



## **BENEFITS, EXCLUSIONS AND LIMITATIONS FOR ON CALL MEDICAL AND TRAVEL ASSISTANCE AND POLITICAL AND NATURAL DISASTER SECURITY ASSISTANCE**

### **Condition of Eligibility**

Participants including dependents and foreign national students studying at one of Gallagher Koster's client schools are eligible for the Service Program when they are: a) On Covered Travel defined as all travel that is at least 100 miles from the Participant's permanent place of residence. b) Undertaking a short term study or teaching trip whose duration is equal to or less than one (1) year. c) Enrolled in coverage prior to departure on Covered Travel.

### **MEDICAL ASSISTANCE**

#### **1. Pre-Trip Plan**

On Call shall provide up-to-date information either by email, fax or telephone regarding vaccination requirements, health risks, travel restrictions and weather conditions for destinations worldwide.

#### **2. Medical Monitoring**

On Call shall, via telephone, monitor the Participant's condition 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 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.

#### **3. 24 Hour Nurse Help Line**

On Call shall provide Participants with clinical assessment, education and general health information. This service shall be performed by a registered Nurse Counselor to assist in identifying the appropriate level and source(s) of care for Participants (based on symptoms reported and/or health care questions asked by or on behalf of Participants). Nurses shall not diagnose Participants' ailments.

#### **4. Medical, Dental and Pharmacy Referrals**

On Call shall provide, at the Participant's request and to the extent possible, referrals to western style medical facilities and English speaking doctors, dentists and other health care providers in an area served by On Call.

## **5. Deposits, Advances and Guarantees**

Deposits, advances and guarantees will be provided for, but not limited to, medical facilities, hotels, airlines, ground and air ambulances and other like providers to secure service for Participant. Any advances of funds on behalf of the Participant shall be charged to the Participant's credit card at the time of service.

## **6. Dispatch of Medicine**

On Call shall dispatch to the Participant prescription medicine, when not locally available and when 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.

## **7. Dispatch of Physician/Nurse**

When a Participant is away from home On Call may at its sole discretion dispatch to the Participant's location a physician or other health care professional to assist in determining the medical condition and suitability to travel of a Participant who has been hospitalized.

## **8. Up to \$50,000 Medical Repatriation**

If, in the opinion of On Call's physician, it is medically advisable to transfer a sick or injured Participant who is away from home to a medical facility nearest his/her permanent residence following stabilization, On Call shall make the arrangements and pay for transfer up to the limit of Coverage.

## **9. Up to \$150,000 Emergency Medical Evacuation**

If a Participant is away from his/her permanent residence and is involved in an accident or suffers sudden illness, and medical treatment is not available in the opinion of the On Call physician, On Call will make arrangements and pay for transfer to the nearest facility capable of providing adequate care.

## **10. Up to \$2,500 Joining of Injured Family Member**

If a Participant is injured away from home and will be hospitalized for more than seven (7) days, at the Participant's request, On Call shall make and pay for round trip economy travel arrangements for a parent or family member to join the Participant. In addition to the travel expenses, On Call shall also make suitable hotel arrangements and pay for hotels and meals up to a maximum of \$150 per day to a maximum of five (5) days (\$750 maximum).

## **11. Up to \$10,000 Repatriation of Deceased Remains**

In the event of a Participant's death away from home, On Call will render every assistance possible to obtain necessary clearances and arrangements for the return of deceased remains and pay such reasonable expenses associated with the return.

## **TRAVEL ASSISTANCE**

### **1. Travel Assistance**

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

### **2. Translation and Interpreters**

On Call will provide foreign language assistance over the telephone or up to one-page translations submitted via fax. On Call will also provide referrals to local translators and interpreters. Fees for translators and interpreters are the responsibility of the Participant.

### **3. Emergency Cash Advance Assistance**

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

### **4. Replacement of Lost Traveling 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.

### **5. Emergency Message Forwarding Assistance**

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

### **6. Lost Luggage Assistance**

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

### **7. Legal 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, 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 the Participant.

## **SECURITY ASSISTANCE**

### **Up to \$100,000 per person Political Evacuation/Repatriation and Return of Deceased Remains\***

If Participant requires emergency evacuation, which places him/her in Imminent Bodily Harm, 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 arrange and pay up to \$100 per day, up to a maximum of three (3) days for reasonable accommodations related to lodging if Participant is delayed at a safe haven. On Call shall also arrange and pay for one-way economy airfare to return Participant to his/her Home Country following a Political Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD.

In the event of a Participant's death due to a Covered Event, On Call International will render every assistance possible to obtain necessary clearances and arrangements for the return of deceased remains and pay such reasonable expenses associated with the return.

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 will place Participant in Imminent Bodily Harm, On Call shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Participant once he/she reaches the departure point where normal commercial transportation is available.

**Up to \$100,000 per person Natural Disaster Evacuation/Repatriation and Return of Deceased Remains\***

If Participant requires emergency evacuation due to a Natural Disaster, which makes his/her location Uninhabitable, or Participant's location in the Host Country is deemed Uninhabitable by On Call Security Personnel, On Call International will arrange and pay for evacuation from a safe departure point to the nearest safe location.

On Call shall arrange and pay up to \$100 per day up to a maximum of three (3) days for reasonable accommodations related to lodging if the Participant is delayed at a safe haven. On Call shall also arrange and pay for one-way economy airfare to return Participant to his/her Home Country following a Natural Disaster Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD.

In the event of a Participant's death due to a Covered Event, On Call International will render every assistance possible to obtain necessary clearances and arrangements for the return of deceased remains and pay such reasonable expenses associated with the return.

Participant must contact On Call International as soon as possible after his/her Host Country issues the official disaster declaration, as delays may make safe transportation impossible. 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 will place Participant in Imminent Bodily Harm, On Call shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Participant once he/she reaches the departure point where normal commercial transportation is available.

\*Security Services are subject to the terms and conditions of the plan outlined in COVERAGES, LIMITS, UNCOVERED EXPENSES AND LIMITATIONS and as determined by On Call International security personnel, in accordance with local and U.S. authorities.

## COVERAGES, LIMITS, UNCOVERED EXPENSES AND LIMITATIONS

### 1. Participation:

Participants of this Program are defined as Participants who have enrolled in this Service Program prior to departure on a covered trip.

### 2. The Following Medical/Travel Benefits will be paid up to the Maximum Combined Single Limit (CSL) of \$150,000 per event, per Participant:

- Emergency Medical Evacuation up to \$150,000 per event, per Participant;
- Medical Repatriation up to \$50,000 (Included in CSL) per event per Participant
- Joining of Injured Family Member up to a Combined Single Limit of \$2,500 for One Economy Fare, Round-trip airline ticket and accommodations and meals not to exceed \$150 per day subject to a maximum of 5 days
- Return of Deceased Remains up to \$10,000 per event, per Participant

### 3. The Following Security Benefits will be paid up to the Maximum Combined Single Limit (CSL) of \$100,000 per Participant, per Event:

- Political Evacuation/Repatriation up to \$100,000 per Participant per Event
- A Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Participant is delayed at a safe haven.
- Natural Disaster Evacuation/Repatriation up to \$100,000 per Participant per Event  
A Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Participant is delayed at a safe haven.

### 4. Political/Natural Disaster Evacuation Triggers

#### a) Political Evacuation/Repatriation and Return of Deceased Remains:

On Call International, in accordance with On Call's security personnel, local and U.S. authorities, will evacuate Participant to the nearest safe haven, as described more fully under Covered Services, if Participant cannot obtain commercial transportation to the nearest safe location within a time period that will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the timeframe ordered by the recognized government of the Host Country to leave the Host Country. In addition to the foregoing, one or more of the following triggers shall have occurred:

- i. Officials of the Host Country or the embassy of the country with which the Participant is a national has issued for reasons other than medical, a recommendation that categories of persons which include the Participant should leave the Host Country; and/or
- ii. Participant is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; and/or
- iii. The Political and Military Events in the Host Country have created a situation in which the Participant is in danger of Imminent Bodily Harm to the extent that the Participant must be removed from the Host Country;

**b) Natural Disaster Evacuation/Repatriation and Return of Deceased Remains:**

On Call International, in accordance with On Call's security personnel, local and U.S. authorities, will evacuate Participant to the nearest safe haven as described more fully under Covered Services if Participant cannot obtain commercial transportation to the nearest safe location within a time period that will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time frame ordered by the recognized government of the Host Country to leave the Host Country. In addition to the foregoing, one or more of the following triggers shall have occurred:

- i. Officials of the Host Country, or the embassy of the country with which the Participant is a national, has issued for reasons due to the natural disaster situation, a recommendation that categories of persons which include the Participant, should leave the Host Country;
- ii. Participant's location in the Host Country is deemed Uninhabitable by On Call security personnel

**5. The Following Limitations Apply to Both Medical/Travel Evacuations/Repatriations and Political/Natural Disaster Evacuations/Repatriations**

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by On Call within one (1) year from the date of event giving rise to such legal action. 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.

Participant may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.

**6. The Following Limitations Apply to Medical and Travel Evacuation/Repatriation Services**

On Call does not provide coverage in the following situations: traveling against medical advice; applying for membership while hospitalized, participating in professional bodily contact sports, skydiving, hang gliding, parachuting, mountaineering, bungee cord jumping; traveling in any country in which the U.S. State Department has prohibited travel for US citizens; the commission of or attempt to commit an unlawful act.

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, healthcare provider or attorney.

On Call retains the medical discretion to limit two separate incidents per Participant, per year and to limit one emergency evacuation and or repatriation attributable to any single medical condition of a Participant.

**7. The Following Exclusions Limitations Apply to Political/Natural Disaster Evacuation/Repatriation Services Only:**

On Call International security personnel will determine the need for evacuation in consultation with local governments and security analysts. On Call International may use any and all appropriate

resources to evacuate the Participant including, but not limited to, charter aircraft, ground and sea transportation in such circumstances where the point of departure may not be an international airport.

In the case that an evacuation is impossible due to hostile conditions, On Call International will use security resources to maintain contact with the Participant, to the greatest extent allowed by circumstances, until evacuation becomes possible or the emergency is resolved.

In the event a covered Participant is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits On Call's ability to fully provide services, On Call shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. On Call cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of Participant to comply with On Call's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

On Call International must make all arrangements for the Participant. Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Participant is not in danger of imminent bodily harm and is able to leave his/her host country by normal means, such as changing a commercial airline ticket, On Call International will assist in rebooking flights or other transportation. Expenses for non-emergency transportation are the responsibility of the Participant.

On Call, at its sole discretion, may assist Participants on a fee-for-service basis for circumstances falling under the Limitations. On Call reserves the right, at its sole discretion, to request additional financial guarantees, pre-payment or indemnification from the Participant prior to rendering such service on a fee-for-service basis.

## **8. The Following Exclusions Apply to Medical Evacuation/Repatriation Services Only:**

Services other than those indicated in Covered Services. Services rendered without the authorization and/or intervention of On Call. Services provided for a Participant for which no charge is normally made. Expenses incurred if the original or ancillary purpose of the Participant's trip is to obtain medical treatment. Participation in a declared or undeclared act of war, civil disturbance or insurrection. An accident occurring while the Participant is serving on full-time or active duty in the Armed Forces of any country or international authority. Flight in aircraft being used for experimental purpose, or in military aircraft (except the Military Aircraft Command of the United States or similar air transport Services) or while serving as a Participant of the crew of any aircraft. 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. 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. Any expenses incurred while traveling within 100 miles of an eligible Participant's primary place of residence

On Call, at its sole discretion, will assist Participants on a fee-for-service basis for interventions falling under the Triggers, Exclusions or Limitations. 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.

## 9. The Following Exclusions Apply to Political/Natural Disaster Evacuation/Repatriation Services Only:

On Call shall not cover any services in connection with an event arising from or attributable to:

- i. Violation by a Participant of the laws or regulations of the country in which the Covered Event takes place;
- ii. The failure of a Participant to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- iii. The debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Participant;
- iv. The failure of a Participant to honor any contractual obligation or bond to obey any condition of a license;
- v. The Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of an **International Participant** who is in his or her Home Country;
- vi. Any medical expenses incurred by a Participant;
- vii. The kidnap and/or ransom of a Participant;
- viii. Any expenses not related to an Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;
- ix. If a travel restriction has been lifted, any expenses related to Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, when the Participant traveled to the Host Country 90 days following the U.S. State Department's official declaration of the Political or Natural Disaster Event.
- x. Any expenses related to Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, when the Participant traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location;
- xi. Natural Disaster Evacuation/Repatriation when the natural disaster situation or the event directly giving rise to it precedes Participant's arrival;
- xii. Participants who elect not to depart with evacuation arrangements coordinated by On Call. Coverage for that Participant is immediately terminated.
- xiii. Evacuations from Office of Foreign Assets Control ("OFAC") listed countries
- xiv. Evacuations From Afghanistan
- xv. Services rendered without the coordination and approval of On Call International.

## 10. Definitions for Political/Natural Disaster Evacuation/Repatriation Services Only:

**"Participant"** means all participating Insureds and their Dependents who are eligible under a Covered Security Membership to receive assistance and transportation services from On Call International.

**"International Participant"** means a non-US resident traveling outside of his/her Home Country and who are eligible under a Covered Security Membership to receive assistance and transportation services from On Call International.

**"Covered Security Membership"** is the membership agreement between On Call International and the individual Participant under which On Call International agrees to provide emergency evacuation services to the individual Participant (and his or her named family Participant(s), if applicable) who is (or are) traveling to a **Host Country** under the terms and conditions of the membership.

**"Evacuation"** is the transportation of the **Participant** from the **Host Country** to the nearest place of safety.



**“Repatriation”** is the transportation of the **Participant** from the safe haven to the **Participant’s Home Country**.

**“Host Country”** is the country which the **Participant** has traveled to and which is not the **Participant’s Home Country**.

**“Imminent Bodily Harm”** means the existence of any condition or circumstance, which cannot be avoided through normal precautionary measures, and could reasonably be expected to cause death or serious physical harm to the Participant, if Participant were to remain in the affected area where the Political or Natural Disaster event has occurred.

**“Covered Event”** is the **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation** of a **Participant**. In order to qualify as a **Covered Event**, the **Emergency Political Evacuation** or **Natural Disaster Evacuation** must occur as soon as reasonably possible following the event or events set forth in the definitions of **Emergency Political Evacuation/Repatriation** and **Emergency Natural Disaster Evacuation/Repatriation**. The event or events shall be deemed to commence at the first manifestation of a political, military, or natural event in which the **Participant** is in danger of **Imminent Bodily Harm**.

Any Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, as a result of a Participant traveling to a Host Country within 90 days following the U.S. State Department’s official declaration of the Political or Natural Disaster Event or when the Participant traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location, shall in no way be considered a **Covered Event**.

**“Natural Disaster”** means an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the **Host Country** issues an official disaster declaration and determines the affected area to be **Uninhabitable**.

**Natural Disaster** does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- a. the path of the named storm deviates by a distance of greater than 200 miles within a 72 hour period from the path forecast by a national recognized meteorological service
- b. or less than 72 hours’ advance notice of a potential landfall for a named storm exists.

**“Political and Military Events”** means civil unrest, rebellion, riot, military uprising or labor disturbances, strike, or a nuclear, biological, or chemical occurrence caused by terrorism.

**“Combined Single Limit (CSL)”** is the maximum amount On Call International will pay.

**“Return of Deceased Remains”** is the return of a **Participant’s remains** to his/her **Home Country** in the event the **Participant** dies as a result of bodily harm under the conditions set forth in the definitions of **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation**.

**“Home Country”** is the domiciliary country of the **Participant**.

**“Uninhabitable”** means Your **Host Country** location is deemed unfit for residence, as determined by On Call International security personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.