



Academic Comprehensive Service Program for Gallagher Koster

Description of Program Services

I. MEDICAL ASSISTANCE SERVICES

Pre-Trip Plan On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for global destinations worldwide.

Medical Monitoring On Call shall, via telephone, monitor the Participant's conditions when hospitalized and provide ongoing updates to the Participant's family. Depending upon the medical and/or geographical situations, On Call may retain the services of consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of the Participant's condition. On Call does not provide or control the provision of medical services to Participants. The attending medical practitioner and/or the Participant or their representative makes all decisions regarding medical services. The parties understand and agree that the rendering of medical services to a Participant and the result thereof are solely within the control of medical practitioners and/or other providers of the services and advice. On Call and performance of its obligations shall not constitute any undertaking to render any medical services, to assume or guarantee the result of medical services provided on behalf of Participants, or to guarantee that the medical services performed by others will be rendered in accordance with generally accepted standards or procedures.

Emergency Medical Evacuation If a Participant is away from his/her Home and is involved in an accident or suffers sudden illness which in the opinion of the On Call physician requires transportation for further medical treatment, On Call will make arrangements and pay for transfer to the nearest facility capable of providing adequate care or to the facility of the patient's choice.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.

Medical Repatriation If, in the opinion of the On Call physician, it is medically advisable to transfer a sick or injured Participant who is away from Home to a medical facility nearest his/her Home or to his/her Home for continuing care following stabilization, On Call shall make the arrangements and pay for transfer.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.

Return of Remains In the event of a Participant's death, On Call shall make the arrangements and pay for casket or air tray, preparation and transportation of his/her remains to his/her Home or to the place of burial.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.

Return of Dependent Children If a Participant's child(ren) are present but left unattended as a result of the Participant's Medical Evacuation or hospitalization for five (5) days or more, On Call shall make and pay for travel arrangements including a non-medical escort, as needed.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.

Visit by Family Member / Friend If a Participant is traveling alone and is, or is expected to be, hospitalized for five (5) days or more, upon the Participant's request or the request of the Participant's next of kin, if the Participant is incapacitated, On Call shall make and pay for travel arrangements and suitable hotel accommodations to reunite the Family Participant with the Participant.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.

Prescription Assistance If a Participant requires prescription medication or eyeglasses not available where he/she is staying, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable. The Participant is responsible for the cost of providing the medication or eyeglasses.

Deposit, Advance and Payment Guarantees Deposits, advances and guarantees will be provided for, but not limited to, medical expenses, medical facilities, ground and air ambulances and other like providers to secure service for Participant. Any advances of funds on behalf of the Participant for services which are requested but are either excluded or fall outside the covered benefits of this program shall be charged to the Participant's credit card at the time of service.

Medical, Dental and Pharmacy Referrals On Call shall provide, at the Participant's request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible.

Dispatch of Medicine On Call shall dispatch to the Participant prescription medicine, when not locally available and legally permissible, upon the written authorization of Participant's Primary Physician. The Participant is responsible for any expenses incurred in this regard, including but not limited, to the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to the Participant's credit card prior to shipping.

II. TRAVEL ASSISTANCE SERVICES

Pre-Trip Information On Call International will provide to Participants pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.

24/7 Emergency Travel Arrangements At the Participant's request, On Call shall assist Participant once a trip has started with changing airline, hotel or car rental reservations.

Translator and Interpreter Referral On Call International will provide the Participant with referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone. The Participant is responsible for the selection and payment of the translator or interpreter.

Emergency Travel Funds Assistance On Call shall provide assistance to Participants by arranging for the forwarding of funds from Participant's credit cards or family Participants. Any fees associated with the transfer of funds will be the responsibility of the Participant.

Legal Consultation and Referral If a Participant is away from Home and is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a Participant will be referred to an attorney in the appropriate geographical area. Fees and costs charged by the referred attorney shall be the responsibility of Participant.

Lost/Stolen Travel Documents Assistance On Call shall provide assistance to Participants by arranging for the replacement of passports, airline documents, birth certificates and other travel-related documents. Any fees required for the acquisition or forwarding of these documents is the responsibility of the Participant.

Emergency Message Forwarding In the event a Participant is unable to reach an employer, family Participant or traveling companion, On Call shall forward a message via telephone to the intended party.

Lost Luggage Assistance On Call shall assist the Participant with the tracking of luggage lost in transit.

III. SECURITY ASSISTANCE SERVICES

Political Evacuation If Participant requires emergency evacuation due to political or military events that results in circumstances described as a Covered Event, On Call International shall arrange and pay for Participant's transportation to the nearest safe location. Once the Participant has been transported to the Safe Haven, On Call shall pay and arrange for accommodations if Participant is delayed at the safe haven. On Call shall arrange and pay for airfare to return Participant to his/her Country of Domicile or alternate study/work location following a Political Evacuation.

The method of transportation will be as deemed most appropriate to ensure his/her safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise Participant until evacuation becomes viable or the political or social upheaval has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the Participants safety, On Call shall arrange and pay for his/her secure transport to the departure point.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International security personnel, in accordance with local and U.S. authorities.

Natural Disaster Evacuation If Participant requires emergency evacuation due to a Natural Disaster that results in circumstances described as a Covered Event, On Call International will arrange and pay for evacuation from a safe departure point to the nearest safe location. Once the Participant has been transported to the Safe Haven, On Call shall arrange and pay for accommodations if Participant is delayed at the safe haven. On Call shall arrange and pay for airfare to return Participant to his/her Country of Domicile or alternate study/work location following a Natural Disaster Evacuation.

The method of transportation will be as deemed most appropriate to ensure Participant's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the Participant until evacuation becomes viable or the natural disaster situation has been resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the Participants safety, On Call shall arrange and pay for his/her secure transport to the departure point.

Benefit is subject to the limitation, terms and conditions as set forth and as determined by On Call International security personnel, in accordance with local and U.S. authorities.

Limitations, Definitions, Terms & Conditions

I. COVERAGE LIMITATIONS

Emergency Medical Evacuation, up to \$250,000 CSL per Participant per Event

Medically Advisable Repatriation, included in CSL above

Repatriation of Remains, up to \$50,000, per Participant per Event

If hospitalized while traveling alone,

Visit of a Family Participant or Friend, up to \$2,500 CSL per Participant, per Event: when hospitalized for five (5) or more days, economy round-trip airfare for a person of the Participant's choice to join Participant and also pay for hotel and meal expenses up to \$150 per day for a maximum of 5 days.

Return of Dependent Children, up to \$2,500 CSL per Participant, per Event: if child(ren) are left unattended due to a Medical Evacuation or hospitalization of five (5) or more days, one-way economy airfare and services and transportation expenses of a qualified escort, if required.

Political Evacuation and return Home from Safe Haven, up to \$100,000 CSL, per Participant per Event, includes up to \$150 per Participant per day for accommodations if detained in Safe Haven, for a maximum of three (3) days, airfare to return Home or to alternate work/study location up to \$5,000 CSL.

Natural Disaster Evacuation and return Home from Safe Haven, up to \$100,000 CSL, per Participant per Event, includes up to \$150 per Participant per day for accommodations if detained in Safe Haven, for a maximum of three (3) days, airfare to return Home or to alternate work/study location up to \$5,000 CSL.

**CSL means Combined Service Limit*

II. DEFINITIONS

Appropriate Authorities means the Foreign and commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Participant's Home Country.

Client Sponsored Travel or Assignment means the Participant is carrying out their occupational or academic related duties, research or study related to Client's participating school or university.

Country of Domicile means the country in which the Participant resided in before taking up Client Sponsored Travel or Assignment or the Country to which the Participant shall return to when repatriated or country in which they hold a valid passport. When determining destination for repatriation, if there are multiple destination that fit the definition, On Call will consider the Participant's best interest in relation to academic, financial and personal support available in each destination.

Country of Residence means the country in which the Participant resides while on Client Sponsored Travel or Assignment.

Dependent(s) means the natural or legally adopted children or legal wards of a Participant (and/or Participant's Partner where applicable) living at the same address who are no older than 19 years of age or 26 years of age if in full time education at the time a covered event occurs.

Evacuation means the costs incurred within 30 days of a Covered Event to evacuate the Participant to the nearest place of safety or their Country of Domicile.

If the Participant is in imminent peril, coverage will apply to the evacuation of the Participant by any appropriate means consistent, under the circumstances, with their health and safety. Otherwise coverage hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

Expenses means the cost of accommodation, transportation and food and any other reasonable and necessary expenses.

Home means the Participants primary residence in their Country of Domicile.

Local Nationals means any person in the regular employment of or enrolled as a student of one of Client's participating school or university but who is a citizen in the Country of Residence.

Participant can mean any director, employee, including temporary and contract staff, academic staff, faculty, student, foreign national student studying at one of Client's schools, chaperone, partner, dependent or any category of persons declared by Client as eligible.

Participants' Partner means the spouse or civil partner of a Participant living at the same address as the Participant for the last 12 months and sharing financial and where applicable responsibility for their Dependents.

War means armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Participant or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Participant whether war be declared with that state or not.

III. MEDICAL ASSISTANCE SERVICES TERMS AND CONDITIONS

Covered Event means:

Medical Evacuation/Repatriation

- a. The Participants medical condition warrants immediate transportation from the place where the Participant is located (due to inadequate medical facilities) to the nearest adequate medical facility where medical treatment can be obtained; or
- b. After being treated at a local medical facility, the Participant's medical condition warrants transportation with a qualified medical attendant to his/her Country of Domicile to obtain further medical treatment or to recover; or
- c. Both a. and b. above

Repatriation of Remains

- a. A Participants death occurs as a result of an Injury or Illness that is covered under this agreement; and
- b. The death of the Participant occurs while this agreement is in effect

1) Terms and Conditions.

- a. The decision for an Emergency Medical Evacuation or a Medical Repatriation must be made by On Call in consultation with the Participants local attending physician.
- b. On Call reserves the right, at its sole discretion to determine the location to which the Participant will be evacuated and the timing, means or method by which such evacuation or repatriation will be carried out. In making such arrangements, on Call may consider all relevant circumstances including, but not limited to the Participants medical condition and travel distance and whether transportation will be provided by private medically equipped aircraft, helicopter, regular schedule flight, rail, water or land vehicle. Transportation shall be carried out under such medical supervision as determined by the On Call Chief Medical Officer.
- c. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.
- d. Participant may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.
- e. Without limiting the foregoing, On Call's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Participant and in no event is the responsibility of On Call. On Call is not liable for any malpractice performed by a local doctor, health care provider or attorney.
- f. On Call, at its sole discretion, will assist Participants on a fee for service basis for interventions falling under the Exclusions. On Call reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Participant prior to rendering such service on a fee for service basis.

2) Exclusions.

On Call will not be liable for any expenses resulting from:

- a. Services not approved and/or arranged by On Call. This exception shall not apply to emergency medical evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Participant.
- b. More than one emergency evacuation and/or repatriation for any single medical condition of a Participant during the effective term
- c. Services provided for a Participant for which no charge is normally made.
- d. Expenses incurred if traveling against advice of a medical practitioner or if the original or ancillary purpose of the Participant's trip is to obtain medical treatment or for rest and recuperation following any prior accident or illness.
- e. Participation in a declared or undeclared act of war, civil disturbance, or insurrection, or an accident occurring while the Participant is serving on full-time or active duty in the Armed Forces of any country.
- f. Flight in an aircraft being used for experimental purpose, or in military aircraft (except the Military Aircraft Command of the United States or similar air transport Services Account of other), or while serving as a Member of the crew of any aircraft.

- g. Any services provided to an injured person where the Participant is entitled to receive reimbursement for such expenses under any group insurance program maintained by the Participant's insurance company or employer.
- h. Routine or non-disabling medical problems, such as simple fractures, or sickness, which can be treated by local doctors and do not prevent the injured person from continuing the trip or returning Home.
- i. A medical evacuation or repatriation where the Participant, in the opinion of the On Call physician, can travel as an ordinary passenger without a medical escort.
- j. An eligible Participant who is a US citizen, and currently residing in the US, while traveling within 100 miles of their Home and a foreign national when in a country in which they hold a valid passport.
- k. Accident or injury occurring while the Participant is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts competition, rallying, racing of any kind other than on foot, water skiing, snowboarding, paragliding and any organized sports undertaken on a professional or sponsored basis.
- l. A direct result of nuclear reaction or radiation.
- m. Services performed for a Participant once they have attained the age of 81, except if declared prior to trip commencing.
- n. Any claim which is covered by a Workmen's Compensation Act or Unemployment Compensation Act.

IV. SECURITY ASSISTANCE SERVICES TERMS AND CONDITIONS

Covered Event means

1. The Participant's Appropriate Authority issues a travel advice for a particular country or region where the Participant is on Client sponsored travel or assignment, recommending that certain categories of person which includes the Participant should leave that country or region.
- or -
2. The recognised Government in the Host Country:
 - a) Declares a state of emergency necessitating immediate evacuation or
 - b) Formally recommends or instructs that the Participant should leave that country or region for safety or
 - c) Seizes, confiscates or expropriates the Participant or Participant's property, plant or equipment or
 - d) Expels the Participant or declares the Participant "persona non grata".
 - e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on the Participant's safety and prevents them leaving the country.
 3. Natural Disaster within the Host Country which has a direct impact on the Participant and their safety.

4. The Political or military events in the country the Participant is staying in represents an imminent threat to their safety.

1) Terms and Conditions.

On Call shall pay for and arrange services for a Covered Event so long as the following obligations are met by Client:

- a. On Call must be advised as soon as reasonably possible following any situation that may give rise to a Covered Event. If On Call is not contacted as soon as reasonably possible, On Call's liability to pay any subsequent claim under this agreement may be affected.
- b. Client and/or Participant must provide On Call with all assistance and information requested in a timely manner.
- c. The Participant must follow the advice of On Call at all times.
- d. Where Client or Participant is entitled to any refund on unused tickets or returnable deposits or advanced payments On Call will be entitled to deduct these from the value of any claim.
- e. Participant must not make or attempt to make arrangements without the agreement of On Call.

2) Exclusions.

On Call will not be liable for any expenses resulting from:

- a. Services not approved and/or arranged by On Call.
- b. The Client or Participants failure to follow the advice of On Call.
- c. Any valid expenses that have been increased by the Client's or the Participant's failure to follow the advice of On Call.
- d. The Client or Participants failure to reasonably prove that there is any threat to the Participants safety.
- e. The Participant taking part in any political activity or operations of any security or armed forces unless declared to and agreed by On Call.
- f. Any event in which a Local National incurred the expenses.
- g. A proven violation of the laws of the Host Country by Participant.
- h. The Client or Participant's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where they are on Client Sponsored Travel or Assignment.
- i. Accommodation and Evacuation Expenses costs incurred more than 30 days after the Covered Event.
- j. Or attributable, in whole or in part, to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
- k. The Participant being in their own Country of Domicile or country in which they hold a valid passport.
- l. A Covered Event, the expenses for which are or would be, except for this insurance,

recoverable under any other insurance or other indemnity available to Client.

- m. A Covered Event, the expenses for which the Client is otherwise responsible under a Workmen's Compensation Act.

V. GENERAL TERMS AND CONDITIONS

1) Reasonable Precautions.

Participant must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property. If, in relation to any claim, Participant has failed to take reasonable precautions as determined by On Call, Participant may lose its right to payment for that claim.

2) Sanction Limitation and Exclusion Clause.

On Call shall not provide cover or pay or be liable for any claims or provide any benefit under this Agreement if by providing any cover, paying any claims or providing any benefit under this Agreement would expose On Call to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

3) Geographic Scope of Service.

The Services provided by On Call are offered on a worldwide basis. On Call shall attempt on a best effort basis to provide the Services but On Call's ability to successfully execute an intervention may be subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. An Intervention may depend on On Call's ability to attain the necessary authorizations issued by the various authorities concerned which is outside of the control of On Call. Services to Participant's, who in the sole opinion of On Call are located in areas that represent conditions in which providing the Services is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war, civil or other hostilities or political unrest.

4) Fee-for-Service.

On Call will at its sole discretion assist Participant's on a fee-for-service basis for interventions falling under the above Exceptions, subject to prior written approval of an authorized designee of the Client. On Call reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Client and/or Participant prior to rendering such services on a fee-for-service basis.