



The Lubrizol Corporation Business Travel Summary

To assist international business travellers and expatriates, The Lubrizol Corporation has contracted with International SOS (ISOS) and Chubb Insurance Company; as a U.S. employee, you are primarily insured by Chubb U.S. but additional benefits may be payable through Chubb European Group SE.

Period of Insurance	1 January 2020 to 31 December 2020
Policy Number	Chubb U.S. Policy# 99074853
Insurer	Federal Insurance Company
Assistance Vendor	International SOS
Covered Persons	All directors and employees of The Lubrizol Corporation including their accompanying partner and/or child(ren), including those on an expatriate assignment.
Coverage Commencement	<p>Whilst undertaking an insured journey on behalf of Lubrizol including incidental holiday:</p> <ul style="list-style-type: none"> ○ outside the country of permanent residence/expatriate assignment of the insured person; or ○ within the country of permanent residence of the insured person provided that such a journey includes an aerial flight or overnight stay or involves either a journey by railroad or sea, excluding commuting between residence and usual place of employment. <p>Coverage commences from the time of leaving residence or usual place of employment (whichever occurs last) and continues until arrival back at residence or usual place of employment (whichever occurs first).</p>

International SOS (ISOS) Assistance	This program provides a range of Medical and Travel Assistance services, supported by a 24-Hour Emergency Helpline. International SOS Assistance is your first point of contact for travel emergencies especially those involving the need for medical care (Chubb is fully integrated with Intl.ISOS). Always carry your Intl.ISOS card with you while traveling. If you need an Intl.ISOS card, contact Shari Gonzalez (shari.gonzalez@lubrizol.com).
Services Provided	Services include help with medical advice, repatriation, medical referral, emergency medical supplies, direct billing, lost documents or medications, translator services, emergency medical transmission, inoculation and visa requirement information, lost luggage assistance, and embassy and legal referral.
ISOS Contact Information	In the event that you require assistance, the Emergency Help line can be contacted by:
Telephone	<p>Philadelphia Assistance Center: +00 1 215 9428226 Beijing Assistance Center: +86 (0) 10 6462 9100 London Assistance Center: +44 (0) 20 87628008 Singapore Assistance Center: +65 63387800 New Delhi Assistance Center: +91 11 41898800 Seoul Assistance Center: +82 (2) 3140 1700</p>
E-mail	<p>Philadelphia Assistance Center: phlopsmed@internationalsos.com Beijing Assistance Center: 1bjsopsmedical@internationalsos.com London Assistance Center: 1lonops@internationalsos.com Singapore Assistance Center: sin.medical@internationalsos.com New Delhi Assistance Center: 1delops@internationalsos.com Seoul Assistance Center: selopsmedical@internationalsos.com</p>
Secure Web	<p>www.internationalsos.com Member ID: 11BYCA000163</p>
Information Required when Contacting ISOS Assistance	<ul style="list-style-type: none"> • Telephone or facsimile number where you can be contacted • Address where you are located abroad • Nature of the emergency or the assistance required • Chubb policy number (99074853)

*USD conversion as of 01.01.2020 - , currency conversion would be based on prevailing rate on the date claim is paid.

*This is a summary of coverage only. If anything is in conflict with the policy document then your policy will prevail. A full copy of the Policy is available upon request.

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Chubb Sums of Insurance*:	All Directors and Employees	Accompanying Partner and/or Child(ren)
Accidental Death	4 times annual salary to \$2,073,520	\$97,196
Accidental Dismemberment	Up to 4 times annual salary to \$2,073,520; coverage amount dependent upon loss	Up to \$97,196; coverage amount dependent upon loss
Medical Expenses	Unlimited	
Repatriation Expenses	Included in Medical Expenses	
Personal Property	£10,000 / \$12,959	
Business Equipment	£3,000 / \$3,887	
Delayed Personal Property	£2,000 / \$2,591	
Loss of Travel Documents	£2,000 / \$2,591	
Money	£10,000 / \$12,959	
Cancellation, Disruption, or Replacement Expenses	£10,000 / \$12,959	
Rental Vehicle Excess	£25,000 / \$32,398	
Legal Expenses	£50,000 / \$64,797	
Personal Liability	£5,000,000 / \$6,479,750	

Exclusions*	<p>Please see the Policy for full details of all Exclusions;</p> <ul style="list-style-type: none"> • War with in your country of permanent residence • Committing or attempting to commit suicide or intentionally inflicting self-injury • Flying an aeroplane • Medical expenses within your country of permanent residence/expatriate assignment • Dental or optical expenses unless incurred as the result of an emergency • Repatriation expenses incurred without the prior approval of ISOS Assistance • Travelling against the advice of a Qualified Medical Practitioner or travelling for the purposes of receiving medical treatment • More than £2,000 / \$2,600 worth of cash • Any item of personal property that exceeds £2,000 / \$2,600 in value • Travel to Afghanistan and Iraq without prior notification to and acceptance by Chubb • Travel to Cuba or Iran • Any trip over 6 months induration • Any cover or claim that would directly or indirectly be breach of any applicable economic/trade sanction that applies to Chubb or its parent company
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Filing a Claim US	In the event of any circumstances which could give rise to a claim, The following benefits only, are covered under the U.S. policy and should be reported to the claim administrator Crawford: <ul style="list-style-type: none">• AD&D• Carjacking• Medical Evacuation and Repatriation• Natural Disaster
US Claim Mailing Address	Reference Chubb U.S. Policy # 99074853 for Personal Accident Claims Only <i>Mail:</i> Broadspire, a Crawford Company Claim Benefit Services P.O. Box 459084 Sunrise, FL33345
US Claim Telephone	+ 855-276-2410
US Claim E-mail	ebenefits@us.crawco.com

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