



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

## Travel Certification

ACE American Insurance Company, a member of the ACE Group of Companies, certifies that we have issued Master Policy Number ADD N11247325 on behalf of EPAM Systems, Inc. and all affiliates, effective January 1, 2021 providing coverage to covered individuals traveling on a trip authorized by EPAM Systems, Inc. and all affiliates outside of their home country or country of permanent assignment. Coverage area includes Schengen countries. The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below.

**Insured:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_  
**Home Country:** \_\_\_\_\_  
**Passport #:** \_\_\_\_\_  
**Citizenship:** \_\_\_\_\_

**Country to be visited:** \_\_\_\_\_ **Dates of Travel** \_\_\_\_\_ **to** \_\_\_\_\_

<b>Maximum for all Accident or Sickness Expense Benefits:</b>	\$250,000
<b>Emergency Medical Evacuation Maximum Benefit:</b>	100% of Covered Expenses
<b>Repatriation Benefit:</b>	100% of Covered Expenses

Benefits are payable up the Maximum Benefits shown above if the Insured Person suffers a medical emergency during the course of a covered trip and is traveling outside his or her home country or country of permanent assignment. The charges incurred must be medically necessary and any travel assistance services must be authorized by the assistance provider shown below.

For customer service, eligibility verification, plan information, or to file a claim, contact: ACE USA at 800-336-0627 (from inside the U.S.) or 302-476-6194 (from outside the U.S.); fax 302-476-6154 for claims or inquiries or e-mail [diane.basa@acegroup.com](mailto:diane.basa@acegroup.com). Mail claims to: ACE USA Accident & Health, PO Box 5124, Scranton, PA 18505-0556.

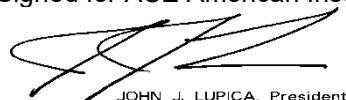
For medical evacuation, repatriation, or other assistance services call: Healix International at 1-857-284-8036.

**Provider Note:** This document provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy(ies). Possession of this document does not guarantee payment.

Chubb cannot pre-adjudicate claims or respond to hypothetical scenarios. The medical expense benefit under the Chubb policy provides coverage for the treatment of a diagnosed medical condition while traveling. If the Insured Person becomes ill and seeks medical attention, the policy will cover covered expenses pursuant to the terms and conditions of the policy. COVID-19 would be treated as any other covered medical condition. This policy does not provide coverage if a healthy traveler is placed in self-quarantine by a foreign government unless the traveler has been diagnosed with a medical condition.

ACE American Insurance Company is a member of the ACE Group of companies headed by ACE Limited, a Swiss incorporated company. The ACE Group has a physical presence in fifty three (53) countries. See back of form for company locations

Signed for ACE American Insurance Company in Philadelphia, Pennsylvania

  
JOHN J. LUPICA, President



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Countersignature, if required

COUNTRY	ADDRESS
Argentina	Torre Alem Plaza, Leandro N. Alem 855 – Piso 19, Buenos Aires C1001AAD Argentina
Australia	28 O'Connell Street, Sydney NSW 2000
Austria	Kärntner Ring 5-7, 1010 Vienna
Bahrain	Manama Centre, Units 205-208 (Entrance 3), Government Avenue, Manama, Bahrain
Belgium	Avenue des Nerviens 9-31, 1040 Brussels
Bermuda	17 Woodbourne Avenue, Hamilton HM08, Bermuda
Brazil	Avenida Paulista 129417 e 18 andar, Sao Paulo, SP 01310-915, Brazil
Canada	25 York Street , Suite 1400, Toronto, M5J 2V5, Canada
Chile	Miraflores 222 Piso 17, Santiago Centro, Chile
China	Room 528, Tower B, Corporate Square, 35 Financial Street, Beijing, China 100033
Colombia	Calle 72 No. 10-51 Piso 7, Bogota, Colombia
Czech Republic	International Business Center, Poblážní 620/3, 186 00 Prague 8
Denmark	St. Annas Plads 13, 1250 København K
Ecuador	Av. Amazonas 3655 y Juan Pablo Sanz, Edif. Antisana 5to Piso, Quito, Ecuador
Egypt	3 Abou El Feda Street, 5th Floor, Zamalek, Cairo 11211
Finland	6th Floor, Mannerheimintie 16 A 9, 00100 Helsinki
France	Le Colisee 8, Avenue de l'Arche, Courbevoie Cedex 92419, France
Germany	Lurgiallee 12, Frankfurt 60439, Germany
Gibraltar	Suite 837, Europort
Hungary	Bank Center, Gránit Torony 6. emelet, Budapest, Szabadság tér 7., 1054
India	Taj Lands End, Bangstand, Bandra (West) Mumbai, India 400 050 Room 1601
Indonesia	PT. ACE INA Insurance, World Trade Center, 13th Floor Jl. Jendral Sudirman Kav. 29-31, Jakarta 12920, Indonesia
Ireland	5 George's Dock, International Financial Services Centre, Dublin 1
Italy	Viale Monza 258, Milan 20128, Italy
Japan	Sumitomoseimei Kiyosumi Park Bldg. 11-12, Fukagawa, 1-chome, Kohto-ku, Tokyo 135-0033, Japan
Korea	19th Floor, Seoul City Tower Bldg. 581 Namdeamoonro-5-ka, Chung-ku, Seoul 100-803, Korea
Macau	Avenida Comercial De Macau No.5Edf. FIT Centre, 5 AndarMacao
Malaysia	Wisma ACE Jerneh., 38 Jalan Sultan Ismail, Kuala Lumpur 50250, Malaysia
Mexico	Insurgentes Sur 619, Piso 2, Mexico, D.F. 05120
Netherlands	Marten Meesweg 8-10, Rotterdam 3068 AV, Netherlands
New Zealand	CU 1-3, Shed 24 Princes Wharf, Auckland 1010, New Zealand
Norway	Fridtjof Nansens plass 3, 0160 Oslo
Pakistan	National Insurance Corporation Bldg. , 6th Floor, Abbasi Shaheed Road, Off Sharea Faisal Karachi, Pakistan
Panama	Torre Sur, Planta Baja Este, Business Park, Costa del Este Ave. Principal y Ave. La Rotonda, Panamá, República de Panamá
Peru	Calle Amador Merino Reyna 267 , Of. 402, San Isidro-Lima, Lima, Peru
Philippines	Insurance Company of North America , PO Box 1624, Makati Central Post Office, Makati City, Philippines 1256
Poland	U1. Królewska 16, Warszawa 00-103, Poland
Portugal	Quinta da Fonte, Edifício D. Manuel, I - Piso 3, 2770-071 Paço D'Arcos, Oeiras
Puerto Rico	Doral Bank Center - Suite 5A 1445 Roosevelt Ave., Hato Rey, PR 00920-2717
Russia	Ost House, Barykovskiy pereulok,2, Moscow 119034
Saudi Arabia	7th & 8th Floors, Southern Tower, Khobar Business Gate, King Faisal Bin Abdulaziz Street (Coastal Road), Al Khobar, 31952, Saudi Arabia
Singapore	600 North Bridge Road,#04-02 Parkview Square, Singapore, Singapore 188778
South Africa	Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road West Wierda Valley, Sandton, 2196, South Africa
Spain	Francisco Gervás, 13, Madrid 28020, Spain
Sweden	Birger Jarlsgatan 43, Stockholm 111 45, Sweden
Switzerland	Chubb Insurance Company of Europe SE, Zollikerstrasse 141, Postfach, CH-8034 Zurich, Switzerland
Taiwan	Insurance Company of North America (Taiwan Branch), 10F, No. 8, Hsin Yi Road, Sec. 5, Taipei, Taiwan 110
Thailand	Levels 25-30 Interchange 21 Building 399 Sukhumvit Rd Klongtoey Nua, Wattana Bangkok 10110, Thailand
Turkey	Büyükdere caddesi no 100-102 , Maya Akar Center B Blok Kat:5, Esentepe 34394, Istanbul, Turkey
Ukraine	32a, I.Fedorova str., Kyiv, Ukraine, 03038
United Arab Emirates	7th Floor., Currency House, Units 3 & 4, PO Box 482028, DIFC, Dubai
United Kingdom	100 Leadenhall Street, London, EC3A 3BP
United States	1133 Avenue of the Americas – 44th Floor, New York, NY 10036/ 436 Walnut St. Philadelphia, PA 19106
Vietnam	Saigon Finance Centre, 9 Dinh Tien Hoang Street, 8/F Da Kao Ward, District 1, Ho Chi Minh City, Vietnam