

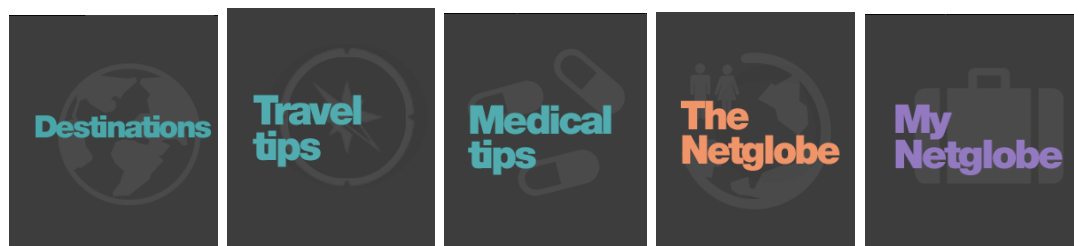
16 June 2009

PRESS FILE



www.NetGlobers.com

The first community website
for travel health and risks



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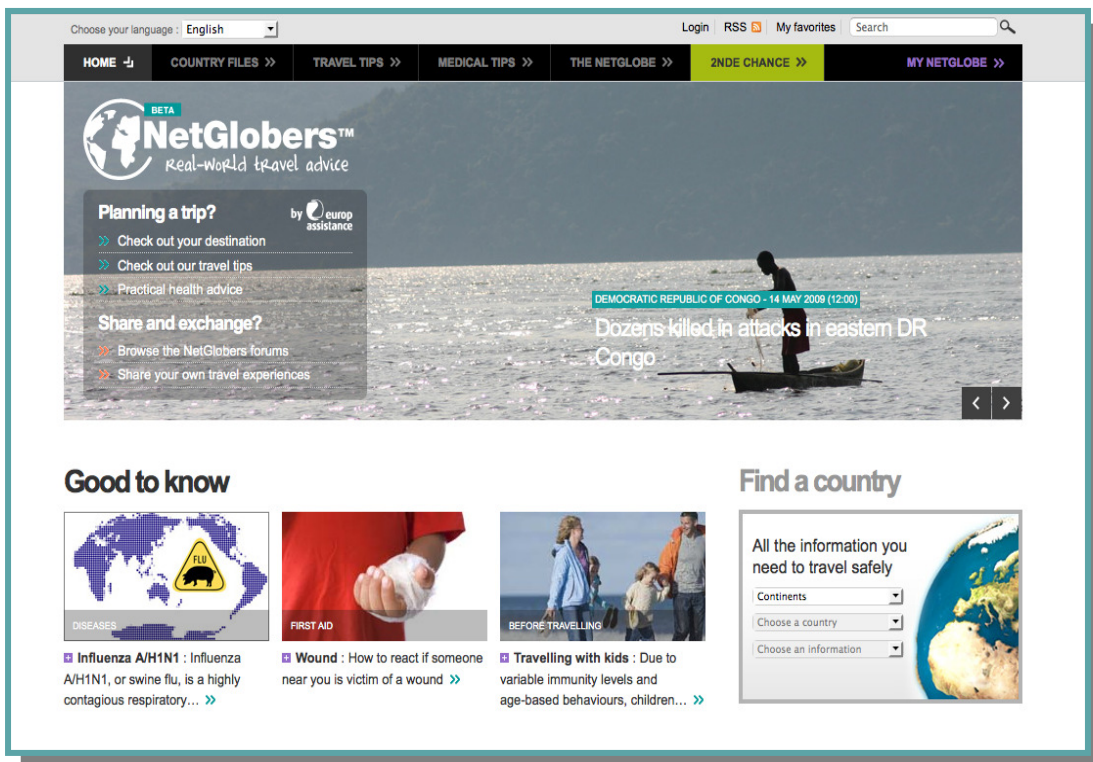
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I. NetGlobers, an unprecedented response to travellers' new expectations

Now that distant travel is available at a lower cost, travellers are venturing into increasingly remote regions on a quest for escape and to discover new, exotic horizons in a tourist context.

Given that the number of pandemic risks is increasing by the day, the question of health risk prevention measures has now become a major concern for travellers. Today, 47% of travellers are concerned at the time of their departure about a health problem involving themselves or family members, according to the 2009 Ipsos-Europ Assistance survey of Europeans' holidays.

In launching **NetGlobers**, the first community website for travel health and risks, **Europ Assistance Group**, in line with its pioneering spirit, is committed to providing a comprehensive, practical and fast "one-stop" response to the increasing number of questions travellers have about health risks and their need to discuss the issues on the Internet.



The screenshot shows the NetGlobers website interface. At the top, there is a language selector set to 'English', and navigation links for 'HOME', 'COUNTRY FILES', 'TRAVEL TIPS', 'MEDICAL TIPS', 'THE NETGLOBE', '2NDE CHANCE', and 'MY NETGLOBE'. The main header features the NetGlobers logo with the tagline 'real-world travel advice' and a 'BETA' badge. Below the header, there are two main sections: 'Planning a trip?' and 'Share and exchange?'. The 'Planning a trip?' section includes links for 'Check out your destination', 'Check out our travel tips', and 'Practical health advice'. The 'Share and exchange?' section includes links for 'Browse the NetGlobers forums' and 'Share your own travel experiences'. A large banner image shows a person in a boat on the water, with the text 'DEMOCRATIC REPUBLIC OF CONGO - 14 MAY 2009 (12:00) Dozens killed in attacks in eastern DR Congo'. Below the banner, there are three columns of content: 'Good to know' with links for 'Influenza A/H1N1', 'Wound', and 'Travelling with kids'; and 'Find a country' with a search form for continents, countries, and information.

I.1 Travel-related risks: an inescapable issue of concern nowadays

In a context of globalised viruses and their extensive media coverage, where travellers are increasingly opting for remote and new destinations, health, but also social and political risks are the source of very legitimate concerns prior to departure.

Europeans are still travelling and venturing further and further afield



Despite the financial crisis, holiday departure numbers are not falling. According to the 2009 Ipsos – Europ Assistance barometer of Europeans' intentions regarding the summer holidays, **two Europeans out of three (64%) still intend to travel despite the economic context.**

Remote destinations, that respond to the growing desire for exoticism, are increasingly top of the list. Now financially accessible, they are enjoying growing success.

An international context marked by growing health, political and social risks



The rise in global travel and trade is drawing in its wake the globalisation of infectious diseases and viruses that are issues of increasing concern for the planet. Bird flu yesterday, flu A today, and even malaria, are all risks that the traveller runs. They are the first to be affected by this increased proximity while also being the vectors for transmitting these diseases.

Given this situation, 47% of travellers are concerned about health problems for themselves or a family member or friend according to the 2009 IPSOS – Europ Assistance barometer.

1.2 NetGlobers, the first portal to present net users' opinions about travel risks

NetGlobers, through the coexistence of data from official and community sources, fills a gap in the existing website and portal travel market.

Travellers increasingly turn to the web when preparing to travel

The number of dedicated travel sites has increased dramatically in recent years as a result of travellers' growing preference for the Internet when seeking information, booking air and train tickets, and even for reserving accommodation.

The Internet is now the leading channel for reservations and, as of 2009, is used by half of all travellers, according to the Ipsos-Europ Assistance barometer of Europeans' intentions for the summer holidays.



Travellers increasingly consult the opinions of other online users when preparing a trip

According to a 2007 study by *Le Journal du Net*, 85% of travellers consult the opinions of others online prior to their departure. Most of them (71%) are after an overall assessment of their destination regarding not just the cultural life, infrastructure and hotels, but also the health, political and social risks.

Community travel sites, where online users swap travel tips, are enjoying considerable success. Whether they are devoted to plane travel, publication of travel reports, or passing on net users' recommendations, they are consulted more and more frequently.

Sites presenting travel risks but without online users' opinions

While very comprehensive and readily accessible, "official" sites only provide a partial answer to travellers' needs, as none of them gives information from official sources as well as the opinions gathered from web communities.

NetGlobers, by combining official and community information, helps reduce travellers' concerns by providing real-life experiences and online users' assessments of official content that logically cannot cover all subjects.

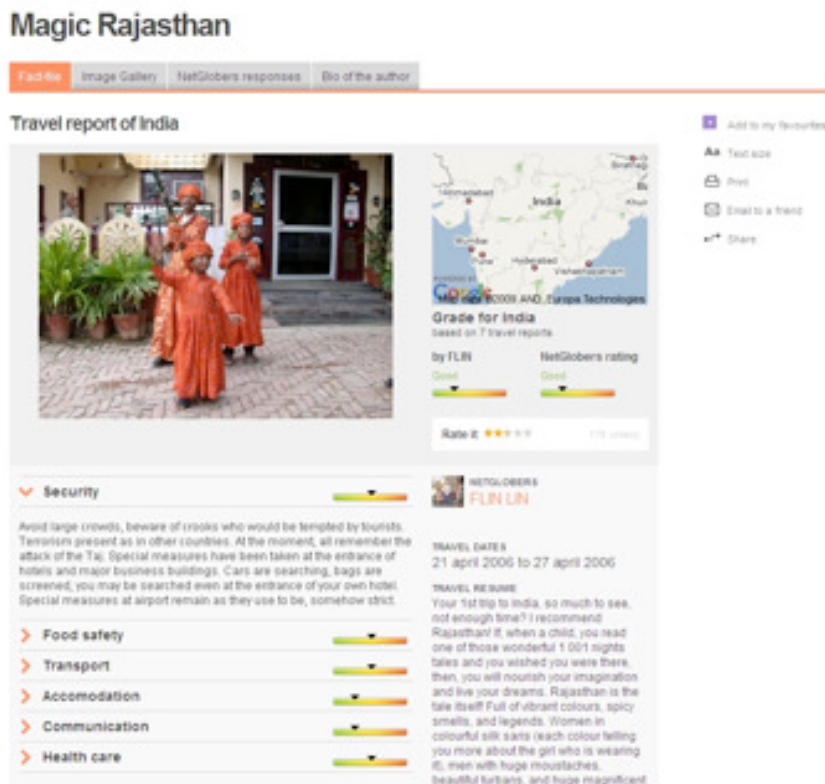
II. NetGlobers, the first community website for travel health and risks

Launched on 16 June 2009 by Europ Assistance Group, NetGlobers is the first web portal to focus on travel risks. It combines content generated by net users with “official” information for more than 190 countries.

This innovative website provides concrete and interactive answers to an increasingly important issue, namely, travellers perceptions that are often swayed by an overexposure to certain events in the media, or on the contrary, a lack of precise information.

A community portal combining discussion forums, travel reports, country notation systems and official information, NetGlobers aims to assist Net users in preparing their trips with an overall view of all the risks associated with their destination. The site is based on Web 2.0 technology, so NetGlobers naturally provides links and integration with the main current social networks.

Launched globally in English during an initial phase, NetGlobers will be gradually made available over the coming weeks in French, Italian, Spanish and German. This initiative again illustrates the Europ Assistance Group’s commitment to providing the world’s citizens with the best possible advice on preparing safe travel.



Magic Rajasthan

Fact file | Image Gallery | NetGlobers responses | Bio of the author

Travel report of India

Add to my favourites

Text size

Print

Email to a friend

Share

Grade for India
based on 7 travel reports

by FLN | NetGlobers rating

Good | Good

Rate it ★★★★★ 178 votes

Security

Avoid large crowds, beware of crooks who would be tempted by tourists. Terrorism present as in other countries. At the moment, all remember the attack of the Taj. Special measures have been taken at the entrance of hotels and major business buildings. Cars are searching, bags are screened, you may be searched even at the entrance of your own hotel. Special measures at airport remain as they use to be, somehow strict.

TRAVEL DATES
21 april 2006 to 27 april 2006

TRAVEL RESUME
Your 1st trip to India, so much to see, not enough time? I recommend Rajasthan if, when a child, you read one of those wonderful 1 001 nights tales and you wished you were there, then, you will nourish your imagination and live your dreams. Rajasthan is the land itself! Full of vibrant colours, spicy smells, and legends. Women in colourful silk saris (each colour telling you more about the girl who is wearing it), men with huge moustaches, beautiful turbans, and huge magnificent

Food safety

Transport

Accommodation

Communication

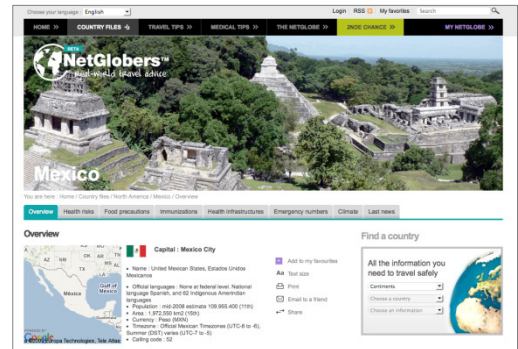
Health care

II.1 NetGlobers: a new way of passing on continually updated information about travel risks that is also available on mobiles

Are there any risks of an epidemic in Cambodia at present? In which regions is flu A particularly widespread? Is there any risk of flying in Costa Rica? Is the region where I intend travelling at all affected by the war between the Tamil Tigers and the Sri Lankan army?

All travellers (backpackers, adventure travellers and experienced travellers) will find simple and immediate answers to these and other questions on NetGlobers, relaying clear information that is easy to understand about 193 countries.

This information is made available free-of-charge to Net users by the Europ Assistance Group through its partner Crisis Consulting, a consultancy firm specialising in the analysis and management of mobility risks. The information will also shortly be directly accessible from mobiles, and in particular the iPhone, thanks to specific applications to make NetGlobers' travels easier wherever they are.



Simple and accessible topics

- **Country cards** detailing health risks, food precautions, vaccinations, health infrastructure, emergency numbers and climate.
- A **“medical advice” section** broken down to ensure travellers have all the information they need, not just before they leave, but also onsite in the event of an accident.
- A **“travellers’ advice” section** that provides information about a variety of topics, such as plane travel or travelling with infants and young children.



Health risks

Areas infected with malaria are localized below 1,000 meters. >>



Food precautions

In Mexico, gastric diseases are common among tourists who are not accustomed to local food or who do not take precautions. >>

A partner guaranteeing impartiality and rapid response: Crisis Consulting

To provide net users with regularly updated and reliable information, Europ Assistance works on a daily basis with an **expert partner: Crisis Consulting**. Specialised in the analysis and management of mobility risks, Crisis Consulting provides unbiased information that is not influenced by geopolitical context.

In order to provide the most up-to-date information possible, Crisis Consulting also has a warning system updated daily and designed to pass on any important information. These warnings are displayed automatically on the website and are integrated into the country cards.

II.2 Community content: an alternative and less anxiety-prone source than official data

On NetGlobers, the community content takes several forms: forum discussions, travellers' scores relative to their perception of the risks of a given destination, and interactive travel reports on the health, political and social risks of a country visited.

NetGlobers provides all travellers with the possibility of forming their own view of a country's health risks by consulting several points of view.

Forums and travel reports: an alternative view of travel risks

NetGlobers allows users to make an immediate comparison between the official information provided by Crisis Consulting, and the details passed on by net users through forum discussions. At a single glance, all travellers preparing a trip on the portal will see a clear distinction on the same web page between the official content (white background) and the details posted by fellow net users (grey background). In this way, NetGlobers enables travellers to consult two different points of view and to choose their destination with all the relevant information to hand.

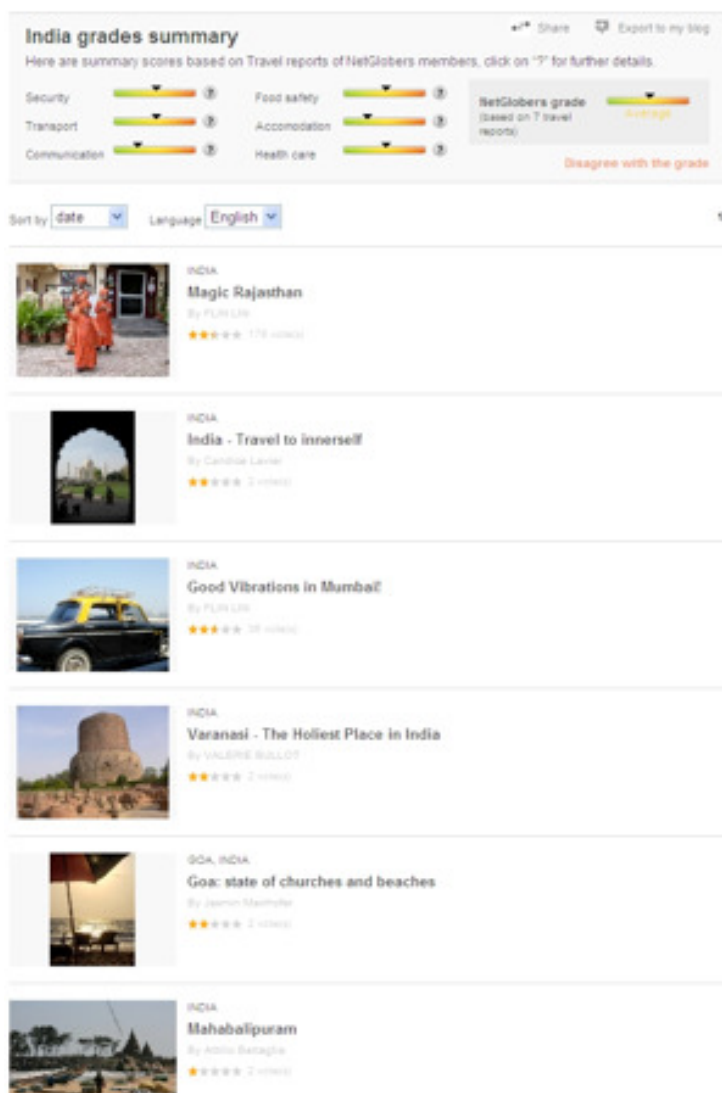


The screenshot displays the NetGlobers interface for South Africa. At the top, there is a navigation bar with tabs for Overview, Health risks, Food precautions, Communications, Health infrastructures, Emergency numbers, and Climate. The Overview section includes a map of South Africa, a list of key facts (Capital: Pretoria (executive), Bloemfontein (judicial), Cape Town (legislative)), and a 'Find a country' search box. Below this, there are sections for 'Health risks' and 'Food precautions', each with a small image and a brief description. The bottom section is titled 'Discussions about South Africa' and features a forum post by 'Johannesburg - Security precautions?' with a comment and a 'Travel Reports in South Africa' section with a report titled 'Fall in Love Again in Cape Town'.

NetGlobers Grades: an evaluation system reflecting a perception of risk on an international scale

NetGlobers provides travellers with the possibility of assessing and grading a destination based on criteria such as security, food safety or health risks. All these grades are then combined to produce an overall score. This function is destined to become a real-time indicator of risks at the international level.

At a time when official data often tends to arouse a degree of anxiety but is far removed from the actual situation on the ground, the added value of this function is all the more apparent.



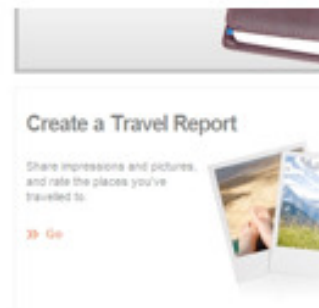
India grades summary

Here are summary scores based on Travel reports of NetGlobers members, click on "T" for further details

Security	Food safety	NetGlobers grade (based on 7 travel reports)
Transport	Accommodation	
Communication	Health care	
Disagree with the grade		

Sort by: **date** | Language: **English**

- INDIA**
Magic Rajasthan
By FLOREN
★★★★☆ 178 votes
- INDIA**
India - Travel to innerself
By Caroline Laver
★★★★☆ 2 votes
- INDIA**
Good Vibrations in Mumbai
By FLOREN
★★★★☆ 38 votes
- INDIA**
Varanasi - The Holiest Place in India
By VALERIE BULLOT
★★★★☆ 2 votes
- GOA, INDIA**
Goa: state of churches and beaches
By jason Marshall
★★★★☆ 2 votes
- INDIA**
Mahabalipuram
By Adria Sotoglia
★★★★☆ 2 votes



Create a Travel Report

Share impressions and pictures, and rate the places you've travelled to.

[Go](#)

II.3 Interactive travel reports about health risks

Again with the aim of passing on the most precise possible perception of health risks, NetGlobers allows net users to file travel reports that provide the NetGlobers' community with extremely useful advice when preparing a trip.

Health risks as experienced on the ground

The travel reports, including text, photos and soon video as well, are an unprecedented way of presenting health risks, as they are experienced in reality. These interactive reports are an effective way of passing on the view that the local population have of risks through, for example, interviews.

Provided as an additional source of information on the portal, the travel reports are a mine of information about remote destinations, as they can be used to pass on an overall personal experience. In addition to health, political and social issues, they can address more general topics, such as hotel accommodation.

These travel reports can be widely consulted as they include a function that allows users to export them to blogs or share them through the main social networks.

How to produce a travel report

The tools: a camera – still or video – and a notebook to jot down your impressions as you go along are very useful tools for producing a travel report.

The ingredients: imagination, creativity, and an inquiring mind (producing a travel report is a good excuse for getting out and mixing with the locals).



After logging onto NetGlobers, it couldn't be simpler:

- Register on NetGlobers.
- Create a profile page.
- Publish your best photos.
- Finally, assess each aspect of the risks presented by a country using the colour provided.
- After you have created your travel report, a small dot will be automatically added to each net user's globe.

II.4 Practical details

I've decided to visit Burkina Faso. How can NetGlobers help me prepare my trip?

Country card:

- **Presentation:** in addition to currency and official language information, I can find out whether there is any time difference.
- **Health risks:** I should prepare for diseases with a high epidemic risk, such as malaria, yellow fever or typhoid.
- **Food:** as gastric problems are frequent, it is recommended that I do not drink tap water or eat raw food, and that I wash my hands frequently.
- **Vaccinations:** only a vaccination against yellow fever is mandatory, but other vaccinations, such as hepatitis, typhoid and meningitis are recommended.
- **Medical infrastructure:** the page provides me with the details of eight clinics and hospitals in the country.
- **Emergency numbers:** they are easy to remember: 17 for the police, 18 for the fire brigade. Soon, NetGlobers will be able to obtain these numbers by text message.
- **Climate:** to avoid the wet season (summer) or heat waves (March to May), the site recommends travel to Burkina Faso between November and February.
- **News:** this page tells me that there has been an epidemic of measles since the start of the year that has already led to the death of 150 people. The risk is particularly high for children.

Specific travel information:

- I consult legislation about checked luggage, liquids in my hand luggage and even the list of electronic devices that may not be used onboard or only under certain conditions.
- I consult the travel reports available for this destination.

Medical advice:

- **Before leaving:** I find advice about the precautions I should take, for example, if I am pregnant, the best times to travel, the reasons against or the precautions I should take if travelling with children.
- **Vaccinations:** I can consult the list of side effects from vaccinations, such as from the yellow fever vaccination (fever and aching).
- **Information about diseases:** for malaria, common in Burkina Faso, I learn about how it is transmitted (mosquito bites), and I check that I am not among those most at risk (pregnant women, HIV-positive, children).

II.5 NetGlobers: a portal devised by Europ Assistance employees

At Europ Assistance, where assistance was invented, innovation is part of our brand identity and embedded in the corporate culture adopted by all employees.

NetGlobers is the result of an in-house competition

NetGlobers was the winning project in the 2007 **Europ Assistance Group's internal innovation challenge.**

This internal challenge, run internationally and involving the Group's 6,000 employees, fosters a sense of initiative within the company, encourages teamwork and speeds up the Group's innovation dynamic.

The project submissions in 2007 had to provide a solution to the following precise question: "What innovative product/service/process (relative to health) would you suggest to improve the sustainable performance and quality of service provided by Europ Assistance?"

NetGlobers is a project developed by a multicultural team

The selection process for the best project, initially identified at the local and then regional levels before being examined by the Group's Executive Committee, was based on six clearly defined criteria. The project had to be innovative, achievable in the short term, be international in scope, economically feasible, be able to be produced collectively and contribute to the company's social responsibility.

While NetGlobers, the winning project in the 2007 Innovation Challenge, met all these criteria, it also had one other highly differentiating aspect, as the portal was devised by a joint team from Italy, Austria and Germany. This particular feature makes NetGlobers a strong emblem of the cohesion and culture of "working together" promoted by the Europ Assistance Group.

III. 2nd Chance, an innovative launch operation with global reach



Who did not follow each new development in the “Best job in the world” offer? Who did not envy those short-listed and especially the lucky British man who finally landed the job?

For the launch of NetGlobers, the Europ Assistance Group decided to keep the dream alive for the many that missed out, not just net users, but also its 6,000 employees, by offering Net users a 2nd Chance, a web-based buzz operation with global reach.

Benoît Henry, the sole French finalist in the operation to find the right applicant for “The Best job in the world”

“The idea is original. It might interest me given that I want to travel the world. If I have time, I’ll enter.”

Aujourd’hui en France / Le Parisien, 14 May 2009.

This innovative buzz marketing operation with its prime targets - travellers the world over - being exactly the same people targeted by the “Best job in the world” operation, will drive awareness of NetGlobers around the world, before the site is even officially launched, as well as focusing the spotlight on Europ Assistance on the Internet.

2nd Chance, an operation with dual internal and external aspects

Under the “Second Chance” operation, launched on 14 May, Europ Assistance Group has created a competition in which everyone has a chance of winning a one-year, round-the-world trip worth 20 000 euros, followed by six months’ work experience abroad in a Europ Assistance Group subsidiary of their choice... An excellent way of travelling with your mind while keeping your feet firmly planted on the ground!

While the main attraction of *2nd Chance* is of course the round-the-world trip, “winning” a job as an Assistance Officer, in a country selected from among the Group’s subsidiaries, is a real opportunity. Being an Assistance Officer is more than just a job. It is a profession in its own right, involving multiple language skills, including the ability to listen, along with human capital, and is highly sought after judging by the thousands of unsolicited applications the Group receives each year.

The competition also has an internal aspect, as the Group’s 6,000 employees are also invited to attempt their *2nd Chance* and win a three-month, round-the-world trip worth 12,500 euros.

May the most popular win!

Entries have been open since 14 May 2009. To enter and win a round-the-world trip, candidates must log onto www.2ndchance.netglobers.com and create interactive Travel Reports including photos, video and text about health risks that they are then invited to post on NetGlobers.

The 10 Travel Reports that attract the highest number of votes from the NetGlobers community will be presented to an international panel of judges who will select the winning Travel Report.

The author will then be the lucky winner of a one-year, round-the-world trip worth a total of 20,000 euros, followed by a six-month placement abroad in the Europ Assistance Group subsidiary of his or her choice.

APPENDICES

APPENDIX 1

A portal in phase with the vocation of Europ Assistance Group

The inventor of assistance and the sector's historical reference, the Europ Assistance Group set itself the goal in 2004 – through the Columbus Strategic Plan – of becoming the global leader by 2010. In line with its pioneering spirit, where the Internet and new technology are concerned, Europ Assistance has adopted two watchwords to help it achieve this aim: innovation and personalisation.

A strategy aimed at providing personalised Internet services

NetGlobers, which will make it possible to offer travel insurance tailored to risk-related fears prior to departure, is at the heart of an international marketing strategy with an emphasis on personalisation.

The portal will be positioned alongside Plug&Sell™: the first fully customised insurance solution that enables net users to put together their own cover package depending on the specifics of their trip.

With this innovation, entirely focused on personalisation, the Europ Assistance Group will speed up its acquisition of additional market share by working with its customers at the global level. This is the reason why MSC Croisières, SAS Scandinavian Airlines and Club Med all now rely on the Plug&Sell™ technology for providing their customers with high value-added travel insurance solutions worldwide.

A strategy in which travel occupies a lead role

NetGlobers is a major innovative lever for the Europ Assistance Group for which travel plays an important role, as this activity accounted for 32% of the Group's global revenue in 2008.

APPENDIX 2

2nd Chance, a web-based marketing operation in phase with the strategy of Europ Assistance and with the positioning of NetGlobers

2nd Chance, a buzz marketing operation, is designed to support the launch of NetGlobers worldwide by capitalising on the web and its capabilities that are at the heart of Europ Assistance's strategy and activity.

A global web-based marketing operation

2nd Chance, combining viral communication, digital influence and internal communication, is exclusively available on the web throughout the world. It was devised by Europ Assistance teams in close cooperation with the TEQUILA\ and TBWA\Corporate agencies

2nd Chance was immediately picked up by the Group's subsidiaries and has already appeared in numerous blogs, websites, the press and audiovisual media, even before NetGlobers was officially launched.

An operation to back the launch of NetGlobers, and support the strategy of Europ Assistance

2nd Chance has all the right ingredients to succeed and ensure high volume traffic on NetGlobers, both in the immediate and for the medium term.

While buzz marketing operations are often the best way of launching a website, the *2nd Chance* operation is also particularly well suited to launching the NetGlobers portal. By capitalising on the operation that set out to allow someone to land the "Best job in the world", it enables Europ Assistance to reach target audiences for the Group and for the portal, namely, net users from countries as varied as France, Italy, the UK, Germany, Spain, Belgium, Argentina, Brazil, Chile, Portugal, the United States, South Africa, and even Austria.

2nd Chance will also focus the spotlight on the brand on the web, one of the main distribution channels for Europ Assistance, and position it as an innovative player in the travel sector, which just happens to be one of its historic activities along with automobile assistance.

APPENDIX 3

VISUAL-LINK DEVELOPS AND DEPLOYS



NETGLOBERS WEBSITE FOR EUROP ASSISTANCE

About VISUAL LINK

Visual-Link is an independent **interactive agency** based in Paris and Lyons (France). Established in 1997, it has 50 employees and reports turnover of five million euros. Its clients include: Boucheron, Christofle, Roger & Gallet, Atari, Hewlett Packard, Renault Trucks, Twinner, Zodiac, RTL, Groupe M6, Française des jeux, Magazine Géo and Generali.

Visual-Link put its NetGlobers – “community dynamic” – proposal to Europ Assistance, which was seeking to design and create an international website based on travel health and risk issues using Web 2.0 technology and tools.

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APPENDIX 4

TEQUILA\FRANCE



THE AGENCY BEHIND 2ND CHANCE

About TEQUILA\FRANCE

TEQUILA\FRANCE, an agency for relational and digital communication consulting, is a member of the TEQUILA\Worldwide (OMNICOM) network that has 48 offices in 34 countries. A partner agency of the TBWA\ group, it is naturally in the culture of TEQUILA\FRANCE to apply Disruption and Media Arts for all its clients in the daily quest for creation driving efficiency.

The brand includes among its main clients: SNCF, Nissan, Système U, Louvre Hôtels, Michelin, La Redoute, McCain, McDonald's, Adidas, etc.

TEQUILA\FRANCE now has 120 employees who are experts in Relational and Operational Communications, Interactive Communications, Communications and Network Animation, and Tracking and Data.

TEQUILA\ is the agency behind the 2nd Chance concept that was developed closely with the Europ Assistance teams, and is orchestrating the operation's media coverage through innovative digital marketing relying in particular on global digital influence at the international level.