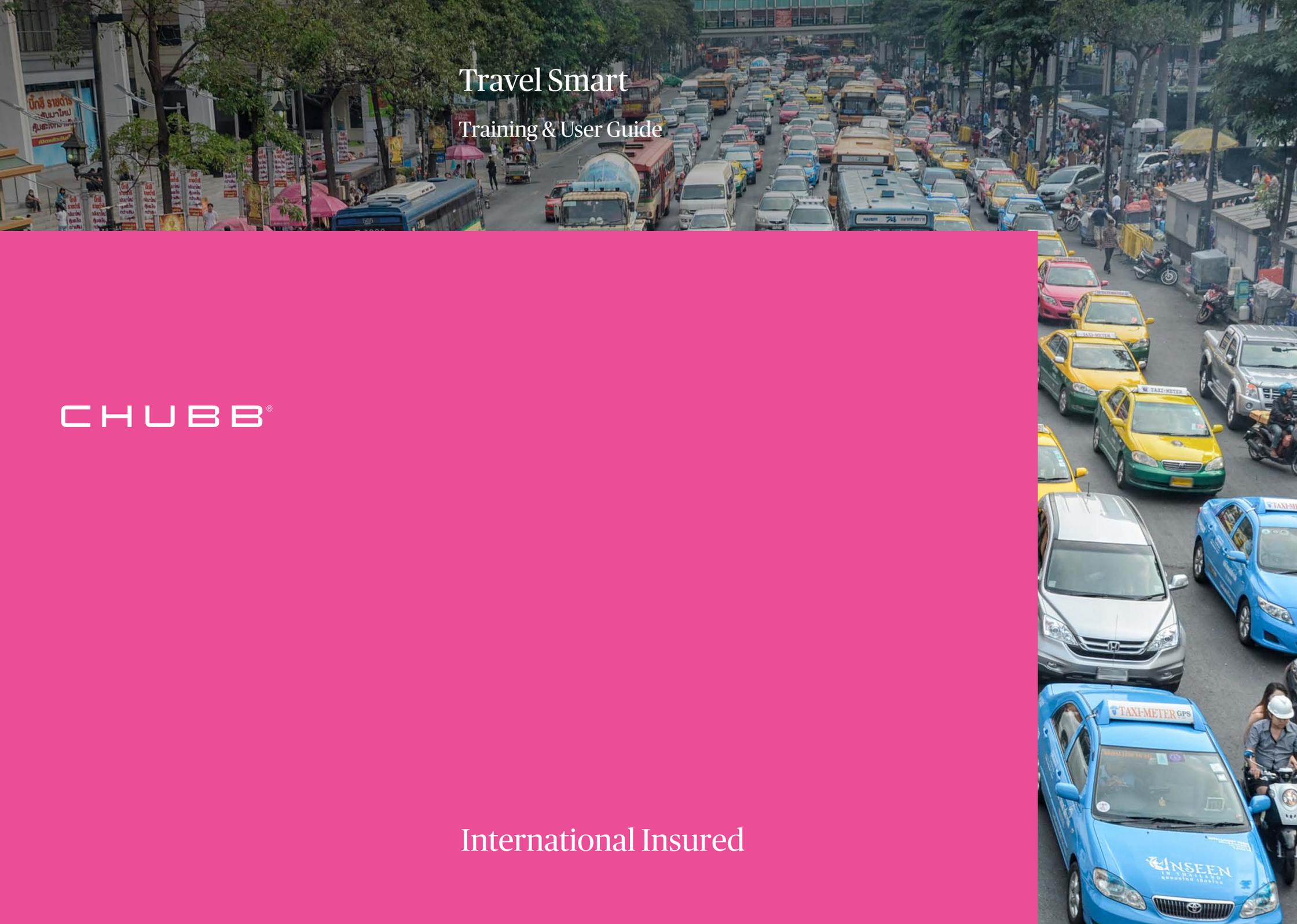
This is used to push country-specific information, including embassy information.

Phone Number (please register a mobile phone number)

A verification code is sent via text at registration. The registered phone number is also used as a form of communication between the application, the risk manager, and users. Further, your phone will generate GPS coordinates that will be accessible via the risk manager's portal.

Policy Number

The policy number will be 12 characters and will usually begin with the prefix "PHFD", "PFFD", "ENID", or "CXCD". There is no space between letter and number and the suffix is not included in the policy number. Example: PHFD12345678.



Travel Smart
Training & User Guide

CHUBB®

International Insured

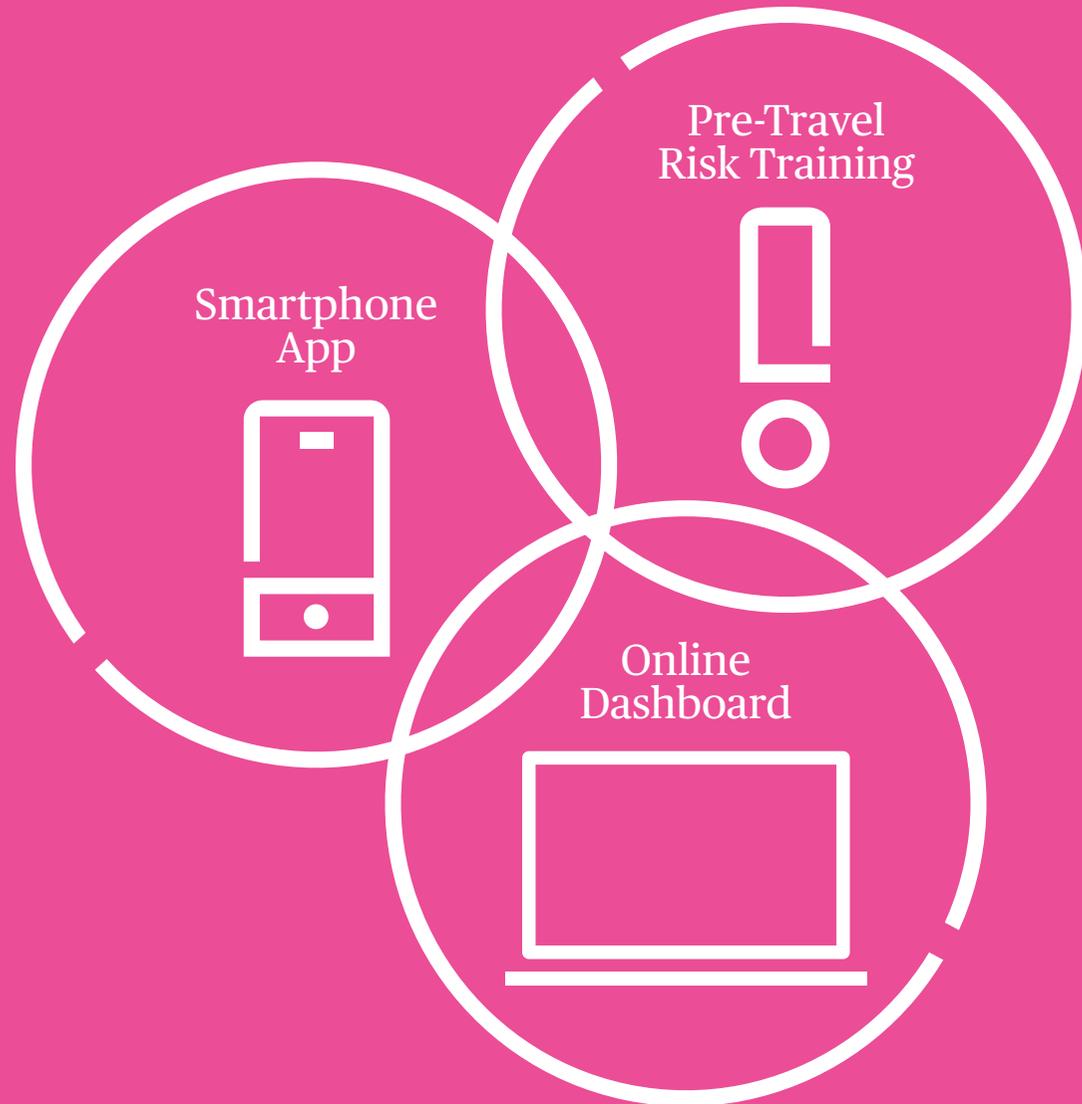
Contents

<u>What is Travel Smart</u>	<u>03</u>	<u>Culture</u>	<u>09</u>
<u>Pre-travel risk training</u>	<u>04</u>	<u>Medical</u>	<u>10</u>
<u>Travel Smart app</u>	<u>05</u>	<u>Live currency converter</u>	<u>10</u>
<u>Key differentiators</u>	<u>06</u>	<u>Embassies</u>	<u>10</u>
<u>Mobile app product features</u>	<u>07</u>	<u>Chubb Assistance</u>	<u>11</u>
<u>Register your details</u>	<u>07</u>	<u>Profile settings</u>	<u>12</u>
<u>Profile settings and user preferences</u>	<u>07</u>	<u>Online risk manager dashboard</u>	<u>13</u>
<u>Overview</u>	<u>07 / 08</u>	<u>Dashboard summary</u>	<u>13</u>
<u>Selecting a new destination</u>	<u>08</u>	<u>Alerts</u>	<u>13</u>
<u>Detailed safety</u>	<u>08</u>	<u>Locating people and potential threats</u>	<u>14</u>
<u>Live alerts</u>	<u>09</u>	<u>Messaging facility</u>	<u>15</u>
<u>Travel</u>	<u>09</u>		

Travel Smart has been developed to help employers better fulfil their duty of care obligations

Travel Smart includes three valuable tools:

1. online **pre-travel risk training** and competency testing for travelling employees
2. a handy **smartphone app** for employees giving them easy and direct access to medical and security assistance and other useful information including live location-based alerts to help them to avoid trouble and stay safe; and
3. an **online dashboard** for risk and HR managers providing them with an instant and complete summary of travelling employees, including their location and whether they travelling in high risk areas. It even enables them to send email and SMS messages directly to travellers.



Pre-travel risk training

The online training programme is designed to help travelling employees prepare for their trip.

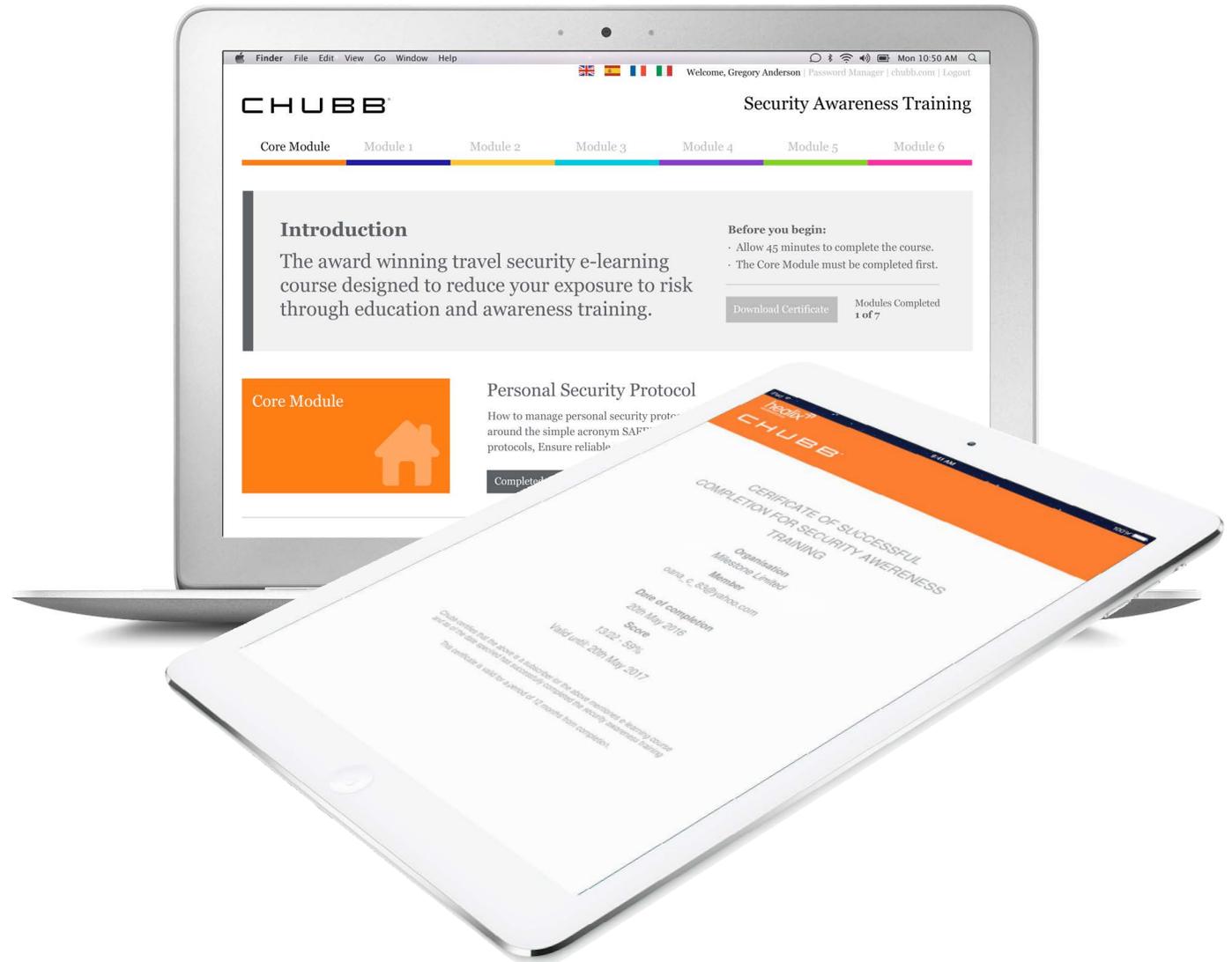
The training includes short video modules and tests and is a convenient and effective way to ensure your people make adequate preparations before their trip and do not take any unnecessary risks while away.

The training covers the following topics:

- preparation and arrival
- travel health risks
- getting around your location
- street crime and robbery
- car-jacking and kidnapping
- terrorism and civil unrest.

Once the modules have been completed employees receive a certificate confirming they have completed the training course.

A record is kept of employees who have completed the course, giving you the ability to monitor usage and ensure that employees are adequately prepared for their trip.



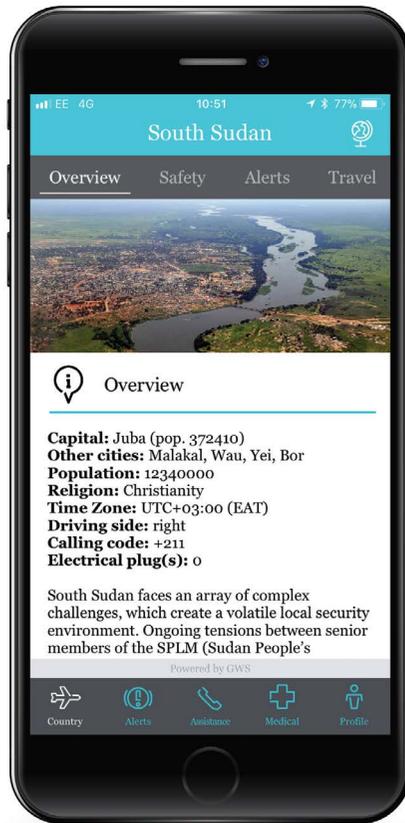
Travel Smart app



Key Benefits

1. **Travel Smart provides** business travellers with quick and easy access to medical and security assistance, live location-based alerts and travel advice, all in one easy to use app.
2. **Travel Smart ‘pushes’ relevant live, location-based alerts automatically.** If the user does not want to report their precise location, they can chose to be seen at country level only and still receive relevant alerts.
3. **Travel Smart helps companies meet their Duty of Care** obligations and works in conjunction with an online dashboard that gives risk, HR and security managers an instant and complete picture of their business traveller community, including where their people are located and any risks they may face. It also enables them to communicate with travellers by email or SMS.
4. **Travel Smart is constantly evolving,** employing the latest cutting-edge technology to ensure the most relevant and up-to-date content and live, location-based alerts to help travellers avoid delays or trouble spots and stay safe.
5. **Travel Smart is a native app,** built specifically for Apple and Android smartphones, that utilises the latest design principles to ensure the most intuitive and fluid user experience. The app has been designed to maximise smartphone battery life, only reporting location periodically based on the user’s movements.

Key differentiators



Reasons for Travel Smart

1. We fill the gap in the market

There are many travel risk management solutions available in the market but they either lack the robust and comprehensive support that Travel Smart provides, or come at a significant cost.

Travel Smart fills this gap by offering a full range of up-to-date information and assistance services with a focus on the medical and security wellbeing of the traveller. This content rich app is equipped with various communicative functions and resources such as real-time location-based alerts, geo-tracking options, and immediate access to assistance.

This combination of easily accessible content and comprehensive travel resources informs, empowers, and helps maximise the security of users.

Combined with a powerful online dashboard for risk, HR and security managers, Travel Smart offers many features and benefits they would normally expect from a high-end travel risk management solution but without the cost.

2. We put travellers first

We have gone to great lengths to understand the needs of our customers and their business traveller communities.

Privacy is without doubt a big concern for our clients and their employees and the latest version of Travel Smart provides travellers with the flexibility to report their exact location, or at country level only, and still receive relevant location-based alerts to help travellers stay out of trouble.

If an emergency occurs in the country where you have travellers, Travel Smart also sends red alerts to them by SMS in addition to push alerts, just in case they don't have a data connection. This is supported with state of the art SMS re-routing technology to ensure SMS messages reach their intended recipient and are not blocked by mobile network operators.

3. Travel Smart complements your existing duty of care provision

Corporations looking for travel risk management solutions can use Travel Smart alongside existing tools and policies to help ensure the safety of their travelling employees.

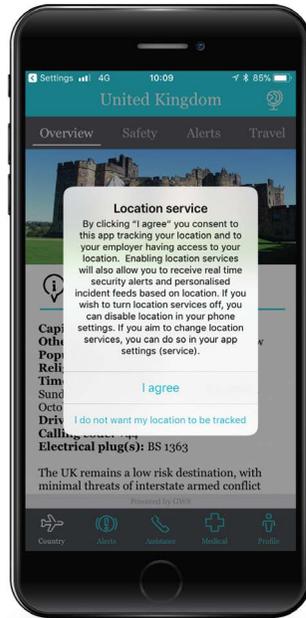
Mobile app product features

Register your details

After installing Travel Smart you need to register before you can use the app, using a valid Chubb business travel policy number.

During the registration process you will be asked to confirm that you are happy to share your location. If you do not agree to this then we cannot send you live location-based alerts but we give you the flexibility to turn-off your exact location in your profile settings that can be accessed from the bottom menu bar.

Travel Smart can be installed on either Android or Apple devices but you can only login on one device at a time. If you wish to login using a different device, e.g. your personal phone, then you can do so using the same email and password that you registered with but you will need to change your phone number in the 'Profile Settings' in order to continue receiving red alerts and messages by SMS.



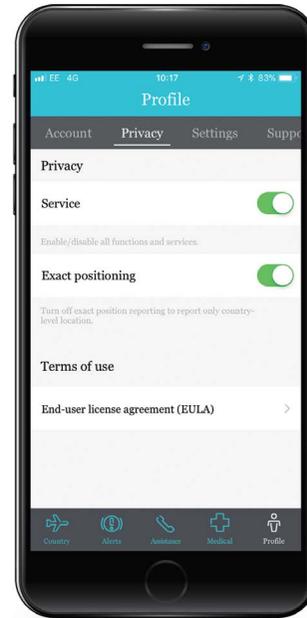
Profile settings and user preferences

Once registered you can turn the service on/off, or change your location settings in the 'Profile' tab on the bottom menu bar.

Please note that if you turn-off the service you will no longer receive alerts and your location will not be reported again until you turn on the service.

If you do not want to report your precise location but still want to receive live location-based alerts then you can switch off 'Exact positioning' and just show your location at country level.

We advise that you have all settings set to 'on' when travelling on business, including 'Exact positioning' to ensure you can be precisely located in the event of an emergency.



Overview

When you open the app you will be presented with an overview of your current location.

From here you can access all the core functions including live location-based alerts, assistance and local emergency numbers and the health database where you learn more about specific medical conditions and medications, including potential symptoms and side-effects. These are accessed from the bottom menu bar, which is always visible.

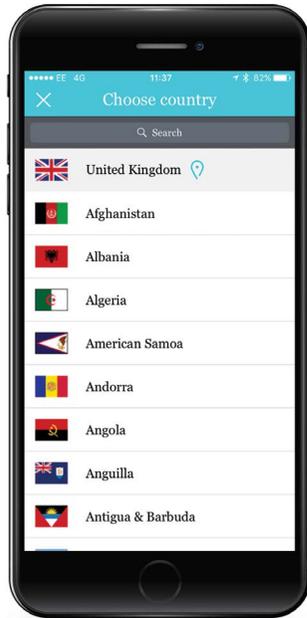
In addition to the country overview you can get additional, more detailed information on your destination, including safety advice, live location-based alerts, travel advice, cultural information, medical advice, a currency converter and list of embassies and consular offices.



Selecting a new destination

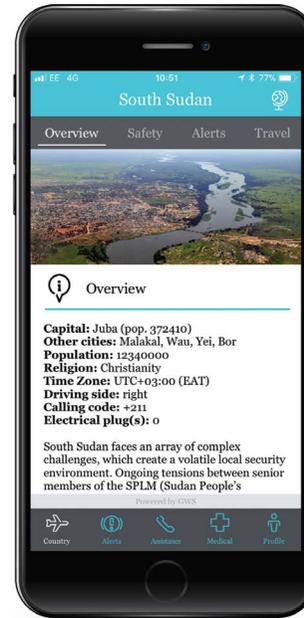
To choose a different country, all you need to do is select the globe in the top right of the screen.

Just select the country you are travelling to and you will be taken back to the overview page for that country. From here you can access all the same useful information and categories - overview, safety, alerts, travel, culture, medical, currency converter and list of embassies and consular offices.



Overview

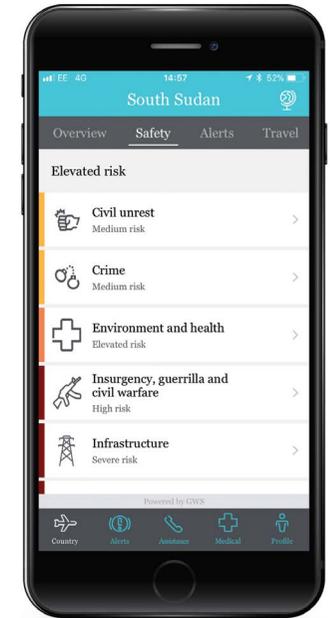
The overview includes a brief summary of the country and vital information, such as language(s) spoken, currency, dialling codes for home, electricity supply and plugs, climate and political landscape.



Detailed safety

The safety advice section, covers a wide range of threats and includes easy to follow, colour-coded threat levels, covering ten categories including:

- business risk
- civil unrest
- crime
- environment and health
- insurgency, guerilla and civil warfare
- infrastructure
- international relations
- kidnapping, ransom, extortion and piracy
- political risk; and
- terrorism.



Live alerts

Travel Smart alerts you to a wide range of potential risks at home and when travelling overseas. These are colour coded red, amber and green depending on the severity of the threat.

Alerts are sent as a 'push notification' to your phone. Red alerts are also sent by SMS when you are abroad to ensure they get through to you, in case you do not have data roaming turned on.

Alert categories covered include: accident, attack / conflict, biohazard, civil unrest, crime, cultural event, disease, earthquake, environmental, explosion, fire, flood, nuclear, power failure, strike, technological failure, transportation, tsunamis, weather and volcanoes.

Alerts are updated as a situation develops and are kept on your phone for up to 30 days.



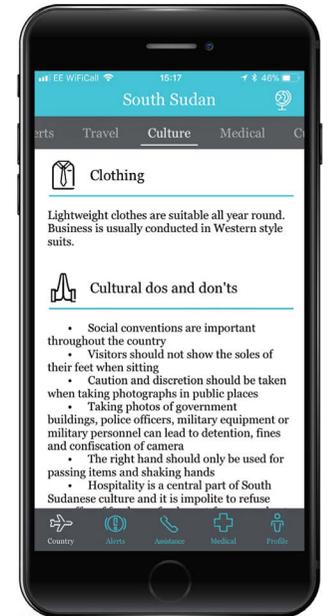
Travel

The travel section tells you essential information, including passport and visa requirements and local transport infrastructure advice covering air, road, rail and ferry/shipping routes.



Culture

This section gives you useful cultural information about your destination including population make-up, what to wear, news media sources, availability of wi-fi, cultural do's and don'ts, and any potential difficulties that certain nationalities or professions may face when travelling to the country.



Medical

On this tab you learn more about health concerns in the country you are travelling to, such as potential illnesses and diseases, recommended vaccinations and the quality of local medical facilities.

You can also access an A-Z of medical conditions and medications by selecting the 'medical' button, which is always visible on the menu bar at the bottom of the screen.

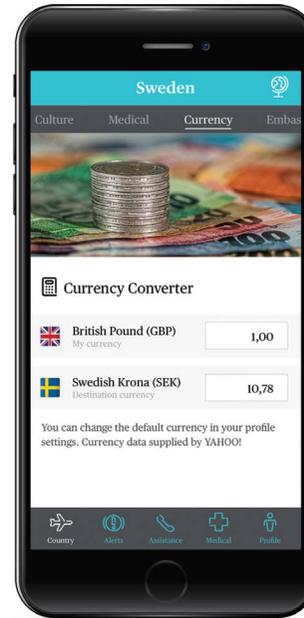
The medical conditions database includes a description of the condition, potential symptoms and prevention and treatment advice.

The medications list highlights important information, such as alternative brand names, description of what the medication does, any side-effects, potential drug interactions, pregnancy considerations and reference sources.



Live currency converter

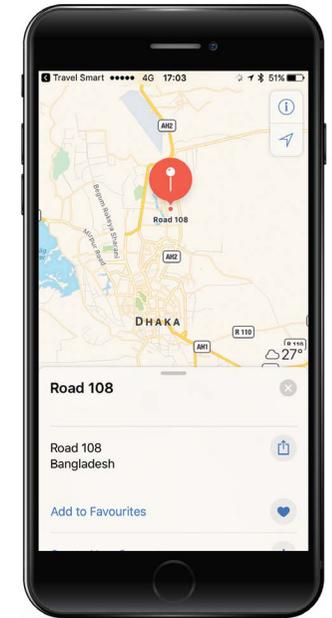
The live currency converter automatically determines your home and destination currency. You also have the flexibility of being able to change the currency.



Embassies

This tab enables you to locate embassies and consular offices.

Just select the country of the embassy or consular office that you require and Travel Smart will highlight it on the map and show you how to get there using the native map application on your phone.

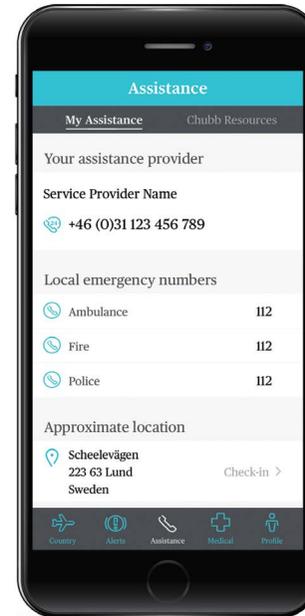


Chubb Assistance

The assistance button on the main menu bar at the bottom of the screen gives you direct, 24/7 access to assistance at the touch of a button. Just click on the assistance number to be directly connected.

On this screen we also include local emergency numbers that are automatically updated to your current location.

If you need to inform your assistance provider or emergency services of your location, we have also included a handy refresh location button, which shows your location at address level.



Profile settings

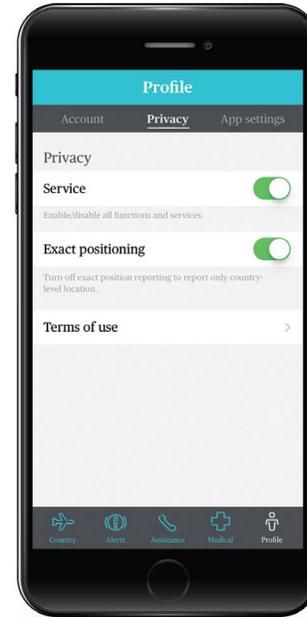
There are three tabs in the profile settings - account, privacy and app settings

In the account settings you can change your password, update your mobile phone number and change your country of residence.

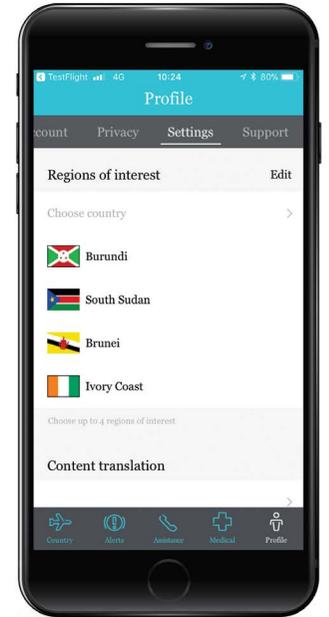


Privacy settings give you the flexibility to turn-off the service if you do not wish to receive alerts. As Travel Smart alerts you to issues both at home and abroad we recommend you always leave the service turned on.

If you do not want your employer to know your exact location, you can turn-off this feature and report your location at country level only. This enables you to receive live location-based alerts but it won't alert you to relevant threats outside the country that may be in your proximity, for example, if you are travelling in a region near to a border and there's a natural disaster taking place in an adjacent country that could affect you.



The App settings tab is where you can customise your Travel Smart experience. From here you can add up to four countries of interest, which are then added to your alerts feed, even if you are not currently travelling to these countries. This can warn you of potential problems before you travel, giving you time to review or change your travel plans.

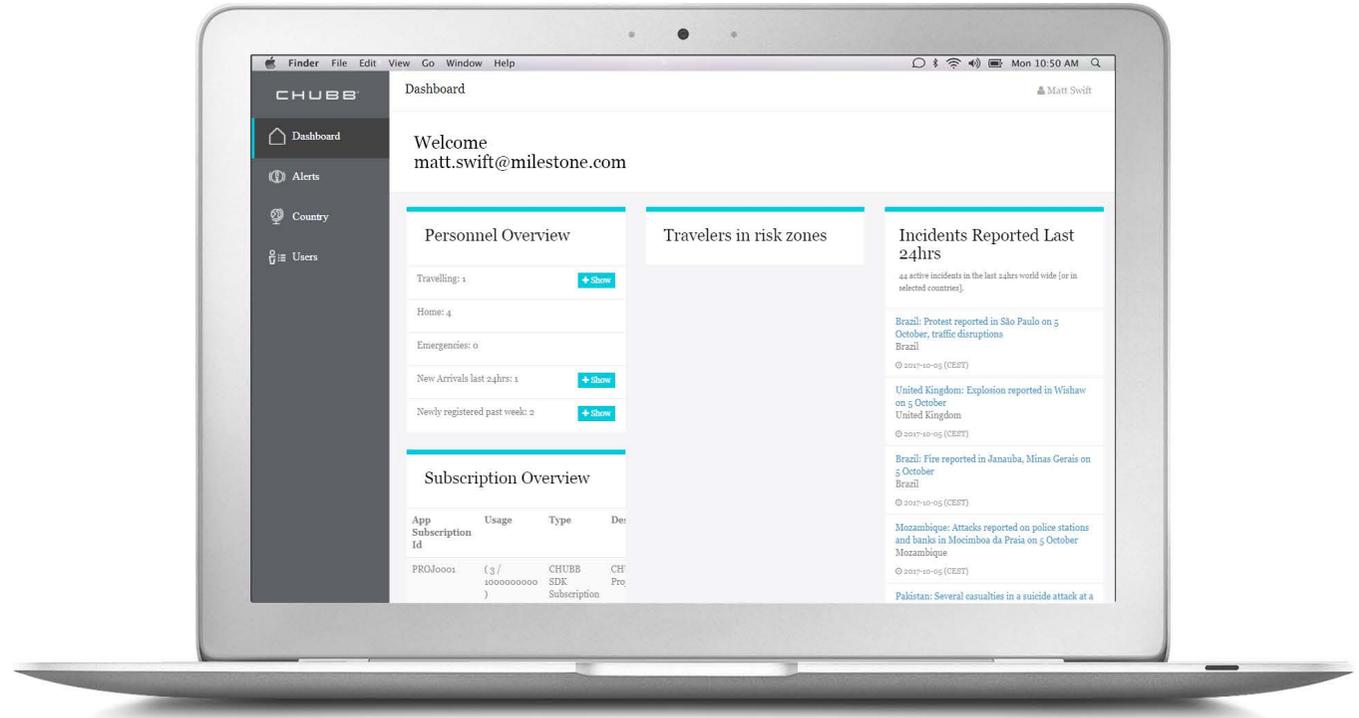


Online risk manager dashboard

Dashboard summary page

When you log onto the dashboard you are presented with an instant summary of travelling employees and any dangers they may face.

The dashboard employs two-factor authentication to ensure no unauthorised users have access.



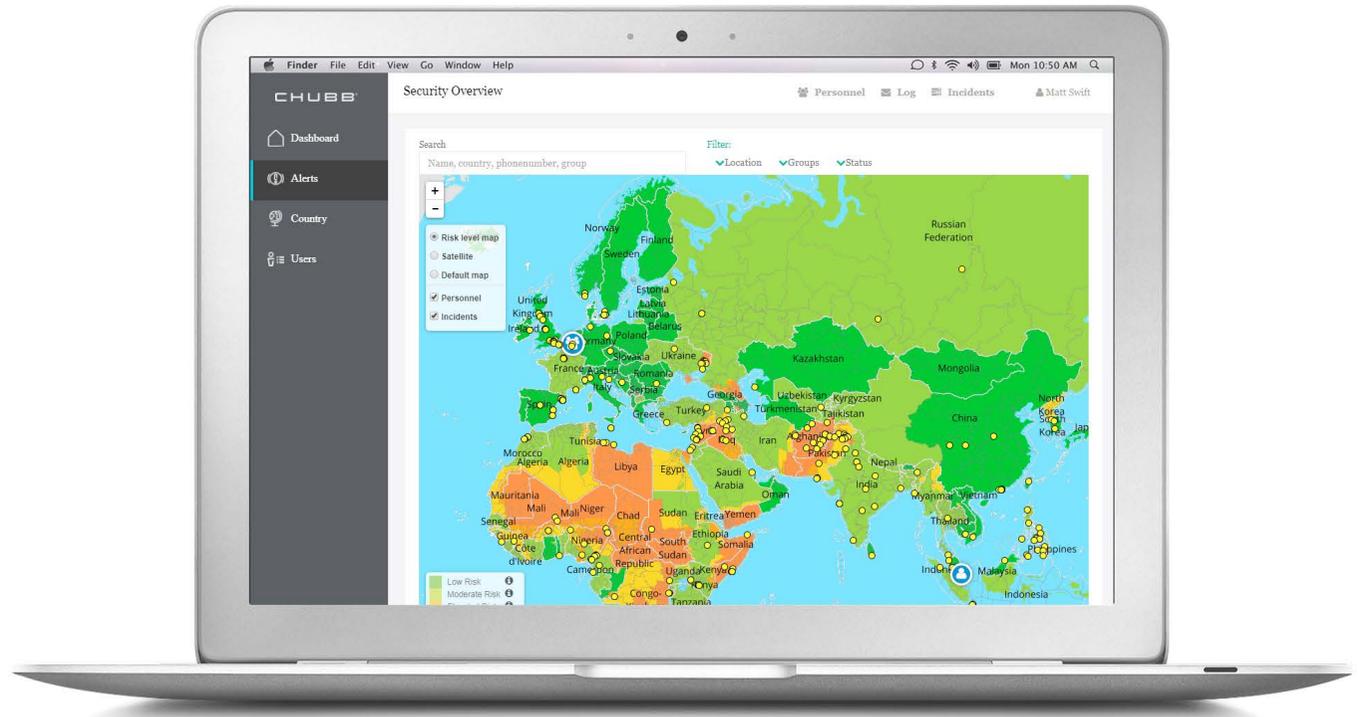
Locating people and potential threats

The alerts screen shows you where your people are on a global map.

Viewed at this level, you will see your people grouped by country. As you zoom in you will see the location of each person, if they have enabled their exact location, otherwise they will be shown at country level only.

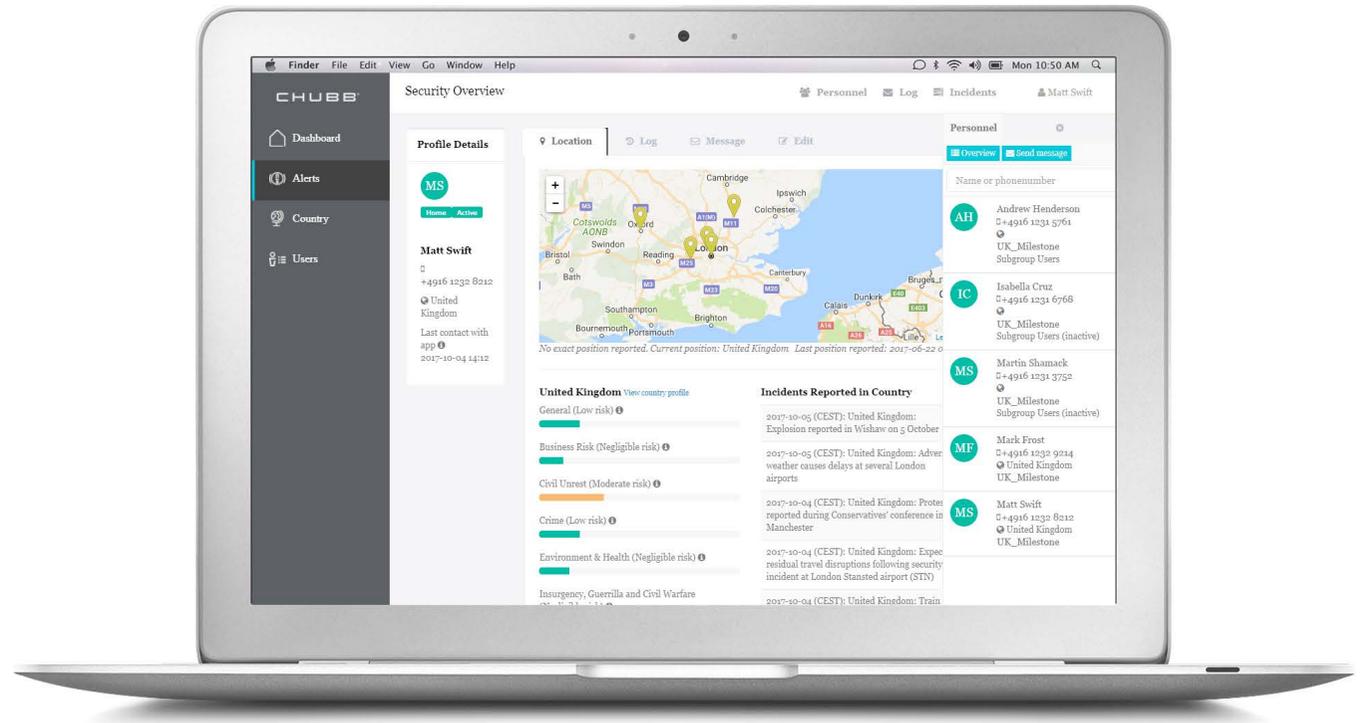
You can add layers to the map, including risk level and global incidents.

In addition, you can find more detailed information by clicking on the incidents. This gives you more information about the incident and advice your people will have received if they are in the vicinity.



Messaging facility

You can also send messages to your people using the dashboard. You can send group emails or SMS messages to individual people.





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Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This document is advisory in nature and is offered for informational purposes only as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. The information contained in this document is not intended as a substitute for legal, technical, or other professional advice, nor is it intended to supplant any duty to provide a safe workspace, operation, product, or premises. No liabilities or warranties are assumed or provided by the information contained in this document. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.



HOW TO REPORT YOUR CLAIMS

In the event of a claim, suit or loss under your Policy, contact your agent or broker. To report a claim, occurrence, accident, suit, loss or injury to us, in accordance with and as provided in the respective coverage parts of your Policy, please use any of the following methods, and please provide the information listed below, as well as any information your Policy requires:

EMAIL:

ChubbClaimsFirstNotice@chubb.com

(This e-mail address is to be used for new claim reporting only.)

FAX:

(877) 395-0131 (Toll Free)

(302) 476-7254 (Local)

PHONE:

(800) 433-0385 (Business Hours)

(800) 523-9254 (After Hours)

MAIL:

Chubb North American Claims

P.O. Box 5122

Scranton, PA 18505-0554

Please be sure to include the following information, in addition to any specific information required by the applicable coverage part:

- Policy Holder Name
- Policy Number
- Type of loss
- Date of Event
- Description of loss
- Insured contact name and details (phone, e-mail, etc.)
- Third Party contact name and details (phone, e-mail, etc.)
- Any other pertinent information available

If your policy includes Executive Assistance® Services the following information pertains:

KEY CONTACT NUMBERS FOR EMERGENCY SERVICES

24 Hour Emergency Response Executive Assistance® Services

Emergency Medical, Personal, Travel Assistance, Emergency Political Evacuation and Concierge Services. **Calling the numbers below will provide the caller access to the Executive Assistance Services. Calling the following numbers does not constitute the report of a claim, occurrence, accident, suit, loss or injury, as provided for in the respective coverage parts of your Policy.**

To report a claim, occurrence, accident, suit, loss or injury to us, you must follow one of the methods set out above.

Call to speak to a travel assistance operator:

Executive Assistance Toll Free: +1 855-327-1431

Where Toll Free or Collect Calls are not available: +1 630-694-9783

What to do in a Kidnap and Extortion Crisis

In the event of a crisis incident that may be covered under the terms of the policy, The Ackerman Group, LLC should be the first point of contact:

PHONE NUMBER(S): + 1 305 865 0072

The Ackerman Group is staffed every hour of the day and can advise, assist or respond, depending on the situation/incident.

Notification to The Ackerman Group is independent of, and does not supersede, policy requirements of notice to the Company.

The Ackerman Group Response Process

Before A Crisis

- Establish a Crisis Management Team.
- Create a communication plan so field managers know who to contact in the event of an emergency.

Initial Call

- The Crisis Management Team calls The Ackerman Group at any hour of the day or night.
- Identify the company as a Chubb insured.
- Provide contact details. The Ackerman Group representative will participate in the initial team meeting by speakerphone.

Strategy

- The Ackerman Group representative will immediately deploy and spearhead the recovery effort; however, all significant decisions will be referred to your Crisis Management Team.
- The Ackerman Group can handle all aspect of a hostage recovery, including negotiations, liaison with law enforcement agencies, conversion and protection of ransom funds, and even delivery of ransom funds.

In the event of an incident that may be covered under this policy, whether or not The Ackerman Group has been contacted, one of the following Company representatives must be notified (in order of preference) in accordance with the terms of the notice requirements of the policy:

COMPANY NOTIFICATION

Notification must be made to the Company in compliance with the notice provisions of the policy. Notification should be made to:

Chubb North America Claims: PO Box 5122, Scranton, PA 18505-0554

EMAIL: ACEClaimsFirstNotice@Chubb.com
(This e-mail address is to be used for new claim reporting only.)