



We expect the unexpected

Solutions for brokers, corporates,
insurers, governments and NGOs

With the ever-increasing risk of disease epidemics,
terrorism and the need to travel to emerging markets,
we're here to support you when the unexpected happens.

Taking a look at the global picture

➤ Amidst the volatile and unpredictable nature of world events, there is an ever-increasing responsibility to pro-actively protect your people, policyholders and clients.

Overview

➤ Introducing a different perspective

Charles Taylor Assistance is one of the leading global providers of medical assistance, travel risk and claims management services. We are uniquely equipped with a commercial understanding of travel and medical and security assistance and their implications for organisations and their people abroad.

Choosing the right partner to support you is key to mitigating risk. If your supply chain is fragmented, not only is there an increased threat of litigation and damage to your reputation, but you may also be compromising the safety and security of your people, policyholders and clients.

We have a transparent and unique approach that avoids fragmentation. No other partner will provide you with one solution on one platform, managed by experts in their field: ensuring that all consequences of overseas travel have been anticipated.

With over 46 years' experience of delivering joined-up emergency global travel and medical assistance services to many leading banks, insurance companies, government departments and other businesses, we help our clients demonstrate the value of their travel assistance and risk management strategy to their board, employees and other stakeholders.

➤ **5 MILLION**
customers supported every year

➤ **45,000**
assistance cases

➤ **170,000**
travel claims

➤ **1,700**
repatriations

➤ **300,000**
medical screenings

➤ **150**
deployable medics

➤ **70,000**
global network providers

➤ **500**
air ambulance missions

➤ **Around-the-clock**
management

➤ **Over 32** languages spoken in-house

➤ We receive over **1,500** calls a day from around the world **24/7**

➤ **Expert** complex case and logistical management



> An approach that goes beyond beginning to end

The reality of life on the ground for your employees or your policyholders is that once things go wrong, they can quickly spiral out of control.

We provide a single view of travel assistance and claims management plans to remove the disruption caused by fragmented components.

- A view that starts with medical and security risks to drive informed decisions - and mitigates those risks before travel.
- A view that guarantees a single point of contact to provide a united, rapid response when things do go wrong.
- A view that is continually developed to build a robust, integrated medical assistance and security travel risk management programme for the future.



1

Mitigation

Pre-travel mitigation
A detailed review that gives your employees or policyholders true insight into what to expect on the ground overseas.



2

Exposure

Reducing exposure
More than just an assessment. Your employees or policyholders deserve the very best by having their exposure to risky situations reduced: avoiding unnecessary costs and trauma. Via our mobile travel tracking and intelligence technology, we will provide a rapid response in any situation.



3

Getting them home

Repatriation and post-travel
One view ensures a single point of contact, in one place, on one platform.



4

Planning

Strategic planning
Consistent planning and evaluation of travel risk programmes, fully aligned with future business objectives.

Reducing risk

> Duty of care today will reduce risk for tomorrow

Evacuation and repatriation

Evacuations can be necessary from countries that have been hit by war, natural disasters (where road moves are unsafe) or trouble that has erupted unexpectedly - trapping travellers in unstable and unsafe locations.

We will crisis-manage any incident and our in-house experts will design and manage the safest evacuation plan. We also have the capability to deploy our own UK teams to assist on the ground if necessary.

Exceptional patient care

We provide exceptional patient care by road, air, sea and rail, ensuring the most appropriate action is taken: from long-haul intensive care repatriations, to medevac from some of the most remote and hostile areas of the world. Our staff are experts in the medical, regulatory and logistical processes involved, and customise each transfer in the most suitable and cost-effective way possible.

Global assistance

Charles Taylor Assistance has a worldwide network of over 70,000 known providers, held on a centralised platform.

This gives us immediate access to suppliers and their respective capabilities and resources: enabling our experienced case managers and in-house medical teams to make decisions quickly.

Our comprehensive knowledge of these providers is built on more than 46 years' experience of implementing global assistance across some of the most remote, hostile and challenging environments.

Standards are monitored throughout the network, via direct visits and audits: using our own medical or logistics teams, third party in-country agents, questionnaires and follow-ups on complaints or safety concerns.

Additional knowledge is gained through our workings within the Astrum Alliance: a collection of major Europe-based assistance companies, with a shared goal to use their collective expertise to monitor provider and supplier standards and drive significant cost containment savings.

Claims management

Occasionally, circumstances arise that may mean travel plans change or a claim needs to be made.

Claims can result from situations such as medical emergencies, baggage loss or travel cancellation and delays. This is disruptive for the individual and challenging to manage. Swift and efficient claims handling as part of our end-to-end service includes:

- 24/7 claims handlers
- Special fraud investigations
- Online claim tracking & payment
- Direct payment and settlements
- Replacement and retrieval of documents

Case study

Our approach in action

An employee of a multinational engineering company sustained a serious eye injury whilst working on a tug boat just off the coast of Iraq. His eye, which had been lacerated by a metal spike, needed urgent medical attention.

- The medical facility to which the patient had been admitted was not able to fully diagnose the injury, but it was able to detect large lacerations to his eye.
- The facility's lack of specialist diagnostic equipment made it impossible to assess if there were any foreign bodies still in his eye and if there was any damage to the retina or socket.
- The patient urgently needed a specialist ophthalmological assessment to establish the extent of the injury and the need for specialist treatment.

Our skilled medical team put patient safety first by transporting the man on a highly specialised intensive care air ambulance bound for Dubai, with sea-level cabin pressure. Without sea-level pressure the air could expand at altitude, potentially causing permanent loss of sight, brain damage or even death.

A road ambulance was ready and waiting to transfer the patient to hospital for urgent admission and within a few hours he was undergoing sight-saving surgery, after CT scans had detected extensive damage and foreign bodies in his eye.

A few days later he had a second successful operation, before spending the next three days receiving full post-operative care.

A week after arriving at hospital, the patient was declared fit to fly home to South-East Asia and he returned to work just a few weeks later.

Solution

- 24/7 case management and assessment of the individual with his treating doctor at the local clinic in Iraq.
- Once his condition had been established, a suitable treatment plan was put in place.
- Charles Taylor Assistance had previously arranged a PDR (pre-deployment report) and knew from the report and existing international knowledge that it was in the patient's best interests to be transferred to a specialist hospital in Dubai.
- The patient received the relevant complex eye treatment and post-operative care.
- The allocated hospital was a trusted provider in our network, with a direct billing agreement in place. It was also subject to regular audits and due diligence checks.

**Proudly
supporting:**



How can we help?

If you would like to discuss your needs with us and find out more about how we can help, please contact Ian Latham, Business Development Director:

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RISK MANAGEMENT



REPATRIATION



MEDICAL ASSISTANCE



SECURITY



CLAIMS MANAGEMENT

Award wins in 2020

- Insurance Fraud Awards - International Fraud Investigation of the Year - Winner
- Claims Awards - Claims Collaboration of the Year - Winner
- LV=GI Claims Partners Awards - Best Customer Commitment - Winner
- National Insurance Awards, Innovative Product - Winner
- British Claims Awards - Outsourced Partner of the Year - Winner
- ITIJ Awards - Insurtech Initiative of the Year – Venture Risk Management - Winner

Charles Taylor Group provides global insurance services, claims and technology solutions to all parties within the global insurance market. Its technical expertise, technological tools and breadth of solutions enable its clients to outperform, by addressing complexities and challenges across every stage and aspect of the insurance lifecycle and operating model.

Charles Taylor employs approximately 3,100 staff in more than 120 locations spread across 30 countries in Europe, the Americas, Asia Pacific, the Middle East and Africa. It has earned the trust of a diversified, blue-chip international customer base that includes national and international insurance companies, mutuals, captives, MGAs, Lloyd's syndicates and reinsurers, along with brokers, distributors and corporate insured.

