

Travel Management Company/Agency: TSI – Emergency 24-hour service

Toll Free: 855-255-4751

Local: 214-306-0409

ALTOUR Online Support Desk*
 Email: onlinesupport@altour.com
 Hrs: 8AM-8PM M-F CT

ALTOUR Dedicated Agent Travel Desk
 Email: corptravel@altour.com
 Phone: (888) 826-8626 or 952-447-1342 option 1
 Hrs: 8AM-4:30PM M-F CT

* For navigational support and online booking troubleshooting

Additional charges may be incurred when calling after office hours. When calling after hours, your Dedicated Agent Desk calls transfer to The ALTOUR After Hours Desk.

Fold lengthwise along white line and cut at dotted line below. Fold again into thirds to make wallet-sized.

This information is provided for your reference only. It is not intended to constitute an offer of insurance or any other financial product. Please contact your broker for more information. © 2010 AIG. All rights reserved.

Emergency evacuation services are provided by UET Intelligent Risk Systems through Europ Assistance USA

HOW TO USE EXECUTIVE ASSISTANCE® LIVE SERVICES

Through pre-arranged global service providers, ACE offers a unique and proprietary combination of live and e-services to address emergencies faced by those who travel or work outside their home country. Executive Assistance® services provide covered employees, volunteers, students and chaperones who travel on covered trips with online pre-trip security and travel information and – while they are traveling – with 24 hour access to global providers of emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation, and concierge services.

WHEN TO USE EXECUTIVE ASSISTANCE® E-SERVICES

FOR MEDICAL EMERGENCIES HAVE THE FOLLOWING:

1. Name of caller, phone/fax no., relationship to patient
2. Patient's name, age, sex
3. Description of patient's condition
4. Name, location and phone number of hospital
5. Name and phone number of treating doctor; where and when treating doctor can be reached
6. Health insurance, workers' compensation and auto insurance information (if involved in an auto accident)
7. Policy Plan No.
8. Name of Insured

EXECUTIVE ASSISTANCE® SERVICES

Plan No. 01 SP 585

Policy No. PHFD38658839

Name of Policyholder:
 A. J. Antunes & Co.

ATTENTION: MEDICAL PERSONNEL OR POLICE

In medical or political unrest emergencies, 24 hour assistance will be provided to the individual named on this card. See Description of Services. Call toll free 1DD+ (800) 0200-8888 or collect 1+ (202) 659-7777 when outside U.S. and Canada, toll free 1+ (800) 0200-8888 or por cobrar al 1+ (202) 659-7777 si está fuera de los EE.UU. o Canadá; ó 1+ (800) 766-8206 dentro de los EE.UU. y Canadá. Asistencia disponible en varios idiomas.

FOR POLITICAL EMERGENCIES HAVE THE FOLLOWING:

1. Name of caller, phone/fax no., relationship to evacuee(s)
2. Evacuee(s) name, age, sex
3. Description of political emergency and reason for evacuation
4. Name, location and phone number where evacuee(s) can be reached
5. Policy Plan No.
6. Name of Insured

This is not a credit card or medical insurance card.



ATENCIÓN PERSONAL MÉDICO O DE POLICÍA

En caso de emergencia médica o disturbio político, se proporcionará asistencia médica las 24 horas del día a la persona cuyo nombre aparece en esta tarjeta. Vea la descripción de servicios. Llame al número gratuito 1DD+ (800) 0200-8888 o por cobrar al 1+ (202) 659-7777 si está fuera de los EE.UU. o Canadá; ó 1+ (800) 766-8206 dentro de los EE.UU. y Canadá. Asistencia disponible en varios idiomas.

ATTENTION: ASSISTANCE MÉDICALE OU POLICE

Une assistance 24/24h sera fournie à la personne dont le nom figure sur la carte en cas d'urgence médicale ou d'agitation politique. Référez-vous à la section relative à la description de nos services. Appel gratuit: indicatif du pays + (800) 0200-8888 ou appel en PCV: 1+ (202) 659-7777, hors États-Unis et Canada. Appel gratuit 1+ (800) 766-8206 pour les appels provenant des États-Unis et du Canada. Assistance fournie en plusieurs langues.



Purpose & Scope

Following is the Travel & Business Expense Reimbursement Policy to be observed by all A.J. Antunes (Company) team members in Carol Stream. This document provides guidelines for all business travel and entertainment, and other miscellaneous expenses. While suggested expense limits are included, we urge all team members to use professional judgment when incurring expenses on behalf of the Company. Please take some time to review this policy in its entirety.

This policy was designed to:

- Ensure a clear and consistent understanding of policies and procedures for business travel and expenses.
- Ensure timely team member reimbursement for legitimate business expenses.
- Maximize the Company's ability to negotiate discounted rates with preferred suppliers and thereby reduce travel expenses.
- Provide the appropriate level of accounting and business controls.

Policy

Travel Management

AJA will provide reimbursement for only necessary travel and entertainment expenses that are incurred by or on behalf of the team member while involved in the following activities:

- In the conduct of Company-related business (e.g., sales calls, warranty visits, dealer and rep meetings, industry shows and meetings, vendor meetings, customer meetings, site visits, and other business related reasons).
- During attendance at general business-related or industry relevant seminars, formal education programs, and other events as authorized by Company management.

All travel on behalf of the Company, including air, transportation and accommodations, should be booked through Concur. All team members who travel must complete the [My Profile](#) page on Concur's website prior to booking a trip. The user's profile, in conjunction with the policy, will be used to confirm the lowest rates available for air, car and hotel expenses. The online booking tool should be used for simple one-way trips and/or roundtrips. All international travel should be booked over the phone with the company's travel agency.

Mode of travel



The Company provides the following guidelines in determination of the appropriate mode of transportation for domestic business-related travel:

Miles One Way:	Mode:
>350	Airplane
200-350	Car Rental
<200	Personal car

Personal miles in excess of 400 miles round trip will not qualify for reimbursement by the Company.

Air

Team members are strongly urged to book travel at least 20 days in advance in order to take advantage of discount fares offered.

Class of travel should be limited to economy or non-refundable coach only, for both domestic and international air travel. The airline with the lowest available fare, assuming no more than 1 (one) connection or stopover, should be selected. Comparable flights (i.e. time of departure, flight duration and destination) on any airline may be selected according to the traveler's preference as long as the cost difference of the ticket on the selected airline does not exceed \$250 of the lowest fare. Upgrades in class are a non-reimbursable expense.

Frequent flyer benefits may be retained by the team member but should not be the basis for determining air schedules, hotel accommodations or car rentals unless reasonably equal in cost to the lowest acceptable alternative. Membership fees may be reimbursed at the discretion of the Company with prior approval.

To limit the exposure of the Company to unforeseen accidents, no more than 4 (four) key personnel may take the same flight.

When a trip is cancelled after a ticket has been issued, an unused airline ticket should be reused as soon as airfare eligibility requirements are met.

The Company urges team members to consider the cost of the various modes of transportation to and from the airport. It is recommended that:

Trips:	Mode:
<3 days	Personal car, parked in Economy lot
3-5 days	Personal car, parked in Long-Term lot
5+ days	Taxi



When using Taxi, or other ride-sharing services, team members are urged to use sound judgement, and to consider one's personal safety, before entering a vehicle.

Rental Car

Rental vehicles should be mid-sized/intermediate or smaller unless the specific situation warrants a larger vehicle (e.g., transporting customers or oversized booth displays).

All insurance coverage offered by the car rental agency for U.S. and Canadian rentals must be DECLINED (e.g., LDW-loss damage waiver; property damage, liability or other similar coverage). For international travel (non-U.S. and Canada) physical damage coverage should be elected.

The prepaid gas option should be declined, and rental vehicles should be filled with gasoline prior to their return in order to avoid costly refueling charges by the rental car agency.

When rental vehicles are to be utilized over a weekend or beyond a week, inquiry should be made as to any special rates that may be available in that market.

Personal Car

The following guidelines must be followed regarding business usage of a personal vehicle:

Any team member using a personal vehicle on Company-related business is required to maintain adequate auto liability insurance in the amount of \$100,000 per occurrence / \$300,000 aggregate, although it is recommended that liability insurance in the amount of \$250,000 per occurrence / \$500,000 aggregate be maintained.

The Company will reimburse any team member who uses his or her personal automobile on Company-related business based on the current Internal Revenue Service (IRS) guidelines. This mileage allowance is in lieu of actual expenses for gasoline, oil, repairs, tags, insurance, and depreciation. Therefore, actual expenses for those items will not be reimbursed when a personal vehicle is used for business. To be reimbursed, travelers must include on the expense report locations traveled to and from. The Company encourages team members to use the Mileage Calculator provided online by Concur when entering a new mileage expense.

Reimbursable mileage only applies to distances traveled, for business reasons, that are above and beyond the number of miles traveled to work on a regular basis. The number of miles traveled to work on a regular basis refer to the distance between the team member's home (permanent or temporary) and the building address where they are normally assigned to. Short term assignments to a different facility lasting up to two weeks are typically eligible for mileage reimbursement, while long term and permanent assignment will not be eligible for mileage reimbursement.

Hotel

The hotel selected by the team member should be moderately priced (e.g., Holiday Inn, Courtyard, Fairfield Inn) when available. Better accommodations may be selected when appropriate (i.e., to entertain clients in the hotel, inconvenient location) but must be approved by the team member's manager in advance.



Other

Dry cleaning/laundry - The Company will reimburse for reasonable dry cleaning and laundry expenses when out-of-town trips exceed five (5) days in length. Thereafter, reimbursement will be allowed after each subsequent five-day period. Company shirts that are required for trade show use may be cleaned and the expense submitted upon your return trip home.

Telephone calls - When traveling on Company-related business, the Company encourages team members to utilize their Company provided phone.

Meals - A valid receipt must be provided for meals in excess of \$25. A detailed receipt is required when available. Amounts in excess of \$100 per meal will not be reimbursed.

Business Meals/Entertainment - Names of individuals attending the meal/entertainment must be provided.

Tips and other gratuities - The Company will reimburse the team member for reasonable tips and other gratuities incurred while traveling on business. Acceptable situations for tipping include meals, baggage handling, hotel concierge, taxicab/limousine rides, valet parking and coat check. Generally speaking, tips should not exceed 20% of the cost of a meal (before sales tax) nor 15% of the cost of a taxicab/limousine ride. Please be cognizant of gratuities included on the bill as additional tips are non-reimbursable. For expense reporting purposes; 1) tips paid on restaurant bills should be included as meal cost; 2) tips paid for taxicab/limousine rides should be included in transportation cost.

Companion travel expenses - Generally speaking, the Company does not reimburse expenses as a result of or incurred by a companion of a team member traveling on Company-related business. Family and friends traveling with a team member must be approved in advance by the team member's manager. Criteria for approval for companion travel will include whether other team members are to be accompanied by non-employee family or companions.

Offsite Team Member Office Supplies

New team members that will be permanently located off-site will be allowed a one-time reimbursement for office furniture and related supplies necessary in establishing a home office, up to \$500. The following items qualify for reimbursement:

- Computer Desk
- Printer
- 3-hole punch
- Mouse pad
- Trash can
- Desk Chair
- Desk organizers
- Stapler
- Shredder



The following consumable office supplies qualify for reimbursement on an as needed basis:

- Printer ink
- Notepads/daybooks/post-its
- Binders
- Paper clips
- Printer paper
- Pens/Pencils
- Postage
- Flash drives

Credit Cards

Team members whose work requires significant travel or entertainment have the option of applying for a credit card under the Company's account. Team members are responsible for payment of related credit card statements and are required to do so within payment terms. Late fees and interest incurred due to late payments are not eligible for reimbursement. Company-issued credit cards shall not be used for personal expenses. Those with a Company-issued credit card are encouraged to use this card for car rentals to reap benefits of applicable rental insurance provided by the card provider.

Expense Reports

To request reimbursement, an itemized expense report, including date and purpose of trip, must be submitted on Concur's website, either weekly or per trip completion, within 10 days of the last date of travel. It is recommended that the name of the expense report include the purpose of the trip.

Expenses paid for by Company credit card or billed directly to the company, such as airfare, must be included on an expense report and marked with Payment Type "Company Paid."

Original receipts/invoices are required for all expenses over \$25, excluding Car Mileage, Tips/Gratuities, & Tolls. Credit Card receipts/slips are not considered adequate.

Expenses incurred in a foreign currency will be reimbursed in USD using the rate provided by Concur, or team members have the option of providing a copy of their credit card statement as proof of the amount paid in USD.

Hotel receipts must be itemized to allow proper coding of expenses such as meals and lodging (which includes both the room charge and applicable taxes).

Reimbursement will be made via the payroll system on a subsequent check/direct deposit. For timely reimbursement, the expense report must be submitted AND approved by the manager 1 (one) week prior to the next scheduled pay date.



Non-Reimbursable Expenses

- Upgrades for air travel
- In-flight beverages
- Parking tickets or other fines
- Delinquency fees / Finance charges on personal credit cards
- Expenses for travel by companions/family members
- Expenses related to vacation or personal days while on a business trip
- Loss/Theft of personal funds/property or lost baggage
- Avoidable “No-Show” charges for hotel or car service
- Rental car upgrades
- Repairs due to accidents
- Excessive mini-bar charges
- Purchase of Life insurance during travel
- Purchase of clothing or other personal items (haircuts, shoeshines, newspapers, magazines, tobacco, alcohol, etc.)
- Purchase of in-room movies and entertainment
- Rental Car insurance coverage (U.S. and Canada only)
- Tips above gratuity included (if applicable)
- Credit Card interest charges or late fees
- Personal automobile insurance fees
- Alcohol, unless consumed during legitimate business-related entertainment activities

Manager Responsibility

Managers who approve expense reports are responsible for accurately reviewing the reports for compliance to this policy (limits, receipts, non-reimbursable).

Exceptions

Exceptions to this policy will be evaluated on a case-by-case basis, must have the prior written approval of the team member’s manager prior to travel, and be supported with documentation of extenuating circumstances or proposed overall savings to the Company.



Appendix

Travel and Expense website: www.ConcurSolutions.com

Expense apps: Concur
Expenselt

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Long-term Parking at O'Hare: <https://www.preflightairportparking.com>

Preferred Car Rental: Enterprise & National



Team Member Acknowledgment

Yes, I will use the travel features provided by Concur and book my own travel reservations.

I have read the Antunes Travel & Expense Reimbursement Policy thoroughly and I understand and accept the obligations, which it imposes upon me.

Team Member Name

Date

Signature