

ESTTA Tracking number: **ESTTA1061502**

Filing date: **06/11/2020**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	92070407
Party	Plaintiff AWP USA Inc.
Correspondence Address	DAVID LUDWIG DUNLAP BENNETT & LUDWIG PLLC 211 CHURCH STREET SE LEESBURG, VA 20175 UNITED STATES trademarks@dbllawyers.com, dludwig@dbllawyers.com 703-777-7319
Submission	Plaintiff's Notice of Reliance
Filer's Name	David Ludwig
Filer's email	dludwig@dbllawyers.com, hsun@dbllawyers.com, litigation@dbllawyers.com
Signature	/David Ludwig/
Date	06/11/2020
Attachments	AWP First Notice of Reliance.pdf(178557 bytes ) Exhibit A1_1.pdf(2861598 bytes ) Exhibit A1_2.pdf(3809000 bytes ) Exhibit A2_1.pdf(2941807 bytes ) Exhibit A2_2.pdf(3812512 bytes ) Exhibit A3.pdf(5212432 bytes ) Exhibit A4_1.pdf(5432959 bytes ) Exhibit A4_2.pdf(3954419 bytes ) Exhibit A5.pdf(4270463 bytes )

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

**IN THE MATTER OF Trademark Registration No. 5,323,248  
For the mark CHUBB TRAVEL SMART;  
Registered on October 31, 2017**

AWP USA INC.,	)	
	)	
Petitioner,	)	
	)	
v.	)	Cancellation No. 92070407
	)	
CHUBB INA HOLDINGS INC.,	)	
	)	
Registrant.	)	
	)	

**PETITIONER’S FIRST NOTICE OF RELIANCE**

Petitioner, through counsel, hereby submits this Notice of Reliance pursuant to 37 C.F.R. § 2.122(e). Specifically, Petitioner relies on the following internet evidence available to the general public or that segment of the public that is relevant to the issues in this proceeding:

1. *Internet Website Evidence* for the following websites (**Exhibit A**):
  - a. <https://www.allianztravelinsurance.com/travelsmart.htm> (Viewed and printed on June 4, 2020)
  - b. <https://apps.apple.com/us/app/travelsmart/id598587147?ls=1> (Viewed and printed on June 4, 2020)
  - c. [https://play.google.com/store/apps/details?id=com.agatavelaid.us&feature=search\\_result#?t=W10](https://play.google.com/store/apps/details?id=com.agatavelaid.us&feature=search_result#?t=W10) (Viewed and printed on June 4, 2020)
  - d. <https://www.allianztravelinsurance.com/travel/travelsmart/how-to-use-travelsmart-app.htm> (Viewed and printed on June 4, 2020)

- e. <https://ipmimagazine.com/medical-health-insurance/en/information-technology/1462-allianz-global-assistance-launches-travelsmart-mobile-app>  
(Viewed and printed on June 8, 2020)
- f. <https://www.businessinsider.com/how-to-stay-safe-in-europe-2016-6> (Viewed and printed on June 8, 2020)
- g. <https://www.propertycasualty360.com/2016/01/19/16-of-the-coolest-pc-insurer-mobile-apps/> (Viewed and printed on June 8, 2020)
- h. <https://apps.apple.com/us/app/travelsmart/id598587147?ls=1> (Viewed and printed on June 9, 2020)
- i. <https://www.prnewswire.com/news-releases/allianz-global-assistance-releases-upgraded-travelsmart-mobile-app-300568876.html> (Viewed and printed on June 4, 2020)
- j. <https://abrokenbackpack.com/2017/11/29/travelsmart-must-have-travel-app>  
(Viewed and printed on June 4, 2020)
- k. [https://play.google.com/store/apps/details?id=com.ace.intrepid\\_android&hl=en\\_US](https://play.google.com/store/apps/details?id=com.ace.intrepid_android&hl=en_US) (Viewed and printed on June 9, 2020)
- l. <https://apps.apple.com/us/app/chubb-travel-smart/id962110182> (Viewed and printed on June 10 and 9, 2020)
- m. <https://www.chubb.com/ch-en/our-services-n/tools-apps-travel-smart.aspx>  
(Viewed and printed on June 9, 2020)
- n. <https://www.chubbtravelapp.com/TA/index.html> (Viewed and printed on June 9, 2020)

- o. <https://www.forbes.com/sites/christopherelliott/2019/06/02/here-are-the-best-travel-insurance-apps-for-your-next-trip/#222b58155689> (Viewed and printed on June 8, 2020)
- p. <https://www.ecloudbuzz.com/best-travel-insurance-apps/> (Viewed and printed on June 9, 2020)
- q. <https://www.riskafrika.com/chubb-launches-travel-smart-app/> (Viewed and printed on June 8, 2020)
- r. <https://markets.businessinsider.com/news/stocks/chubb-launches-enhanced-travel-smart-app-for-business-travellers-1009931311> (Viewed and printed on June 10, 2020)
- s. <https://hybrideye.co.uk/portfolio/chubbtravelsmart/> (Viewed and printed on June 10, 2020)
- t. [https://www.chubb.com/benelux-en/\\_assets/documents/chubb-travel-smart\\_download-instructions\\_c1020\\_use04-19\\_web.pdf](https://www.chubb.com/benelux-en/_assets/documents/chubb-travel-smart_download-instructions_c1020_use04-19_web.pdf) (Viewed and printed on June 9, 2020)
- u. <https://www.insurancejournal.com/news/international/2015/10/06/383962.htm> (Viewed and printed on June 10, 2020)
- v. <http://news.uk.chubb.com/2015-03-17-ACE-launches-ACE-Travel-Smart-a-new-mobile-app-for-business-travel-clients> (Viewed and printed on June 10, 2020)
- w. [https://www.amweb.nl/branche/video/2016/10/travel-smart-helpt-werkgevers-bij-zakenreizen-aan-hun-zorgplicht-te-voldoen-101171?vakmedianet-approve-cookies=1&\\_ga=2.66457835.457823921.1591794370-1703159007.1591794370](https://www.amweb.nl/branche/video/2016/10/travel-smart-helpt-werkgevers-bij-zakenreizen-aan-hun-zorgplicht-te-voldoen-101171?vakmedianet-approve-cookies=1&_ga=2.66457835.457823921.1591794370-1703159007.1591794370) (Viewed and printed on June 10, 2020)



- x. [https://www.amweb.nl/branche/nieuws/2015/10/ace-introduceert-nieuwe-diensten-voor-zakenreizigers-1014576?\\_ga=2.49047718.1822502139.1591794465-286115005.1591794465](https://www.amweb.nl/branche/nieuws/2015/10/ace-introduceert-nieuwe-diensten-voor-zakenreizigers-1014576?_ga=2.49047718.1822502139.1591794465-286115005.1591794465)  
(Viewed and printed on June 10, 2020)
- y. [https://www.richmond.com/business/travelers-can-find-emergency-medical-information-on-smartphone-app/article\\_be5e5c1b-8136-58ad-8460-6786d7343140.amp.html](https://www.richmond.com/business/travelers-can-find-emergency-medical-information-on-smartphone-app/article_be5e5c1b-8136-58ad-8460-6786d7343140.amp.html) (Viewed and printed on June 11, 2020)
- z. <https://news.cision.com/allianz-global-assistance-usa/r/allianz-global-assistance-launches-travelsmart-mobile-app.c9388979> (Viewed and printed on June 11, 2020)

The attached printouts from these websites are offered to show similarity of Petitioner's and Registrant's marks, overlapping goods/services between the marks, functional similarities of Petitioner's and Registrant's mobile applications, instances of both marks and their travel insurance mobile applications introduced and featured together in media for the public's read, scope of use of the ACE Travel Smart mark on mobile applications by ACE Group, the alleged predecessor of Registrant, functional similarities of Petitioner's and ACE Group's mobile applications, and Petitioner's earlier use of its mark on goods and services that are identical and/or related to Registrant's and ACE Group's goods.

DATED this 11th day of June 2020.

Respectfully submitted,

AWP USA INC.,  
Petitioner,  
By counsel,

/s/ David Ludwig

---

David Ludwig

Hyung Gyu Sun

Dunlap Bennett & Ludwig PLLC

211 Church Street, SE

Leesburg, VA 20175

Tel.: (703) 777-7319

Fax.: (703) 777-3656

dludwig@dbllawyers.com

hsun@dbllawyers.com

## **CERTIFICATE OF SERVICE**

I hereby certify that a true and complete copy of the foregoing has been served upon  
Registrant by E-Mail on this 11th day of June 2020, addressed as follows:

Jenifer Dewolf Paine  
Fish & Richardson PC  
Times Square Tower 20th Floor  
New York, NY, 10036  
[paine@fr.com](mailto:paine@fr.com); [tmdoctc@fr.com](mailto:tmdoctc@fr.com); [steinman@fr.com](mailto:steinman@fr.com);  
[jlynch@fr.com](mailto:jlynch@fr.com); [walden@fr.com](mailto:walden@fr.com)

/s/ David Ludwig  
David Ludwig

# EXHIBIT A

1-866-884-3556

Contact Us

Search

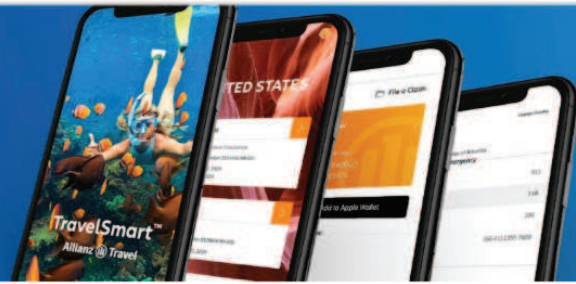
Sign In

Travel Agent

Allianz Travel

Home Get a Quote Find a Plan File a Claim Check a Claim Manage a Policy Get Help

Travel Safe  
Travel Simple  
TravelSmart™



Download Allianz TravelSmart free for iPhone and Android\*

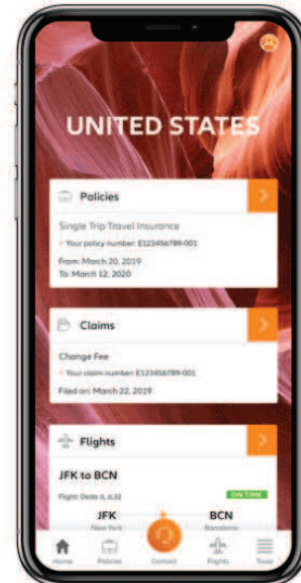


Get more out of your Allianz Travel Insurance plan.

Put protection at your fingertips with the free Allianz TravelSmart app, the simple way to manage your Allianz Travel Insurance plan on the go. With easy-to-use features to help you stay safe and organized on your trips, Allianz TravelSmart may just be the perfect travel companion—and you don't even have to make room for it in your carry-on.

Count on Allianz TravelSmart for features like:

Plan Information	Get instant access to your coverage benefits while you're traveling the globe
Claims	File a claim and track its progress on the go
TravelSmart Hotline	Connect to 24-hour assistance in just a few clicks
My Trips	Stay a step ahead with real-time flight updates and boarding gate information
International Hospital Search	Locate nearby, pre-screened medical facilities in an emergency
Country Information	Stay prepared with local emergency numbers at your fingertips
Rx and First Aid Terms	Be clear when it counts with medical translations in 18 languages



Download TravelSmart for free\* today, and stay protected.



\* No purchase necessary to download the app. Your use of the Allianz TravelSmart app and any and all content thereon is at all times subject to the Terms of Use. Please note that your mobile device must be compatible with international networks to use certain features overseas, such as calls to 24-Hour Hotline Assistance. Message, data and roaming rates and charges may apply to your use of the app and content thereon and be charged by your mobile carrier or other service provider. This application is not a substitute for medical advice or treatment. All plans/claims subject to policy terms, conditions, and exclusions.

AWP USA Inc. and its affiliates, including Jefferson Insurance Company and AGA Service Company d/b/a Allianz Global Assistance, are committed to protecting your privacy. By using the Allianz TravelSmart app, including any content thereon, you are consenting to the collection and processing of your personal data under as described in our Privacy Policy.

iOS, iPhone and App Store are trademarks of Apple Inc. Android and Google Play are trademarks of Google Inc.

More than just a way to access your travel insurance policy, the TravelSmart app is "one of the more robust travel apps out there right now," travel editor Keryn Means recently told "Good Morning Washington."

\*Allianz Global Assistance does not charge for this service. Message and data rates may apply from your mobile carrier. iOS, iPhone and App Store are trademarks of Apple Inc. Android and Google Play are trademarks of Google Inc.

Terms, conditions, and exclusions apply. Please see your plan for full details. Benefits/Coverage may vary by state, and sublimits may apply.

\*Rental Car Damage and Theft Coverage, when purchased as part of an annual plan, is not available to KS, TX, and NY residents.

\*For WA residents, Rental Car Damage and Theft Coverage may not be available in all plans. See your plan details for additional information.

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1-866-884-3556

Insurance benefits underwritten by BCS Insurance Company (OH, Administrative Office: 2 Mid America Plaza, Suite 200, Oakbrook Terrace, IL 60181), rated "A-" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company (NY, Administrative Office: 9950 Mayland Drive, Richmond, VA 23233), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series, depending on your state of residence and plan chosen. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Global Assistance and Allianz Travel Insurance are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel Insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between AGA Service Company and Jefferson Insurance Company. Plans include insurance benefits and assistance services. Any Non-Insurance Assistance services purchased are provided through AGA Service Company. Except as expressly provided under your plan, you are responsible for charges you incur from third parties. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or [customerservice@allianzassistance.com](mailto:customerservice@allianzassistance.com).



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This app is available only on the App Store for iPhone.



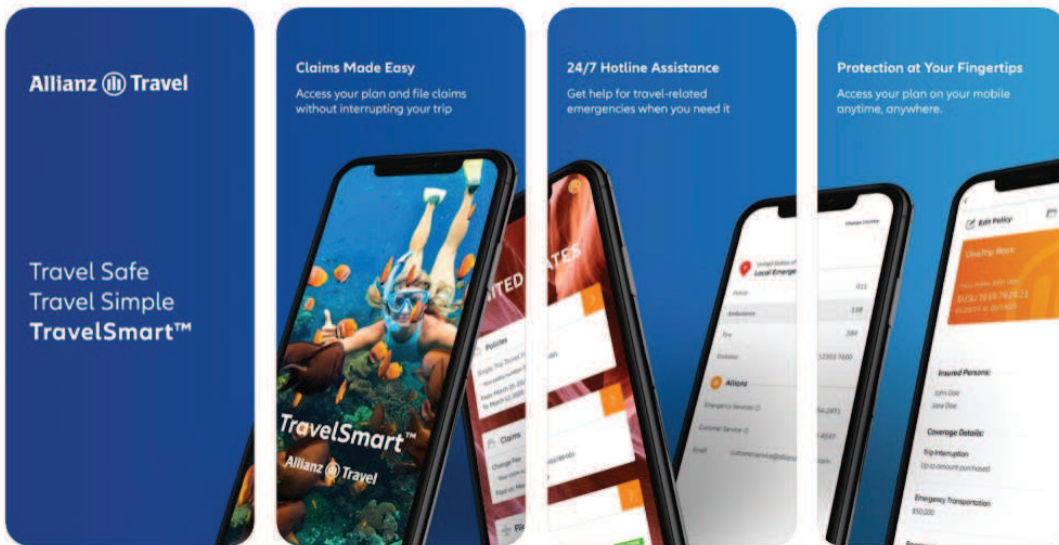
## Allianz TravelSmart 4.4

Travel & Insurance Companion  
AGA Service Company

★★★★★ 4.2, 1.2K Ratings

Free

### iPhone Screenshots



Keep your trips on track with TravelSmart™, the free app from Allianz Global Assistance that helps make travel simpler, safer—and yep, smarter. TravelSmart puts protection at your fingertips with easy ways to manage your Allianz Travel Insurance plan and access your coverage benefits, along with quick assistance if things don't go as planned while you're on the go.

[more](#)

### What's New

[Version History](#)

Stay informed during travel with the new Alert Center feature, designed to provide relevant updates based on your location. Click on Alerts from the tools menu to receive up to date information on safety, security, weather, and other events that could impact your travel.

Version 5.3.0

Note: You must have a policy loaded on your device and location access enabled to make use of this feature.

### Ratings and Reviews

[See All](#)

4.2 out of 5

1.2K Ratings



BJ 89, 04/13/2019

**Not user friendly or well thought out app**  
First of all, the app only appears in a vertical format. When I use it on an iPad it's not only vertical but the same size as it would be on a tiny phone. Can't you figure a way to go [more](#)



Traveller USA to Europe, 09/02/2019

**Dissapointing**  
I'm not able to access the policy I purch [more](#)  
**Developer Response,**  
We apologize for the inconvenience. Ple [more](#)



Drew Binsky, 04/06/2017

**Can't Travel Without It!**  
The TravelSmart app by Allianz is my go-to app when dealing with health and safety on the road. As a full-time traveler and someone who is vulnerable to getting sick abroad [more](#)

## Information

Seller	AGA Service Company
Size	221.9 MB
Category	Travel
Compatibility	Requires iOS 10.3 or later. Compatible with iPhone, iPad, and iPod touch.
Languages	English
Age Rating	4+
Copyright	© 2017 Allianz Global Assistance
Price	Free

[Developer Website](#) ➤ [App Support](#) ➤ [Privacy Policy](#) ➤

## Supports



### Family Sharing

With Family Sharing set up, up to six family members can use this app.

## You May Also Like

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Travel



MyTSA  
Travel



Rick Steves Audio Eur...  
Travel



Smart Traveler  
Travel



Mobile Passport  
Travel



Cruise Norwegian - Pl...  
Travel

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## Allianz TravelSmart

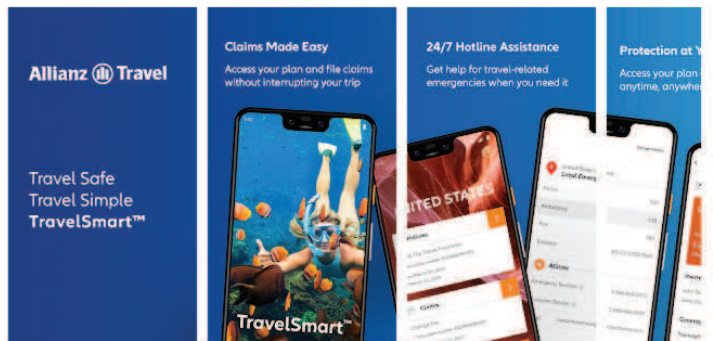
Allianz Global Assistance USA Travel & Local

Everyone

★★★★★ 597

Add to Wishlist

Install



Keep your trips on track with TravelSmart™, the free app from Allianz Global Assistance that helps make travel simpler, safer - and yep, smarter. TravelSmart puts protection at your fingertips with easy ways to manage your Allianz Travel Insurance plan and access your coverage benefits, along with quick assistance if things don't go as planned while you're on the go.

Instantly view your plan details in the palm of your hand.

READ MORE

### REVIEWS

Review Policy

3.8

★★★★★

597 total



BB

★★★★★ May 25, 2020

I would give 0 stars. It's so hard to get the refund. You require too many information for filing.

Allianz Global Assistance USA May 29, 2020

Thank you for review. Please let us know how we can improve your mobile app experience. If you require assistance filing a claim you can use the app's contact us feature to call a customer service agent at 1-800-497-4029.



Susan Wirth-White

★★★★★ March 25, 2020

Great travel experience knowing that we had great insurance. Adding a second person was inexpensive. The only way to travel, insured!



pOH low

★★★★★ March 19, 2020

I can't upload documentation for my claim on the app, and the desktop site won't even open my claim. On the other hand, customer support is responsive and polite, and they do provide the service that is advertised (eventually)

### Similar

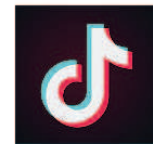
See more



ZOOM Cloud Meetings

Zoom is a free HD meeting app with video and screen sharing for up to 100 participants.

★★★★★



TikTok - Make Your Day

TikTok Inc. Real People. Real Videos.

★★★★★



Instagram

Bringing you closer to the people and things you love.

★★★★★



Cash App

Square, Inc. Send, Spend & Invest Cash

★★★★★



Coin Master

Moon Active Play the Best Adventure Game with Friends !!

★★★★★

Allianz Global Assistance USA March 19, 2020

We'll look into this issue for you. Please send us a note at [travelsmart@allianz.com](mailto:travelsmart@allianz.com) with the specific items you are tryin to upload and your claim number so that we can follow up.



T Walther

★ ★ ★ ★ ★ May 13, 2020



I wanted to just lay this out there for people thinking about buying ticket insurance. Don't. Ticket cost 186.00. Allianz insurance 16.50. claim for concert being indefinitely being postponed due to VIRUS. 92.00 dollars. In that case I would be happy to sell my tickets for 17.00 before making a clai...

[Full Review](#)

Allianz Global Assistance USA May 13, 2020

Hi. Please note you described a concern about a specific insurance product, not our mobile application. Please use this forum to review your app experience. If you feel your situation has not been adequately addressed or have questions around coverage we invite you to call customer service using contact us feature in the mobile app.

[READ ALL REVIEWS](#)

#### WHAT'S NEW

Stay informed during travel with the new Alert Center feature, designed to provide relevant updates based on your location. Click on Alerts from the tools menu to receive up to date information on safety, security, weather, and other events that could impact your travel.

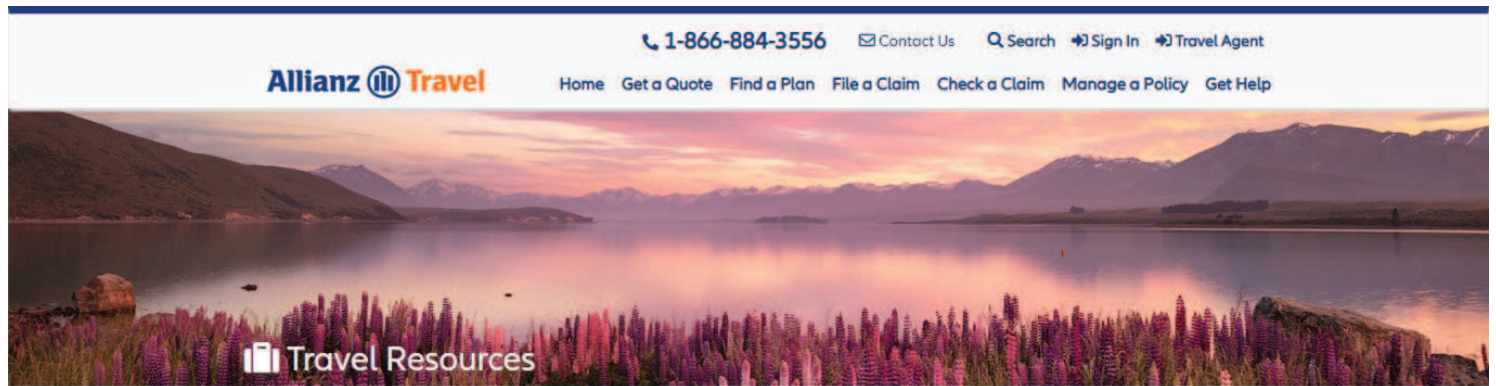
Note: You must have a policy loaded on your device and location access enabled to make use of this feature.

#### ADDITIONAL INFORMATION

Updated	Size	Installs
April 22, 2020	74M	100,000+
Current Version	Requires Android	Content Rating
5.3.0.1498	6.0 and up	Everyone
		<a href="#">Learn More</a>
Permissions	Report	Offered By
<a href="#">View details</a>	<a href="#">Flag as inappropriate</a>	Allianz Global Assistance USA

#### Developer

[Visit website](#)  
[travelsmart@allianz.com](mailto:travelsmart@allianz.com)  
[Privacy Policy](#)  
9950 Mayland Dr.  
Richmond, VA 23233



Home » Travel » Travelsmart » How to Use the TravelSmart App

## How to Use the TravelSmart App



Most travel apps are disposable. When you're leaving for a trip, you might grab the apps for your hotels, your airline and local attractions. Then, once you return home, you clear them from your phone.

But there's one free travel app that should earn a permanent spot on your phone: the TravelSmart app from Allianz Global Assistance. It's one of the best international travel apps for iPhone and Android, with robust services that give you peace of mind wherever you go.

### Getting started with the TravelSmart app

First, download the app for Android or iPhone. If you have a current travel protection plan with Allianz Global Assistance, you can log on to the app using the same email and password you use for [allianztravelinsurance.com](https://www.allianztravelinsurance.com). Or, create a new account with the email address you used to purchase your plan.

Having problems logging in? Call us at 1-800-497-4029 (inside the U.S.) or 1-804-281-5723 (outside the U.S.), and we'll walk you through it.

You should see your policy listed on the home screen whenever you open the app. You can also:

- **Set your country** for fast access to local emergency numbers and travel info.
- **Add a flight** to get real-time status updates for an upcoming trip.

### 5 Ways To Use the TravelSmart App

#### 1. Access your travel insurance plan.

*On a week-long Caribbean cruise, your wife comes down with a nasty case of norovirus and needs to be quarantined in her cabin. Now you're wondering what to do. Can her illness be a covered reason for cutting the trip short? Can your travel insurance plan reimburse you for the onboard medical bills?*

Find all the answers on the TravelSmart app. Right on the home screen, you'll see your current travel insurance plan, your policy number and your plan's effective dates. Tap for instant access to important plan information.

From this screen, you can:

- **Contact customer service**, if you need to make a change to your plan or ask a question.
- **See all the people insured on the plan**, if you need to check who's covered
- **Get coverage details**, including all your benefits and the maximum limits for each
- **Read your full policy document**, which describes all your benefits (and exclusions) in detail
- **Start the claim process**, if you've had a loss that's covered by your travel protection plan

#### 2. Get help in a hurry.

*You're exploring the souks of Casablanca when a thief snatches your backpack and zips off on a speed. That bag held your credit cards and your passport. Luckily, you have your phone...*

### Get a Quote

☒ ONE-TRIP PLANS ☐ ANNUAL PLANS

Country of Destination \*

Travel Dates \*

Age of Traveler \*

State of Residence \*

Total Trip Cost \*



☐ Do you have a Travel agent ACCAM?

GET A QUOTE

Share:



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Get great travel tips, updates and news straight to your inbox with our monthly eNewsletter.

First Name

Email

Get Travel Tips

#### Popular Travel Insurance Plans

- Annual Travel Insurance
- Cruise Insurance



*trapped. That way, when your phone works and your passport is working, you have your phone — and you don't know who to call, or even what to do first.*

In an emergency overseas, the first thing you should do is call local emergency services. But 911 doesn't work everywhere, so the TravelSmart app gives you immediate access to local police, fire, and ambulance numbers, right from the home screen.

What if you can't communicate with police, because you don't speak Arabic or French? That's where we come in. Allianz Global Assistance customers can use the app to call **24-Hour Hotline Assistance**. Our staff of multilingual experts will provide all the assistance they can. They may help you file a police report; connect you with the nearest U.S. Embassy; help expedite the replacement of your passport; and contact your family to get money wired to you from home.

### 3. Enjoy personalized concierge services.

*You want to make your anniversary trip to Prague special, but you don't know how to plan a perfect night out in an unfamiliar place. You need advice from someone who really knows the city well.*

Our 24-Hour Hotline Assistance team possesses some **amazing superpowers** that go beyond helping with common travel emergencies. They've helped travelers retrieve a lost wallet, get tickets to a coveted concert, and even find the perfect nightclub for New Year's Eve. If you need help planning an extraordinary experience on your trip, or if you're facing an unexpected travel dilemma and you don't know what to do, use the app to request help from a concierge.

### 4. Locate important services nearby.

*You're vacationing in Cancun when you begin suffering an acute stomachache. It's not quite severe enough to call an ambulance, but you urgently need to see a doctor. You've heard that not all hospitals are of equal quality — how do you know where to go?*

Just hit **Assistance** on your TravelSmart app. We'll show you the closest hospitals to your location; those with a star have been identified as preferred providers by Allianz Global Assistance. You can also use the app to find nearby doctors, pharmacies, police stations and U.S. Embassies. Please note that you must have location services enabled on your device in order to use the Assistance Around Me feature. Allianz Global Assistance is not responsible for any data usage fees that may apply.

### 5. Find quick translations of first-aid and medical terms.

*While on tour of southern France, you run out of the medication you usually take for high blood pressure. Luckily, you have your prescription with you — but when you take it to the village pharmacy, the pharmacist doesn't recognize the brand name. Nothing looks familiar, because it's all in French!*

One handy feature of the TravelSmart app is the **medication dictionary**, which shows you the universal pharmaceutical name for hundreds of common medications. In just seconds, you can see that Vasotec is the brand name for *enalapril maleate*, a term the French pharmacist should understand. The first-aid dictionary translates essential terms like "allergy" and "heart attack" into several common languages.

If you're traveling, you need to get travel insurance. And if you have travel insurance, you need to get TravelSmart. Just remember to check with your mobile provider to make sure your phone will work in your destination country, and ask about any costs associated with using data or making calls overseas. The TravelSmart app uses location services to help the user find facilities (in the Assistance Around Me feature), get instant access to emergency numbers, and more. Location services aren't typically associated with a cost, though data/Wi-Fi will be used to locate facilities. Users of the TravelSmart app have access to emergency numbers for every country, regardless of data accessibility.

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[View all of our travel insurance products](#)

Terms, conditions, and exclusions apply. Please see your plan for full details. Benefits/Coverage may vary by state, and sublimits may apply.

\*Rental Car Damage and Theft Coverage, when purchased as part of an annual plan, is not available to KS, TX, and NY residents.

\*For WA residents, Rental Car Damage and Theft Coverage may not be available in all plans. See your plan details for additional information.

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## Allianz Global Assistance Launches TravelSmart Mobile App

Tuesday, 07 May 2013 14:10

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Utilizing the extensive resources and experience of the company's medical assistance teams in 28 countries around the world, the TravelSmart app includes Allianz Global Assistance's comprehensive list of 2,000 hospitals in 129 countries. Each hospital listed has been approved by the company as appropriate for travelers and each listing includes contact information and one-touch dialing.

A drug dictionary includes internationally recognized names for common drugs while first aid term translations are available in 17 languages.

Emergency services phone numbers are available for 217 countries and can be reached through one-touch dialing.

Fabrice Durand-Brochec, Vice President of Assistance Services at Allianz Global Assistance USA, says managing medical problems in foreign countries can be daunting when travelers don't know where to turn for help. "The TravelSmart app solves the number one healthcare problem that consumers face when traveling abroad," said Durand-Brochec. "Now anyone can use their smartphone to quickly and easily find and contact an appropriate medical facility where you can be confident you will receive quality medical care."

The app also provides a stream of the latest travel news from USA TODAY. The brief and informative stories provide travelers with the latest travel updates and are the perfect diversion while waiting for a flight.



IPMI MAGAZINE ARCHIVE

TOP



### Europ Assistance Canada Appoints New CEO Emmanuel Légeron

Europ Assistance (EA), the global pioneer of the assistance industry is pleased to announce the appointment of Emmanuel Légeron as CEO of Europ Assistance Canada effective July 12, 2013. Under Emmanuel's leadership, the management team and staff at EA Canada are committed to the continued growth and success of the Travel Assistance platform in Canada, and ensuring that EA Canada's valued clients receive the same level of service and dedication...

09-08-2013 Executive Appointment Insurance News

### Ultracare Power Launched For Oil And Gas Industry



UltraCare Power a medical insurance plan especially for the oil and gas industry in Asia has been launched today. The new plan has been developed by international health insurer InterGlobal for brokers with clients in the regional energy sector. UltraCare Power will initially be available in Singapore and eventually rolled out across Asia. UltraCare Power keeps premium levels highly competitive for workers in the energy industry by focusing on core benefits...

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Brazil Sees Rise In Travel Insurance Claims Ahead Of World Cup



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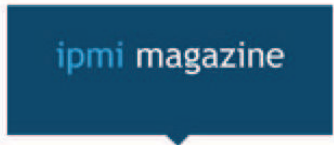
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Summer travel insurance claims from Brazil have risen by more than 60% in two years, according to research carried out by CEGA Group, the claims management and international assistance provider. The new research covers the two years from summer 2010 and takes into account all types of travel insurance claims, including theft, travel delays and medical expenses. "With Brazil hosting the 2014 World Cup and 2016 Olympics, the number...

02-08-2013 IPMI Magazine Breaking News

## Migration complete as Phase One of customer service programme delivered



PruHealth has today announced that the transfer of its servicing operation from South Africa\* to the UK has now taken place, resulting in the creation of 150 new jobs in the UK in one of the biggest and fastest staff expansion programmes seen in the PMI market. This completes Phase One of its programme to deliver world class customer service and the overall project will be finished in 18...

31-07-2013 IPMI Magazine Breaking News

## CNV and Achmea sign declaration of intent on cooperation



The CNV (National Federation of Christian Trade Unions in the Netherlands) and Achmea, the largest insurance company of the Netherlands, recently signed a declaration of intent to cooperate on providing personal legal assistance services and non-life insurance as from 1 January 2014. Cooperation will enable the CNV to expand its range of legal services and thus make it more attractive to existing and new members. The trade unions affiliated to...

23-07-2013 IPMI Magazine Breaking News

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\$350,000 (5/1 ARM)	\$1,499/mo	3.17% APR	→

## Here are the safety tips you need to know if you're planning to travel to Europe

Talia Avakian Jun 26, 2016, 10:26 AM



At the end of May, the US State Department issued a [continent-wide travel alert](#) for Americans heading to Europe this summer due to the risk of terrorist attacks.



While the alert doesn't mean you shouldn't travel to the continent, there are certain safety tips you should keep in mind.

"Throughout history, it is the larger public areas that get attacked because they want to achieve maximum impact," said John Rose, aviation and terrorism expert and COO of travel risk management company, [iJET](#).

According to Rose, transportation is one of the easiest targets for attacks because you have large groups of people coming in who are harder to remember and are less likely to spot unusual patterns.



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Try to avoid crowded transportation areas. Flickr/Kylie & Rob (and Helen)

Rose recommends that travelers avoid crowded cars when on the subway and that they consider the safety record and airports of their destinations.

"I would stick to American-based airlines or their partners because you know that they are flying with certain safety and security standards," said Daniel Durazo, Director of Communications for Allianz Global Assistance USA.

Ad closed by Google

Durazo also recommends avoiding connecting flights or stopovers in places that may have terrorism hotspots or other safety concerns. A travel agent can be a beneficial source when it comes to planning complex itineraries.



Consider the safety record of your airline and the stopover destinations of your flight. Reuters/Luke MacGregor

Because you want to avoid large crowds, Rose also suggests visiting tourist attractions at their off-peak hours instead of popular times.

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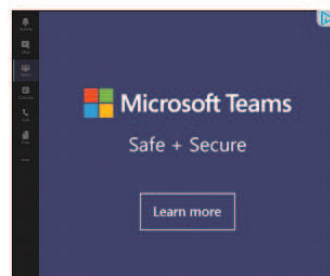
Travelers should sign up for the US State Department's [Smart Traveller Enrollment Program \(STEP\)](#), which provides information from the Embassy on safety conditions in your destination and helps both the US Embassy and your family or friends contact you in the case of an emergency.

You'll also want to prepare before your trip with a briefing of where you'll be going, the routes you'll be taking while you're there, and the safety and security protocols of the country.



Take the time to learn about your destination before your trip.  
[iStock/monkeybusinessimages](#)

Finally, both Durazo and Rose recommend stocking your phone with safety apps. Both iJET and Allianz have apps, with iJET's [Worldcue Mobile app](#) providing quick connection to global hotlines and the precise location of people at risk, and [Allianz's TravelSmart app](#) giving information on numbers to dial in cases of emergencies and an international hospital search for the closest facilities.



Other apps include the [SAIP app](#) put out by the French government to provide real-time security alerts and emergency information ahead of the UEFA European Championship.

"The State Department puts these warnings and alerts out to educate people that there may be a potential situation in the continent, so you should still go on your trip but just be aware and have plan so that if something should happen, you'll know what to do," Durazo said.

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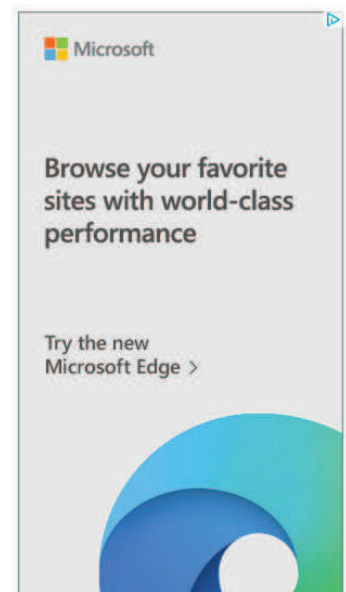
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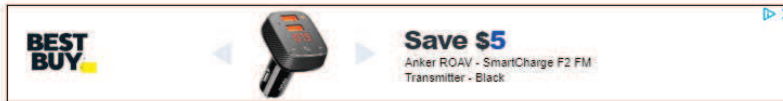


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## 16 of the coolest P&C insurer mobile apps

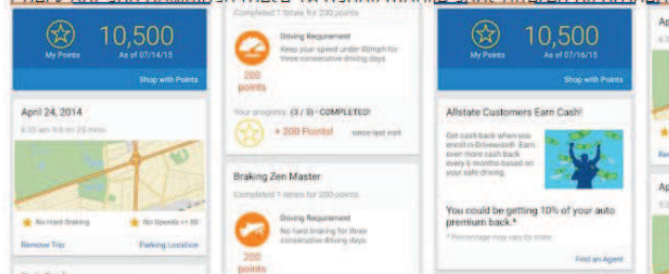
You might be surprised at the apps available for free (often for policyholders and non-policyholders alike) to improve driving skills, prepare a home inventory, shop for a new vehicle, track cyber attacks or hurricanes, and more.

By Jayleen R. Heft January 19, 2016 at 02:00 AM



As smartphones and tablets have grown in popularity, it has become pretty common for insurance companies to have a basic mobile app for policyholders to pay bills, file claims and handle other basic tasks. But you might be surprised at the apps available for *free* (often for customers and non-customers alike) to improve driving skills, prepare a home inventory, shop for a new vehicle, track cyber attacks or hurricanes, and more.

Check out and download these 16 handy mobile apps offered by property and casualty



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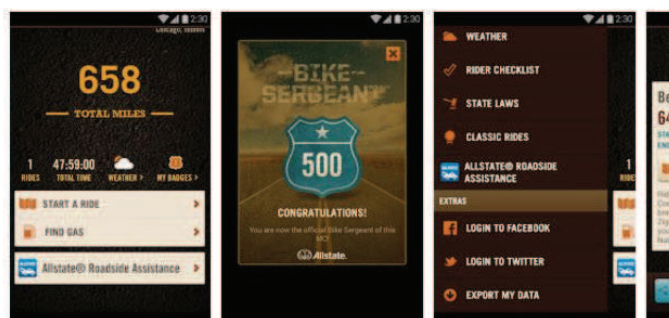
### Driving

#### Allstate Drivewise

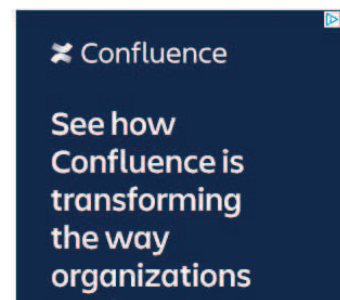


View your driving stats and get relevant tips on how to become a safer and smarter driver with [Drivewise](#). Allstate customers can earn discounts or cash back on their premiums. But Drivewise is also available to those not insured by Allstate — earn reward points and redeem them for merchandise, gift cards and other items.

Simply drive like normal — no need to start and stop the app with each trip.



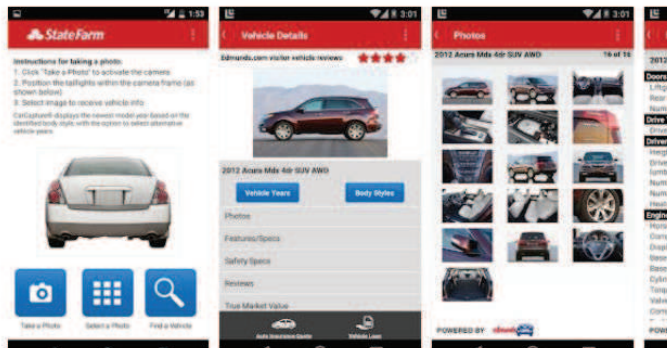
#### Allstate GoodRide







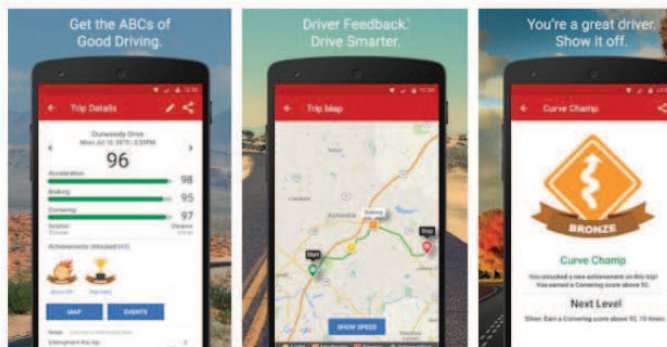
Log all the details when hitting the open road on your motorcycle with [GoodRide](#). The app helps keep track of all your repairs and maintenance, track your miles and share routes with friends. With everything from the rider checklist to local weather and gas, GoodRide also helps you prepare before you hit the road.



### State Farm *CarCapture*



If you're shopping for a new car, [CarCapture](#) can make the process a snap. If you see a car you like, just take a picture of the back and the vehicle recognition app will reveal the exact make and model, the market value (as determined by Edmunds), local dealerships that carry it and even a State Farm auto insurance quote.

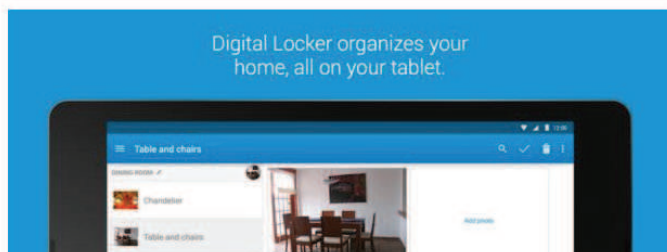


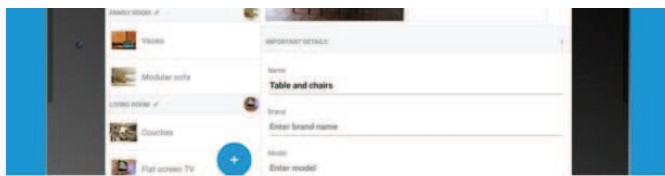
### State Farm *Driver Feedback*



Built to help drivers of all ages, [Driver Feedback](#) provides helpful tips on your driving habits using accelerometer recording technology that measures your acceleration, braking and cornering.

Take your driving to the next level!





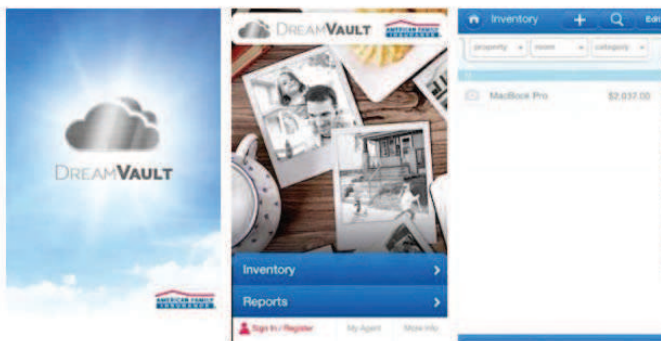
## Home

### Allstate *Digital Locker*



Use [Digital Locker](#) to create an inventory of your home's items and store your information securely in the cloud. Use the application from a mobile device or desktop to keep a detailed visual catalog of your valuables.

Organize your personal property by room or category, take and store photos of your items, and even estimate their value.

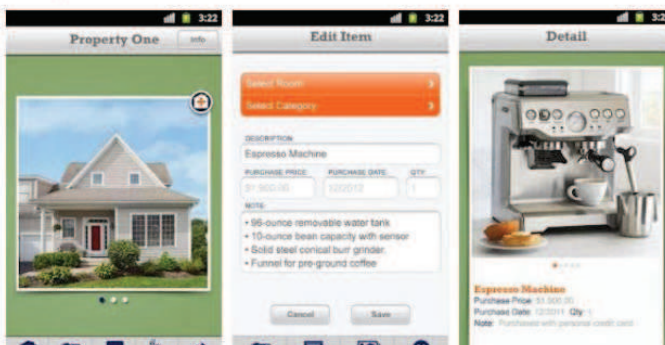


### American Family Insurance *DreamVault*



The [DreamVault](#) home inventory app lets you keep an inventory of your belongings. DreamVault lets you upload pictures and descriptions of your belongings and organize them any way you prefer.

If you ever have a claim or need to report something stolen, the information is right at your fingertips — accessible anytime, anywhere in the world from a computer or smartphone.



### Liberty Mutual *Home Gallery*



With [Home Gallery](#) you can document your possessions and keep





track of purchase date, price, model number and the item's location in your home. You can upload details on your phone, then export your inventory as a spreadsheet or PDF for easy sharing or as a back up in case your phone is ever lost or damaged.

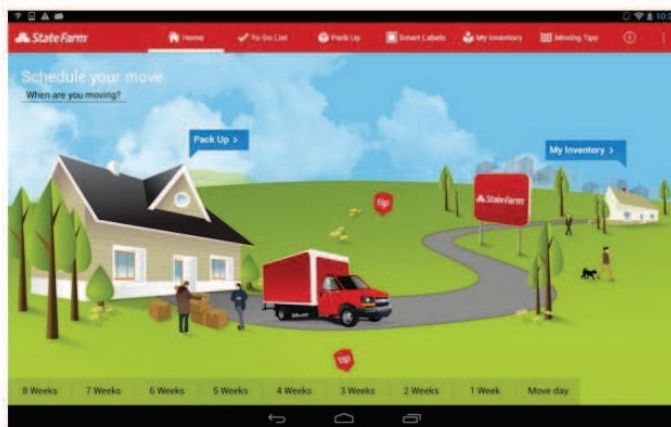


## MetLife Infinity



The **Infinity** app enables you to record and share photos of milestones, vacations, or everyday life with people who will always be able to access them. Collections can be built over a period of years and released to desired recipients immediately, on a specific date, or when the user's account has been changed to inactive.

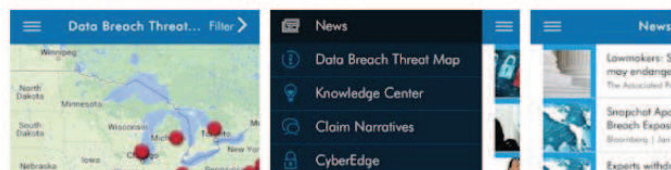
Infinity also provides cloud storage for critical information including passports, birth certificates, and of course, financial and insurance documents. From secret family recipes to your family history, Infinity preserves what matters, for your kids — and grandkids — to enjoy for decades to come. And all of it is password-protected and permanently backed up, safe and sound.

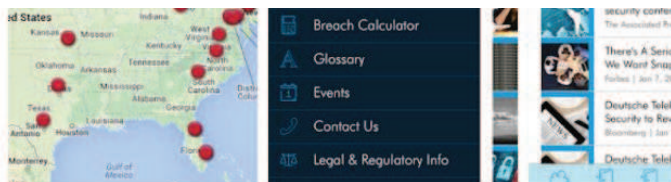


## State Farm MoveTools



Moving made easier using your tablet and this **MoveTools** app. No more cramming stuff in boxes at the last minute or wondering where your toaster went. Now you can virtually pack every room in your house, stay organized, and create packing labels that display the contents of boxes without opening them.





## Safety and risk

### AIG CyberEdge



With [CyberEdge](#), you get global cyber information at your fingertips. A Data Breach Threat Map displays breaches from around the world, plus you get up-to-date cyber news, opinion and risk analysis.



### Allianz TravelSmart



The Allianz Global Assistance [TravelSmart](#) app gives you immediate access to medical information and support you may need while traveling abroad. The international hospital directory enables you to view a list of hospitals by country and locate each via GPS. An easy-to-use drug translator and first aid dictionary provides helpful terms and medical tips.

The app is also equipped with a full list of emergency contact telephone numbers, for the police, fire and ambulance service. Again, all of this is available by country.



### Nationwide Make Safe Happen



In an effort to make homes safer for children, Nationwide released its [Make Safe Happen](#) app in collaboration with the Nationwide Children's Hospital, the Center for Injury Research and Policy, and a grant from the Nationwide Foundation.

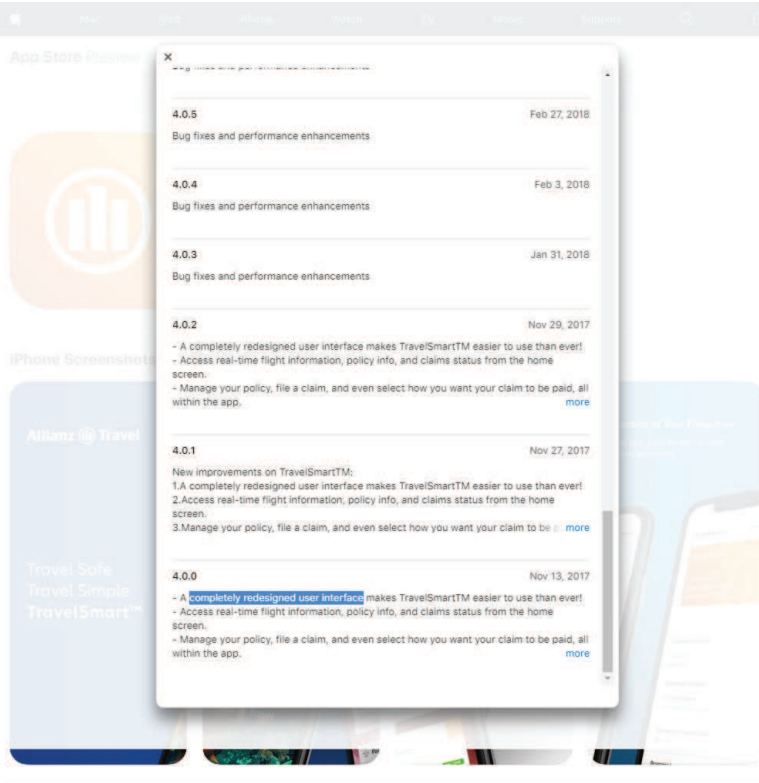
The app allows you to record the age of each child then access a safety checklist and specific advice for each room in the house, including the kitchen, living room, bedroom, stairway, and bathroom. Caregivers can also use the app to purchase safety equipment from Amazon and add reminders to their calendar.











Keep your trips on track with TravelSmart™, the free app from Allianz Global Assistance that helps make travel simpler, safer—and yep, smarter. TravelSmart puts protection at your fingertips with easy ways to manage your Allianz Travel Insurance plan and access your coverage benefits, along with quick assistance if things don't go as planned while you're on the go.

[more](#)

### What's New

[Version History](#)

Stay informed during travel with the new Alert Center feature, designed to provide relevant updates based on your location. Click on Alerts from the tools menu to receive up to date information on safety, security, weather, and other events that could impact your travel.

[Version 5.3.0](#)

Note: You must have a policy loaded on your device and location access enabled to make use of this feature.

### Ratings and Reviews

[See All](#)

4.2 out of 5

1.2K Ratings



Drew Binsky, 04/06/2017

#### Can't Travel Without It!

The TravelSmart app by Allianz is my go-to app when dealing with health and safety on the road. As a full-time traveler and someone who is vulnerable to getting sick abroad, [more](#)



B.J. 89, 04/13/2019

#### Not user friendly or well thought out app

First of all, the app only appears in a vertical format. When I use it on an iPad it's not only vertical but the same size as it would be on a tiny phone. Can't you figure a way to go [more](#)



Traveller USA to Europe, 09/02/2019

#### Disappointing

I'm not able to access the policy I purch. [more](#)

#### Developer Response,

We apologize for the inconvenience. Pl. [more](#)

### Information

Seller	AGA Service Company
Size	221.9 MB
Category	Travel
Compatibility	Requires iOS 10.3 or later. Compatible with iPhone, iPad, and iPod touch.
Languages	English
Age Rating	4+
Copyright	© 2017 Allianz Global Assistance
Price	Free

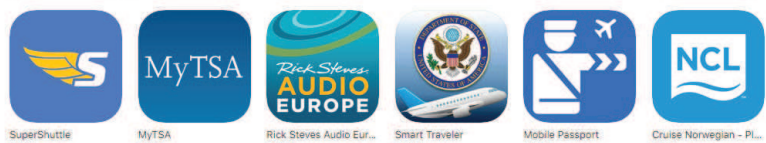
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### Supports

Family Sharing  
With Family Sharing set up, up to six family members can use this app.

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# Allianz Global Assistance Releases Upgraded TravelSmart Mobile App



New version has been completely redesigned for faster access to assistance and more

NEWS PROVIDED BY  
**Allianz Global Assistance USA** →  
Dec 11, 2017, 08:00 ET

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RICHMOND, Va., Dec. 11, 2017 /PRNewswire/ -- **Allianz Global Assistance**, a leading provider of travel insurance and travel assistance, has launched an impressive update to its innovative TravelSmart™ mobile app. The newest version of the **TravelSmart** app features a simpler and more intuitive user interface that enables travelers to access their travel insurance details, claims status, flight status, and local emergency numbers, all from the app's home screen. Improvements to the app have been designed to create a user experience that rivals the most popular apps in the travel industry.

The redesigned TravelSmart app lets users quickly and easily access their Allianz Travel Insurance policy and get help in case of a travel emergency. Other features include an expanded global directory of medical facilities, police stations, and US Embassies, as well as expanded options to quickly get in touch with Allianz Global Assistance's award-winning service team. While the TravelSmart app is available to all travelers, Allianz Travel Insurance policyholders can log in with their account credentials to get access to a full suite of policy management and claims filing capabilities.

An expanded list of improved features in the latest version of the **TravelSmart**® app include:

**Access to Allianz Travel Insurance policies** including the ability to store policies in the app and access a policy from the app's home screen so travelers can quickly access their travel insurance benefits.

**File and Track Claims** using the app to initiate a claim, update or add documents, select your preferred claim payment method or check the status of an existing claim. Customers can start their claims process on the go and select direct deposit or debit card payment to receive their payment faster than check by mail.

**Real Time Flight Status Tracking** allows app users to track their upcoming flight by adding a flight using the "My Trips" feature. Users can search upcoming flights from any itinerary on any airline, and add them to their trip with just a few taps. The app provides on-time status and gate information for flights departing within 3 days to help travelers prepare for the next leg of their trip.

An **Assistance Button** on the home screen takes users to the "Assistance Around Me" database, which uses **geolocation** to direct travelers to local hospitals, doctor's offices, pharmacies, police stations and U.S. Embassy locations and includes turn-by-turn directions. Allianz Global Assistance flags recommended hospitals within the app so travelers can identify vetted facilities quickly.

**Global Emergency Numbers from the Home Screen** means travelers with enabled geolocation can dial the appropriate number for police, fire, rescue, and the US Embassy for over 200 countries in seconds.

The TravelSmart **Contact Us** button on the home screen allows travelers to reach Allianz Global Assistance **medical assistance** or **customer service** from anywhere in the world with just the touch of a button.



**A Medication Dictionary** allows users to store a photo of their prescription label and find international names for more than 750 common drugs. These features make refilling prescriptions faster and easier while traveling.

A **First Aid Terms Translation** feature provides translations for 60+ illnesses, injuries and first aid needs into 18 common languages so that nothing gets lost in translation, especially in an emergency.

"Using our newly-updated TravelSmart app is a great way for travelers to feel safe, secure, and protected abroad and get the most out of their Allianz Travel Insurance policy," said Joe Mason, Chief Marketing Officer, Americas at Allianz Partners USA. "We've completely redesigned our award-winning app with new features that enable everyone to travel confidently and quickly and easily get access to the information and services they may need. TravelSmart is just one of many innovations we're bringing to the market to serve the digital traveler now and in the future."

The TravelSmart app is **free** and available in the [App Store](#) or on [Google Play](#). More information is available at [www.allianztravelinsurance.com/travelsmart](http://www.allianztravelinsurance.com/travelsmart).

#### Allianz Global Assistance USA

Allianz Global Assistance USA is a leading consumer specialty insurance and assistance provider\*\* with operation centers in 34 countries. In the United States, Allianz Global Assistance USA (AGA Service Company) provides insurance to 25 million customers and is best known for its Allianz Travel Insurance plans. In addition to travel insurance, Allianz Global Assistance USA offers tuition insurance, race registration protection, event ticket protection and unique assistance services such as international medical assistance and concierge services. The company also serves as an outsource provider for in-bound call center services and claims administration for property and casualty insurers and credit card companies.

To learn more about Allianz Travel Insurance plans, please visit [allianztravelinsurance.com](http://allianztravelinsurance.com) or Like us on Facebook at [Facebook.com/AllianzTravelInsuranceUS](https://Facebook.com/AllianzTravelInsuranceUS).

\*Use of the TravelSmart application is subject to your acceptance of the Terms of Use. Some application features may require the use of phone service, text messaging, data access, carrier or data network connectivity, and/or location data (GPS) to function as intended. Standard charges, rates, fees, and taxes for phone, data and text messaging use apply. Features subject to availability and location. Flight tracking may not be available on all flights. Application content is not a substitute for the medical advice or treatment by a doctor and must not be used as such.

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## TravelSmart App: The New Must-Have Free Travel App

by Melissa Giroux | Last updated Nov 19, 2018



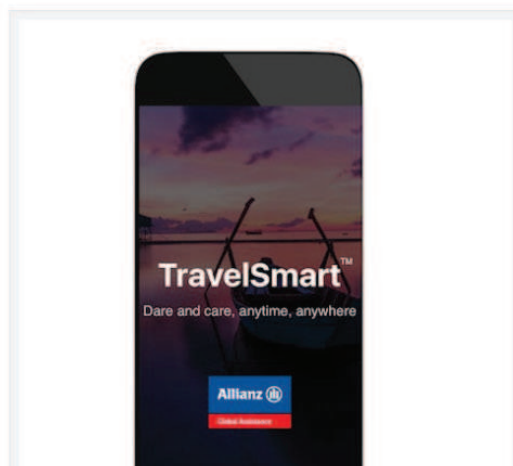
**UPDATE:** Dear traveler and reader, you can get the latest travel information on [SafetyWing](#).

Join our [Facebook group](#) and discuss with long-term travelers.

Life can be full of unexpected situations. So is the traveling lifestyle. How you handle them and the tools you have might influence your life/your trip. There are many tools out there to make our life easier. When I heard about TravelSmart App I thought this free travel app could be a brilliant alternative to help travelers on the road.

Here are five great reasons why you should install TravelSmart to help you make the most of your next trip. This could be one of the handiest and must have travel apps.

### TravelSmart App, What?



[Fly Me Anywhere!](#)

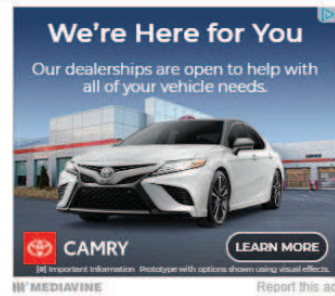
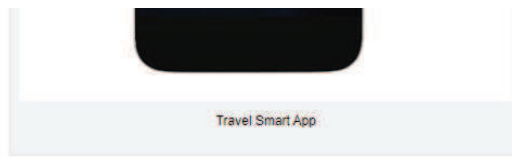
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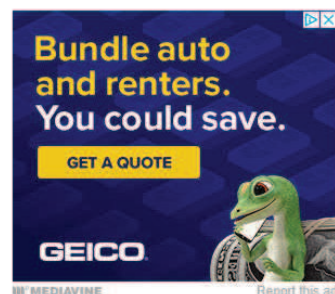


Allianz Global Assistance has launched **TravelSmart**, an app that enables travelers to access their travel insurance policy, claims status, flight status and the local emergency numbers. It also gives you country information and destination guides as you go. The best part is you don't even have to have travel insurance with them to use the app. Their useful information is out there and is for everyone to use.

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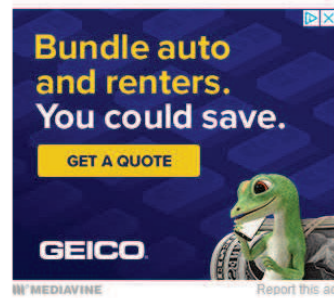


## 5 Reasons Why TravelSmart Could Turn Out to Be Very Handy Abroad

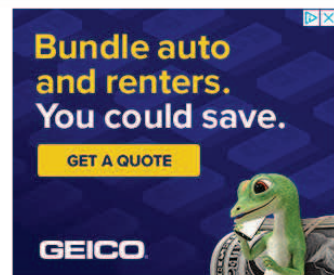
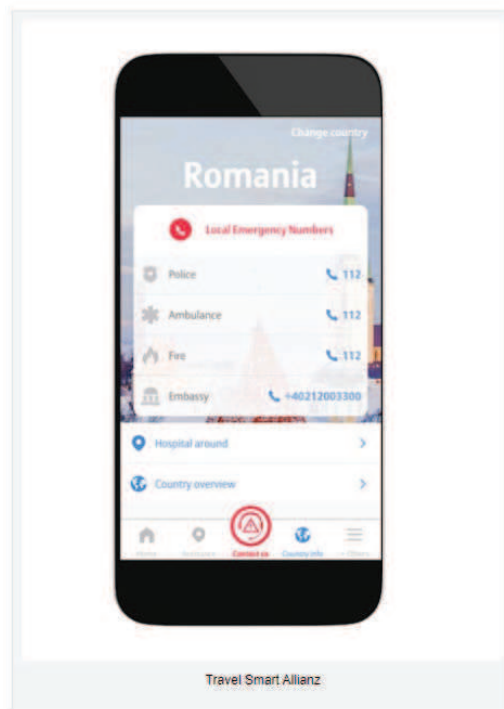


You can track your flights.

With its real-time flight status tracking, you can keep up with your upcoming flights. You can add your next flights to the "My Trips" section to get information like gate numbers and updates. This is very handy as you will have access all of your travel plans in one feature.



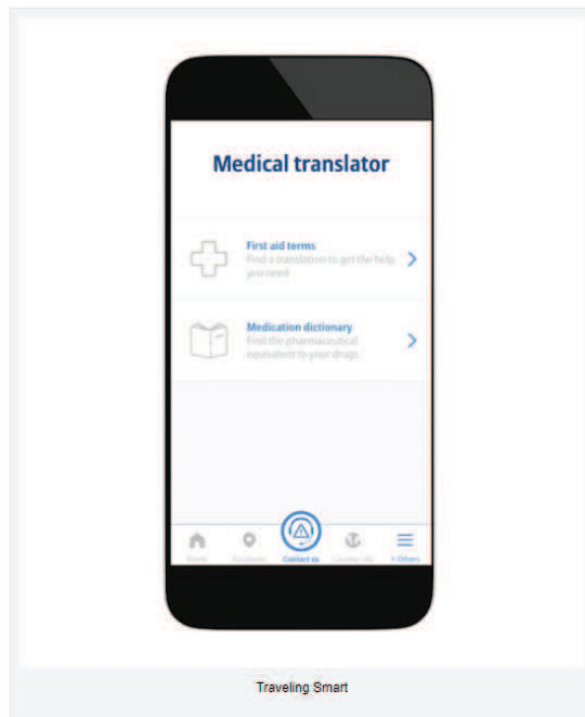
You can access global emergency numbers.



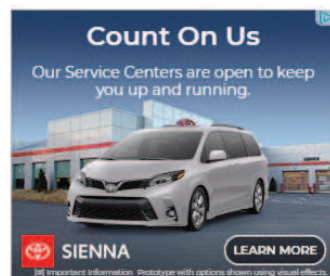
With the geolocation feature, you can easily access global emergency numbers such as police, fire, rescue or the US Embassy. This is handy as you won't have to search for the right information in case of emergency. Dealing with an emergency becomes a lot easier!

You can consult the medical dictionary and the first aid terms

translation.



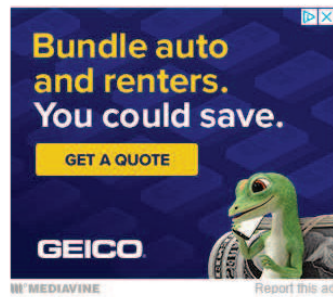
This is probably the most interesting feature to stay safe abroad! You can store photos of your prescription labels and find their international names. Also, you can access translations for first aid terms such as injuries and illnesses. It's definitely a great option and handy especially in case of an emergency. You can then have a better understanding of the situation too!



You can file and track your travel insurance claims.

If something happens on the road, you can always access your travel insurance policy to

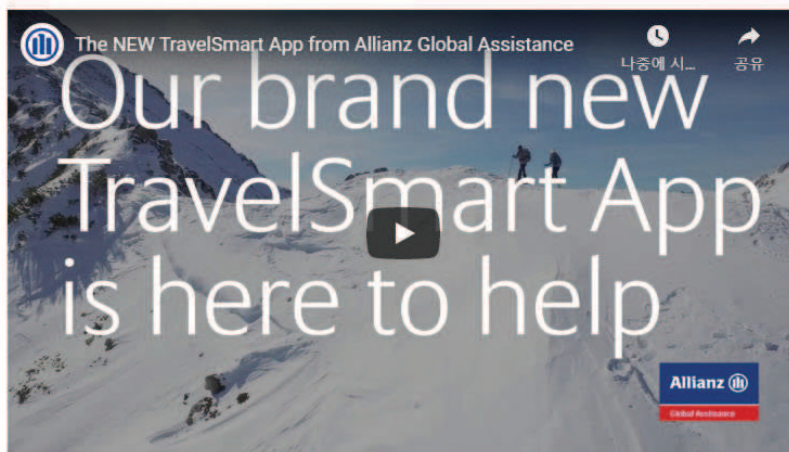
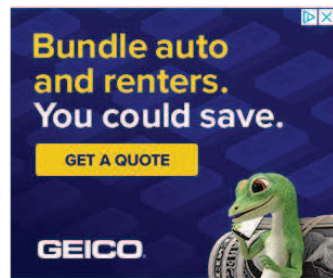
know what's included. You can also file and track your claims directly on the app.



Get the travel information you need.

With the new geolocation function, you'll get a lot of information and destination guides you need for your trip. You can also access information such as visa and immunization requirements directly on the app. It makes it a lot easier for you to make plans as all the information is found in one place!

Here's a teaser to show you how powerful TravelSmart can be!



Do you think this app would be useful for you? What are your favorite travel apps?

You may also like:

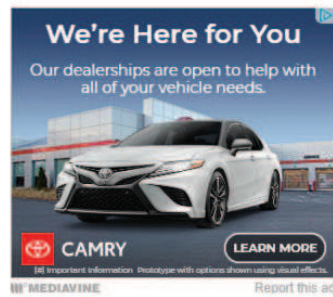
Best Travel Apps For Your Next Trip



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Disclaimer: This article was brought to you by Allianz Travel Insurance. As always, all opinions are my own. Be safe abroad and happy travels!

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The new version of Chubb Travel Smart has been completely re-written from the ground-up and comes packed with some great improvements and new features designed to help you stay even safer when travelling on business.

Find out more about the destination you are travelling to, the risks and how to avoid them. Receive push and SMS alerts to help you steer clear of trouble, such as freak weather events and natural disasters, travel disruptions, political and civil unrest and terrorism threats.

Get direct and instant access to medical and security assistance, 24/7, wherever you are in the world.

The latest version of Chubb Travel Smart employs state of art information mining technology to enable swifter identification and communication of potential threats based on your location or planned destination. It aggregates and filters information from thousands of different sources globally, including news media, government institutions, security and health information databases and social media. All the information is reviewed and curated 24/7 by a team of experts to ensure accurate and timely alerts are pushed to you, helping you to stay safe and avoid trouble.

Important information:

For Chubb business travel insurance customers only. Requires a policy number to register. As this version of Travel Smart is completely new, we require existing users to re-register as a new user.

What's new:

- New tab bar design and functions
- Shortcut to eLearning
- Distance to alerts and confirm that you are safe
- Easy to share your location and alerts
- Report your Location
- Add additional countries to your feed
- Alerts on map and in relation to your position
- Off-line content

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Jan Priebe

★ ★ ★ ★ ★ December 2, 2017



11

Trying to use this in Nigeria & Uganda. Using local SIM with phone forces you to reregister on app, which isn't possible with a local number, rendering app useless.

#### WHAT'S NEW

Fixed eLearning and location service local notification

#### ADDITIONAL INFORMATION

Updated	Size	Installs
May 12, 2020	24M	10,000+
Current Version	Requires Android	Content Rating
12.1	4.4 and up	Everyone <a href="#">Learn More</a>
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#### Developer

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## App Store Preview

This app is available only on the App Store for iPhone and iPad.



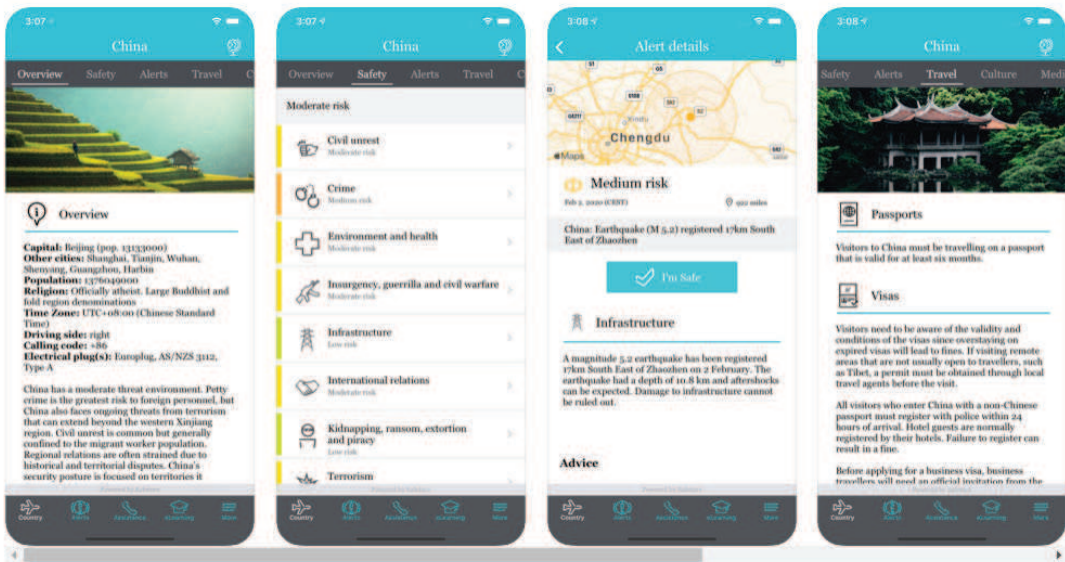
### Chubb Travel Smart 12+

CHUBB INA HOLDINGS INC

★ ★ ★ ★ 2,3,8 Ratings

Free

## Screenshots iPhone iPad



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- Report your Location
- Add additional countries to your feed
- Alerts on map and in relation to your position
- Off-line content

## What's New

\* Minor bug fixes

[Version History](#)

Version 12.1.1



## Ratings and Reviews

2.3 out of 5

8 Ratings



AndyC117, 19/10/2019

### Nowhere near working

Nowhere near working, after installing 3 times and going through the motions the app does not get any further and there's no email to finalise the account process...



Yorzim, 20/09/2019

### Doesn't work

It is not possible to register on the app. It does not recognise the policy number.

## Information

Provider	CHUBB INA HOLDINGS INC
Size	58.7 MB
Category	Travel
Compatibility	Requires iOS 9.0 or later. Compatible with iPhone, iPad and iPod touch.
Languages	English, Portuguese, Spanish
Age Rating	12+ Infrequent/Mild Medical/Treatment Information
Location	This app may use your location even when it isn't open, which can decrease battery life.
Copyright	© GWS Production
Price	Free

[Developer Website](#) [App Support](#) [Privacy Policy](#)

## Supports



### Family Sharing

Up to six family members will be able to use this app with Family Sharing enabled.

## More By This Developer

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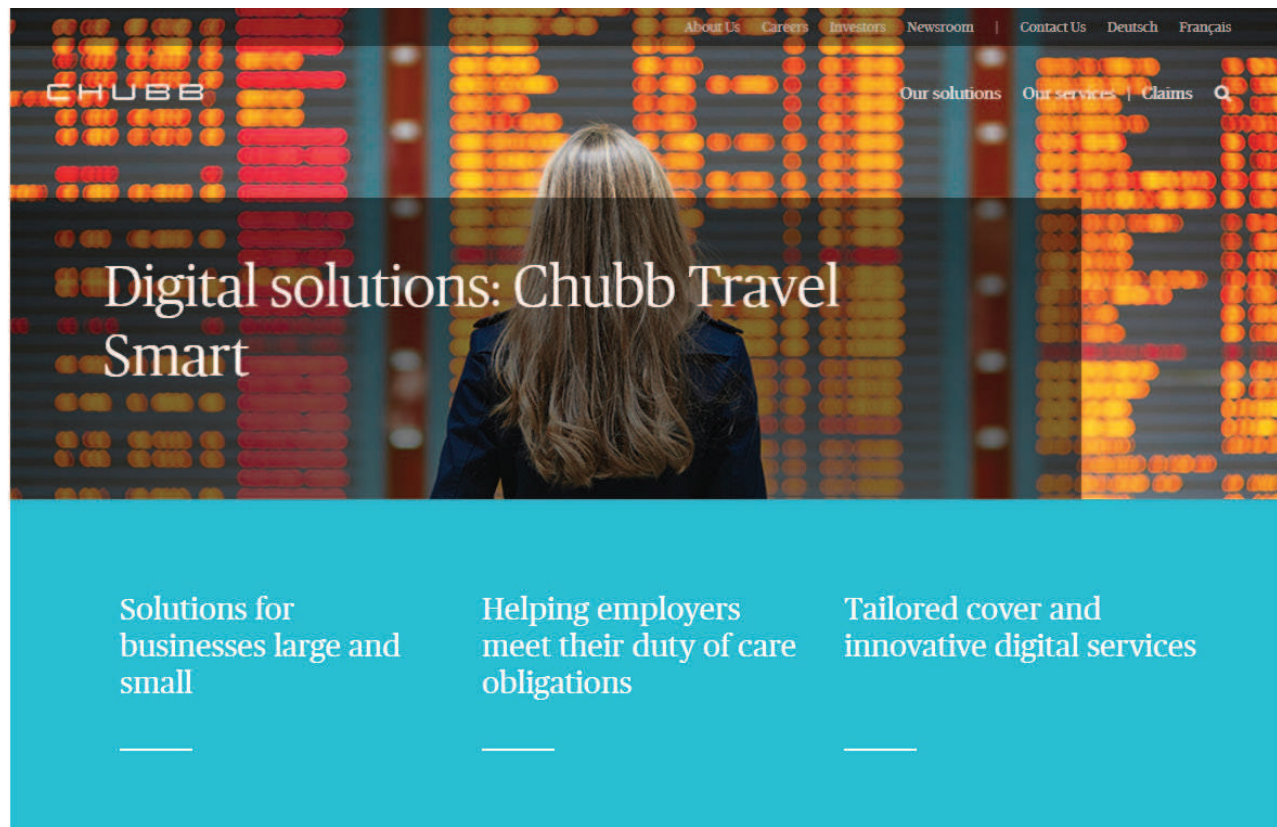
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## Digital Solutions: Chubb Travel Smart



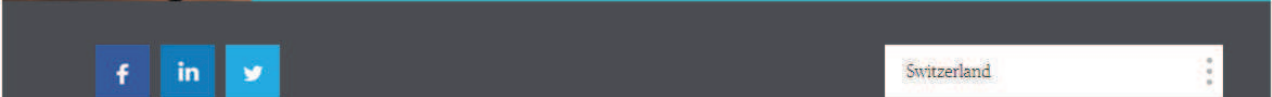
Chubb Travel Smart provides a complete business travel duty of care solution for employees and risk and HR managers, including:




- security assistance, live location-based alerts and useful country information
- Integrated pre-travel eLearning, including videos and competency testing for travelling employees on topics such as terrorism, health risks, travel preparation and cyber safety
- Dedicated online dashboard for risk, HR and insurance managers, providing real-time information on travelling employees, including their location and whether they are travelling in high risk areas
- Alerts and notifications sent directly to employees to help them stay one step ahead of the risks and alter their travel plans accordingly

[Coronavirus: advice for policyholders and partners >](#)



Find out more about Chubb Travel Smart, our leading duty of care solution designed to help employees travel with confidence






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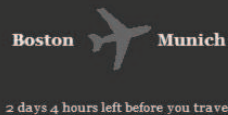


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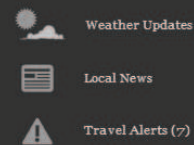
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## Here Are The Best Travel Insurance Apps For Your Next Trip



**Christopher Elliott** Contributor @

Travel

*I'm a consumer advocate. I write about customer service.*

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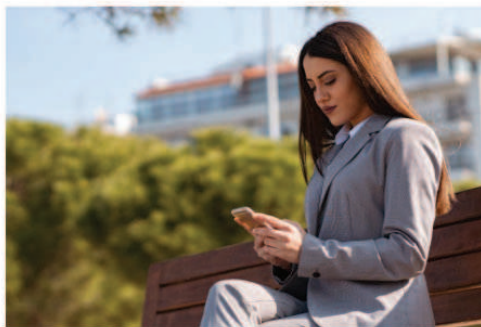
t

in

When Dary Merckens needed the name of a reliable doctor or the number for the U.S. embassy, he turned to an unlikely source: his smartphone's travel insurance app.

"It helped me out in numerous situations," says Merckens, the chief technology officer for a technology firm based in Las Vegas.

Travel insurance apps, which used to be simple programs that helped you contact an insurance company or file a claim, are coming of age. The best travel insurance apps for your next trip offer real-time access to medical and emergency travel assistance, extensive embassy and hospital contact information, and even the ability to buy insurance on the fly.



A stable and useful travel insurance app can make the difference between a bumpy trip and a smooth one. With the busy summer travel just underway, it's an excellent time to consider what may be an important feature of your travel insurance policy.

**The best travel insurance apps could "literally be a lifesaver"**

"All the travel insurance apps do a good job of helping



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someone keep track of their policies and helping claims get processed faster," says Kimberlee Leonard, an insurance analyst for [FitSmallBusiness.com](#). "The better travel apps have additions for free, like where to find providers for medical attention or pharmacies, country emergency information, alerts, and other local travel aid information."

Most Popular In: Travel

7 Black-Owned Hotels Across The U.S. To Visit On Your Next Road Trip  
What Travel Insurance Does Not Cover After The Pandemic  
Europe Borders Shut Until July 1, But EU Travel Ban Will End

Leonard says one example of a travel insurance app that does more is the [Allianz TravelSmart Mobile App](#).

"TravelSmart has a medical translation feature," she says. "Even if someone is fluent enough in a foreign language to get around, most people will not know complex medical terms and explanations. This tool could literally be a lifesaver when working with medical providers in emergency situations."

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## Exploring one of the best travel insurance apps

No one officially tracks the most popular travel insurance apps, but with more than 470,000 downloads, TravelSmart appears to be one of the most popular.

"One of the things people love about travel is the discovery of new places and people," says Daniel Durazo, a spokesman for Allianz. "TravelSmart helps travelers navigate unfamiliar territory and gives people the confidence to travel off the beaten path.

I'm a regular user of TravelSmart since I have an annual Allianz travel insurance policy. (It's free to download and available to anyone, regardless of whether they're an Allianz customer.) Mostly, I use it to file claims -- I've had a few smaller ones earlier this year after suffering a minor medical condition on a trip to New Mexico and Arizona.

I was surprised to find that there's more to the app than filing claims. It includes:

- An international medical dictionary and first-aid terms translator.
- Real-time flight status updates, available up to three days before your flight.
- The ability to access your policy and file and track claims when you're logged into your account.

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Perhaps the coolest new feature is the "Assistance Around Me" map, which uses geolocation to direct travelers to the closest hospital, clinic, pharmacy, police station or U.S. embassy. It offers turn-by-turn directions using a choice of Google or Apple maps. Allianz Travel flags recommended hospitals within the app so you can identify vetted facilities quickly.

The next version of TravelSmart, which should be available later this year, will also send safety alerts with information about travel issues at your location, including severe weather, civil protests, terrorism, transit strikes and other problems that may affect travel.

### Here are some other terrific travel insurance apps

In addition to Allianz, here is a list of the best travel insurance apps for your next trip (note that some of these are limited to policyholders):

#### AIG Travel Assistance App

The AIG Travel Assistance App, available only to corporate account holders and certain other policyholders, offers many of the features you're looking for, including access to in-depth travel, security and health information. Feature availability depends on the type of policy you buy. Merckens, the chief technology officer, used the AIG app. "It's the best travel insurance mobile app I've used," he says.

#### Chubb Travel Smart

Chubb Travel Smart, also available only to select policyholders, uses state-of-art information mining technology to enable quick identification and communication of potential threats based on your location or planned destination. It aggregates and filters information from thousands of different sources globally, including news media, government institutions, security and health information databases and social media. Chubb reviews the information to ensure accuracy and sends it to you, allowing you to avoid trouble.

#### Goose

This app, launched in Canada last year, takes a novel approach to travel insurance. It allows you to buy travel medical insurance in under 60 seconds through the app. You can purchase policies by the day or for longer periods, and up to seven days after a vacation has begun. "We know that if travel insurance is more accessible and affordable, Canadians will opt in and avoid thousands of dollars in medical bills during a travel emergency," said Dejan Mirkovic, founder of Goose Insurance Services, at the time of the app's launch in 2018. Goose works similarly to its U.S. counterparts, offering an in-app map and '911-equivalent' list that gives you instant access to local emergency services. Goose is only available to Canadian

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travelers.

### Travel Insured International

Travel Insured in late 2018 unveiled its new mobile app. It allows users to purchase a plan, file a claim, and access important information from a single application. Standout feature: detailed health and safety information for your destination, thanks to a partnership with Sitata.

### Should you buy travel insurance based on a travel insurance app?

Travel insurance apps keep getting better and more sophisticated. But should you buy your next travel insurance based on one of these apps? The answer is no -- and yes.

No, you shouldn't ignore all of the other criteria for buying travel insurance. You still want to read the policy carefully before buying, and make sure it covers what you need. After all, even the best travel insurance app can't fix a bad policy.

But, all else being equal, if one policy has a better app, you might consider going with it. A helpful smartphone app can make your next trip easier -- and it might even save your life.

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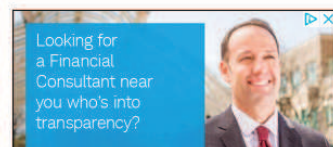
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# Here's How May's Surprising Jobs Report Could Derail The Next Stimulus Bill



**Sarah Hansen** Forbes Staff  
Markets  
*I cover breaking news.*

**TOPLINE** As lawmakers struggle to reach an agreement over extending the CARES Act's emergency benefits, a much-better-than-expected May jobs report (the U.S. gained 2.5 million jobs last month rather than the 9 million losses economists were predicting) has the potential to derail the next round of federal rescue



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U.S. President Donald Trump speaks during a news conference in the Rose Garden at the White House ... [+] GETTY IMAGES

## KEY FACTS

- "Goodbye phase 4," wrote one Republican official in a text message after jobs numbers were released on Friday morning, [according to the New York Times](#).
- Congress has [already passed](#) four major pieces of rescue legislation in three distinct phases; the largest and most comprehensive was the \$2.2 trillions CARES Act, signed into law by President Trump at the end of March.
- Lawmakers have yet to agree on phase 4 of the federal rescue efforts—Democrats are pushing for more immediate rescue spending while Republicans, wary of running up the national deficit, have advocated for waiting to see how existing stimulus spending shakes out in the economy.
- There is now concern among lawmakers that Friday's positive numbers—touted by President Trump as a "[stupendous](#)" victory for the economy and his administration—will erode enthusiasm for another big relief package.

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- The crux of the issue has to do with whether more rescue spending will help or hurt an economy that's on the road to recovery but clearly has a long way to go.
- New estimates from the Congressional Budget Office show that extending the extra \$600 unemployment benefits—a major point of contention between Democrats and Republicans—until January would boost the economy in the short term but stifle growth in 2021.
- The CBO says the benefits would reduce incentives to work for those who take home more from unemployment than they would otherwise earn, and that has the potential to depress both output and employment.
- On the other hand, former Obama administration economist Ernie Tedeschi told the *Washington Post* that letting those benefits run out next month would be akin to delivering a “50 to 75 percent pay cut overnight to a huge chunk of the American population.”

#### CRUCIAL QUOTE

Others took Friday's jobs numbers as a sign that stimulus measures have worked. “This is good news and we should be happy that the unemployment rate is coming down and jobs are being added,” tweeted Jason Furman, chair of the White House Council of Economic Advisers under President Obama. “In part it reflects the fact that stimulus is working. We need more of it!”



Tedeschi has echoed that sentiment. “The best interpretation I have for this right now is that when we had the April report, virtually none of the stimulus had gone out by the reference week,” he told the *New York Times*. “Now we’ve had a full month of fiscal support. I think part of the recovery is due to that.”

#### KEY BACKGROUND

Since the crisis began, lawmakers have passed four pieces of rescue legislation. The first two bills—which shored up funding for testing and small business loans, established tax credits for paid sick leave, and expanded unemployment benefits—were followed by the historic \$2.2 trillion CARES Act. That’s the bill that created the Paycheck Protection Program and authorized the IRS to send out the first round of stimulus checks. The CARES Act was succeeded by another \$484 billion package that replenished funding for emergency assistance for small businesses after the PPP exhausted its initial \$350 billion in funding after less than two weeks. The Heroes

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Act — a \$3 trillion relief package designed by House Democrats led by Speaker Nancy Pelosi (D-Calif.)— passed the House last month but was widely criticized by Republicans, who said it was an unrealistic, partisan offering that was drafted without any Republican input and that it will be “DOA” in the Senate. Senate Majority Leader Mitch McConnell (R-Ky.) said last month that the next round of stimulus legislation will be the “final” bill Congress passes, and that it will be narrower in scope than the CARES Act.

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And while our current environmental constraints have happily made biking more popular than ever, they've also made buying a bicycle harder than ever. With most brick-and-mortar bike shops shuttered, consumers are turning to online retailers, only to find most sellers out of inventory or with very long lead times. But there are still a number of reputable retailers selling quality, affordable bikes — you just have to know where to look.













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# Best Travel Insurance Apps For Your Next Trip

APR 20, 2020 By [RAHUL BISWAL](#)

Travel Insurance is one of the most important things to do for every traveler. If you are traveling abroad then having travel insurance is a must. Travel insurance has your back if anything goes wrong while you are away.

Nowadays, Travel insurance is cheaper, offers more coverage, and even is more convenient. Now lets come to the topic of this blog post. Although there are several travel insurance apps available on Google Play Store and Apple App Store.

But how you will choose the best travel insurance apps for you.

You don't need to worry. We will tell you about some of the best travel insurance apps so that you don't need to spend time researching it.

## List Of Best Travel Insurance Apps

### 1. [AIG Travel Assistance App](#)



The AIG Travel Assistance App, available only to corporate account holders and certain other policyholders. The app offers many of the features you're looking for, including access to in-depth travel, security and health information. Feature availability depends on the type of policy you buy.

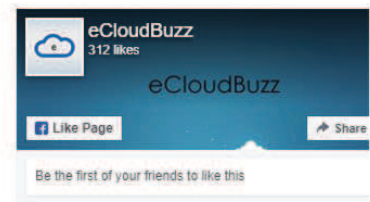
### 2. [Globelink Travel Insurance App iOS](#)



Globelink is one of the most trusted travel insurance companies. They provide travel insurance for UK and European residents. Their travel insurance app is available for iOS devices. The app comes with a simple & easy user-interface. It's simple to find different travel insurance options in the app. It allows you to easily

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simple to find different travel insurance options in the app. It allows you to easily select the right policy based on your travel needs. It includes a Single Trip, Annual Multi-Trip, Backpacker and even Already Traveling option. You can easily buy the insurance option that suits you and then if you later need to claim, you can do that through the app too.

### 3. TravelSmart

TravelSmart App smart is from Allianz Global Assistance that helps make travel simpler, safer and smarter. With it, you can instantly view your plan details. You can file a claim and track its status on the go. The app also allows you to connect to our 24/7 customer support for help with medical and other travel-related emergencies.

### 4. Goose

The Goose app is a nice to travel insurance app for Canadian travelers. It allows you to buy travel medical insurance in under 60 seconds through the app. You can purchase policies by the day or for longer periods, and up to seven days after a vacation has begun.

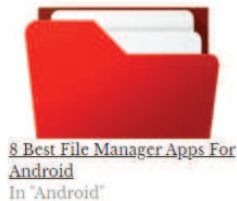
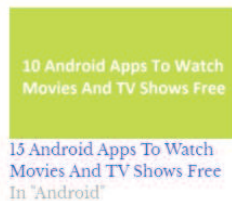
Goose works similarly to its U.S. counterparts, offering an in-app map and '911-equivalent' list that gives you instant access to local emergency services. Goose is only available to Canadian travelers.

### 5. Chubb Travel Smart

Chubb Travel Smart uses state-of-art information mining technology to enable quick identification and communication of potential threats based on your location or planned destination. It aggregates and filters information from thousands of different sources globally, including news media, government institutions, security and health information databases, and social media.



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eCloudBuzz is a website mainly focused on computer-related technology. It was founded in January 2015. The main focus of this site is on the computer and mobile tutorials, Software, Gadgets, Best List and Android

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## Chubb launches Travel Smart app

By RISKAFRICA Magazine - May 20, 2019

531 0

Given that 87% of travellers have travel safety concerns about crime, health matters and terrorism, Chubb's new Travel Smart app is a handy tool that helps business travellers to mitigate their travel risks.

The app, which company employees can download on their smartphones, offers direct access to medical and security assistance as well as live location-based alerts. It is integrated with country-specific advice and includes recommended vaccinations, cultural do's and don'ts and visa or passport requirements, as well as pre-travel eLearning. Travellers can receive messages from their employer via email or SMS, which can be handy in a crisis situation – and they can also receive push notifications notifying them of risks near their location. They can then adapt their travel schedules if necessary.

For risk managers and human resources teams, an online dashboard will provide an instant and complete summary of travelling employees, including their locations and whether they are in high-risk areas.

"We have developed this tool to help clients proactively mitigate their travel risks and move away from simply being an insurer that pays the claims," said Luke Powis, A&H Corporate & Affinity Manager at Chubb South Africa.

More information is available [here](#).



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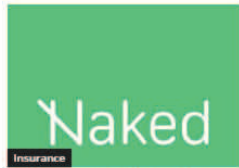
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## Chubb launches enhanced Travel Smart app for business travellers

PRESS RELEASE PR Newswire  
Nov. 29, 2017, 09:32 AM

LONDON, Nov. 29, 2017 /PRNewswire/ -- Chubb has today launched its enhanced Travel Smart app. The latest version of the service provides travel information and safety alerts for business travellers around the world and is designed to help companies meet their Duty of Care requirements for employees travelling on business.

Chubb Travel Smart has already been downloaded by thousands of business travellers across Europe. The new version of the app, which has been re-written from the ground-up, provides an enhanced range of features and services designed to help business travellers to stay safe and to assist employers in meeting their Duty of Care obligations.

It is backed by Chubb's award-winning service - Chubb this month won Group Travel and PA Team of the Year at the prestigious Underwriting Service Awards, held in association with Insurance Post.

The latest version of Chubb Travel Smart employs state-of-the-art information mining technology to enable swifter identification and communication of potential threats based on the traveller's location or planned destination. The app aggregates and filters information from thousands of different sources globally, including news media, government institutions, security and health information databases and social media. All the information is reviewed 24/7 by a team of experts to ensure accurate and timely alerts are pushed to users, wherever they may be in the world. The end result is that threats and alerts are normally verified and communicated to travellers within 15-20 minutes of an incident occurring, with further updates pushed to users if there is an emerging situation or threat.

Chubb Travel Smart also provides business travellers with easily accessible country-specific information and pre-travel advice. It also gives them instant connectivity to essential services and information when abroad, such as 24/7 365 emergency medical or security assistance, local emergency services and location-based alerts and security threats.

The app also includes useful information and travel advice such as passport and visa requirements, information about the quality of local health care facilities, recommended vaccinations, a currency converter, embassy locator and a handy medical database of conditions and medications, including alternative generic drug names and brands, any possible side-effects, possible interactions with other drugs and any specific advice for pregnant women.

The app links to an online dashboard, which has also been significantly updated. The new dashboard enables risk, HR and security managers to quickly identify any potential threats. At the touch of a button they can easily locate and see any alerts their people have received. They can also send essential messages to travellers, such as changes to their itinerary or ask them to check-in and confirm they are safe if there is an alert in their vicinity.

Stéphane Baj, Regional Director, for Corporate and Affinity Accident & Health - Europe, Eurasia & Africa at Chubb said:

"The new version of the Chubb Travel Smart app, represents a real step-change,

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delivering significant improvements to both travellers and the people tasked with the responsibility of ensuring they stay safe. Many of the new features have been built in response to feedback we have received from our customers since launching the proposition nearly three years ago, so we are quietly confident that users will find the new app and online dashboard easier to use and even more powerful."

#### Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at: [chubb.com/uk](http://chubb.com/uk)

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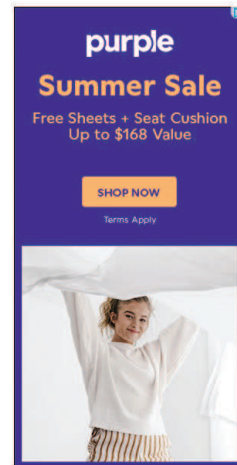
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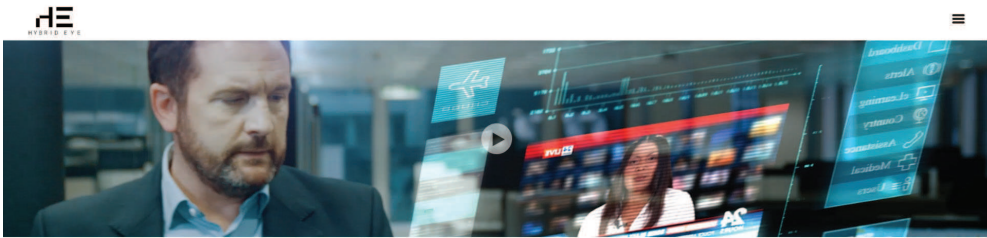
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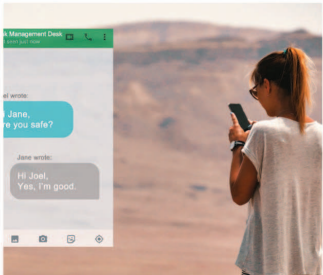
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# CHUBB – TravelSmart

Working in Partnership with Handstand Creative, CHUBB approached us to help relaunch their Travel Smart app with a short video which not only explained some new features but also reduced the volume of user queries.



Here's what the judges said

"Highly innovative technological infrastructure and modern design outcome. The idea and the services it provides to its users are very informative and for companies a good source for managing their travelling employees."

"Application is well presented with very good pacing. The length of the video is brief yet provides a thorough display of the full range of services."

"The fact that Chubb TravelSmart has been well received by their clients, brokers, and end users means that this is truly a useful app."

"Clearly demonstrates the growth achievements and shows a team dedicated to excellence through providing up to date medical, security, travel, and assistance information and training."

"Great app, great designs, great introduction video. Well done!"



## Travel Smart download instructions

Your company has chosen Chubb to provide your business travel insurance. As a member you have access to our handy smartphone app, Travel Smart.

CHUBB

Travel Smart is designed to help you stay one step ahead while on the move, providing pre-travel advice and alerts directly to your phone. It also enables your employer to send you messages, such as changes to your itinerary, or emergency alerts and can also help them to locate you if you have been involved in an accident or have been taken ill suddenly anywhere in the world. The following instructions help you download, install and register to use the app.

### To download the app to your phone or tablet

1. Download the app appropriate for your device below:



2. One-time registration process - once you've downloaded the app you can complete the one-time registration process within the app by clicking on 'Sign Up' below the login button. You will be prompted for:
  - your name and email address and
  - your company policy number

Alternatively you can register online at: [app.chubbtravelsmart.com](mailto:app.chubbtravelsmart.com)

3. Once the app is downloaded and your registration complete you will receive a final email to verify and activate your profile. From your smartphone, click the link within the email and follow the instructions to activate your profile.

4. Tap on the Travel Smart app icon and sign in using your email address and password you created during the registration process.

We hope you enjoy using Travel Smart.

### Important note

A key benefit of Travel Smart is the ability to find you in an emergency. It is therefore important that you allow 'location services' after installing the app.

#### IOS / iPhone users

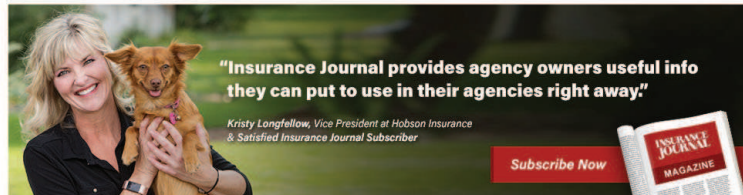
To check, go to 'Settings', then 'Privacy' and you should see location enabled. We also recommend that you ensure that 'Location Services' are set to 'Always' so you can be located in an emergency but you can turn this off when you are not travelling on business.

#### Android users

To ensure location sources are turned on, select 'Settings' then 'Location'.

### Technical support

For technical support:  
E: [travelsmart@chubb.com](mailto:travelsmart@chubb.com)



## ACE Enhances ACE Travel Smart for European Business Travel Insurance Buyers

October 6, 2015

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ACE Group has launched two further enhancements to its ACE Travel Smart duty of care proposition for European business travel insurance buyers.

The first of the new services is an online dashboard for human resources and risk managers, which enables them to locate and send messages to traveling employees anywhere in the world via 3G or a Wi-Fi connection.



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This feature has been developed in response to client feedback, ACE said, in recognition that timely and accurate information is vital to helping companies fulfill their duty of care as employees travel to far-flung destinations across the globe.

With the dashboard, employers have the ability to track the progress of their traveling staff in real-time from one convenient dashboard and to instantly communicate with them, for example, to keep them informed about travel disruption or reach them in an emergency such as a natural disaster, civil disorder or terrorist attack.

ACE has also launched a new pre-travel risk training program designed to help traveling employees better prepare for their trips so they stay safe and do not take any unnecessary risks while away on business.

The ACE online pre-training program comprises short video modules and tests covering topics including:

- Preparation and arrival
- Travel health risks
- Getting around your location
- Street crime and robbery
- Car-jacking and kidnapping
- Terrorism and civil unrest

Once the training modules have been completed, employees receive a certificate confirming they have completed the course, and a record is kept for the employer so that they can monitor employees are adequately prepared for their trip, ACE said.

ACE Travel Smart, first launched in March 2015, also continues to offer an easy-to-use smartphone app for traveling employees which provides access to medical and security assistance and other useful information for travelers, including live safety alerts.

"The new online dashboard works in conjunction with the smartphone app for employees and gives employers a vital snapshot of where their business travelers are at any one time. It also helps them contact travelers if an emergency situation should arise," said Stephane Baj, regional director of A&H Corporate and Affinity for ACE in EMEA.

"Also, many employees depart on business trips without considering the safety implications and crime risks in the location they are traveling to," Baj added.

"This is why we have added the pre-travel risk training program to Travel Smart. It is designed to provide employees with helpful advice and safety information without leaving their desk, and it records when the training is complete to help employers monitor and keep records of who has undertaken the training," Baj went on to say. "These service enhancements to ACE Travel Smart underline our commitment to helping our clients operate to the highest standards whilst helping to make employee travel safer and easier to manage."

Source: ACE Group

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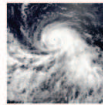
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## Oil & Gas Companies Seek More D&O Insurance as Bankruptcies Loom

By Laura Santolola and Sharq Khan | June 10, 2020



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REUTERS

The U.S. oil and gas industry is paying a hefty price to protect its top brass against potential bankruptcy and investor lawsuits.

Oil companies are shelling out as much as 75% more to renew insurance liability coverage for directors and officers, as the sector prepares for a wave of bankruptcies brought on by collapsing oil and gas demand and plunging prices during the coronavirus pandemic.



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Companies at risk of insolvency have been looking to purchase additional insurance to cover claims against directors and officers in cases where the company cannot do so, known as a "Side A" policy, according to brokers.

"Oil and gas companies were not thinking 'How much insurance should I buy if both debtors and equity holders come after me?' at their last renewal," said Jon Janes, an insurance director at Willis Towers Watson.

These policies can prevent directors from having to pay out of pocket if their company becomes insolvent or in judgment of a shareholder derivative lawsuit.

Companies take out directors and officers insurance as courts in the past have found executives liable in class-action suits for poor governance or failed mergers.

Numerous oil-and-gas producers have been cutting spending while others have declared bankruptcy as prices cratered in recent months.

Insurers are adding creditor exclusions and some exclusions specific to COVID-19 to some policies, Sebastian Swain, a director at CRC Insurance Services, said.

Among the most notable Chapter 11 filings so far have been Whiting Petroleum Corp. and Diamond Offshore Drilling Inc., both of which filed in April. Shale pioneer Chesapeake Energy Corp. said in May it has no access to capital and is considering a bankruptcy filing.

The industry is particularly watching for any Chapter 7 bankruptcies, said Matthew Raymer, vice president in management & professional solutions at Allianz Insurance Services, noting these are generally associated with class-action lawsuits.

"The energy sector has performed better than average when it comes to class-action lawsuits in years past," he said. "But these are unprecedented times."

(Reporting by Laura Sanicola in New York and Shariq Khan in Bengaluru; Editing by David Gregorio)

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## The BIG Idea for Business Interruption Coverage: What It Is and Isn't

By Susanne Scifano | June 10, 2020



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Good faith coverage disputes over pandemic-related business interruption coverage don't have to be fought out in courts, and retroactive rewrites of business interruption coverage language are unfair, according to a plaintiffs lawyer who represents restaurants.

John Houghtaling, II, a lawyer for Gauthier Murphy & Houghtaling, in Louisiana who represents the Business Interruption Group, told *Carrier Management* last week that the idea of a federal subsidy program, which would reimburse insurers that voluntarily pay pandemic-related business interruption claims filed under policies with virus exclusions, is a win-win proposition that he believes will soon be introduced as a draft legislation.



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Houghtaling, who also proposed such a program at a House [Small Business committee virtual forum](#) back on May 21, agrees that there has been some confusion about what the proposal is all about. "We expect to have bipartisan support in the House and Senate from those that understand it. However, there is a big misunderstanding. We're hopeful that once it's introduced, there is an understanding of it," he said.

During a half-hour phone interview last week, he corrected some misconceptions about the proposal and said that he fully expected a Democratic congressman to introduce a bill based on the idea in the near future. (Carrier Management had not received confirmation of impending introduction from the potential bill sponsor at press time.)

### What It Says

In a nutshell, the BIG proposal would allow insurers to opt into a program under which the federal government would reimburse them for claims paid to policyholders. The program would cover claims for and against coverage.

In Houghtaling's mind, battles over ambiguous language shouldn't enrich plaintiffs lawyers or defense lawyers.

"My proposal is that if an insurance company has put the word virus somewhere into the policy, and is arguing that that's excluding everything for a pandemic, then that carrier is not compelled to but can voluntarily pay it now and receive reimbursement for the claim amount and the claim expenses," he said.

"What we're offering is cheaper for government, for businesses, for employees, and for insurance companies. It will be better for the government to have these companies stay in the economy than to go bust. It will be better for employees not to be on unemployment line, but to have their jobs. It will be better for the insurance companies to have an out—to have some subsidy for this, rather than turning it over to the expensive lawyers. It'll be better for the businesses to have the limited coverage."

No one is getting shortchanged or overcompensated with this plan, he said, explaining that a business interruption policy is "exactly measured" to what businesses need. "Your payroll is in there as a line item. Your rent is in there as a line item....You pay dollar premiums for certain amount of coverage, which is just necessary to keep your lights on. So it's a proper measure," he said. By contrast, a lot of relief programs fall short "because there's been windfalls for companies that don't need it. There's nothing for companies that do."

Houghtaling continued. "If all this gets turned over to fighting lawyers, the lawyers make the money. And I've got to tell you, it is against my own self-interest because I am one. But in this particular case, I am going to be litigating over the ashes of my best friends in my life who happen to be in the restaurant and hospitality business," he said.

"Part of the responsibility for the shutdown is the government. Part of the [problem] may be from the insurance companies not being clear on their contracts and not using the word pandemic when they should have. Let's come with an equitable solution that will be cheaper," he said.

### What It Doesn't Say

Insurers that have clear language in their policies wouldn't be included in the proposed federal reimbursement program, Houghtaling said.

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"If you clearly excluded pandemics, you excluded pandemics. If you use the word pandemic and you excluded it, it's obvious. You're out," he said, noting that insurers don't need any assistance for coverage denials in these cases.

"If you don't have any exclusion for viruses or pandemics or anything, you're not part of the program either."

"It's the ones in the middle where it may be ambiguous, and there's going to be litigation over," he said. "As long as the word virus is in the policy that excludes some coverage, we wouldn't have a debate where it applies or what it applies to."

"It's policy specific, not company specific," he said, when asked about insurers that wrote some policies that contain virus exclusions and other policies where insurers simply contend that language requiring direct physical loss of or damage to property from a covered cause of loss supports claims denials.

"It would not apply to where there's no mention of pandemic or virus in it whatsoever....The program would not be appropriate to that—this is the way we view it—because that's not an argument. It's a baloney argument," he said, referring to carriers' contention that COVID-19 doesn't impact property. "It's not a true argument. It's a lie. And it's not going to go anywhere in the courts. This is going to be decided very quickly. I filed [the first declaratory judgment](#) [action] in the world on this issue," he said.

"My feeling is it's inappropriate to subsidize an insurance company that has collected policy premiums when they clearly owe [coverage]. It is also inappropriate to subsidize for policies that clearly exclude it," he said. The program is "for the ones where there's some ambiguity. It applies where there's a good faith dispute."

Still, there is document on BIG's website that describes the proposal as follows: "Those that opt in must pay B.I. [business interruption] claims on policies *without virus exclusions*. If they do so, insurers can apply and receive reimbursement on B.I. claims and claims expense that are subject to virus exclusion." (emphasis added)

Houghtaling explained that the first sentence has been reconsidered in the latest workup of the BIG proposal.

"We were thinking initially about not allowing an insurance company to go into a program unless they paid all the other policies," he said. The revised thinking says, "Let's forget about that because it's too hard to force somebody to do something. Let's just make it voluntary."

For the insurers hanging their hats on "direct physical loss of or damage to property" language to say they don't have to pay claims, "let them hire a lawyer and waste money on lawyers and get their clock cleaned. But the ones where you have an ambiguous situation should be able to opt in."

Summing up, Houghtaling said: "What the insurance industry should do is to pay the policies that they owe; they should deny the policies they don't owe." In between those extremes, "if there are ones that they fight about, that we can have arguments on both sides [about], what we're suggesting is let's solve this issue now." The alternative is spending years in court and billions of dollars on legal fees "after people have been put on unemployment lines, [businesses] have gone bankrupt" with the domino effect of mortgage and lease defaults rippling through the economy.

#### Not Retroactive; Not Prospective

The lawyer, who has filed cases on [behalf of Oceana Grill against Lloyd's](#) and on behalf of [Thomas Keller Restaurant Group against The Hartford](#), said that lawmakers who had been seeking to retroactively knock out exclusions in existing policies now realize this can't go backwards.

Other proposals seek to deal with pandemic-related business interruption coverage prospectively, he said, seemingly referring to the [Pandemic Risk Insurance Act introduced by Rep. Carolyn Maloney \(D-NY\)](#) a few weeks ago, and the [Business Continuity Protection Program supported by insurance industry trade groups](#). Although he did not mention either by name, he said a prospective plan is something "that doesn't help us now. It's leaving this problem in the middle of what do we do for people now that have bought these policies that believe that they apply—where they may apply but we've got to litigate them?"

"The insurance industry is coming up with arguments. Some may have merit, some have no merit. For example, COVID-19 doesn't impact property. That is hogwash.... Contamination, where I can't use something, is a loss to property in all the case law."

Houghtaling is particularly incensed by situations like the one he says client Keller faces, having bought a policy that "actually has a virus inclusion. Not only does it not exclude pandemics or viruses, but it has affirmative coverage for cleanup, and they're denying him," the lawyer contends. "They're denying policies that not only are all-risk policies that have no exclusion, that have specific civil authority coverage, but they're actually denying policies that have affirmative coverage."

For policies that where contamination cleanup is a covered cause of loss, he contends, civil authority coverage is triggered. "It triggers the entirety of the other coverages. You have to look at the words of the contract," he said.

"The insurance industry keeps saying, 'Don't change our policies,' but they're misrepresenting what the policies say. That's the part that I find to be morally reprehensible," he said.

*"I agree with the insurance industry that any legislation to retroactively change the wording of contracts I do not believe is either constitutional or fair, nor do I think it works. I've seen these attempts before, and I don't think that they're fair."*

**John W. Houghtaling, II**

**Business Interruption Group**

Still, Houghtaling said he agrees with a lot of the what the industry has to say, using the testimony of Sean Kevelighan, CEO of Insurance Information Institute, to highlight areas of agreement he had with Kevelighan when both men testified at the Small Business committee virtual forum last month. "We agree that we should not retroactively change policies," he said, referring to Kevelighan's assertions that "any efforts to retroactively rewrite business interruption policies are not only unconstitutional, but would imperil the insurance industry's ability to pay [other] covered insurance claims." "We agree that

policyholders and the insurers should live by the terms of them," he said, noting that Kevelighan also said that some policies, which do not exclude viruses, should be enforced as written.

"The only stark disagreement is one of fact, which is that the insurance industry is denying that the coronavirus contaminates property," he added.

"What we're trying to do is to have something that is pro-consumer and pro-insurance company."

"We're not against the insurance industry... We're not asking for policies to be changed," he said.

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ACE launches ACE Travel Smart, a new mobile app for business travel clients

LONDON--(BUSINESS WIRE)--ACE Group today added ACE Travel Smart, a new mobile app, to its comprehensive business travel insurance proposition as it continues to invest in its offering for Europe-based businesses with international exposures.

According to ACE research, 86% of European businesses say their reliance on business travel remains as high as ever despite the advent of new technology. ACE Travel Smart has been developed to help employers to fulfil their duty of care and mitigate the risks faced by employees while travelling. It offers:

- An assistance contact button, giving direct access to ACE's medical and emergency assistance partners whether they need advice on a minor ailment or a serious condition;
- Live access to location-specific safety alerts (including for diseases, crime, civil unrest, acts of terrorism and natural disasters);
- Translations of common medical conditions and medications;
- Up-to-date embassy and consulate contact information;
- A currency converter;
- Pre-travel destination advice and information.

In a second version to be rolled out shortly, ACE Travel Smart will add new market-leading functionality, including an innovative online dashboard for risk, insurance, HR and benefit managers that will help them track and communicate with their travelling employees in real-time. It will also provide ACE's multinational customers with access to the award-winning ACE Worldview technology platform.

The app is the latest feature of ACE Business Class, the company's business travel insurance proposition. Alongside comprehensive insurance and assistance coverage for business travel worldwide, ACE Business Class offers - as standard - emergency medical transportation; security evacuation covering a wide range of perils including political or social unrest, terrorist attack or natural disaster; and access to emergency security advisory and assistance services alongside optional features and specialist expertise for high-risk industries.

Stephane Baj, Regional Director, of A&H Corporate and Affinity for ACE in EMEA, said:

"With employees increasingly travelling to less well-known destinations, EMEA businesses need a solution that offers comprehensive insurance cover, combined with high-quality 24/7 emergency and medical assistance and the technology that helps them stay in control. ACE Travel Smart is an innovative solution that brings all the elements of ACE's business travel proposition together, helping employers to fulfil their duty of care while providing the information that staff need to make their travel safer and easier."

**ENDS**

**About ACE:**

ACE Group is one of the world's largest multiline property and casualty insurers. With operations in 54 countries, ACE provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. ACE Limited, the parent company of the ACE Group, is listed on the New York Stock Exchange (NYSE: ACE) and is a component of the S&P 500 index.

Visit [www.acegroup.com/eu](http://www.acegroup.com/eu)

1 ACE European Risk Briefing, 'Emerging Risks Barometer', December 2013

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BLOGS

## Travel Smart helps employers to meet their duty of care during business trips

Industry 2711 0

By making business trips safer, employers can better fulfill their duty of care for employees. Chubb Travel Smart offers a smartphone app for business travelers, an online dashboard for the employer and an employee training program. The new tools were introduced last year. Now there is a handy video that shows what Travel Smart can do.



Chubb (ACE) Travel Smart was introduced in March 2015 with an easy-to-use smartphone app for traveling workers. The app provides access to medical and security assistance and other useful traveler information. The system also sends real-time safety alerts.

**Dashboard for HR and risk managers**

The online dashboard works together with this smartphone app and gives employers, specifically HR and risk managers, real-time insight into where traveling employees are. They can reach their people directly via the dashboard in an emergency, such as a natural disaster or terrorist attack in the region where they are located.

Read [here](#) the article that previously appeared on AMweb about Travel Smart. Or watch the video below.

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News

Oct 16, 2015

BLOGS

ACE introduces new services for business travelers

Industry

ACE Group introduces two additional services for ACE Travel Smart. In addition to the already existing, user-friendly smartphone app for business travelers, ACE Travel Smart now also offers an innovative online dashboard for the employer and a training program for the employees. With this, ACE wants to contribute to making business trips safer and to ensure that employers can better fulfill their duty of care for employees.

The new online dashboard works in tandem with the employee smartphone app, providing employers, specifically HR and risk managers with real-time insight into where traveling employees are. This is possible for the first time for many companies. They can also reach their people directly via the dashboard in an emergency, such as a natural disaster or terrorist attack in the region where they are located. In addition, they can easily report changes to the itinerary.

In addition to the dashboard, ACE is launching a training program that employees can follow prior to their journey so that they are better prepared for the journey and do not take unnecessary risks at their destination. The online course program consists of short video modules and tests on topics such as:

- preparation and arrival;
- health risks along the way;
- find your way at the destination;
- street crime and robberies;
- car robberies and kidnapping;
- terrorism and social unrest.

When employees have completed the training modules, they receive a certificate. The system tracks which people have taken the course so that employers know whether they are well prepared for their trip.

ACE Travel Smart was introduced in March 2015 with an easy-to-use smartphone app for traveling workers. The app provides them with access to medical and security assistance and other useful traveler information. The system also sends real-time safety alerts.

Arjen van Dun, Manager Benelux Accident & Health at ACE: "With these new services, we want to help our customers better fulfill the duty of care for their people. The feedback from our customers was very important. They indicated that timely and accurate information is vital in caring for their traveling employees, who need to travel more often to distant destinations in an increasingly globalized environment. And because many employees go on business trips without being aware of the security risks and crime at their destination, we have developed the training program and added it to ACE Travel Smart. We want to make business travel safer and more manageable."

First published by Chubb on Oct 16, 2015  
Last update Oct 16, 2015

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**Kees Bergman**  
12 hours ago

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**Hendrik**  
19 hours ago

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BY PETER BACQUÉ Richmond Times-Dispatch

Mar 23, 2013



Coping with medical problems in a foreign country can be daunting when travelers don't know where to turn for help.

Allianz Global Assistance has launched a smartphone app that provides travelers with emergency medical expertise at their fingertips.

The company's TravelSmart mobile app provides international and U.S. travelers with key information on local medical providers, translations of drug and first-aid terms, and emergency phone numbers.

"The TravelSmart app solves the number one health care problem that consumers face when traveling abroad," said Fabrice Durand-Brochec, vice president of assistance services at Allianz Global Assistance USA, based in Henrico County.



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"Now anyone can use their smartphone to quickly and easily find and contact an appropriate medical facility where you can be confident you will receive quality medical care," Durand-Brochec said in a statement.

The free app includes a list of 2,000 hospitals in 129 countries.

With medical assistance teams in 28 countries, Allianz Global Assistance has checked that the hospitals are appropriate for travelers. Each listing includes contact information and one-touch dialing.

A drug dictionary includes internationally recognized names for common drugs, while first-aid term translations are available in 17 languages.

Travelers can find emergency services phone numbers for 217 countries and can connect with one-touch dialing.

Additionally, the app provides a stream of travel news from USA Today.



Downloading and use of the TravelSmart app is free. To access the app, go online to [www.allianztravelinsurance.com/online/travelsmart](http://www.allianztravelinsurance.com/online/travelsmart). It also can be found online in the Apple App Store and the Google Play store.

Allianz Global Assistance developed the app in-house.

Allianz Global Assistance USA is a consumer specialty insurance and assistance company with operation centers in 29 countries.

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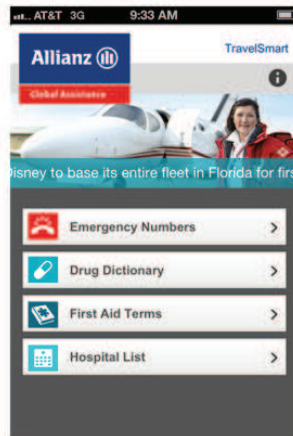


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### *New app provides international travelers with critical medical information*

RICHMOND, Va., March 25, 2013 — Allianz Global Assistance, a world leader in travel insurance and travel assistance, has launched a new smartphone app that provides travelers with emergency medical expertise at their fingertips. The TravelSmart™ mobile app provides international travelers with important information on local medical providers, drug and first aid translations, emergency phone numbers and more.

Allianz Global Assistance has helped millions of consumers solve their travel problems over the past 60 years and employs almost 11,000 associates speaking 40 languages across five continents. Utilizing the extensive resources and experience of the company's medical assistance teams in 28 countries around the world, the TravelSmart app includes Allianz Global Assistance's comprehensive list of 2,000 hospitals in 129 countries. Each hospital listed has been approved by the company as appropriate for travelers and each listing includes contact information and one-touch dialing. A drug dictionary includes internationally recognized names for common drugs while first aid term translations are available in 17 languages. Emergency services phone numbers are available for 217 countries and can be reached through one-touch dialing.

Fabrice Durand-Brochec, Vice President of Assistance Services at Allianz Global Assistance USA, says managing medical problems in foreign countries can be daunting when travelers don't know where to turn for help. "The TravelSmart app solves the number one healthcare problem that consumers face when traveling abroad," said Durand-Brochec. "Now anyone can use their smartphone to quickly and easily find and contact an appropriate medical facility where you can be confident you will receive quality medical care."

The app also provides a stream of the latest travel news from USA TODAY. The brief and informative stories provide travelers with the latest travel updates and are the perfect diversion while waiting for a flight.

The TravelSmart app is free to download and use and can be accessed by visiting <http://www.allianztravelinsurance.com/online/travelsmart>. It can also be located in the Apple App Store at <http://bit.ly/WTwFcc> and in the Google Play store at <http://bit.ly/11eQjr4>

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### **Allianz Global Assistance USA**

Allianz Global Assistance USA is a leading consumer specialty insurance and assistance company with operation centers in 29 countries. In the United States, Allianz Global Assistance USA (AGA Service Company) insures 13 million customers and is best known for its Allianz Travel Insurance plans.

In addition to travel insurance, Allianz Global Assistance USA offers event ticket protection and unique assistance services such as international medical assistance and concierge services. The company also serves as an outsource provider for inbound call center services and claims administration for health insurers, property and casualty insurers, and credit card companies.

For more information about Allianz Global Assistance USA, please visit [allianzassistance.com](http://allianzassistance.com). To learn more about Allianz Travel Insurance plans, please visit [allianztravelinsurance.com](http://allianztravelinsurance.com) or Like us on Facebook at [Facebook.com/AllianzTravelInsuranceUS](https://Facebook.com/AllianzTravelInsuranceUS).

### **Allianz Global Assistance**

How can we help?

International leader in Assistance, Travel Insurance and health, life & home care services, today Allianz Global Assistance counts more than 10,920 employees who speak 40 different languages and work throughout the world with a network of 400,000 service providers and 180 correspondents. 250 million people, or 4% of the world's total population, benefit from its services, which the Group provides on all five continents.

#### Allianz

Allianz is the 50th largest company in the world (Forbes Global 2012) and 62nd most valuable global brand (Interbrand, 2012). Allianz has 151,000 employees worldwide and 76 million customers in more than 70 countries. In 2011, Allianz had over 103 billion euros in revenue and over 1.6 trillion euros under management. In addition to Allianz Global Assistance, Allianz brands in the US include:

Allianz Life

Allianz Global Investors

PIMCO

Fireman's Fund

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Allianz Global Corporate & Specialty

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## About Us

Allianz Global Assistance USA

As a leading consumer specialty insurance and assistance company, we are best known for our Allianz Travel Insurance plans. Serving 35 million U.S. customers annually, we may cover non-refundable trip expenses including covered trip cancellations and delays, as well as emergency medical treatment and transportation and more. Visit [AllianzTravelInsurance.com](#) to learn more.

We also offer Allianz Tuition Insurance at [AllianzTuitionInsurance.com](#), as well as other consumer specialty insurance products through our partners.

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