



ACE American Insurance Company  
(A Stock Company)  
Philadelphia, PA 19106  
(Herein called We, Us, Our)

## Benefit Insert

### FAMILY REUNION BENEFIT

If, while the Covered Person is traveling, he or she suffers an Injury or Sickness and must be confined in a Hospital for at least 5 consecutive days or if the Covered Person is medically evacuated to another location, We will reimburse the expenses incurred for transportation and lodging for a Family Member to join the Covered Person during his or her stay in the Hospital. All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred.

Benefits will not be paid unless all expenses are approved in advance by Us, and services are rendered by the Company's assistance provider.

"Family Member" means a parent; sister; brother; husband or wife; or children.

The benefit is subject to all terms, conditions, exclusions and limitations of the Policy.

Signed for ACE AMERICAN INSURANCE COMPANY at Philadelphia, Pennsylvania



JOHN J. LUPICA, President



CARMINE A. GIGANTI, Secretary