



EVACUATION PLUS RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and the Master Policy, in consideration of additional Premium, and subject to all other Terms of this insurance. All Insured Persons who have elected the Evacuation Plus Rider will be entitled to the amended benefits listed below.

The following benefits are added to the **BENEFIT SUMMARY**:

Other Services	
NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Benefit	Limits
Non-emergency Medical Evacuation • Must be approved in advance and coordinated by the Company	Maximum Limit: \$25,000
Natural Disaster Evacuation • Must be approved in advance and coordinated by the Company	Maximum Limit: \$5,000

The following provisions are added to the **Certificate of Insurance**:

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, they are eligible for the coverage included in this Rider.

NON-EMERGENCY MEDICAL EVACUATION:

- (1) Subject to the applicable Maximum Limit set forth in the **BENEFIT SUMMARY**, and the other Terms of this insurance, including the **EXCLUSIONS** provision and the **CONDITIONS AND RESTRICTIONS** subparagraph below, the Company will reimburse the Insured Person for the following transportation costs, when the Company arranges such transportation, and expenses incurred by the Insured Person arising out of or in connection with a Non-emergency Medical Evacuation occurring while this Certificate is in effect and during the Period of Coverage:
 - (a) air transportation to a suitable airport nearest to the Hospital where the Insured Person will receive Treatment
 - (b) ground transportation necessarily preceding air transportation and from the destination airport to the Hospital where the Insured Person will receive Treatment.
- (2) **CONDITIONS AND RESTRICTIONS:** To be eligible for coverage for Non-emergency Medical Evacuation benefits, the Insured Person must be in compliance with all Terms of this insurance. The Company will provide Non-emergency Medical Evacuation benefits only when the condition, Illness, Injury or occurrence giving rise to the Non-emergency Medical Evacuation is covered under the Terms of this insurance. The Company will provide Non-emergency Medical Evacuation benefits only when all of the following conditions and restrictions are met:
 - (a) the Insured Person is under the age of sixty-five (65)
 - (b) the Insured Person is Hospitalized outside of their Country of Residence and more than one hundred fifty (150) miles from home for a sudden and Unexpected medical condition, where Hospitalization is Medically Necessary
 - (c) Non-emergency Medical Evacuation is approved by the attending Physician who certifies the need for continued Hospitalization, and that the condition is not life-threatening
 - (d) Non-emergency Medical Evacuation is agreed to by the Insured Person or a Relative of the Insured Person
 - (e) Non-emergency Medical Evacuation is approved in advance and all arrangements are coordinated by the Company
 - (f) the condition, Illness, Injury or occurrence giving rise to the need for the Non-emergency Medical Evacuation:

- (i) occurred outside the Insured Person's Country of Residence suddenly, Unexpectedly, and spontaneously, and without: (1) advance warning, or (2) advance Treatment, diagnosis or recommendation for Treatment by a Physician, or (3) prior manifestation of symptoms or conditions which would have caused a reasonably prudent person to seek medical attention
 - (ii) was not a Pre-existing Condition.
- (g) The Company will cover reimbursement for the above-described costs and expenses and will arrange Non-emergency Medical Evacuation to the qualified Hospital chosen by the Insured Person.

In all cases the Company will make the necessary arrangements for the Non-emergency Medical Evacuation and will use its best efforts to arrange with independent, third-party contractors any Non-emergency Medical Evacuation within the least amount of time reasonably possible.

By acceptance of this Certificate and request for Non-emergency Medical Evacuation benefits hereunder, the Insured Person understands, acknowledges and agrees that the timeliness, duration, occurrences during, and outcome of a Non-emergency Medical Evacuation can be directly and indirectly affected by events and/or circumstances which are not within the supervision or control of the Company, including but not limited to: the availability, limitations, physical condition, reliability, maintenance and training schedules and procedures, and performance or non-performance of competent transportation equipment, supplies and/or staff of such third-party contractors; delays or restrictions on flights or other modes or means of transportation caused by mechanical problems, government officials, telecommunications problems, non-availability of routes, and/or other travel, geographical or weather conditions; and other acts of God and unforeseeable and/or uncontrollable occurrences.

The Insured Person agrees to release and to hold the Company, the Plan Administrator and their agents and representatives harmless from, and agrees that the Company, the Plan Administrator and their agents and representatives shall not be held liable or responsible for, any delays, losses, damages, further Injuries or Illnesses, or any other claims that arise from or are caused in whole or in part by the acts or omissions of such independent third-party contractors or their agents, employees or representatives, or that arise from or are caused in whole or in part by any acts, omissions, events or circumstances that are not within the direct and immediate supervision and control of the Company, the Plan Administrator and/or their authorized agents and representatives, including without limitation the events and circumstances set forth above.

The Insured Person further agrees that upon seeking a Non-emergency Medical Evacuation, they will cooperate fully as required by the CONDITIONS AND GENERAL PROVISIONS, COOPERATION provision. Failure to so cooperate and/or failure to use or accept Non-emergency Medical Evacuation once it has been arranged by the Company will require the Insured Person to reimburse the Company for costs incurred for any Non-emergency Medical Evacuation that was arranged, but not used, by the Insured Person. Furthermore, the Insured Person may be required to arrange for payment of any subsequent Non-emergency Medical Evacuation and seek reimbursement thereafter for eligible costs associated with that subsequent Non-emergency Medical Evacuation.

NATURAL DISASTER EVACUATION: Subject to the applicable Maximum Limit set forth in the BENEFIT SUMMARY, in the event of a Natural Disaster, as herein defined, that occurred during the Period of Coverage, the Company will reimburse the Insured Person for necessary transportation if the Insured Person is displaced from planned, paid accommodations due to an evacuation from a forecasted Natural Disaster or following a Natural Disaster event. The evacuation must have been ordered by the responsible civil or military authorities governing the location of the predicted or actual Natural Disaster. The Company will provide coverage for the evacuation only be available when all of the following requirements are met:

- (a) the Insured Person is under the age of sixty-five (65)
- (b) the evacuation is approved in advance and all arrangements are coordinated by the Company
- (c) transportation is to the nearest place of safety or for repatriation to the Insured Person's Country of Residence.