



Global Travel + Entertainment Policy

November 1, 2024

Contents

Policy Overview	3
Policy.....	3
1. General Principles.....	3
2. Pre-Travel Requirements	3
3. Expense Reporting.....	4
4. Travel Safety and Security	4
5. Compliance and Auditing.....	4
6. Methods of Payment	4
7. Documentation.....	6
8. Approved Travel and Entertainment Expenses	6
Approval and Responsibility	14
Contact Information.....	15
Appendices	17
Appendix A AIG Travel Insurance.....	17
Appendix B Airfare Class Definitions	19

Policy Overview

Purpose

The purpose of this policy is to provide clear guidelines for employees regarding travel and entertainment (T&E) expenses incurred while conducting company business. This ensures that T&E activities are conducted in a cost-effective, ethical, and consistent manner.

Applicability

This policy applies globally to all employees who travel or entertain on behalf of the company. It covers all aspects of business travel, including transportation, accommodation, meals, and entertainment.

Governance

The Controller, Headquarter Accounting & Operations, and Associate Director, International Accounting Finance, in consultation with finance and HR staff, are responsible for administering, reviewing, and making recommendations for updates or changes to this policy in alignment with business needs.

Violations

It is the expectation of Water.org that direct supervisors proactively manage their direct reports' compliance with this Policy. Non-compliance, from an employee or a direct supervisor, may result in progressive disciplinary actions consistent with the organization's established HR procedures.

Policy

1. General Principles

- 1.1 Employees are expected to conduct travel and entertainment activities consistent with company values and business objectives.
- 1.2 All T&E expenses must be necessary, reasonable, and directly related to company business.
- 1.3 Employees should strive to minimize costs without compromising the quality and effectiveness of business activities.

Employees should prioritize safety in travel, make choices that feel secure without extravagance, and are empowered to make safety-related decisions while adhering to organizational safety and security guidelines.

2. Pre-Travel Requirements

- 2.1 Supervisors should be informed of travel plans in advance and supervisors may require direct approval before booking travel.
- 2.2 Where available, employees are encouraged to use the company's preferred travel agency or online booking tool for travel arrangements.

3. Expense Reporting

- 3.1 All T&E expenses must be documented and submitted using the company's expense reporting systems (Concur – US based and Zoho – non-US based) within 45 days of incurring the cost.
- 3.2 Receipts and supporting itemized documentation are required for all expenses over a specified amount (e.g. \$50 for US based employees and \$20 for non-US based staff members, unless stated otherwise in this policy).
- 3.3 Travel advances must be reconciled with actual expenses, and any unused funds must be returned within 30 days.
- 3.4 Timely submissions of expense reports are required. The resolution process for outstanding expenses includes:
 - 30 Days: The Procurement Department will notify the employee as a reminder.
 - 45 Days: The Procurement Department will notify the employee, their manager, and the Controller.
 - 90 Days: The CFO and HR will be notified. Continued non-compliance may lead to consideration as compensation.
- 3.5 Repeated failure to submit expenses on time may result in disciplinary action, including a review of the employee's reimbursement privileges.

4. Travel Safety and Security

- 4.1 Employees must prioritize their safety and security while traveling.
- 4.2 The company provides travel insurance for employees on business travel. Employees should review and understand coverage before traveling.
- 4.3 Any travel incidents or emergencies must be reported immediately to the HR department and the employee's supervisor.

5. Compliance and Auditing

- 5.1 All T&E activities must comply with company policies and applicable laws and regulations.
- 5.2 The finance department will conduct regular audits of T&E expenses to ensure compliance.
- 5.3 Non-compliance with this policy may result in disciplinary action, including reimbursement denials and other penalties.

6. Methods of Payment

The guidelines reflected in this section detail the acceptable methods of payment for travel and entertainment (T&E) expenses incurred while conducting company business. This ensures consistency, accountability, and ease of expense management.

6.1 Corporate Credit Cards (Currently only US Based staff)

- **Issuance:** Eligible employees will be issued a corporate credit card for business-related travel and entertainment expenses. *Note: The organization plans to secure credit cards for all (global) eligible staff in FY 26.*
- **Usage:** The corporate credit card is the preferred and recommended method for T&E expenses, including airfare, accommodation, business meals, car rentals, and business-related entertainment.
- **Responsibility:** Employees are responsible for ensuring the corporate card is used solely for business purposes. Personal expenses must not be charged to the corporate card.
- **Reconciliation:** Employees must reconcile corporate card statements with their expense reports, providing all necessary receipts and documentation within 45 days of cost incurrence.
- **Purchasing:** Corporate purchasing, e.g. services or equipment, via corporate credit cards should be avoided and invoicing terms should be obtained whenever possible.

6.2 Personal Credit Cards and Reimbursement

- **Usage:** In cases where a corporate credit card is not available or accepted, employees may use their personal credit cards for T&E expenses.
- **Reimbursement:** Employees will be reimbursed for approved T&E expenses charged to personal credit cards. Expense reports must be submitted with detailed receipts and justifications. When requesting reimbursement of an expense in foreign currency, the staff should submit the itemized receipt with a snip of the converted amount in the card's billing statement.
- **Timeliness:** Expense reports for reimbursement must be submitted within 45 days of cost incurrence to ensure timely processing. Staff will be reimbursed in a timely manner in accordance with the [Accounts Payable Service Level Agreement](#)

6.3 Travel Advances

- **Request:** Employees may request a travel advance to cover anticipated expenses if they do not have access to a corporate credit card or face immediate cash needs. A member of staff should only have two outstanding cash advances.
- **Approval:** Travel advances must be approved by the employee's direct supervisor and submitted to the local finance representative.
- **Use of Funds:** Travel advances must be used solely for business-related expenses, including travel expenses, meals, and other necessary costs incurred while conducting company business. *Personal use of cash advances is strictly prohibited.*
- **Reconciliation:** Upon return, employees must reconcile the advance with actual expenses, submitting all receipts and returning any unused funds within 15 days of the approval of the expense report.

6.4 Cash and Out-of-Pocket Expenses

- **Usage:** Cash or personal funds may be used for minor or incidental expenses where corporate or personal credit cards are not practical.
- **Reimbursement:** Employees must document all out-of-pocket expenses and submit them for reimbursement through the company's expense reporting system within 45 days of cost occurrence.

7. Documentation

Employees are responsible for providing sufficient documentation to support the business purpose of all travel and entertainment expenses. This policy mandates that for every type of expense, any expenditure exceeding \$50 for US based employees and \$20 for non-US based employees must be accompanied by a clear, itemized receipt unless the policy specifies an exception.

Employees must complete a [Missing Receipt Affidavit](#) if an original receipt is lost. Lodging, airfare, and car rental expenses must have appropriate receipts /documentation to substantiate; a Missing Receipt Form will not be accepted for these expenses.

8. Approved Travel and Entertainment Expenses

Travelers are strongly encouraged to book business travel 14+ days in advance and to plan sufficient time (especially for international travel) to meet destination country requirements.

US based employees should book all travel (including air, rail, lodging, and car rental) through the designated online booking tool or Travel Management Company (TMC) through Concur when possible. Non US based employees should refer to the preferred list of [Travel Management Companies](#) when booking travel.

Water.org preferred airline, rail, hotel, and car rental rates must be booked on designated platforms solely for business use. Business trips can be extended to add personal time if a manager approves this. Water.org reimburses the cost associated with the business trip only. Additionally, Water.org is not responsible for travel arrangements nor any expenses for travel companions.

8.1 Airfare

Economy class airfare is approved for business travel. Upgrades to Economy Plus or equivalent class are approved for international or long-haul flights exceeding an 8-hour flight duration or when a valid business justification is provided. Under extenuating circumstances, the use of Premium Economy or other service levels are subject to approval by the Chief Financial Officer, or President.

See [Appendix B](#) for Airfare Class definitions.

Flights should originate from the home base country unless the staff member is returning from an official trip. If not on an official trip and needing to start travel from a different location, the ticket cost must not exceed the cost of traveling from the home base. This requires preapproval from their supervisor and local accountant.

Table 1. Allowable air travel expenses

U.S. Domestic Flights	Economy + Preferred Seating
Non-U.S. Domestic Flights	Economy + Preferred Seating
International Flights	Economy Plus (or similar)
Preferred Seating	Not to exceed \$59 per leg for each flight.
Change Fees	Require documentation of the business reason and approval by direct supervisor
Checked Baggage	1 standard checked bag (23 kg/50 lbs.) for domestic travel 2 standard checked bags (23 kg/50 lbs.) for international travel
In-Flight Wi-Fi	Allowed on flights 4 hours or more in duration
Domestic Transfer	2 domestic transfers per trip. Travelers can arrive from abroad with certain airlines and fly onward domestically without collecting your luggage.
Credits	Flight credits/unused tickets must be utilized through the Travel Management Company and solely for business-related flights

8.2 Ground Transportation

- **Taxi/Rideshare:** Expenses for taxi or rideshare services are approved when used for business travel between airports, hotels, and business sites.
- **Rail:** Will pay for or reimburse economy or standard class tickets. Express Service is also allowed at a higher cost, provided the value for time saved does not exceed \$100/hour.
- **Car Rentals:** Approved for business travel when other transportation options are impractical. Employees should book economy or compact cars unless otherwise justified. Do not select extra insurance.
- **Public Transportation:** Expenses for buses, trains, and subways are approved when used for business travel.
- **Personal Vehicle:** Employees will be reimbursed for business-related mileage in a personal automobile guided by local laws. Employees driving locally to the Kansas City office are excluded from reimbursement. It is preferred that employees take a ride service to the airport. If this is not a viable option, Water.org will pay for parking. If it is a tiered system, Water.org will pay for the least expensive parking option that is most practical.

- **Car Service:** Car services from locally approved vendors may only be used if airport transfer costs are comparable to taxi service or if Taxi/Public Transportation/Ride Hailing is not a viable option.
- **Parking: Employees** may also remit business-related parking fees and tolls. If a personal car is used for a business trip, it is the driver's responsibility to make sure appropriate insurance coverage is in place.

8.3 Accommodation Expenses

Staff should select the most reasonably priced hotel that meets travel, security and work needs.

Hotels: Hotel accommodation at a commercial hotel will be reimbursed up to \$300 per night, before taxes and fees. Itemized receipts are required, and missing receipt forms will not be accepted for lodging expenses.

High-Cost Exemption: When a hotel that meets business needs cannot be obtained at or below \$300 per night, staff may spend up to \$500 per night by submitting evidence to their supervisor for approval, e.g. a screen shot of hotel rates, that no appropriate hotels under \$300 were available.

Exceptions over the \$500 limit require a valid business reason that must be preauthorized by the direct supervisor and Finance.

Needs vary depending on trip specifics and staff are empowered to use their best judgement when selecting accommodation.

Special Travel Conditions: The company will pay or reimburse up to \$100 per trip for additional accommodation expenses incurred under the following travel conditions:

- **Late Night Flights:** Flights originating after 10:00 pm local time.
- **Early Morning Arrivals:** Flights arriving before 7:00 am local time.
- **Extended Layovers:** Scheduled layovers of more than 4 hours.

8.4 Meal Expenses

Travel meals for staff members are business-related meals incurred by an employee while traveling within the following parameters:

- Traveling more than 45 miles (USA) or 60 km (Outside the US) from the traveler's home or primary worksite

At the commencement of the business trip, the traveler must decide which reimbursement option for travel meals will be used for the entire trip: **Actual Expenses** or **Per Diems**. This choice will apply to all meal expenses during the trip except Business Meals.

Table 2. Meal Expense Reimbursement Options

Actual Expenses	Per Diems
<p>The maximum reimbursement for actual meal costs, including tax and tips.</p> <ul style="list-style-type: none"> – Each meal expense is added an expense report under the expense type of Individual actual Meals. – Itemized <i>receipts are required</i> per documentation policy. – For the US, India and Bangladesh, the use of actuals is strongly recommended to ensure compliance with statutory guidelines. <p>The allowable amount is calculated daily and not aggregated over the entire trip period. Travel meals are intended to cover the individual traveler's costs only. Travelers will be reimbursed for the actual cost of meals, up to the individual meal limit. Reimbursement cannot exceed \$150 per day.</p>	<p>A per diem is an employer's allowance to cover an individual employee's travel meals. <u>Employees pay for travel meal expenses using their own funds.</u></p> <p>Receipts are not required for per diem expenses. Employees receive reimbursement for the pre-established per diem amounts via an expense report.</p> <ul style="list-style-type: none"> – For international Water.org offices, a fixed per diem rate of \$100 per day is allowed in lieu of receipted actuals. – For US staff, per diems are based on the GSA tables (US General Services Administration and US Department of State) which are updated annually. (See Table 3)

Table 3. US General Services Administration Per Diems

Meal Limits	Per diem for US	Per diem for international offices (\$100 USD)	Reimbursed Amounts Per Meal (\$150 USD)
Breakfast	Based on US GSA table and US Department of State	\$25	\$25
Lunch		\$35	\$50
Dinner		\$40	\$75

Business Meals: Business meals & entertainment are meal expenses incurred when a specific team business discussion or event takes place. Company paid business meals may take place as part of group events or infrequent business gatherings.

Travelers may pay with their corporate card or request reimbursement for actual documented expenses. Team meals while traveling should either be paid for with split checks (where practical), or the highest-level employee in the group should pay, listing all attendees when expensing.

The employee recording the business meal expenses must include the following:

- ALL Individuals present, their titles and affiliation (internal and external)
- Business purpose for the meal
- Alcohol requires prior written approval from the employee's functional EX leader (e.g., CEO, COO, CFO, CRO, CGIO, etc.)

Social occasions, including employee birthdays, employee morale events, holiday or employee farewell parties are not classified as business meals & entertainment and will not be reimbursed as such.

8.5 Entertainment & Events

Events will be paid for or reimbursed for the cost of events, such as theatre or sporting event, under the following conditions:

- Individuals being entertained have a potentially specific or actual business relationship with the organization.
- Event directly precedes, includes, or follows a substantial and bona fide business discussion that benefits the organization.
- Requires an itemized receipt, list of all participants and a business purpose for the event.
- Alcohol requires prior written approval from the employee's functional EX leader (e.g., CEO, COO, CFO, CRO, CGIO, etc.)
- The highest-ranking employee in attendance must pay for the entertainment.

8.6 Medical Coverage

Medical bills, prescriptions and other medical services are not reimbursable expenses, except where required for travel-related medical protection, such as vaccines, or in the event of medical emergencies when traveling internationally (see International Travel). **The traveling employee is responsible for obtaining all required vaccinations necessary to enter the city, state, province, or country where they are traveling.** Should any recommended vaccinations fall outside of the employee's regular insurance coverage, Water.org will pay for or reimburse the costs with an itemized receipt.

Domestic Travel

An employee's regular medical coverage and related benefits remain in effect for business-related domestic travel in the country where the employee resides. Please check the employee handbook for specific benefits and coverage details.

International Travel

When employees are required to conduct business-related travel to a location outside of their country of residence, the company provides travel insurance through AIG, which covers medical and travel assistance. Please see [Appendix A](#) for details on coverage.

Any travel incident, such as a medical emergency, must be immediately reported to the employee's HR Business Partner and the employee's supervisor. See [Global Travel Guidelines](#) for further guidance.

In the event the employee must pay out of pocket for expenses normally covered by travel insurance, these expenses can be reimbursed with notification to travel_entertainment@water.org and with the supervisor's approval.

Travel Insurance

Business Travel Insurance Plan with Global Assistance services is provided through AIG Travel Guard. For more information on this coverage, please see [Appendix A](#) - Travel Insurance.

8.7 Weekend Destination Policy

When business travel requires employees to remain in the country over a weekend or through a holiday observed by that country, the organization will cover lodging and travel meal costs for a weekend destination at the same rates as the business travel.

- Non-Covered Expenses: Airfare, rail, or other transportation costs to and from the weekend destination will be the employee's responsibility.
- Employees must arrange and pay for their own transportation if they choose to travel to a different destination for the weekend or holiday.

8.8 Vacation in conjunction with business travel

Employees who wish to add vacation time to a business trip must submit a detailed travel request to their direct supervisor for approval.

The travel request must include:

- Business travel itinerary
- Vacation travel itinerary (required for compliance with legal, regulatory, and insurance requirements related to safety and security)
- A clear identification of any cost variances in airfare, car rental, or lodging resulting from the addition of vacation time

8.9 Incidental Expenses

- **Tips:** Gratuities for business meals and miscellaneous transportation will be reimbursed up to 20%. All other tips are considered personal preference and will not be reimbursed.
- **Laundry:** Laundry and dry-cleaning expenses are approved for business trips exceeding one week. Up to \$75 for each 7-day block of business travel time (excluding any personal portion of trips) will be reimbursed. Employees may incur laundry expenses at any time during the 7-day block of business travel time.
- **Communication:** The company will provide cell phone reimbursement to employees traveling on behalf of the organization, and leaving their country of residence, for the month in which you are traveling.

There are two options for reimbursement:

- Purchase an international plan through your carrier or
- Purchase a local sim card when you arrive in the country.

If one of the two options has been purchased, and the traveling employee still incurs roaming charges, then the employee must provide their full cell phone bill to substantiate the reimbursement of the roaming charges.

8.10 Miscellaneous Expenses

- **Conference Fees:** Registration fees for conferences, seminars, and training sessions are approved when attendance is required or beneficial for business purposes.
- **Travel Visa Fees:**
 - The company will pay or reimburse the cost of travel visas required for business travel.
 - Employees are responsible for submitting and purchasing their own travel visas.
 - Reimbursement requests for travel visa fees must be submitted with the appropriate documentation and receipts.
- **Passport Fees**
 - **New Passports:** If an employee must obtain a new passport to travel on behalf of the organization, the company will pay the cost of the passport.
 - **Passport Renewals:** If an employee renews their passport and travels on behalf of the organization within 12 months of the renewal, the company will reimburse the passport renewal cost.
 - The company will not pre-emptively reimburse the cost of renewing a passport in anticipation of potential future travel.

Employees are responsible for making sure their passport is valid with sufficient blank pages.

- **Obtaining Business Visas**
 - Employees must obtain the necessary business visas for their business-related travel to ensure they have the appropriate documentation and authorization for their activities in the destination country.
 - Employees must ensure that all visa applications are completed accurately and submitted promptly to avoid travel delays.
 - Failure to obtain the appropriate business visa may result in denial of entry to the destination country and/or other profound consequences depending on local laws and immigration regulations.
- **Office Services:** The organization will pay for or reimburse office services when traveling, such as faxes, copies, and overnight delivery/postage of business-related documents.
- **Foreign Conversion Fees:** Employees should estimate their cash needs before traveling and plan accordingly. Employees are encouraged to research exchange rates and fees for different conversion options (airports, hotels, banks, ATMs) to make informed decisions.
 - **Conversion at Airports:** Upon arrival or departure, employees should use airport exchange services for initial cash needs. Keep receipts for documentation.
 - **Conversion at Hotels:** If additional cash is needed, employees can use hotel exchange services, ensuring to compare rates and fees with airport exchanges.

- **Use of Banks/ATMs:** When convenient and safe, employees should use banks or ATMs for currency conversion to potentially benefit from better rates and lower fees.
 - **Avoid Standalone Exchange Booths:** Avoid using standalone currency exchange booths or kiosks, especially those located in tourist areas, as they often charge higher fees and offer less favorable exchange rates.
 - **Receipts:** Maintain accurate and up-to-date records of all currency conversion transactions, including receipts, in a centralized repository. It is permissible to use bank statements to substantiate conversion fees and transactions if itemized receipts are not available. The relevant portions of the bank statement showing the conversion transactions should be highlighted for clarity.
- **Business Gifts:** Culturally expected business gifts of reasonable value, in exceptional circumstances, with prior approval from the employee's functional EX leader (CEO, COO, CFO, CRO, CGIO, etc.)
- *Non-Reimbursable Expenses and Prohibited Practices include, but not limited to:*

Non-Reimbursable Expenses

- **Personal Entertainment:** Expenses for movies, personal travel, or entertainment not related to business activities.
- **Alcoholic Beverages:** Except when part of a business meal, moderate and justified consumption that has been specifically approved.
- **Personal Items:** Purchases of personal items such as clothing, toiletries, gifts, or non-food items for personal consumption.
- **Spouse/Partner Travel:** Travel expenses for spouses, partners, or family members unless specifically approved for business purposes.
- **Any items for personal, non-business use:** Including but not limited to bar bills or mini bar contents.
- **Travel Classes:** Premium Economy, Business Class, or First Class for all flights unless pre-approved for specific circumstances.
- **Personal Services:** Childcare, babysitting, house-sitting, or pet-sitting/kennel charges unless pre-approved for specific circumstances.
- **Contractor Travel:** Contractors must arrange and pay for their own travel and submit for repayment, subject to their individual contract, after the trip has been completed. Exceptions require a valid business reason and prior approval from both Finance and HR.
- **Valet Parking or Close Convenience Parking:** Unless no other options are available.
- **Damage to Personal Vehicles:** Including costs related to accidents or maintenance.
- **Personal Credit Card Fees:** Delinquency fees/finance charges for personal credit cards and international transaction fees.
- **Travel Club Fees:** Dues, subscriptions, or fees not pre-approved by the employee's direct supervisor.
- **Expenses for Other Individuals:** Expenses for other employees, spouses, family members, contractors, or any other individual unless pre-approved for business purposes.

- **Loss/Theft of Personal Funds or Property:** Including lost baggage exceeding Personal Property Support.
- **No-Show Charges:** For hotel or car service if plan changes were known in advance and this can be documented.
- **Room Upgrades:** Unless complimentary or rooms purchased with award miles/points.
- **Prescriptions and Vaccinations:** Except when required for international travel.
- **Specialized Travel Services:** Such as TSA Pre-Check, Global Entry, or Trusted Traveler Programs unless pre-approved.
- **Gifts:** To employees, contractors, volunteers, including holiday gifts unless specifically approved.
- **Media Subscriptions:** Movies, videos, newspapers.
- **Parking Fines:** Or other traffic violation fees.
- **Personal Wellness Services:** Spa and health/fitness clubs or subscription services.

Prohibited Practices

- **Personal Expenses on Corporate Card:** Charging personal expenses to a corporate credit card is prohibited and may result in disciplinary action.
- **Split Transactions:** Splitting transactions to circumvent receipt requirements or approval limits is prohibited.
- **Unauthorized Advances:** Employees must not request or use travel advances for personal or non-business-related expenses.
- **Travel Companions:** Water.org is not responsible for travel arrangements nor any expenses for travel companions. It is important to note that business needs must remain the priority during business travel. In the event of any incidents or accidents during travel, the organization will not assume responsibility or liability for non-business companions accompanying employees, including providing insurance coverage or other aid. Additionally, employees must always be given seating priority in company-rented vehicles to ensure business obligations are met.

Approval and Responsibility

Policy Owner:	Controller, Headquarter Accounting & Operations Associate Director, International Accounting Finance
Policy Approved By:	Chief Operating Officer & Director, Human Resources
Effective As Of:	November 1, 2024

The guidelines reflected in this document do not substitute for exercising sound judgement and discretion at every level – by the employee incurring expenses and by the supervisor reviewing and approving them.

Employees:

- Verify that planned travel complies with all policies and guidelines, and within the team's budget, before making travel arrangements.
- Obtain necessary approvals before booking travel or making purchases.
- Book travel and accommodation using approved methods.
- Maintain receipts and documentation for all T&E expenses.
- Submit timely and accurate expense reports and relevant supporting documentation through the expense reporting system within 45 days of incurring the cost.
- For US-based employees: per IRS Regulations, expenses submitted more than 60 calendar days after they were incurred must be treated as compensation, subject to tax withholding, and reported on the employee's W-2 form.

Supervisors:

- Review and approve travel requests.
- Verify that planned travel complies with all policies and guidelines and falls within the team's budget before providing travel approval.
- Ensure T&E activities are necessary and cost-effective, review and approve every item submitted by their direct report for validity, accuracy, compliance, and appropriate documentation.
- Review and approve expense reports in the expense reporting system within 7 business days to facilitate accurate reporting and adequate available credit card balance.

Finance Department:

- Review T&E expenses for conformance with applicable policies and procedures.
- Provide support and guidance on T&E policies and procedures.
- Assist with travel bookings and changes.

Human Resources:

- Provide travel insurance information and support in case of emergencies.

Expense requests in conflict with, or not specifically addressed in this policy should be approved by travel_entertainment@water.org prior to incurring the expense.

Where this is not possible, the employee must notify travel_entertainment@water.org of the expense prior to submitting the item on the expense report. Notification does not explicitly imply the expense will be covered by Water.org or reimbursed.

Contact Information

For questions or clarifications, please contact travel_entertainment@water.org.

Appendices

Appendix A | AIG Travel Insurance

AIG Benefit Solutions

Employee Guide 



Travel Guard®

Business Travel Insurance Plan with Global Assistance Services

Traveling on business requires attention to a number of unique details that are not related to your primary job responsibilities. A study from the Global Business Travel Association shows that 75 percent of travelers encountered a mishap while traveling to their business destinations.¹ Your employer has provided you with business travel accident insurance coverage, along with travel assistance services, to help you with travel mishaps or emergencies during your business trip, in case you experience anything from a medical emergency to a security issue or even flight delays or lost luggage. We are here 24 hours a day, 7 days a week to support you.



Please detach the card below and carry it with you during the course of your trip.

AIG **Travel Guard®**

Employee ID Card
24/7 Assistance Services
Policyholder: Water.org
Policy Number: GTP 0009152262

To access your assistance website services, visit aig.com/us/travelguardassistance
Register with your policy number (using numerals only).

Supplemental Out-of-Country Accident & Sickness Medical Expense Coverage with 24/7 Assistance Services

As part of your company's business travel accident program, you also have supplemental out-of-country accident and emergency sickness medical expense coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This supplemental benefit is payable for such charges after the deductible has been met.

Benefit Maximum:	\$250,000
Deductible:	\$0
Benefit Period:	52 weeks
Maximum Trip Length:	180 days

Medical Emergency Guarantee Charge Expense Benefit

If, while traveling outside of your country of permanent residence, you incur a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Company will pay the actual expenses incurred for guarantee of the payment to the Hospital or the medical provider up to a maximum of \$10,000.

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

What's Covered

Covered medical service(s) refers to any of the following services, as long as the service is medically necessary:

1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit); hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center;
2. Services of a physician or registered nurse;
3. Ambulance service to or from a hospital;
4. Laboratory tests;
5. Radiological procedures;
6. Anesthetics and the administration of anesthetics;
7. Blood, blood products, artificial blood products, and the transfusion thereof;
8. Physical therapy and occupational therapy;
9. Rental of durable medical equipment;
10. Artificial limbs, artificial eyes, or other prosthetic appliances; or
11. Medicines or drugs administered by a physician or that can be obtained only with a physician's written prescription.

To learn more or access your assistance website services, visit aig.com/us/travelguardassistance.

Travel Guard® ID Card

Toll-Free/Free Phone (within the U.S.): **1-877-244-6871**
Collect/Reverse Charge (outside the U.S.): **+1-715-346-0859**
Email: assistance@aig.com

Contact in the event of:

- Emergencies
- Eligibility verification
- Doctor referrals
- Medical evacuations
- Assistance services
- Benefit plan contact information

aig.com/us/travelguardassistance

Mail claims to:

AIG Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897
ahclaims@aig.com

Medical Assistance

- Coordinate medical evacuations
- Give referrals for hospitals and providers
- Provide emergency prescription replacement assistance
- Arrange special medical services when required

Travel Assistance

- Lost/stolen baggage assistance
- Lost passport/travel documents
- ATM locator
- Roadside assistance
- Emergency telephone interpretation
- Legal referrals/bail bond
- Embassy and consulate information

Concierge Services

- Restaurant referrals and reservations
- Event ticketing
- Ground transportation coordination
- Wireless device assistance

Identity Theft Assistance²

- Account activity monitoring
- Financial account investigation
- Credit review and fraud detector
- Social Security personal earnings and benefits statement assistance
- Criminal prosecution assistance

Assistance Website

- Travel Security Awareness Training — online instruction modules
- Country reports
- Travel alerts

Security Assistance

- Security evacuation assistance with immediate, on-the-ground physical response
- Security and safety advisories
- 24-hour response services to assist employees and their families during an incident
- Online access to up-to-date security intelligence

1. "When Travel Attacks: The Human and Financial Cost of Business Travel Mishaps," Global Business Association, 2014.

2. Identity theft services are not available for residents of New York or outside of the United States.

www.aig.com/us/benefits

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, NY, and is authorized to conduct insurance business in all states and the District of Columbia, NAIC No. 19445. AIG Benefits Travel Assist services are provided by Travel Guard Group, Inc., an AIG company. Coverages may not be available in all states. Water.org is a separate and unrelated entity.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions, and termination provisions. Please see policy and certificate for details.

Policy series C11860DBG-B40

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Bring on tomorrow®

Appendix B | Airfare Class Definitions

Airfare Class Definitions:

- Economy class fare should be utilized by our travelers on all domestic flights and this Policy allows payment or reimbursement for advanced or preferred seating selection (within Economy class itself).
- Preferred seating is not equivalent to Economy Plus but provides seating in better locations of the main cabin that are closer to the front of the plane and/or allows the traveler to have a pre-selected or assigned seat.
- Economy Plus fare (also known as Comfort+, Main Cabin Extra, Even More Space, etc.) is a service tier that offers seats with additional leg room, priority seating and/or other privileges (based on the airline). Economy Plus is allowed on international flights only.
- Premium Economy (also known as Premium Select, Premium Plus, Premium, World Traveler Plus, etc.) or Business Class fares are not allowed for any flight.
- Travelers are not required to utilize Basic Economy fares (also known as Economy Basic, Economy Light, Saver Fare, etc.) which commonly provides less service, such as no advanced seat assignment, no checked bags, no miles/points for the traveler, no upgrade capability, limited or no itinerary changes, etc.