

CATHOLIC MUTUAL GLOBAL COMPANION SERVICES

Listed below is important information on the benefits which you are entitled to under the World PASS Companion provided to you by Catholic Mutual through CNA and Worldwide Assistance Services, Inc.

A. DESCRIPTION OF SERVICES

The following is a description of services provided under the CNA World PASS Companion provided by Worldwide Assistance Services, Inc.:

Worldwide Assistance (WA) will provide to Valid Employees toll free access to the Worldwide Assistance Customer Service Center 24 hours a day from almost anywhere in the world. Valid Employees may call toll-free from within the United States and Canada, collect from outside the United States or Canada, or via telex or fax transmission.

1. Pre-Trip Assistance

The following pre-trip information will be available to Valid Employees before and during the trip.

a. Visa, Passport, and Inoculation Requirements

WA will provide information concerning Visa, inoculation, passport or immunization requirements of the foreign countries in which Valid Employees will be traveling.

b. Cultural Information

WA will provide information concerning cultural information and other events. If available, in the areas in which the Valid Employee is traveling.

c. Temperature and Weather Conditions

WA will provide Valid Employees with weather forecasts and temperatures for major cities around the world.

d. Embassy and Consular Referrals

WA will provide Valid Employees with the address and telephone number of the nearest Consulate or Embassy, as appropriate.

b. Medical Evacuation/Repatriation

In the event of a medical emergency, when you agree and a physician designated by WA in consultation with a local attending physician determines that it is medically necessary for a Valid Employee to be transported under medical supervision to the nearest hospital or treatment facility or be repatriated to his/her place of residence for treatment, WA will arrange and pay for the transport under proper medical supervision.

All decisions as to the medical need for evacuation and/or repatriation, the means and/or timing of any evacuation, the medical equipment and the medical personnel to be used and the final destination are medical decisions which will be made by physicians designated by WA in consultation with a local attending physician based on medical factors and their decisions shall be conclusive in determining the need for such Services.

Payment for the medical evacuation or repatriation is the responsibility of WA. The emergency medical evacuation/repatriation benefit is always a secondary benefit to any individual or group plan under which the Valid Employee may be covered. WA reserves the right to recover from any other plans to the extent permitted by law .

c. Return of Traveling Companion

If a Valid Employee's traveling companion loses previously made travel arrangements due to a delay caused by a Valid Employee's medical emergency, WA will assist the Valid Employee's traveling companion to make new travel arrangements, but the payment for any travel arrangements or accommodations is the responsibility of the Valid Employee.

d. Return of Dependent Children

If any dependent children traveling with a Valid Employee are left unattended because the member is hospitalized, WA will arrange for their transportation home. Should transportation with an attendant be necessary, WA will arrange for a qualified escort to accompany the children. Payment for the travel arrangements and escort is the responsibility of the Valid Employee.

e. Visit of a Family Member or Friend

If the Valid Employee is traveling along and must be hospitalized, WA will arrange for transportation for a member of the Valid Employee's family or a friend designated by the Valid Employee from his home to the place where the Valid Employee is hospitalized. Payment for the travel arrangements, meals and accommodations are the responsibility of the family member, friend or Valid Employee.

c. Emergency Cash

WA will advance emergency funds to Valid Employees upon receipt of a satisfactory guarantee of reimbursement. The method of delivery of emergency funds will vary according to the Valid Employee's need in a given situation. A satisfactory guarantee of reimbursement is the ability to debit a Valid Employee's credit card and then arrange for the delivery of the advance.

d. Location of Lost Items

WA will assist Valid Employees in the location of lost luggage, documents and personal items. Airlines, government authorities and credit card issuers are among those who will be contacted, if necessary.

e. Legal Assistance/Bail

WA will refer Valid Employees to local attorneys and will advance bail funds, where permitted by law, with a satisfactory guarantee of reimbursement. A satisfactory guarantee of reimbursement is the ability to deal with guarantee of reimbursement is the ability to debit a Valid Employee's credit card in the amount required and then arrange for the delivery of the advance.

f. Interpretation/Translation

The multilingual staff at the WA Customer Service Center in Washington, D.C. will assist Valid Employees with foreign language and interpretation problems over the telephone.

B. DEFINITIONS

1. "Covered Subscriber" means a named insured under a CNA PASSPORT Insurance policy.
2. "Valid Employee" means an individual who is currently employed by the Covered Subscriber, who has provided the necessary information to be eligible and who is traveling at least 100 or more miles away from home or outside of the United States, while on business or pleasure not more than ninety (90) days in duration.

C. LIMITS OF SERVICES

1. It is the responsibility of the Covered Subscriber and/or Valid Employee to inquire with WA whether a country is "open" for assistance prior to the departure of the Valid Employee and during his or her stay. WA does not currently have assistance agents and/or cannot guarantee assistance in: Afghanistan, Bhutan Bosnia, Rwanda, Somalia, and Yemen. This list is subject to change.

- e. France- 0800-90-1570
- f. Italy - 1-678-70820
- g. From all other locations - 1-202-331-8276 (collect) or
OPS@worldwideassistance.com

2. Valid Employees, in need of any Services, must provide the following information:

- a. Full name, Location and contact number you are calling from
- b. Name of Insured company you work for
- c. Description of problem/request
- d. Worldwide Assistance ID #3342
- e. CNA PASSPORT Policy number

CNA Companion Services™ Travel I.D. Card

If you need emergency or travel related services call the Worldwide Assistance Center any time and please provide:

- Your Full Name
- Your Location and Contact #
- Your Company Name
- Description of Problem/Request
- WA ID# 3342
- CNA WorldPass Policy #22 389 4148

Remember to report any claims to CNA by calling:

From the United States, Puerto Rico, the Virgin Islands or Canada, please use the following toll-free numbers:

1-888-202-4966 for losses that occur within the United States

1-888-202-4970 for losses that occur outside the United States

When calling from anywhere else in the World: 1-248-426-2050

Companion ServicesSM is a value-added component of every CNA Passport[®] and WorldPass[®] policy. Provided by CNA, Companion ServicesSM is administered by Worldwide Assistance Services, Inc., part of the Europ Assistance Group, the largest and most experienced travel assistance organization in the world. This service is available to any CNA-insured traveler leaving the country for business or pleasure on any number of trips, each lasting 90 days or less.

Report any claim to CNA by calling:
From the U.S., Puerto Rico, the Virgin Islands, or Canada, please use the following toll-free numbers:
When calling from within the United States, dial 1.888.202.4966.
When calling from Canada, dial 1.888.202.4970.
When calling from anywhere else in the world: 1.248.324.3128.



Visit our Web site at www.cna.com

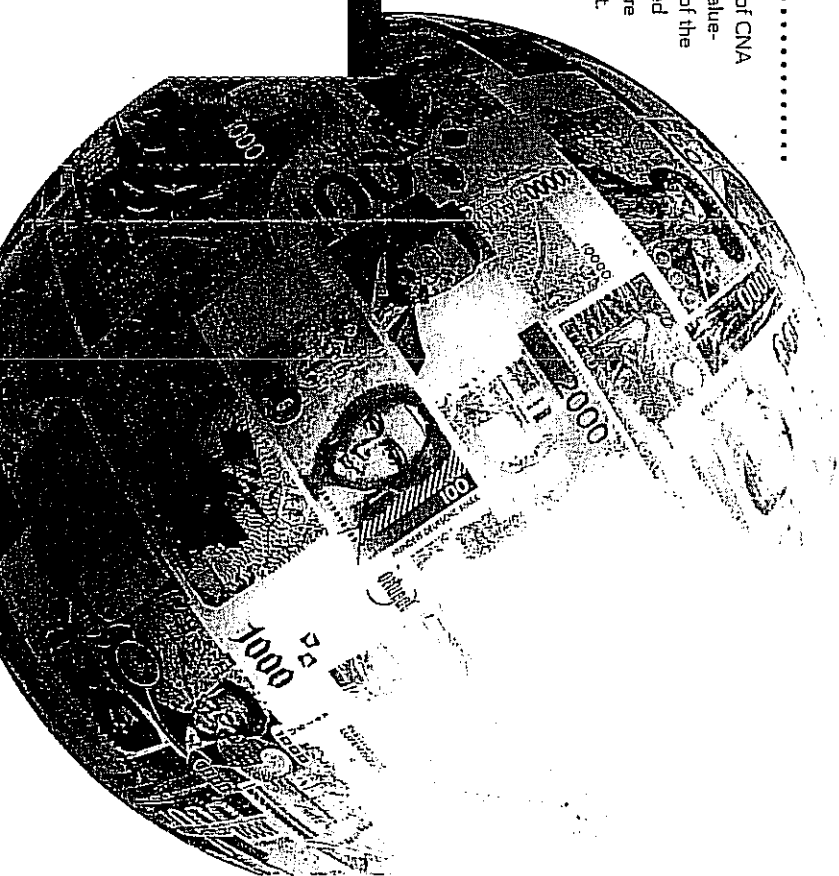
CNA is a registered service mark and trade name of CNA Financial Corporation. Companion ServicesSM is a value-added travel assistance program provided by one of the CNA property/casualty companies and administered by Worldwide Assistance Services, Inc. This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services described.

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Companion ServicesSM
Travel I.P. Card



Companion ServicesSM
A Traveler's Assistance
Program from CNA



When it comes to expanding your global interests, CNA has the products and services to assist. CNA provides protection that will allow you to focus on growing your business, unlimited by geographical boundaries.

Passport® Exporter's Package Policy is a broad package policy for U.S.-based companies with small or incidental foreign exposures, such as:

- Export sales
- Overseas travel
- Small-value property

WorldPass® Controlled Master Program is a comprehensive foreign insurance package for U.S.-based multinational companies with international exposures such as:

- Real property values at overseas locations
- Existing local foreign policies
- Difference in conditions and/or limits

Lean on us when you need assistance away from home.

Whether you are an exporter traveling overseas for new market opportunities or an employee going abroad for pleasure, should a medical, legal, or personal issue arise while you are abroad, you can count on the assistance of Companion ServicesSM.

Pre-trip Assistance and Information

- Visa, passport, inoculation, and immunization
- Culture, events, and weather conditions
- Embassies and consular referrals, travel advisories, and foreign exchange rates
- Leisure trip planning

Personal Assistance

- Lost baggage
- Language translation and interpretation
- Emergency messages
- Vehicle return assistance
- Emergency cash*
- Eyewear and medication replacement assistance with local facilities*
- Legal referral/advance of bail*
- Emergency travel arrangements*

Medical Assistance

- Emergency medical referral
- Communication with family/colleagues and medical monitoring
- Emergency medical evacuation
- Claims reporting assistance
- Claims adjudication**

Detach the card below and keep it handy during foreign travel.

Your card provides information on how to access available assistance programs before and during your trip. Multilingual toll-free or collect telephone numbers, facsimile, or Internet access will connect you to a service representative 24 hours a day, 365 days a year from almost anywhere in the world.

* May require credit or debit card or other form of guarantee from traveler.

** Companion ServicesSM is a value-added travel assistance program provided by CNA and administered by Worldwide Assistance Services, Inc. The Worldwide Assistance Custom Service staff is not part of CNA. In case of an emergency, please call Companion ServicesSM for assistance. To receive reimbursement for a covered claim, you must also report it to CNA.



Companion ServicesSM

WHEN CALLING FROM:

U.S., Canada, Philippines, Jamaica, Dominican Republic	1.800.913.9777 1.800.368.7878
UK	0800.89.4035
Germany	0800.817.6080
Mexico	95.800.368.7878
France	0800.901570
Italy	1678.77145
From all other locations	1.202.331.8276

E-mail ops@worldwideassistance.com

When calling for emergency or travel-related assistance, please provide the following:

Employee Name	Catholic Mutual Group
Company Name (Insured)	WP 28 860 8231
CNA Passport® or WorldPass® Policy #	
WA ID #	3342