



Integrated medical and security services that protect you and your travelers

SECURITY ACCESS ASSISTANCE PROGRAM DESCRIPTION

A comprehensive program providing 24/7 emergency security and travel assistance services when You are outside Your Home Country. This includes expatriates living and working full-time outside Your Home Country.

How To Use MEDEX Services

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

MEDEX Global Solutions is Your key to travel security. If You have a personal safety or travel 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 +1-410-453-6330

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, You should immediately get to a safe location without delay and then 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.

Your program provides You with Security & Political Evacuation Services, Destination Intelligence and Support, and Travel Assistance Services as described below. These services are subject to certain Conditions and Limitations also described below.

MEDEX Global Solutions

P.O. Box 19056

Baltimore, MD 21284

www.medexassist.com

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. 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.

Transportation To Departure Point: As part of a Security or Political Evacuation, MEDEX will coordinate the arrangement of ground transportation to the designated international airport or other safe departure point.

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

DESTINATION INTELLIGENCE & SUPPORT

Member Center: You will have online access to information about Your program including information about MEDEX services, an electronic version of this program description as well as Your ID card, a listing of telephone numbers for contacting MEDEX, and any online intelligence tools included in this program.

World Watch® Global Security Intelligence: You will have online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings, and a broad array of destination information including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency.

Our global security database is continuously updated and includes intelligence from thousands of worldwide sources. This information is also available upon Your request by calling Our Emergency Response Center.

Custom Travel Reports: Using the World Watch® online intelligence tool, You are able to create customized, printable reports at the country and city levels for your destination.

Hot Spots Travel Alerts: Subscribe through Your Member Center to receive this free daily email snapshot of security events from around the world. Listed by region and country, this bulletin provides a quick review of events that could have a significant impact on travelers. Each event summary includes country threat levels and significant dates.

Evacuation Alert Notification: Our intelligence team monitors global events and tracks those that may trigger a need to evacuate a location. We will contact Your program administrator and alert him/her to the situation to ensure Your security and safety are not compromised. In addition, We will keep Your program administrator updated on any escalation or downgrade in the status of the situation.

Security Analysts: Your program administrator will have 24/7 direct access to Our in-house security and intelligence experts to provide consultation, discuss issues, or answer questions during an Emergency Security Situation.

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: We will assist You in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of a security situation.

Transfer of Funds: We will provide You with an emergency cash advance subject to Us first securing funds from You or Your family.

Legal Referrals: Should You require legal assistance, We will direct You to an attorney and assist You in securing a bail bond.

Translation Services: Our multilingual assistance coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise We will provide You with referrals to local interpreter services.

Message Transmittals: You may send and receive emergency messages toll-free, 24-hours a day, through Our Emergency Response Center.

PROGRAM DEFINITIONS

The following definitions apply:

“Dependent” means the Participant’s legal spouse; the Participant’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 Participant for support and maintenance and must live in a parent-child relationship with the Participant. A spouse or child who is otherwise included under this program as a Participant 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 results in MEDEX issuing an evacuation alert through the Evacuation Notification service included in this program. At a minimum, Our evacuation alert will adhere to formal recommendations made by Your Home or Host Country. Emergency Security Situation does not include Natural Disasters.

“Enrollment Period” means the period of time for which You are validly enrolled for Your MEDEX program and for which 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 or the country where You have Your permanent residence.

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

“Natural Disaster” means an event occurring directly from natural cause, including but not limited to, earthquake, flood, storm (wind, rain, snow, sleet, hail, lightning, dust or sand), tsunami, volcanic eruption, wildfire or other similar event that results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of Your Home or Host Country or an evacuation alert is issued by MEDEX.

“Participant” means a person validly enrolled for a MEDEX program and for whom We have received the appropriate enrollment fee.

“We,” “Us,” “Our,” and “MEDEX” means the MEDEX Global Solutions.

“You” and “Your” means the Participant.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period and only when You are outside Your Home Country, including Expatriates living and working full-time outside Your Home Country.

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. 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.

We are not responsible for the availability, timing, quality, results of, or failure to provide any security, legal or other care or service caused by conditions beyond Our control. This includes Your failure to obtain service or where the rendering of such service 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.

We shall not be responsible for any assistance services based on the following:

- (1) Taking part in military or police service operations.
- (2) The commission of, or attempt to commit, an unlawful act.
- (3) More than one Security or Political Evacuation from a country or territory per individual per annual term.
- (4) Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
- (5) Security or Political Evacuations from Your Home Country.
- (6) Security or Political Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country, or when the evacuation notice issued by MEDEX has been posted for a period of more than seven (7) days.
- (7) 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.
- (8) Security or Political Evacuation assistance directly or indirectly related to a Natural Disaster.