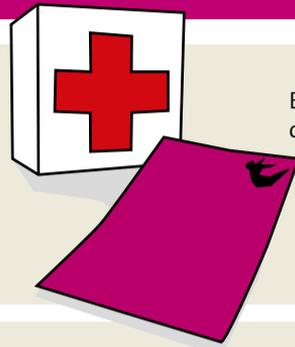


need help?



IF YOU NEED TO GO TO A DOCTOR

If you are in the US, you should check www.aetna.com/docfind/erika to find a doctor in your area or call Aetna Student Health at 1 800 783 7447 (toll free). In other countries you can go to any doctor or hospital.



Bring your Erika card at all times.

Sometimes you may have to pay for the visit. Make sure to get receipts and other medical reports so you can file a claim later.

IN CASE OF THEFT

Be careful with your property so that it doesn't get stolen. Never leave things unattended and always lock up valuables and cash!



Go to the police and report the theft.



BAGGAGE DELAY

If your baggage is delayed, you must report it to the airline first.



Try to get reimbursement from the airline. Keep receipts of anything you buy.



IF YOU NEED TO INTERRUPT YOUR PROGRAM



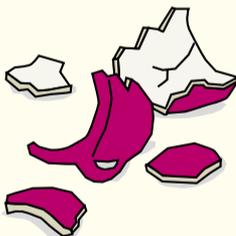
Always contact your Emergency Assistance Company to find out if you are covered.

If your interruption is covered the Emergency Assistance Company will help you with all arrangements.



LIABILITY COVERAGE

If you have damaged something and you are liable to pay for the damage, you should first check if another insurance covers (homeowner's etc.).



If not covered by another insurance, fill out a claim form, attach receipts and send it to your Claims Agent.



HOW TO FILE A CLAIM

Fill out a claim form and attach receipts, medical reports and any other relevant documentation and send it to your Claims Agent. Visit www.erikainsurance.com, contact the claims agent or your EF representative to get a claim form.

For any emergency, immediately contact your Emergency Assistance Company! (see card for details)



If you have sent in all required documentation with your claim form, you should expect a result within 3-4 weeks.

For questions, contact the Claims Agent directly.

