

VERY IMPORTANT INFORMATION

Dear Host Family and Au Pair,

We are pleased to confirm that STS Au Pair who are holding a Europ Assistance Travel Insurance are covered by a comprehensive policy whilst participating in an official STS-program. Falck TravelCare is by Europ Assistance an appointed service provider.

The medical insurance will cover necessary and reasonable expenses in connection with medical treatment for the Au Pair due to acute illness or accidents.

Emergency treatment:

Falck TravelCare 24-hour assistance

Telephone: + 46 8 587 717 17

Toll free number from USA/Canada: 1 888 213 5086

Fax: +46 8 505 939 13 Fax; when dialing from USA or Canada: 011 46 33 15 60 61

E-mail: assistance@falcktravelcare.com

In case you need medical attention, please contact our 24-hour assistance service (please see contact details above). Please be aware that the policy conditions stipulate that all claims likely to exceed USD 1 000 require pre-authorization from Falck TravelCare.

In addition to the above, we would like to emphasize that it is very important that you contact Falck TravelCare if you want to make sure that the insurance covers all medical expenses that might occur in connection with the illness.

Furthermore, we advise you to always contact Falck TravelCare for referrals to clinics, hospitals, specialists, etc. We have a large number of providers through our partner in USA as well as in many other countries. Once Falck TravelCare has approved your treatment, the provider will be informed by us or our partner and payment will be settled with out involving you or your host family.

Should you choose not to contact Falck TravelCare, you cannot be sure that all medical expenses will be covered, just as you cannot be sure that the provider you choose will cooperate with Falck TravelCare or our partner, which ultimately would leave you to pay the medical bills and get reimbursed afterwards.

When calling our 24-hour assistance service, please have the following details ready:

- your full name
- date of birth and nationality
- name and tel. no. of the doctor (if you already has been seen by a doctor)
- symptoms and possible diagnosis
- contact phone numbers for you and the host family
- zip code (for locating a health care provider in your area)

Non emergency treatment:

In case of a non-urgent need for medical care, please contact your host family doctor or Falck TravelCare instead of going to the local emergency room. The emergency room is only for serious emergencies.

Falck TravelCare can help you find a doctor in your area that you can visit, note that you must pass on the following information to us:

- your full name
- date of birth and nationality
- name and tel. no. of the doctor (if you already has been seen by a doctor)
- symptoms and possible diagnosis
- contact phone numbers for you and the host family
- zip code (for locating a health care provider in your area)

We need to emphasize that the insurance does not cover for routine medical exams or medicine prescribed prior to commencement of the program. Likewise, the policy excludes costs incurred in order to obtain health certificates and in connection with treatment of mental illness or illness caused by misuse of alcohol, narcotics or other similar intoxicants.

If the Au Pair falls ill, is hospitalized or involved in an accident, please contact Falck TravelCare immediately:

Falck TravelCare 24-hour assistance

Telephone: + 46 8 587 717 17

Toll free number from USA/Canada: 1 877 243 8735

Fax: +46 8 505 939 13 Fax; when dialing from USA or Canada: 011 46 8 505 939 13

E-mail: assistance@falcktravelcare.com

For reimbursement of claims and all other non-acute matters:

Falck TravelCare (open from 08.30 am to 05.00 pm Central European time)

Box 44024, Mejerivägen 9

SE-100 73 Stockholm, Sweden

Tel: + 46 8 579 379 00; when dialing from USA or Canada: 011 46 8 579 379 00

Fax: + 46 8 505 939 19; when dialing from USA or Canada: 011 46 8 505 939 19

E-mail: claims@falcktravelcare.com

More details of the insurance can be found in the policy conditions which were provided to you prior to departure. If necessary, a copy of the policy conditions can be requested from STS or Falck TravelCare.

We hope you will have a great experience during your stay.

Sincerely

Europ Assistance /Falck TravelCare