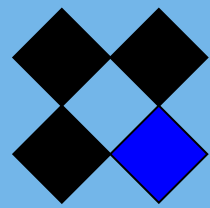


EXPRESS ASSIST

International Assistance Service



**Express Assist** is a leading and dynamically developing Russian independent company successfully operating in the international market of assistance services since 2001. Our clients are russian and foreign citizens traveling worldwide and/or living, working in Russia and CIS countries. We offer them full range of medical, technical, legal, informational and home assistance services.



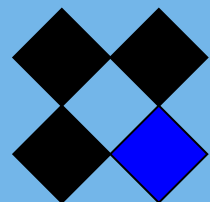
Express Assist offers the following range of services:

- emergency medical services
- repatriation and evacuation services
- technical assistance services
- legal services
- information services
- home assistance services



Nearly **500,000** Russian citizens and **20,000** foreign citizens were provided with emergency assistance by Express Assist in many countries of the world since 2001.



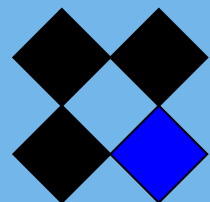


## Express Assist's partners in Russia are the following insurance companies:

- AlfaStrakhovanie
- MSK Insurance Group
- Renessans Strakhovanie
- RESO-Garantiya
- Rosgosstrakh
- Rosstrakh
- T.I.T.
- VSK
- Liberty
- Energogarant
- Transneft

and some others



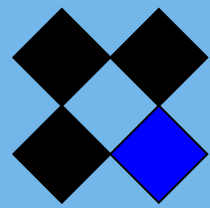


Express Assist has good business relations with many foreign insurance companies. In Russia, CIS and worldwide Express Assist renders services to the clients of such companies as:

- Assist Card International
- AXA
- Healthwatch
- QBE-Atlasz
- HUK-Coburg
- China Life

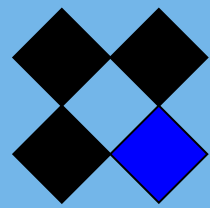
Foreign insurance companies refer to Express Assist's services for their clients in Russia because we are familiar not only to all specific features of life and of the structure of healthcare as a whole in our country but also our operational staff is familiar to the mentality, customs and specific requirements of our foreign guests. That is why only Express Assist is able to organize qualified emergency assistance, taking into account all specific features of Russian medical market.

That is why in more than 50 000 contingencies settled by Express Assist each year there are no complaints.



EXPRESS ASSIST  
International Assistance Service

Express Assist has created a wide network of doctors on call, clinics, hospitals, ambulances, funerals, technicians, lawyers, interpreters and other specialists to guaranty to travelers durable solution of their problems regardless of the country, location and time with very effective cost containment. This work is controlled 24 hours by high qualified doctors in our multilingual alarm-center.



EXPRESS ASSIST  
International Assistance Service

The Alarm Centre of Express Assist is equipped with modern duplicated multichannel communications; all incoming and outgoing calls are recorded and monitored for quality and training purposes. Information on insurance events is processed and stored in a specially developed software



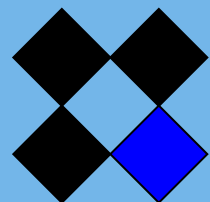




The staff of the alarm centre consisting of high-skilled doctors is on call 24 hours a day ensuring its operation in the English, French, German, Spanish, Italian languages, and if it is required there might be a conference call held to translate from other world languages. Several employees have PhD degrees in medicine and economics.

In the majority of non-urgent cases the time period between a person's resort to us for assistance and assistance arrangement does not go beyond **30 minutes**. If assistance arrangement requires more time, an information call is made ("courtesy call").





## EXPRESS ASSIST International Assistance Service

The Company owns local telephone numbers in the following countries:

- Austria
- Argentina
- Bulgaria
- Brazil
- Canada
- China
- Cyprus
- Czech Republic
- Dominican Republic
- Estonia

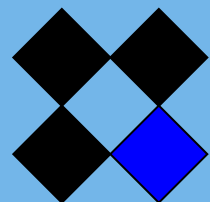
- Finland
- France
- Germany
- Great Britain
- Greece
- Indonesia
- Italy
- Israel
- Latvia
- Mexico

- Russia
- Spain
- Sweden
- Switzerland
- Thailand
- Turkey
- Ukraine
- USA
- Vietnam



This list is extended if required.

Besides, there is a possibility of contacting an operator via Skype.

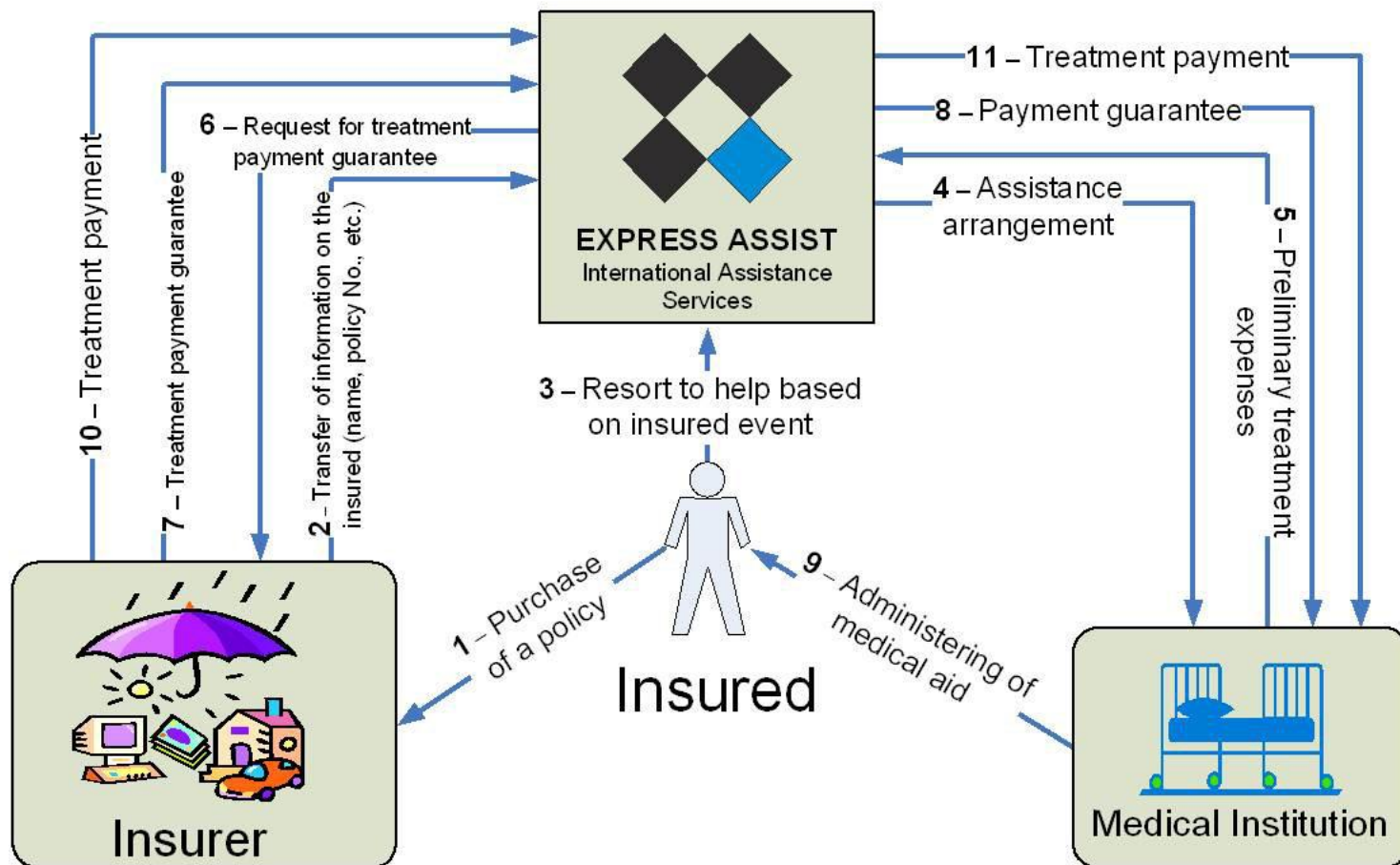


## **Medical services**

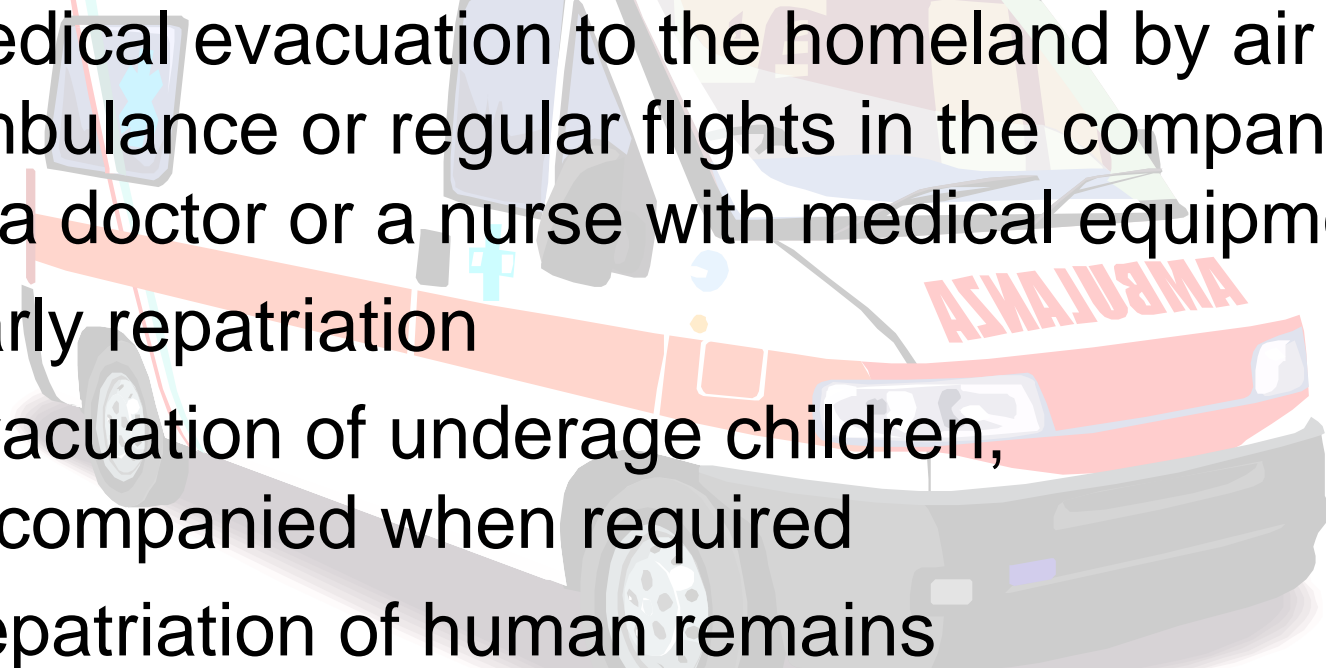
- Information on first aid before the doctor arrives
- Over-the-telephone consultation with a general practitioner
- Ambulance services
- Hotel or domiciliary visit
- Consultation at a medical institution
- Hospitalizing
- Guarantees of medical expenses payment for outpatient treatment
- Guarantees of hospitalization expenses payment
- Transportation from one medical institution to another, where required – in an ambulance accompanied by a doctor or a nurse.
- Visit of a close relative in an emergency (visa support, tickets, etc.)
- Going on a tourist or business trip in the company of an English-speaking doctor.

# EXPRESS ASSIST International Assistance Service

## Express Assist General Operating Scheme

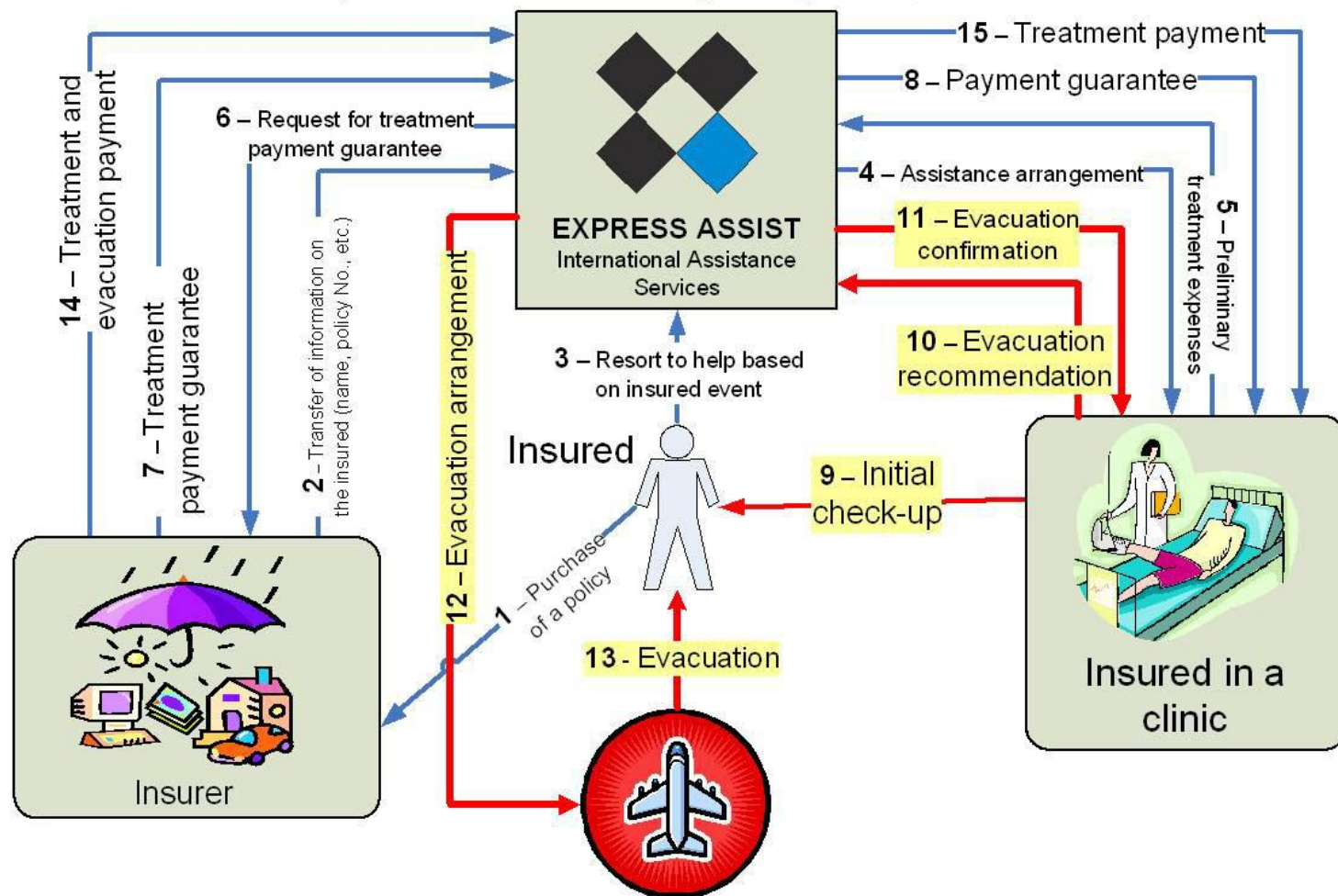


## Repatriation and evacuation services

- 
- Medical evacuation to the homeland by air ambulance or regular flights in the company of a doctor or a nurse with medical equipment
  - Early repatriation
  - Evacuation of underage children, accompanied when required
  - Repatriation of human remains

# EXPRESS ASSIST International Assistance Service

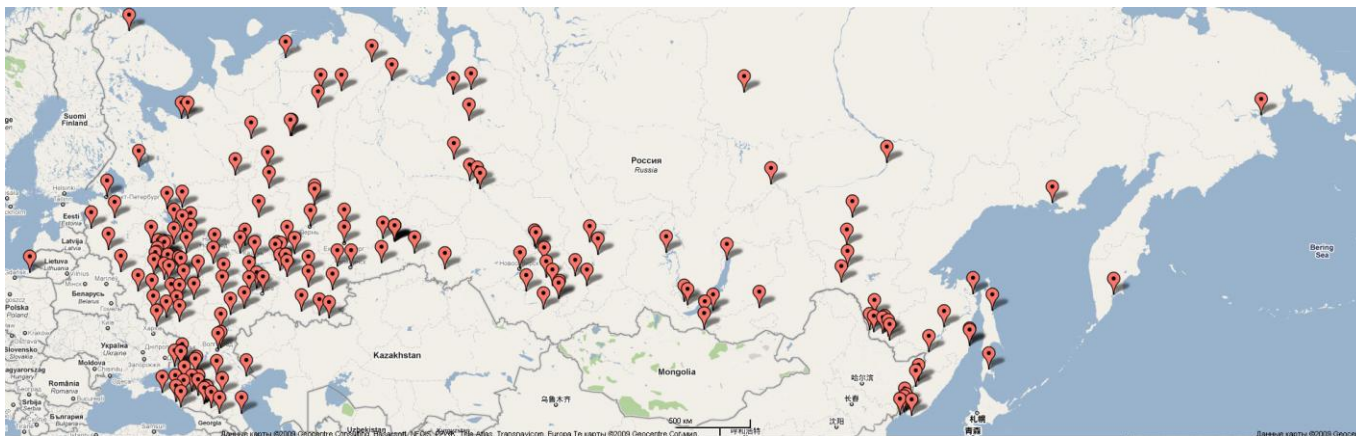
## Express Assist Evacuation Operating Scheme

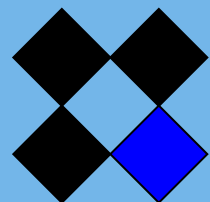




The medical network established by the Express Assist is successfully operating and servicing clients of insurance companies in the territory of the Russian Federation and CIS. This includes nearly 3,000 medical institutions providing all types of outpatient and institutional assistance.

It should be emphasized that the Express Assist made agreements with medical institutions not only in regional centres and big cities but also in many smaller settlements which allows rendering skilled medical assistance in the same amount as at the place of clients' residence.



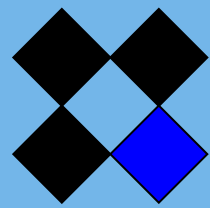


## EXPRESS ASSIST International Assistance Service

Express Assist successfully develops two basic assistance rendering strategies in the territory of the Russian Federation and CIS.

- The first one is work within the framework of the Insurers' programmes "Travelers in the Russian Federation and CIS", as well as "For those who enter the Russian Federation", when the insured is rendered emergency care practically at any place in the Russian Federation and CIS. According to this strategy, Express Assist Centre renders the following services:
  - Arrangement of urgent outpatient or institutional medical care as well as accompanying services
  - Arrangement of medical evacuation to the place of residence
  - Arrangement of human remains repatriation
- The second strategy consists in rendering assistance to the Insured attached to medical institutions for servicing within the framework of Voluntary Medical Insurance programmes. In this case Express Assist provides its clients with the following services:
  - Arrangement of permanent medical services in the territory of the Russian Federation and CIS (attachment to medical institutions for servicing).
  - Control over the quality and volume of medical services as well as over the amount and justification of medical expenses
  - Expert examination of medical invoices received from medical institutions

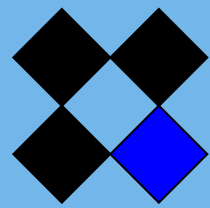




## Technical assistance

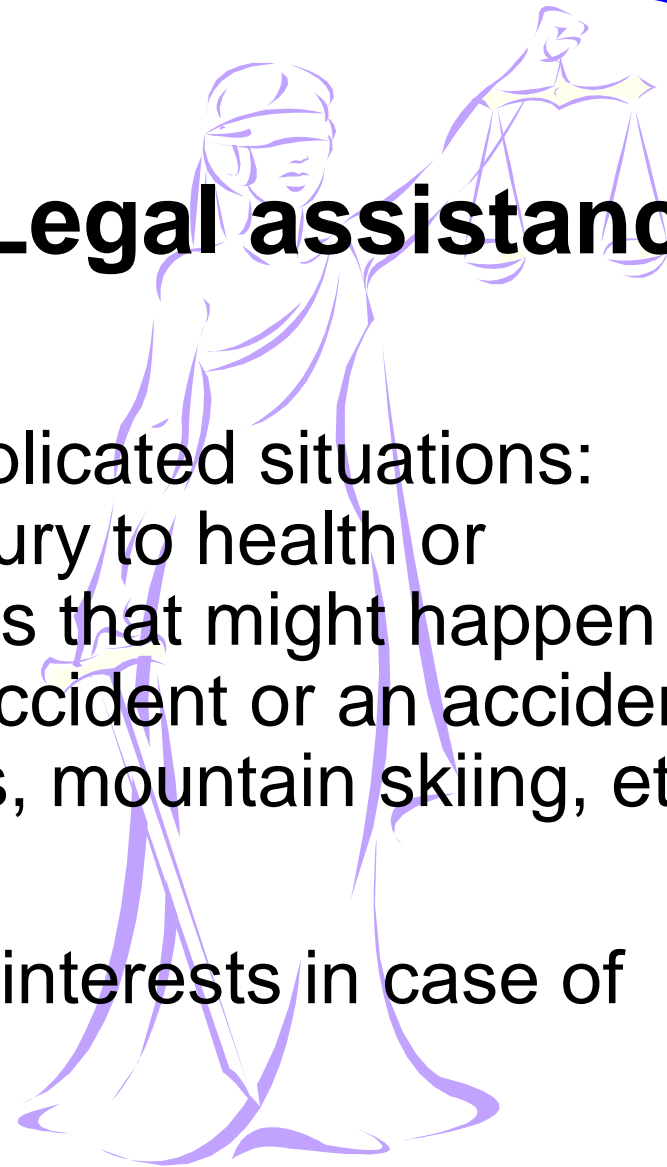
- Car rental assistance
- Towing to a car service centre in case of technical breakdown or damage as a result of a road accident (within the continent).
- Technical assistance on roads in case of a car breakdown or a car crash. Car carrier services on intercity highways.
- Driver's services
- Car maintenance at specialized car service centres
- A whole range of other services

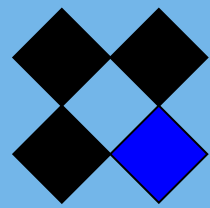




## Legal assistance

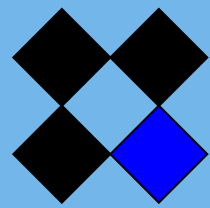
- Legal defense in complicated situations: loss of documents, injury to health or property of third parties that might happen as a result of a road accident or an accident during sports activities, mountain skiing, etc.
- Defense the Insurer's interests in case of legal proceedings.





## **Information assistance**

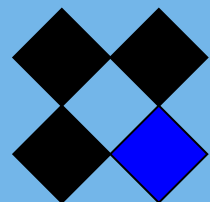
- Provision of information on possibilities of medical and other kinds of services of Express Assist
- Information on medical institutions with medical staff speaking foreign languages
- Provision of information on insurance cover, on insurance rules
- Assistance to the Insured in contacting their insurance companies by telephone, fax, and other means of communication
- Information on medications and their substitutes
- Transfer of information to relatives and/or employers
- On-line translation services from Russian into another language and into Russian
- Courtesy calls



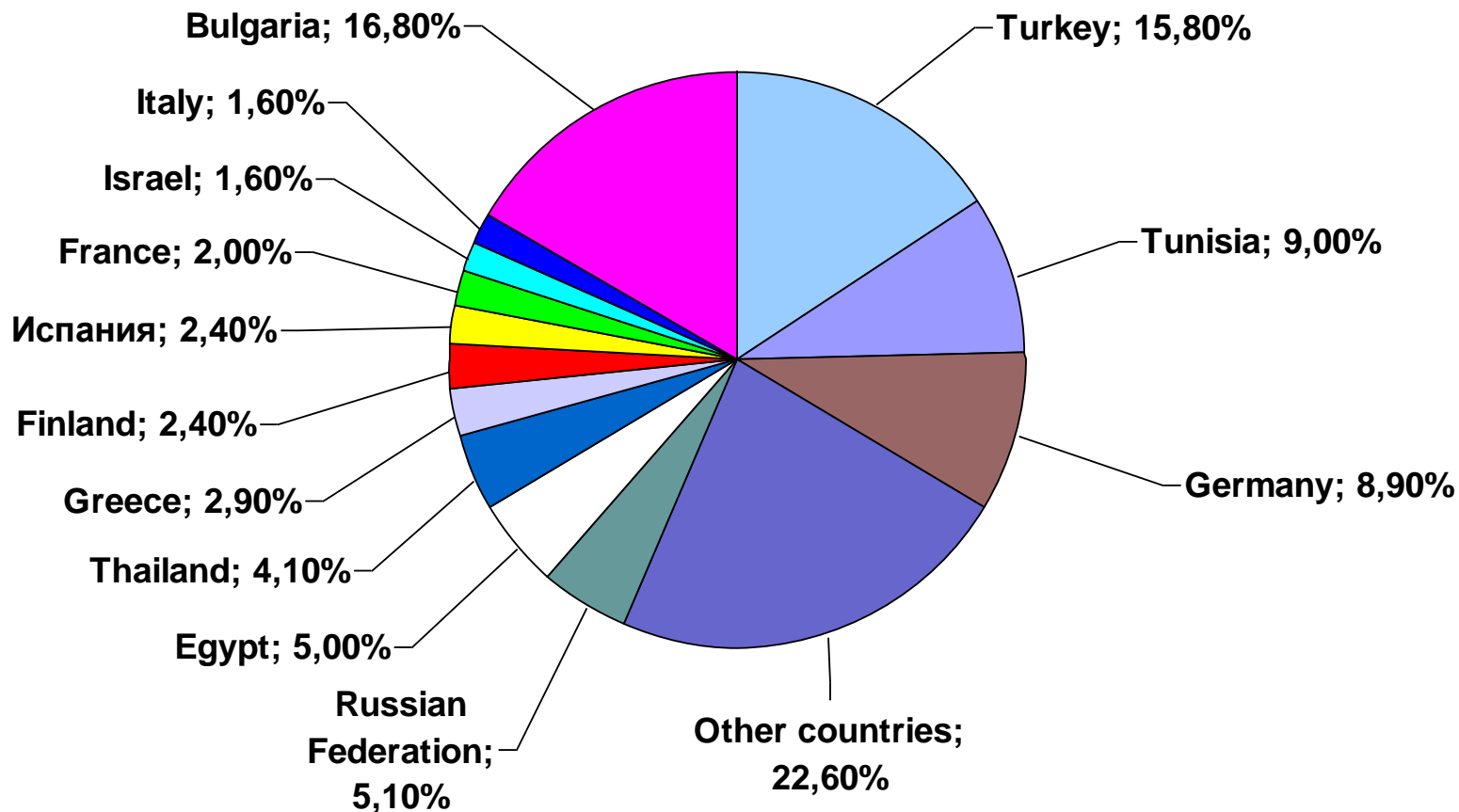
EXPRESS ASSIST  
International Assistance Service

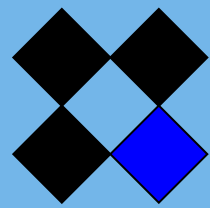
# Other services upon request.





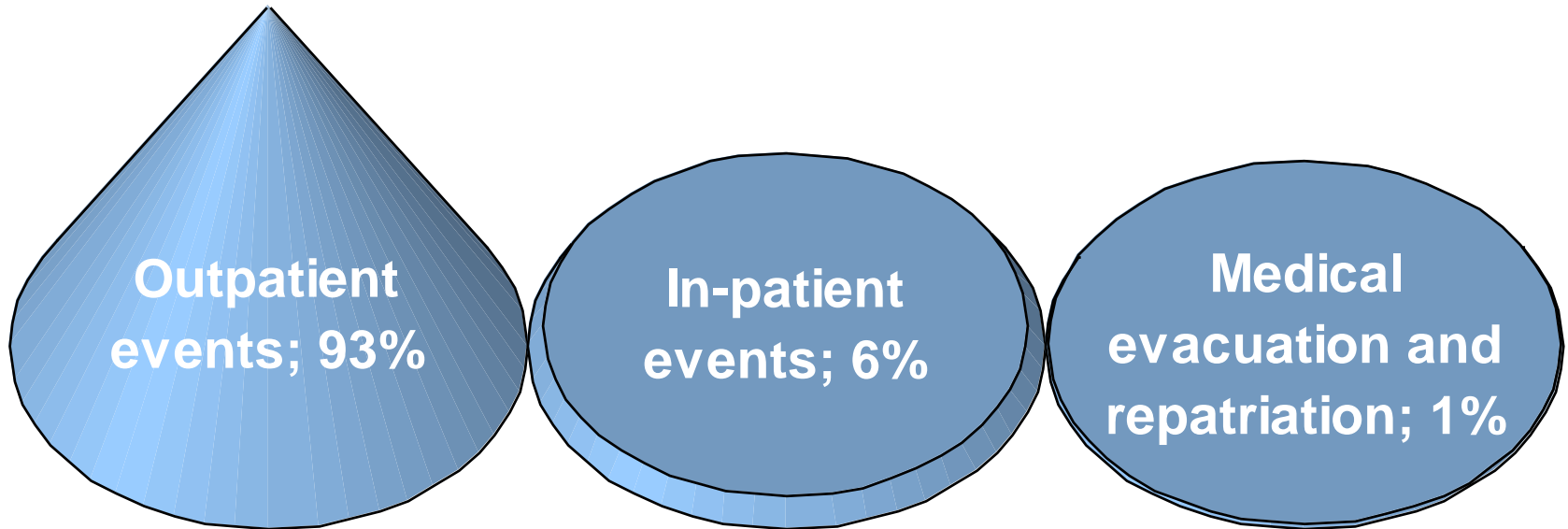
## Diagram of insurance events geography

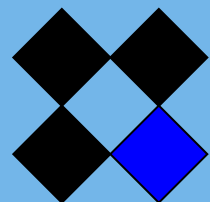




**EXPRESS ASSIST**  
International Assistance Service

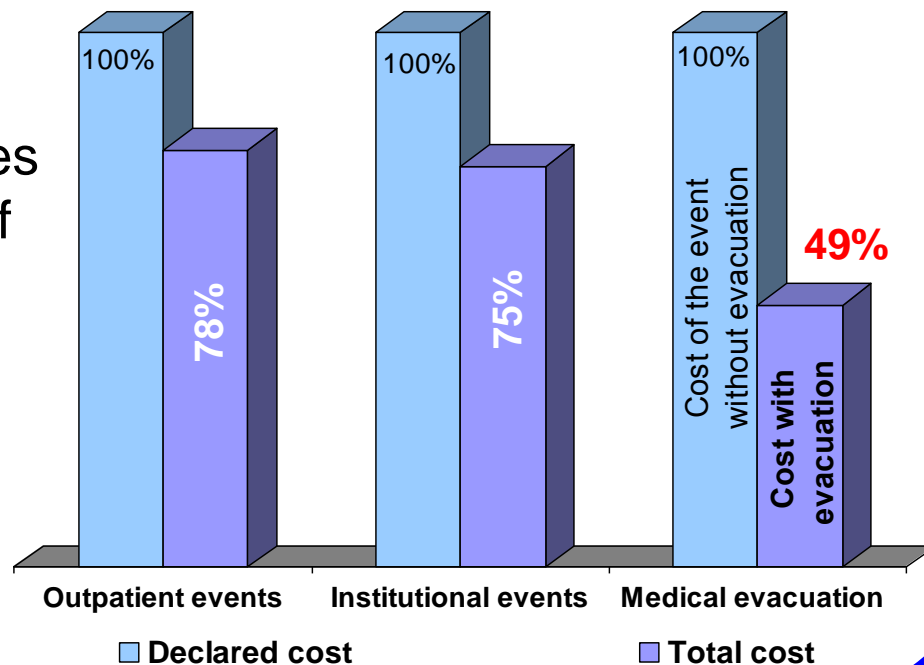
## **Insurance events structure on their complexity**

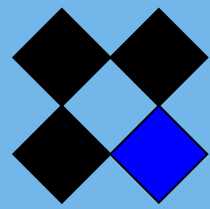




The company has great experience in controlling prices and expenses cut. Data on expenses cuts in various categories of events is given below.

Timely medical evacuation helps to cut expected expenses considerably. Especially it is of high priority in case of sports injuries (mountain skiing, for example) and diseases which require a long stay of the insured in the hospital.





EXPRESS ASSIST  
International Assistance Service

# Welcome to Express Assist!

