Important Notice to Policy Holders

When you insure your company with Chubb, you connect your covered employees to the vital services they need as they travel. As part of our International Voluntary Workers’ Compensation, International Blanket Accident or Blanket Accident insurance solutions, Chubb engaged a leading global medical assistance provider, Europ Assistance, to give your covered employees 24/7 access to medical and travel services around the world.

With medical assistance services from Europ Assistance, help is only a phone call away. Europ Assistance has a local presence in more than 200 countries and territories worldwide, including more than 35 assistance centers staffed with multilingual assistance coordinators, case managers, and medical staff. Europ Assistance also maintains constant communication with our dedicated Multinational Claim Unit to ensure seamless claim handling, no matter where a loss occurs.

If your covered employees are injured and need to locate medical care, Europ Assistance is available for timely help anywhere around the world. Europ Assistance provides the following services worldwide:

**Medical Assistance Services:**
- Medical provider search and referrals to help find hospitals and doctors in a given locale
- Medical monitoring of treatment
- Facilitation of medical payment
- Coordination of medication

**Medical Evacuation and Repatriation Services:**
- Emergency medical evacuations and medically-necessary repatriation
- Coordinate transportation to join a hospitalized family member
- Dependent children/traveling companion assistance

<table>
<thead>
<tr>
<th>Europ Assistance Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toll free in the US or Canada: +1 866-611-1204 or Collect outside of the US: +1 240-330-1580</td>
</tr>
<tr>
<td>In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance, and then contact Europ Assistance.</td>
</tr>
</tbody>
</table>

**Travel Risk Intelligence Portal**
As part of your Chubb insurance solution, covered employees can access Europ Assistance’s Chubb insureds-only website that features information and tools to support employees before and during their trips abroad. The site contains real-time destination-based health, security and travel-related information, including:

- Country and city risk ratings and profiles
- Health, medical, safety and security reports per locale
- Mitigation tips and consulate contacts
- Information on business conduct, transportation, holidays, currency exchange rates, etc.
- News and real-time security alerts
- General travel tips

The Europ Assistance portal also includes useful tools that help minimize the inconveniences associated with international travel and support employees in an emergency, such as drug and medical term translation.

**Access the portal:**
Go to the URL listed below to access Europ Assistance’s website and click on the “Sign Up Now” link in the gray Log In box. Use your Group ID and Activation code to fill out the registration information. Once registered, an automated e-mail will be sent to confirm your registration. Follow the link in this e-mail to complete your registration. You can now access the Europ Assistance website at any time using your new login and password.

URL: www.chubb.com/travelhelp/fvwc  
Group ID: N2CHUFVW  
Activation code: 130502

**Global Medical Assistance Services**
Available to help 24/7

- Insured Name: RESEARCH FOUNDATION OF THE CITY UNIVERSITY OF NEW YORK
- Policy ID: 99473320
- Expires: JULY 01, 2020
- Chubb: Call +1 866-611-1204 from US and Canada. From other locations, call Collect +1 240-330-1580.

Travel Risk Intelligence Portal access:  
www.chubb.com/travelhelp/fvwc

For portal registration information, please contact your program administrator directly.

In the event of a life-threatening emergency, please first call the local emergency authorities to receive immediate assistance, and then contact Europ Assistance.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

Chubb, PO Box 1650, Whitehouse Station, NJ 08889-1650. Chubb Group of Insurance Companies / www.chubb.com

Form 99-10-0938 (Ed. 1-14) Important Notice
NOTICE TO EMPLOYEES
Defense Base Act

U.S. Department of Labor
Employment Standards Administration
Office of Workers' Compensation Programs

Employer: RESEARCH FOUNDATION OF THE CITY
UNIVERSITY OF NEW YORK

This employer is insured to provide compensation benefits (including medical and hospital care) to its employees, or monetary benefits to eligible survivors, in case of worker-connected injury, occupational illness or death, in accordance with the provisions of the above law and rules of the Office of Workers’ Compensation Programs.

- NOTIFY YOUR EMPLOYER IMMEDIATELY. If possible, complete Form LS-201, Notice of Injury, available from your employer. You should give notice of injury to the following person(s):

WHAT TO DO WHEN INJURED AT WORK

- MEDICAL TREATMENT. Request authority (Form LS-1) from your employer treatment by the physician you choose. You may not select a physician that it is not authorized by the Office of Workers’ Compensation Programs to provide medical care under the Act. Your employer has a list of physicians who are not authorized. In an emergency or if unable to contact your employer, go to the nearest hospital or physician, but be sure to let your employer know as soon as possible.

- DISABILITY. If you are disabled for more than 3 days, contact your employer or the insurance company indicated below for payment of compensation, payable 14 days after your employer has knowledge of injury.

- IMPORTANT! The law requires you to give written notice of injury (Forms LS-201) to your employer and to the Office of Workers’ Compensation Programs within 30 days. Additional time may be allowed for certain hearing loss and occupational disease claims. The address of the Office of Workers’ Compensation Programs District Office for this area is:

<table>
<thead>
<tr>
<th>Insurance Carrier for This Employer</th>
<th>For Further Assistance and Information:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Chubb Group of Insurance Companies</td>
<td>On request, the Office of Workers’ Compensation Programs will explain benefits and proceedings under the above Act. In addition, the Office of Workers’ Compensation Programs will inform employees receiving compensation about medical and vocational rehabilitation services, and will assist in obtaining such services.</td>
</tr>
<tr>
<td>Address 202B Hall's Mill Road</td>
<td></td>
</tr>
<tr>
<td>Whitehouse Station, NJ 08889</td>
<td></td>
</tr>
<tr>
<td>Telephone 908-903-2000</td>
<td>Expiration Date of Policy JULY 01, 2020</td>
</tr>
<tr>
<td>Policy Number 9947-33-20 DTO</td>
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Authorized Signature for the Employer

Date Signed

This Notice must be posted and maintained in a conspicuous place in and about the place of business.

(33 U.S.C. 934)

Important Notice

Section 31(a)(1) of the Longshore Act, as extended to the Defense Base Act, 33 U.S.C. 931 (a)(1), provides as follows: Any claimant of representative of a claimant who knowingly and willfully makes a false statement or representation for the purpose of obtaining a benefit or payment under this Act shall be guilty of a felony, and a conviction thereof shall be punished by a fine not to exceed $10,000, by imprisonment not to exceed five years, or by both.