



## HABITAT FOR HUMANITY INTERNATIONAL

### ASSISTANCE PROGRAM DESCRIPTION SECURITY AND NATURAL DISASTER SERVICE

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.

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#### How To Use FrontierMEDEX Services

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

FrontierMEDEX 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, and Natural Disaster Evacuation Services, Destination Intelligence and Support, and Travel Assistance Services as described below. These services are subject to certain Conditions and Limitations and also described below.

**FrontierMEDEX, Inc.**  
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## SECURITY AND POLITICAL EVACUATION SERVICES

**Security Evacuation:** In the event of an Emergency Security Situation, We will, on a best-effort basis, arrange and pay 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 168 hours from the time of the FrontierMEDEX Evacuate stage alert. 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 order 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 and pay 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 168 hours from the time of evacuation notice given by the recognized government of Your Home Country or Host Country.

**Transportation to Departure Point:** As part of a Security or Political Evacuation, FrontierMEDEX will on a best-effort basis arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to house You and protect Your safety while assembled or during evacuation, if required and as determined by FrontierMEDEX.

**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.

## DESTINATION INTELLIGENCE & SUPPORT

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

**World Watch® Global Security Intelligence:** You will have on-line 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.

**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 destination, 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. These notifications are staged between Warning, Alert, and Evacuate as the risk level of the situation increases or eases.

**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.

## NATURAL DISASTER EVACUATION SERVICES

**Natural Disaster Evacuation:** In the event of a Natural Disaster, We will, on a best-effort basis, arrange and pay for Your evacuation from a safe departure point We designate to a safe haven of Our selection. We will pay for Your evacuation up to and including 168 hours from the time an Evacuate stage notification is issued by FrontierMEDEX. If evacuation becomes impractical due to hostile or dangerous conditions, We will maintain contact with and advise You until evacuation becomes viable or the Natural Disaster has passed.

**Transportation to Departure Point:** As part of a Natural Disaster Evacuation, We will, on a best effort basis, arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

**Transportation After Natural Disaster Evacuation:** Following a Natural Disaster 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.

## 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 an 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 26, 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 FrontierMEDEX issuing an Evacuate stage alert through the Evacuation Notification service included in this program. At a minimum, Our evacuation alert will adhere to any formal order to evacuate made by Your Home or Host Country.

“Enrollment Period” means the period of time for which You are validly enrolled for Your FrontierMEDEX 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, territory, or administrative region as shown on Your passport or the country, territory or administrative region 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 Evacuate stage alert is issued by FrontierMEDEX. In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

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

“We,” “Us” and “Our” means FrontierMEDEX.

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

We reserve the right to determine, at Our sole discretion, the need for a security evacuation and the means, method, and timing of that security evacuation. Our security personnel will consult with relevant governments, security analysts, and the sponsor of Your FrontierMEDEX program. At a minimum, Our decision will adhere to any formal order to evacuate issued by Your Home or Host Country. You will be responsible for all transportation and living expenses while at the safe haven. The decision to travel is the sole responsibility of the traveler. If the Participant refuses a Security or Political Evacuation, We will not be liable for expenses incurred for evacuation after the date for which the Security or Political Evacuation is scheduled.

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. Eligible expenses include Transportation to Departure Point to a maximum limit of \$1,500 per person per Security or Political Evacuation and, if required, costs to protect Your safety while assembled or during evacuation.

Our obligation to pay for Your Natural Disaster Evacuation will be limited to a maximum of \$100,000 USD per person per Natural Disaster. Eligible expenses shall include Transportation to Departure Point to a maximum of \$1,500 USD per person per Natural Disaster Evacuation and, if required, costs to protect Your safety while assembled or during evacuation. Food, lodging and incidental expenses at the safe haven are not included. The decision to travel is the sole responsibility of the traveler. If the Participant refuses a Natural Disaster Evacuation, We will not be liable for expenses incurred for evacuation after the date for which the Natural Disaster Evacuation is scheduled.

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 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, including paid Security, Political and Natural Disaster Evacuations from Cuba, Iran, and North Korea, 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 services or expenses arising from:

- (1) Taking part in military or police service operations.
- (2) The commission of, or attempt to commit, an unlawful act.
- (3) Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- (4) More than one Security or Political Evacuation from a country or territory per individual per annual term.
- (5) Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
- (6) Security or Political Evacuations from Your Home Country.
- (7) Security or Political Evacuations when the Emergency Security Situation precedes Your arrival in the Host Country, or when the Evacuate stage alert issued by FrontierMEDEX has been posted for a period of more than 168 hours.
- (8) 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.
- (9) Natural Disaster Evacuations when the Natural Disaster or the event directly giving rise to it precedes Your arrival.

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