

In the event We are arranging transportation by commercial air and You hold an original return airline ticket, We may use that ticket and are only responsible for any applicable change fees.

We will only direct-pay any transportation costs to the transportation providers, unless otherwise approved by Us in advance.

We are not responsible for the availability, timing, quality, results of, or failure to provide any security services caused by conditions beyond Our control. This includes Your failure to access service or where the rendering of such service, including Security and Political Evacuations from Afghanistan, Iraq, and Somalia, is prohibited by U.S. law, local laws, or regulatory agencies.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

EXPENSES NOT COVERED

We shall not be responsible for any costs or expenses arising from:

- (1) Hospital or medical expenses of any kind or nature.
- (2) Travel arrangements that were neither coordinated by nor approved by Us in advance.
- (3) Taking part in military or police service operations.
- (4) The commission of, or attempt to commit, an unlawful act.
- (5) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- (6) Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
- (7) Security or Political Evacuations from Your Home Country.
- (8) Security or Political Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country, or when the evacuation notice issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than seven (7) days.

- (9) The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.
- (10) Services not otherwise shown as covered.



MEDEX SECURE RIDER

Please keep this document with You while You travel.

A comprehensive program providing You with 24/7 emergency security assistance - including emergency security evacuations and repatriations - when you are outside your home country or 100 or more miles away from your permanent residence in your home country. (Expatriates are eligible regardless of distance from your expatriate home.)

PROGRAM DESCRIPTION

How To Access MEDEX SECURE Services

24 hours a day, 7 days a week, 365 days a year

Your MEDEX identification card is Your key to travel security. If You have a safety problem, simply call Us for assistance. Our toll-free and collect-call telephone numbers are printed on Your ID card. Either call the toll-free number of the country You are in, or call the Emergency Response Center collect at:

Baltimore, Maryland - 410-453-6330

A multilingual assistance coordinator will ask for Your name, Your company or group name, the group number shown on Your ID card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

If the condition is an emergency, contact the 24-hour Emergency Response Center. We will then take the appropriate action to assist You and monitor Your situation until it is resolved.

MEDEX SECURE provides You with Security & Political Evacuation Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions, Limitations, and Exclusions also described below.

MEDEX Assistance Corporation

P.O. Box 19056
Baltimore, MD 21284
1-800-537-2029
1-410-453-6300

www.medexassist.com
Revision Date: 03/08

SECURITY AND POLITICAL EVACUATION SERVICES

Security Evacuation: In the event of an Emergency Security Situation, We will on a best-effort basis arrange for Your evacuation from an international airport or other safe departure point We designate to the nearest safe haven. We will pay for Your evacuation up to and including seven (7) days from the date of evacuation notice given by the recognized government of Your Home Country or Host Country. MEDEX will assist with the arrangement of ground transportation to the designated international airport or other safe departure point. You will be responsible for any costs associated with this segment of the evacuation. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with You and advise You until evacuation becomes viable or the Emergency Security Situation has passed.

Political Evacuation: In the event the officials of Your Home Country issue a written recommendation that You leave Your Host Country for non-medical reasons, or if You are expelled or declared “persona non grata” on the written authority of Your Host Country, We will on a best-effort basis arrange for Your evacuation from an international airport or other safe departure point We designate to the nearest safe haven. We will pay for Your evacuation up to and including seven (7) days from the date of evacuation notice given by the recognized government of Your Home Country or Host Country. MEDEX will assist with the arrangement of ground transportation to the designated international airport or other safe departure point. You will be responsible for any costs associated with this segment of the evacuation.

Transportation After Security or Political Evacuation: Following a Security or Political Evacuation and when safety allows, We will coordinate and pay for one-way economy airfare to return You to either Your Host Country or Your Home Country.

Other Evacuation Assistance Services: In the event You feel Your personal safety is threatened, but the situation does not dictate a Security or Political Evacuation and You none-the-less wish to be evacuated, We will assist You on a best-effort basis in making evacuation arrangements. This may include flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, We will assist You in making arrangements with providers of

specialized security services. You will be responsible for costs associated with this type of voluntary evacuation.

WORLDWIDE DESTINATION INTELLIGENCE

Pre-Travel Information: Upon Your request, We can provide continuously updated destination intelligence for 173 countries covering subject areas such as weather, currency and culture.

Travel and Health Information: Upon Your request We can provide You with continuous updates on travel and health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.

Real-time Security Intelligence: Upon Your request We will provide You with the latest authoritative information and security guidance for over 173 countries and 283 cities. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

PROGRAM DEFINITIONS

The following definitions apply:

“Dependent” means the Member’s legal spouse; the Member’s unmarried children from birth and under age 19; or under age 23, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. A spouse or child who is insured under this Policy as a Member will not be eligible as a Dependent.

“Emergency Security Situation” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which in the opinion of either the recognized government of Your Home Country or Host Country immediate evacuation is advised. Emergency Security Situation does not include natural disasters.

“Enrollment Period” means the period of time for which You are validly enrolled for MEDEX SECURE and for whom We have received the appropriate enrollment fee.

“Expatriate” means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

“Home Country” means the country or territory as shown on Your passport.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.

“We,” “Us,” “Our,” and “MEDEX” means MEDEX Assistance Corporation.

“You” and “Your” means a person validly enrolled for MEDEX SECURE and for whom We have received the appropriate enrollment fee.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period and only when You are 100 or more miles away from Your permanent residence in Your Home Country or Expatriates without regard to the distance from your Expatriate residence.

We will only cover transportation costs if We have given Our prior approval or if those services are coordinated by Us.

We have sole discretion regarding the means, method and timing of a security evacuation. Our security personnel will consult with interested governments, security analysts, and the sponsor of Your MEDEX program. Security Evacuations will be from an international airport or other safe departure point We designate. We will arrange and pay for Your transportation to the nearest safe haven We designate. MEDEX will assist with the arrangement of ground transportation to the designated international airport or other safe departure point, and You will be responsible for any costs associated with that ground transportation. You will be responsible for all transportation and living costs while at the safe haven. The decision to travel is the sole responsibility of the traveler.

Our obligation to pay for Your Security and/or Political Evacuation will be limited to a maximum of \$100,000 USD per person per Emergency Security Situation.