

International SOS

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For Official Use Only

TERMS & CONDITIONS

CONDITIONS OF SALE

Applicable to all Member

This agreement is subject to the special conditions that the Members will not begin any trip contrary to medical advice, or with the intention to obtain medical treatment, or after a terminal prognosis has been made unless prior written approval has been sought and obtained from SOS prior to the commencement of the trip, This agreement is subject to the special conditions that the Members are in a good state of health at the time the membership begins and that there are no known medical conditions in existence which require emergency transportation by SOS₀

The Membership Application is documentation of your enrollment in the program with Internationa 505 Assistance, Inc., provided the Membership Fee has been paid, Membership begins at 12:01 AM on the effective date of the coverage and continues to the expiration of period for which the fee has been paid. Only Members named on the Membership Application and paid for are covered by our services.

SENERAL PROVISIONS

The Member must take reasonable care to prevent accident, injury or illness,

Newborns need to be notified to SOS within three months after birth in order to be accepted for Membership without charge up to the next renewal date following birth. From the renewal date following birth the appropriate membership fees will become due,

3, Fraud, misstatement, or concealment in the statements made by, for, and on behalf of the Member prior to or when effecting this Membership, or any fraudulent claim hereunder shall render the Membership null and void and all benefits, indemnities, and services shall be forfeited.

4. Member or Member's family may be required to sion a form authorizing SOS to proceed with the

evacuation or repatriation.

S, In the event of disagreement both parties agree that the provisions of this document and all rights and obligations hereunder shall be interpreted under the laws of Pennsylvania, and jurisdiction shall be in the courts of Pennsylvania.

6, Legal action against SOS arising from this agreement shall be barred unless written notice thereof is received by SOS within one year from the event giving rise to such legal action.

7. The following limitations shall apply to the services in this Program:

- * Emergency Evacuation: Maximum of \$50,000
- * Medically Supervised Repatriation: Maximum of \$20,000
- * Repatriation of Mortal Remains: Maximum of \$20,000

LIMITATION

1, SOS eannot be held responsible for failure to provide services and for delays, if eaused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions where rendering its services are prohibited or delayed by local laws or regulatory agencies. SOS shall notify the Member of any event likely to cause such failure or delay as soon as reasonably practicable.

2,505 retains the medical discretion to limit each Member to one emergency evacuation and/or repatriation attributable to any single medical condition of a Member during the term of the Membership.

3. The advance of hospital deposits and emergency funds may require the Member to guarantee such funds by valid credit authorization.

4. The Member expressly acknowledges and agrees that SOS may butlize the services of third parties who are not employees or contractors of SOS, and that SOS may have a limited ability to control and monitor the actions of such parties during the performance of Services. SOS utilizes prudent professional criteria in the selection of its correspondents but shall not be liable for their acts or ombssions.

5, SOS cannot accept any liability for any malpractice in relation to the performance of a physician or attorney who is not an SOS employee.

or attorney who is not an SOS employee,

<u>EXCEPTIONS</u>.

Under the following circumstances, the costs of rendering emergency assistance services will not be borne by SOS, However, SOS will undertake to assist the Member on a fee-for-service basis, subject

- to the provisions of appropriate financial guarantees by the Member.

 1. Any expense incurred as a result of a Pre-Existing Condition.
- 2. Services rendered without the authorization and/or intervention of SOS
- 3. The provisions of Services which are not specified in this document or during a period for which payment is not received.
- 4. Costs which would have been payable if the event giving rise to the intervention of SOS had not occurred.
- 5. Cases of minor illness or injury which in the opinion of the SOS Physician can be adequately treated locally.
- 6. Expenses incurred where the Member, in the opinion of the SOS Physician, can travel sitting as an ordinary passenger without a medical escort.
- 7. Situations where a trip was specifically undertaken with the intention of obtaining medical treatment.
- 8. Expenses related to childbirth or pregnancy, unless unexpected complications arise which endanger the life of the mother and/or unborn children during the first twenty-four weeks of pregnancy.
- 9. Expenses related to emotional, mental or psychiatric illness.
- 10. Expenses arising from intentionally inflicted self-injury or illness, alcohol, drug or substance abuse.
- The Member exercising any form of work known to be hazardous in connection with any business, trade or profession unless agreement has been sought and obtained in writing by SOS,
 The Member engaging in any form of aerial flight except as passenger on a scheduled airline or
- licensed charter aircraft over an established route.

 13. Expenses arising from racing, rallying, caving, rock climbing, or mountaineering normally involving the use of ropes and guides, parachuting, hang gliding, ballooning, bungee jumping, martial
- arts, or any organized sports undertaken on a professional or sponsored basis.

 14. Expenses arising from the commission of, or the attempt to commit, an unlawful act.
- 15. Expenses incurred as a result of the Member engaging in active service in the armed forces of any nation. Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities civil war reheliting rist reputition or insurrection.
- Expenses arising as a consequence or loss which is a direct result of nuclear reaction or radiation.
- 17. More than one emergency evacuation and/or repatriation for any single medical condition of a Member during the term of the Program,
- 18. Expenses, regardless of contributory clauses, involving the use of or release or threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in anyway caused by an act of terrorism.

Welcome to the United States! Your journey has brought you a long way from home, and we want to be sure that your stay is as safe and comfortable as possible.

As part of your program, the United States Government has required you by law to have adequate evacuation and repatriation coverage in the event of a medical emergency. Your sponsor has arranged to make available an Emergency Assistance Program from International SOS.

International SOS is the world's largest medical and security assistance company. Founded in 1974, SOS provides 24-hour emergency assistance to travelers all over the world.

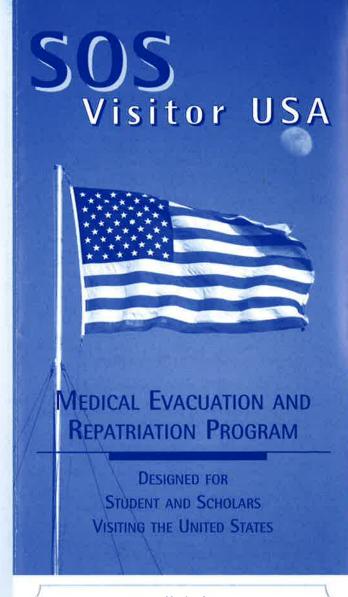
You can rely on SOS 24 hours a day, 365 days a year to provide information and referrals for any medical problem you experience while here in the United States. Should an emergency occur, just call the toll-free number on your Membership Card and a medically trained SOS professional will give you the attention you deserve. Your Membership Card will be sent to you when we receive your enrollment form.

SOS has more than 25 years of experience in aeromedical evacuation procedures and will even transport you by private jet to a facility capable of treating your medical needs, up to a limit of \$50,000, when medically necessary.

If following a medical evacuation, should it be advisable for you to return to your home country as a result of a medical emergency, SOS will provide transportation, up to a limit of \$20,000 for your repatriation with medical escort, if necessary. If you die while in the United States, SOS will return your remains home, up to a limit of \$20,000.

SOS is available not only for life-threatening emergencies, but also to help with any unfamiliar situation that occurs during your stay. Sometimes you just need someone else to rely upon when an unexpected illness hits so far away from home. You can call SOS at no additional cost for information and referrals to local physicians, translations or assistance with other everyday medical problems you may face while in the United States.

For married participants, your spouse and children can also be covered under this plan. That way all the services you receive will be available should your spouse or children suffer a medical emergency. You must be enrolled, however, in order for your spouse and children to be eligible.



Enroll Online: www.internationalsos.com/visitorusa



The International SOS Medical Evacuation and Repatriation program provides:

MEDICAL ASSISTANCE

24-Hour Worldwide Medical Information and Assistance

SOS will arrange for the provision of medical advice over the telephone for any Member calling an SOS alarm center. It must be noted that a telephone conversation, even with the local attending physician, cannot establish diagnosis and must be treated as advice only.

Medical & Dental Referrals

SOS will provide the Member with names, addresses, telephone numbers and if requested by a Member and if available, office hours for physicians, hospitals, clinics, dentists and dental clinics (collectively called 'Medical Service Providers') within the area where the Member is located. SOS will assist Members with the arrangement and confirmation of appointments with Medical Service Providers, assistance in arranging ground accommodations, post appointment communications and follow up with Members. These recommendations are based upon the best judgment of SOS and its knowledge of the local conditions and availability of medical services at the geographic location involved. SOS does not guarantee the quality of the Medical Service Providers nor shall SOS be liable for any consequences arising out of or caused by the services provided by the Medical Service Providers. The final selection of Medical Service Providers shall be the responsibility of the Member.

Emergency Evacuation

SOS will arrange and pay for the ordinary and necessary expense of air and/or surface transportation, medical care during transportation. communications and all usual and customary ancillary charges incurred in moving and transporting a Member to the nearest hospital where appropriate medical care is available, which may be a location other than the Member's Home Country. SOS reserves the right, at its sole discretion, to determine whether the Member's medical condition is sufficiently serious to warrant medical evacuation, the location to which the Member will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, SOS may consider all relevant circumstances including, but not limited to the Member's medical condition, the degree of urgency, the Member's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an SOS physician.

Repatriation of Mortal Remains

SOS will arrange and pay for all reasonable and necessary expenses for transporting the Member's mortal remains from the place of death to the Member's Home Country, or, if requested by a family member or legal representative and with SOS' prior written approval, SOS will arrange and pay for the reasonable and necessary expenses for local burial at the place of death outside the Member's Home Country, such expenses not to exceed the cost to repatriate the Member's mortal remains from the place of death to the Member's Home Country.

Medically Supervised Repatriation

SOS will arrange and pay for the ordinary and necessary expenses to transport the Member to his/her Home Country for subsequent inpatient hospitalization or rehabilitative treatment, following a medical evacuation where the Member is transported to a place outside his/her Home Country. SOS reserves the right, at its sole discretion, to determine whether the Member's medical condition is sufficiently serious to warrant medical evacuation, the location to which the Member will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, SOS may consider all relevant circumstances including, but not limited to the Member's medical condition, the degree of urgency, the Member's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an SOS physician.

Medical Monitoring

SOS will monitor the Member's condition if he/she is hospitalized abroad and keep the Member's family informed with the agreement of the Member.

PERSONAL ASSISTANCE

Legal Referrals

SOS will provide the Member with names, addresses, telephone numbers and if requested by a Member and if available, office hours for lawyers or legal practitioners within the area where the Member is located. These recommendations are based upon the best judgment of SOS and its knowledge of the local conditions and availability of legal services at the geographic location involved. SOS does not guarantee the quality of the legal advice nor shall SOS be liable for any consequences arising out of the services provided by the lawyer or legal practitioner. The final selection of the lawyer or the legal practitioner shall be the responsibility of the Member.

Lost Document Advice & Assistance

SOS will assist the Member who has lost important travel documents (e.g. passport, credit cards) by providing instructions for recovery or replacement.

Embassy & Consular Information

SOS will provide Members with contact information for embassies and consulates worldwide.

Emergency Personal Cash

SOS will provide the Member with an emergency cash advance subject to SOS first securing funds from the Member or the Member's family.

Medical Expense Guarantee

SOS will guarantee and pay as agent for the Member all costs associated with a Member's in-patient or out-patient medical care subject to SOS first securing funds from the Member or the Member's family. SOS will monitor and provide medical evaluations of the Member's condition and ongoing medical expenses when hospitalized.

Emergency Translation & Interpreter Services

In the event of an emergency situation, SOS will provide personal telephone translation services and referrals of interpreter services through its Alarm Center Network. A fee is charged if personal presence or customized services are required.

PROGRAM FEES

	Aı	nnual	6 Months		
Member Only	\$	68.00	\$	54.00	
Member & Spouse	\$	130.00	\$	100.00	
Member & Child	\$	130.00	\$	100.00	
Member & Family	\$	200.00	\$	160.00	

ENROLLMENT

Enroll Online:

www.internationalsos.com/visitorusa

Benefits of Enrolling Online:

- * Enrollment can be completed in a matter of minutes
- * Coverage begins 24-hours after enrollment
- * Instant access to your Membership Number
- * Instant Membership Card

Enroll via Mail:

Complete the Enrollment Form and return it with your check or money order made payable to:

International SOS Assistance, Inc.

You will receive your Membership Card by mail.

MEMBERSHIP CARD



Keep your Membership Card with you at all times in the event that an accident or illness requires immediate attention.

MEMBER CARD



Enroll Online: www.internationalsos.com/visitorusa

SPECIAL ENROLLMENT FORM FOR VISITORS TO U.S.A.

					Day	Month	Year
		DAT	ES OF COV	ER	AGE		
	Day		Month			Year	
From							
To							
Last Nam		IROLL	MENT INF				
Last Nam	e		Fir	ST I	Vame		
USA Stree	et Address						
City			-		State	Zip	
Visa Stati	atus Date of Birth			Telephone			
		,	sk.		1		
Email Address			Home Country				
Spouse's	Name (if en	rolling)			D	ate of	Birth
Children's	s Name (if e	nrolling)		D	ate of	Birth
(1)						1	1
(2)						1	1
(3)						1	1_
(4)						I	1
FEES			ANNUAL		6 MON	ΑN	10UNT
Membe	er Only	\$	68.00	\$	54.00		
Membe	er & Spou	se \$	130.00	\$	100.00		
Membe	er & Child	\$	130.00	\$	100.00		
Membe	er & Famil	у \$	200.00	\$	160.00		
			OTAL EN	C	LOSED:	\$	

All fees must be remitted in U.S. currency. Make checks payable to International SOS Assistance, Inc.

Please mail your completed enrollment form and check to:

International SOS Assistance, Inc. PO Box 11568 • Philadelphia, PA 19116

For more information call: 1-800-767-1403 or email scholastic@internationalsos.com

Credit Card #			
Member Signature	Exp. Date		