

iNEXT PROGRAM POLITICAL EVACUATION / NATURAL DISASTER COVERAGE

Political Evacuation/Repatriation*

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 or following a Political Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Participant.

If the contracted entity can arrange an alternate destination to continue studies within three (3) days of arriving at the Safe Haven, On Call will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Participant's home or campus.

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.

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

Natural Disaster Evacuation/Repatriation*

If Participant requires emergency evacuation due to a Natural Disaster, which makes his/her location Uninhabitable, or Participant's specific 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 per Participant.

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.

If the contracted entity can arrange an alternate destination to continue studies within three (3) days of arriving at the Safe Haven, On Call will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Participant's home or campus.

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.

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

Repatriation of Deceased Remains*

If a Participant dies as a result of a Political Upheaval or Natural Disaster, On Call International will arrange for the return of the deceased remains, including embalming, necessary government authorization, and a container appropriate for transportation of the remains to the Participant's place of residence.

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

Coverage Triggers, Limitations and Exclusions for Participants

1. **Participation:** Participants of this Program are defined as iNext participants for whom On Call International has received Payment and Eligibility information prior to departure on a covered trip.
2. **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
 - 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

- 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.

3. Evacuation Triggers

Political Evacuation/Repatriation and Return of Deceased Remains:

As determined by On Call International security personnel and in accordance with local and U.S. authorities if Participant cannot obtain commercial transportation to the nearest Safe Haven within a time period which will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above one or more of the triggers below have to occur:

- 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
- Participant is being expelled for reasons, other than those outlined in Exclusions i & ii, on the written authority of the recognized government of the Host Country; and/or
- 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 evacuated from the Host Country

Natural Disaster Evacuation and Return of Deceased Remains:

As determined by On Call International security personnel, in accordance with local and U.S. authorities, if Participant cannot obtain commercial transportation to the nearest Safe Haven within a time period which will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above one or more of the triggers below have to occur:

- 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;
- Participant's location in the Host Country is deemed Uninhabitable by On Call security personnel.

4. Limitations

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.

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

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 circumstance, 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.

5. Exclusions

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

- Violation by a Participant of the laws or regulations of the country in which the Covered Event takes place;
- The failure of a Participant to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- The debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Participant;
- The failure of a Participant to honor any contractual obligation or bond to obey any condition of a license;
- The Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of an International Participant who is in his or her Home Country;
- Any medical expenses incurred by a Participant;
- The kidnap and/or ransom of a Participant;
- 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 elects not to depart with evacuation arrangements coordinated by On Call. Coverage for that Participant is immediately terminated.
- xiii. Any services in connection with an event arising from the following list of Excluded OFAC Sanctioned and Extreme Risk Countries: Afghanistan, Democratic Republic of the Congo, Iran, Iraq, Israel (West Bank & Gaza Strip Only), Ivory Coast, Libya, North Korea, Somalia, Sudan, Syria, Yemen.

6. Definitions:

"Participant" means all declared individuals who are eligible under a Covered Security Membership to receive assistance and transportation services from On Call International.

"International Participant" is a non-US resident traveling outside of his/her Home Country and who is eligible under this Covered Security Membership.

"Covered Security Membership" is the membership agreement between On Call International and the contracted entity under which On Call International agrees to provide emergency evacuation services to the individual Participant(s) who is (or are) traveling to a Host Country under the terms and conditions.

"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.

"Extreme Risk" countries are defined annually on an eligibility declaration. On Call International reserves the right to periodically revise the list.

"Home Country" is the domiciliary country of the Participant.

"Host Country" means any country, other than an OFAC excluded country, in which the Participant is traveling 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 reasonable precautionary measures, and which could 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.

"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:

- i. 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
- ii. 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.

"Safe Haven" means the nearest safe location as determined by On Call International's security personnel.

"Aggregate" is the maximum amount of On Call will pay per event.

"Return of Deceased Remains" is the return of a Participant's mortal 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.

"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.

Underwriter: Political Evacuation and Natural Disaster Product underwritten by: United States Fire Insurance Company, 5 Christopher Way, Eatontown, NJ 07724.