



INTERNATIONAL TRAVEL EMERGENCY ACTION PLAN

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I. Introduction

Florida International University (FIU) is committed to supporting its employees (all faculty and staff) and students who travel abroad (traveler) on behalf of FIU for educational, research, service, cultural exchanges and/or business-related purposes. In combination with the International Travel Policy for Employees & Students (#320.099), this action plan serves as a resource to guide internationally traveling employees and students through the process of preparing for potential emergencies. It offers information and best practices to minimize risk exposure to the traveler as well as the institution. It should be carefully reviewed prior to the departure and be readily available to travelers as a resource during emergencies abroad.

II. Emergency Contacts

FIU Emergency Contacts			
Traveler	Office	Emergency Number	E-mail
Employees/ Students	International SOS Emergency FIU group information ID# 399GDA118778	+1-215-942-8478	onlinehelp@international.sos.com
Employees only	FIU Global <ul style="list-style-type: none"> Birgitta "Gitta" Rausch-Montoto Director Global Strategy and Faculty Success 	+1-786-232-1084	global@fiu.edu
Employees traveling with students	Office of Education Abroad <ul style="list-style-type: none"> Rosa Fuste Associate Director 	+1-305-348-4288 +1-305-877-4246	<ul style="list-style-type: none"> studyabroadhelp@fiu.edu fuster@fiu.edu
	Global Mobility Office <ul style="list-style-type: none"> Julissa Castellanos Assistant Vice President Regional and World Locations 	+1-305-348-5708 +1-786-718-9597	castelli@fiu.edu
Other FIU Emergency Contacts and Support Resources			
Office		Emergency Number	E-mail
CAPS -Counseling and Psychological Services		+1-305-348-2277	advocacy@fiu.edu
VEP-Victim Empowerment Program		+1-305-348-2277	advocacy@fiu.edu
Office of General Counsel		+1-305-348-2103	generalcounsel@fiu.edu
Associate General Counsel <ul style="list-style-type: none"> Ryan Kelley, J.D. Title IX and Civil Rights Coordinator <ul style="list-style-type: none"> Jacqueline Moise Gibbs 		+1-305-348-2785	ocrca@fiu.edu
DRC-Disability Resource Center		+1-305-348-3532	drc@fiu.edu
Media Relations <ul style="list-style-type: none"> Maydel Santana Madeline Baro 		+1-305-348-2234 +1-305-348-2234	santanam@fiu.edu mbaro@fiu.edu
FIU in Genoa <ul style="list-style-type: none"> Matthew Rice 		N/A	mrice@fiu.edu
FIU Police Department		+1-305-348-5911	UniversityPoliceDepartment (fiu.edu)
Non-FIU Emergency Contact			
US Department of State, emergency number		+1-202-501-4444	

III. Employee Travel (without students)

In an emergency, contact as soon as possible FIU's Global Business Travel Insurance provider, **International SOS**, for assistance at the above number. Not sure if you qualify for assistance by **International SOS**. Always call and inquire. The **International SOS** Emergency Response Center is staffed 24/7, 365 days, Ph# +1-215-942-8478 to assist with major and minor incidents (insurance benefits, medical and travel assistance), and to answer your questions.

If possible, also notify FIU Global at +1-786-232-1084 so that the University can provide support and resources and, if necessary, coordinate assistance with **International SOS** for a quicker response throughout an emergency.

Should the incident be a national/regional crisis (i.e., civil unrest, natural disasters, outbreak of an epidemic), monitor announcements by the U.S. Department of State, and follow the instructions by the nearest U.S. Embassy or Consulate. For questions, call +1-202-501-4444 for 24-hour consular emergency line of the U.S. Department of State.

In general, keep a detailed log and records of the incident. Whenever possible, document details by taking photos.

IV. Student Travel

The Office of Education Abroad (OEA) at FIU seeks to provide high-quality, meaningful, accessible, international academic opportunities as well as the support and resources required for our students to become engaged in, and connected to, the global community. The Office of Education Abroad strives to ensure the safety and security of all program participants and Faculty Directors while abroad. In doing so, the OEA has developed this Emergency Action Plan in collaboration with the campus community to highlight potential emergencies and detailed steps to be taken in such cases. The procedures below are primarily for the Faculty Directors and Office of Education Abroad (OEA) as well as the Student Affairs professionals which support the Faculty Directors and OEA. These procedures are intended to complement program and country-specific plans set forth by faculty directors and/or the in-country program providers. The OEA at FIU will provide annual training for faculty directors going abroad and also provide students with location-specific safety and emergency information at their mandatory Pre-Departure Orientation.

Before and during an emergency abroad, it is important that the following actions are taken by the Faculty Director, who is the faculty member responsible for the program, the OEA, and the students participating in the program:

Faculty Director:

PRE-DEPARTURE STEPS

1. Faculty Directors are responsible for giving the OEA the following before going abroad:
 - a. Updated Itinerary – including a foreign address where the Faculty Director can be reached in case of an emergency abroad.
 - b. Emergency/Contingency Plan in country
 - c. Their emergency contact information while abroad
 - d. Signed **International Travel Emergency Action Plan for FIU Education Abroad Programs Booklet Acknowledgement Form**

2. Faculty directors need to review student medical forms and special needs information on Studio Abroad prior to departure. The Office of Education Abroad will review the forms to ensure that students are able to participate in Education Abroad.

STEPS TO TAKE IN THE EVENT OF EMERGENCY

3. In the event of an emergency, the Faculty Director is responsible for assessing the emergency and ensuring safety of all program participants.
4. When faced with an emergency abroad, the Faculty Director is responsible for contacting the OEA with a detailed report of emergency **via telephone and email**.
 - a. If it is a medical emergency, the faculty should also contact the insurance provider directly.
NOTE: You can send an email, but only sending an email is not sufficient! The reason that a Faculty Director is required to contact the OEA both via phone and email is to ensure that the OEA has received the message.
 - b. Contact numbers:
 - i. During office hours: OEA (+1-305)348-1913
 - ii. Outside of office hours: Emergency OEA number: +1-305-348-4288; Emergency OEA email: studyabroadhelp@fiu.edu and Rosa Fuste; Associate Director 305-877-4246
 1. For any education abroad programs in Genoa, Italy, contact Program Manager Matthew Rice (mrice@fiu.edu)
 - iii. If unable to reach the parties above: FIU Police +1-(+1-305)348-5911
5. The Faculty Director should report the emergency in the incident reporting form at <https://report.fiu.edu>

V. Emergencies

The Faculty Director is responsible for conducting an initial assessment of the emergency in-country and responding to students' safety and security first. In consultation with the OEA, the Faculty Director will determine the level of risk and act accordingly. Emergencies may include, but not limited to, the following:

Type of Emergency	FIU Offices / Parties Involved
Medical/Hospitalization	Office of Education Abroad, International SOS Medical and Security Services
Psychiatric/Mental Health	Office of Education Abroad, call International SOS Medical and Security Services +1-215-942-8478
Crime against a Student	Office of Education Abroad and FIU Police, local authorities, local US Consulate or Embassy. Depending on type of crime – Title IX Coordinator and contact International SOS Medical and Security Services. The OEA will determine whether to involve the Office of the General Counsel (OGC).
Political Emergency	Office of Education Abroad, International SOS Medical and Security Services, International Travel Committee (comprised of OEA, Risk Management, Academic Affairs, Compliance and OGC)
Missing Student	FIU Dean of Students, Office of Education Abroad, FIU Police, local authorities, and local US Embassy or Consulate. The OEA will determine whether to involve the OGC.

Arrest of a Student	Office of Education Abroad, FIU Police, local authorities, local US Embassy or Consulate, Office of the General Counsel, Student Conduct
Behavioral/Conduct Issues	Office of Education Abroad and Student Conduct
Sexual Harassment/Assault	Office of Education Abroad, International SOS Medical and Security Services Upon return of the student - FIU Police, Title IX Coordinator, Victim Empowerment Program, Office of the General Counsel
Infectious Disease/Outbreaks	Office of Education Abroad, International SOS Medical and Security Services, University Health Services, or faculty expert from the Herbert Wertheim College of Medicine
Natural Disaster	Office of Education Abroad, International SOS Medical and Security Services, International Travel Committee
Student Death	See Appendix A
Faculty Director Emergency	Office of Education Abroad, Vice-President for Academic Affairs, Faculty Director's academic department and college

It is important to remember that any emergency should be reported immediately to the OEA if the emergency occurs during normal business hours or to the OEA Associate Director if the emergency occurs after normal business hours using the emergency OEA number.

FERPA and Disclosure

[Family Educational Records Privacy Act \(FERPA\)](#) (also referred to as the Buckley Amendment) governs the privacy of student records and generally prevents us from fulfilling the desire of parents and others to be fully briefed on both student progress and onsite emergencies unless the student consents to the disclosure or there is some statutory basis for disclosing without consent.

Students participating in FIU Education Abroad programs are required to provide the contact information for two contacts to be notified in the case of an emergency. If certain information must be disclosed for a participant's wellbeing without students consent to the emergency contacts and/or others, the Faculty Director should first contact the OEA before releasing FERPA-protected information so that guidance can be obtained from the OGC. In rare cases when that is not possible – in cases of a serious and urgent medical emergency, for example – the best guideline is to act in the interest of the student's safety and wellbeing and document your disclosure. FERPA permits the disclosure of student information to appropriate parties when there is a health or safety emergency if there is an articulable and significant threat. Other FERPA exceptions may apply, depending on the circumstances, which is why the OGC needs to be involved in these questions.

VI. Situation Specific Responses

Responses to Political Emergency/Acts of Terrorism

Faculty Director

- Make sure all students are accounted for and safe.
 - o If a student has been injured, attend to students' injuries by following the procedure for Medical/Hospitalization emergencies on page 12.
 - o If a student is missing, follow the procedure for Missing Student emergencies on page 7.
- Contact the OEA by telephone **and** email to provide a detailed report of the situation, including:
 - o Are all students accounted for and safe?
 - o Where are they all now? How can they be reached?
 - o Describe the local conditions. What is the local response to the situation?
 - o Does anyone need medical attention? Have they been attended to and what is their condition?
 - o Have students been in touch with their families?
- Maintain contact with the OEA and update the OEA on the group's status as the OEA and FIU Administration work on addressing the situation.
 - o The OEA will convene FIU's International Travel Committee to decide whether it is safe for the group to remain in the host country.
 - o If the University determines that it is unsafe for the group to remain in the host country, the Faculty Director will work with the OEA on implementing a political evacuation plan.
- Complete [Incident Report Form](#) with your response to the emergency when the event is over.

OEA

- Keep a detailed log of the emergency and provide immediate assistance as needed to the Faculty Director.
- Report the incident to the Vice-President for Regional and World Locations and the International Travel Committee for an immediate response and action plan. The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other appropriate members of the university leadership. In the absence of the Vice-President for Regional and World Locations for Faculty and Global Affairs, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Communicate the situation to the OEA team.
- The OEA team will stay abreast of the situation abroad.
- OEA will contact all parties listed on the emergency contacts of the students in the program.
- Convene the International Travel Committee. The International Travel Committee will conduct an assessment and make a recommendation to the Vice-President for Regional and World Locations regarding an action plan.
 - o If the group is to remain in the country, maintain contact with the Faculty Director and the International Travel Committee.
 - o If it is unsafe for the group to remain in the country, the OEA will work with the Faculty Director on the logistics of the program's cancellation – program classes, refunds, etc.
- OEA will contact International SOS Medical and Security Services for assistance.
- Facilitate communication and implement an action plan with the Faculty Director, insurance provider (repatriation), and University administration.
- If any student on program is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as situation develops.

Natural Disaster

Faculty Director

- Make sure all students are accounted for and safe.
 - o If a student has been injured, attend to students' injuries by following the procedure for Medical/Hospitalization emergencies on page 12.
 - o If a student is missing, follow the procedure for Missing Student emergencies on page 7.
- Do your best to ensure your safety and that of your students and stay away from any affected areas as much as possible.
- Contact the OEA by telephone to provide a detailed report of the situation, including:
 - o Are all students accounted for and safe?
 - o Where are they all now? How can they be reached? Are communication systems in the country working?
 - o What is the local response to the situation? Describe the local conditions.
 - o Does anyone need medical attention?
 - o Have students been in touch with their families?
- Maintain contact with the OEA and update the OEA on the group's status, as the OEA and FIU Administration work on addressing the situation.
 - o The OEA will convene FIU's International Travel Committee to decide whether it is safe for the group to remain in the host country.
 - o If the University determines that it is unsafe for the group to remain in the host country, the Faculty Director will work with the OEA on implementing an evacuation plan.
- Complete [Incident Report Form](#) with your response to the emergency.

OEA

- Keep a detailed log of the emergency and provide immediate assistance as needed to the Faculty Director.
- Report the incident to the Vice-President for Regional and World Locations and the International Travel Committee for an immediate response and action plan. The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other members of the university leadership. In the absence of the Vice-President for Regional and World Locations and Global Affairs, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Communicate the situation to the OEA team.
- The OEA team will stay informed of the situation abroad.
- Contact all parties listed on the emergency contacts of the students in the program.
- Convene the International Travel Committee and include any FIU experts that can shed light on the level of risk.

The International Travel Committee will conduct an assessment and make a recommendation to the Vice-President for Regional and World Locations regarding an action plan.

- o If the group is to remain in the country, maintain contact with the Faculty Director and the International Travel Committee.
- o If it is unsafe for the group to remain in the country, the OEA will work with the Faculty Director on the logistics of the program's cancellation – program classes, refunds, etc.
- Facilitate communication and implement an action plan with the Faculty Director, insurance provider, and University administration.
- If any student on program is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as the situation develops.

Missing Student

Faculty Director

- Immediately instruct the other students to wait until the missing student's parents have been notified before sending emails or making phone calls to family and friends or posting information on social media. The FIU Faculty Director should not contact the student's parents until he or she has discussed the situation with OEA.
- Contact the OEA to give a detailed report of the student's disappearance.
- Talk to the other program participants and/or host family to learn all information related to the student's disappearance including date, time, and location in which the missing student was last seen.
- Instruct student's roommate(s) and/or host family to contact you immediately if there is any news from the missing student.
- Contact the local authorities for guidance on filing a "missing persons" report (or equivalent) and checking local hospital records.
- Contact the local US Embassy or Consulate to report the incident and request aid in the search.
- Keep the OEA updated on the status of the search with a minimum of two daily updates.
- Once the student has been located, then follow the appropriate emergency procedure (e.g., Medical/Hospitalization emergencies, etc.).
- Depending on the facts at the time, the Faculty Director should continue with the program itinerary as planned upon arrival of OEA Associate Director/OEA Assistant Director/Vice-President for Regional and World Locations, Faculty and Global Affairs/other FIU Administrator. If there is an additional faculty director or program assistant, that person should stay in the location of missing student to assist with the search.
- Complete [Incident Report Form](#) on the emergency and your response.

OEA

- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director, particularly in contacting the local US Embassy or Consulate.
- Inform the Vice-President for Regional and World Locations about the missing student. The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other members of the university leadership, as needed. In the absence of the Vice-President for Regional and World Locations, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Once instructed by the university leadership, the OEA Associate Director (or other designated party) will communicate with the student's emergency contacts. This contact will take place no later than 24 hours following the determination that the student is missing.
- Contact International SOS Medical and Security Services.
- Continue to assist the Faculty Director in the search and provide guidance.
- Contact the Disability Resource Center if needed.
- Within 48 hours, the OEA will coordinate travel of an FIU representative to the location of the missing student, if necessary.
- If the missing student is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as situation develops.

Crime against a Student

Faculty Director

- Ensure that the student's physical and emotional needs are met.

- If the student is hurt, follow the procedure for Medical/Hospitalization emergencies on page 12.
- If the student is traumatized or frightened, follow the procedure for Psychiatric/Mental Health emergencies on page 13.
- Learn all the facts surrounding the crime including date, time, location, people involved, and any other pertinent facts.
- Verify whether the student has been in touch with their family.
- Contact the OEA by telephone **and** email to give a detailed report of the situation.
- Contact the local authorities and the US consular authorities to report the crime.
- Complete [Incident Report Form](#) on the emergency and your response.

OEA

- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director and the student.
- Verify whether the student has been in touch with their family and whether he/she wishes for the OEA to reach out to them.
- Report the incident to the Vice-President for Regional and World Locations for Faculty and Global Affairs. The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other members of the university leadership. In the absence of the Vice-President for Regional and World Locations, the OEA Associate Director will communicate with the Vice President of Academic Affairs.
- Report the incident to FIU Police for Clery Act compliance.
- Facilitate communication between the Faculty Director and International SOS Medical and Security Services, and Victim Empowerment Program (VEP), as needed.
 - If the crime is sexual assault, follow the procedures in the Sexual Assault/Harassment/Domestic Violence/Dating Violence/Stalking section (see below).
- Contact the Disability Resource Center if needed.
- Communicate with the student and Faculty Director by phone and/or email, providing them with a list of university resources for the student to access.
- If the crime committed was between student participants, the OEA will inform Student Conduct of the incident.
- Consider contacting the local US Department of State offices (Embassy or Consulate) for assistance.
- If any student on program is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as situation develops.

Sexual Assault/Harassment/Domestic Violence/Dating Violence/Stalking

Faculty Director

- Keep the student's confidentiality as much as possible and do not disclose the incident to the other students participating in the program.
 - If other students already know about the incident, immediately instruct them to refrain from communicating the incident to family and friends out of respect to the alleged victim and because the incident is likely to be a police matter and they shouldn't interfere with the investigation.
 - The FIU Faculty Director should not contact the student's parents until he or she has convened with OEA.
- Ensure the student's safety and that students physical and emotional needs are met.
 - Follow the procedure for Medical/Hospitalization emergencies on page 12, particularly if the student is hurt and needs medical attention.
 - Reassure the student that you believe him/her and that what happened was not their fault.
 - Provide contact information for International SOS Medical and Security Services +1-215-942-8478 and upon the students return contact information for FIU Counseling and Psychological Services (CAPS) and Victim Empowerment Program (VEP).
 - Discuss with the student and the Title IX Coordinator if interim protective measures need to be taken, such as returning home early, changing sleeping accommodations, etc.

- Learn all the facts surrounding the crime including date, time, location, people involved, and any other pertinent facts without interfering with any police investigation.
- Contact the Title IX Coordinator.
- Advise the student that she has a right to file charges with the local authorities but is not required to. Contact the local authorities to report the crime, ONLY if the student wishes to do so.
- Contact the OEA by telephone **and** email to give a detailed report of the situation and await further instructions.
- Complete [Incident Report Form](#) with details on the emergency and the response.
- Keep the OEA updated on the student's status and on care received.

OEA

- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director.
- Contact VEP and/or Counseling and Psychological Services to see that the student's emotional needs are met.
 - o The student can speak to the VEP or the psychologist on call.
 - o If the student wishes to see a counselor on-site, contact International SOS Medical and Security Services for an appointment with a local mental health professional.
- Contact the Title IX Coordinator. Facilitate communication between the Faculty Director and International SOS Medical and Security Services, if needed. The Title IX Coordinator will determine if there are any interim preventative measures that need to be taken, such as returning the student to the United States.
- If the student is under the age of 17 and you have a reasonable basis to know or suspect that the student has been abused, you are required to immediately report the event to the Department of Children's and Families. See attached University policy entitled Reporting Minor Abuse. <http://policies.fiu.edu/files/785.pdf>
- Report the incident to the Vice-President for Regional and World Locations for Faculty and Global Affairs. The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other members of the university leadership. In absence of the Vice-President for Regional and World Locations, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Contact the Disability Resource Center if needed.
- Report the incident to FIU Police for Clery Act compliance.
- Contact the student's emergency contacts if the student wishes that they be contacted.
- Consider contacting the local US Embassy or Consulate.
- If any student involved in situation is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as situation develops.

Arrest of a Student

Faculty Director

- Immediately warn the other students to wait until the affected student's parents have been notified before sending emails or making phone calls to family and friends. Do not contact the student's parents without conferring with OEA.
- Learn all the facts surrounding the incident and the arrest including date, time, location, people involved, and any other pertinent facts but don't interfere with any police investigation.
- Contact the OEA by telephone **and** email to give a detailed report of the situation.
- Communicate and maintain contact with local authorities for periodic updates.
- Contact the local US Embassy or Consulate and provide all information obtained.
 - o The Consular Officer will ensure that the student receives fair and humane treatment.
 - o The Consular Officer cannot act as an attorney for the student, but he/she can provide the names of several lawyers who can give the student the legal help he/she requires. The Consular Officer can also notify the student's family, if authorized by the student.
- Visit the student and offer support.

- Keep the OEA updated on the student's status.
- Continue with the program itinerary as planned upon arrival of OEA Associate Director /other FIU administrator or staff. If there is an additional faculty director or program assistant, that person should stay in the location of arrested student to assist.
- Complete [Incident Report Form](#) on the emergency and the response.

OEA

- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director.
- Report the incident to the Vice-President for Regional and World Locations for Faculty and Global Affairs. The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other members of the university leadership. In the absence of the Vice-President for Regional and World Locations, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Facilitate communication between the Faculty Director and US Consulate or Embassy, if necessary.
- Contact the Disability Resource Center if needed.
- Contact the student's emergency contacts, once instructed by the Office of General Counsel.
- If arrested student is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as situation develops. The OEA will coordinate travel of an FIU representative to the location of the arrested student, if necessary.

Student Death-See Appendix A

Medical/Hospitalization

Examples: accidents, sickness, animal/insect bites, life-threatening injury/conditions

Faculty Director

- Assess the nature of the emergency and see that the student receives the necessary care as soon as possible. This may include accompanying the student to the nearest medical facility. Verify whether the student has been in touch with their family and whether he/she wishes for the OEA to reach out to them.
- Contact International SOS Medical regarding situation if needed, if not, student can do so from abroad.
- Contact the OEA by telephone **and** email to give a detailed report of the situation.
- Keep the OEA updated on the student's status and on care received.
- Inform the other students to wait for your instructions before notifying family or friends of the incident. Ask students to refrain from posting information about the incident on social media out of privacy concerns.
- Depending on program itinerary and if necessary, consider staying in the location to be present with hospitalized student.
- Complete an [Incident Report Form](#) describing the incident and the response.

OEA

- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director.
- Facilitate communication between the Faculty Director and International SOS Medical and Security Services if needed. OEA will contact International SOS Medical only in an event that the student cannot give their voluntary consent. Otherwise, the student or faculty should contact the insurance company.
- Notify the student's emergency contacts and discuss the possibility of a family member traveling to be with student.
- Support the faculty director throughout the situation.
- Be prepared to send a staff member from Office of Education Abroad if needed to be present with student.

during hospitalization.

- If student is not an FIU student, inform the Office of Study Abroad of student's institution and keep them informed throughout situation. Discuss with Office of Study Abroad at other institution if the student is covered by additional insurance that may cover additional items beyond International SOS Medical coverage.
- If necessary, arrange for medical evacuation through International SOS Medical and Security Services.

Psychiatric/Mental Health

Faculty Director

- Assess the need for additional assistance and contact the OEA.
- Determine whether the student is a danger to themselves and/or to other program participants. If so, then he/she must call the psychologist on call at FIU to determine what further action is necessary.
- If the Faculty Director, in consultation with the psychologist on call, deems that the student needs immediate medical attention, he/she should take the student to the nearest emergency room.
- If the Faculty Director, in consultation with the International SOS Medical and Security Services psychologist on call, deems that the student needs immediate medical attention but the student refuses treatment, the Faculty Director must follow guidance from OEA, local authorities, and/or General Counsel to determine what further actions are necessary.
- **NOTE: The Baker Act only applies to the United States.**
- If the Faculty Director deems that the student is not in immediate danger, then contact:
 - The local authorities for further course of action.
 - International SOS Medical and Security Services for an appointment on-site with a mental health professional.
- **IMPORTANT: A student that is a danger to themselves and/or others must not be left alone for any amount of time.**
- Complete the [Incident Report Form](#) with details on the emergency and the responses.
- Maintain the OEA updated on the student's status and on care received.

OEA

- Keep a detailed log of the emergency and the response.
- The Vice-President for Regional and World Locations will communicate directly with the Vice President for Academic Affairs, the Vice President for Student Affairs, the Vice President for External Relations, and other members of the university leadership. In absence of the Vice-President for Regional and World Locations President, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Contact International SOS Medical and Security Services if needed.
- Facilitate communication between the Faculty Director and the International SOS Medical and Security Services Psychologist on call as needed.
- Upon return maintain contact with FIU's CAPS-Counseling and Psychological Services and/or the psychologist on call for further guidance.
- Contact FIU General Counsel for guidelines on disclosure to emergency contacts.
- Contact the student's emergency contacts, if permissible and appropriate.
- Support the faculty director throughout the situation.
- Be prepared to send a staff member from Office of Education Abroad if needed to be present with student during hospitalization.

- If student is not an FIU student, inform the Office of Study Abroad of students' institution and keep them informed throughout situation. Discuss with Office of Study Abroad at other institution if the student is covered by additional insurance that may cover additional items beyond International SOS Medical and Security Services coverage.

Infectious Disease/Outbreaks

Faculty Director

- Assess your students for any evidence of the disease. Acquire information as to the nature and symptoms of the disease. List any symptoms and signs including fever, pulse, respiratory rate, skin changes, gastro-intestinal changes and urinary changes. This could include Covid-19 symptoms, make sure to have the student tested for COVID to verify if they are positive or negative.
- Contact the local US Embassy or Consulate and the Center for Disease Control (www.cdc.gov) for additional information if needed.
- If any students are affected, seek medical care for them by following the procedure for Medical/Hospitalization emergencies (see page 15). Make sure all students participating in an education abroad program take measures to reduce the spread of the infection during disease outbreak. Assure that students are using standard precautions to limit the spread to others, such as: social distancing, proper washing of hands with soap and water frequently, and when hand washing is not possible adopt the use of an alcohol-based hand sanitizer.
- Contact International SOS Medical and Security Services for information about the outbreak in your host country and response. Request any medical advice available regarding symptoms and threat.
- Consider isolation of affected students. Contact the OEA by telephone **and** email to report the situation.
- Keep a detailed report of your response to the emergency.
- Maintain contact with the OEA and update the OEA on the group's status.
 - o Depending on the situation, the OEA may need to convene FIU's International Travel Committee to decide whether it is safe for the group to remain in the host country.
 - o The OEA may set up a virtual (Telemedicine) interview with an Infectious Disease provider at FIU Health and/or Student Health Services who can provide key information and help. Consider availability of Telemedicine resources).
 - o If the Committee decides that it is unsafe for the group to remain in the host country, the Faculty Director will need to work with the OEA on the logistics of program cancellation.
 - o Determine if the situation requires cancellation of class, avoidance of crowds, or other alteration of the schedule.

OEA

- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director.
- Contact the local US Embassy or Consulate and the Center for Disease Control (www.cdc.gov) for additional information if needed.
- Contact International SOS Medical and Security Services for information about the outbreak in your host country and response. Request any medical advice available regarding symptoms and threat.
- Facilitate communication between the Faculty Director and International SOS Medical and Security Services if needed.
- If necessary, convene the International Travel Committee (including a representative from University Health Services and/or expert from the Herbert Wertheim College of Medicine) to decide whether it is safe for the group to remain in the host country.
 - o If the Committee allows the group to stay, maintain contact with the Faculty Director and the Committee.
 - o If the Committee decides that it is unsafe for the group to remain in the host country, the OEA will work with the Faculty Director on the logistics of the program's cancellation – program classes, refunds.

- If necessary, contact the emergency contacts of the students in the program.
- If any student on program is not an FIU student, make sure to inform their home institution regarding the situation and keep them informed as situation develops.

Faculty Director Emergency

Faculty Director

- Follow the contingency plan that you submitted with your program proposal. This plan may include a second Faculty Director, a Program Assistant, or someone from your department taking over for you in the case of an emergency.
- Contact the OEA and inform them of your emergency. If you can turn over charge of your program to your designated person, you may do so. If not, the OEA will step in and execute your contingency plan.
- If you have a medical emergency, contact International SOS Medical and Security Services for information on local medical facilities and/or coverage and go to the nearest medical facility. The OEA can assist with this, if needed.
- Keep the OEA informed throughout your emergency, if possible. If not, have Program Assistant or a designated program participant contact OEA.

Appointed/Interim Faculty Director

- If the Faculty Director is unable to act and needs medical attention, work with the OEA to obtain medical care for him/her.
- Maintain contact with the OEA regarding program content and status reports.
- Seek any additional support needed from your academic department.

OEA

- Assist the Faculty Director in executing student's contingency plan if he/she is unable to do so.
- Keep a detailed log of the emergency and provide any assistance needed to the Faculty Director and the Appointed/Interim Faculty Director.
- Contact International SOS Medical and Security Services to obtain medical care for the Faculty Director if necessary.
- Notify the Vice-President for Regional and World Locations President for Regional and Global Locations. In the absence of the Vice-President for Regional and Global Locations, the OEA Associate Director will notify the Vice President for Academic Affairs.
- Notify the Faculty Director's Department Chair and Dean.
- Contact the Faculty Director's emergency contacts.
- Consider OEA or the department sending an FIU representative to assist the faculty member in the emergency.

Faculty Director Death

OEA

- Contact the Vice-President for Regional and World Locations for Faculty and Global Affairs. The Vice-President for Regional and World Locations will immediately contact the Vice President for Academic Affairs, the Vice President for External Relations, and other members of the university leadership. In the absence of the Vice-President for Regional and World Locations, the OEA Associate Director will communicate directly with the Vice President for Academic Affairs.
- Contact International SOS Medical and Security Services for assistance.
- Contact the local law enforcement authorities as necessary.
- Contact the local US Embassy or Consulate and provide all information obtained.
- Provide the faculty member's emergency contacts' information to the Vice-President for Regional and

World Locations for Faculty and Global Affairs. Keep a detailed log of the situation. Send a communication to all program student participants providing university resources (Counseling and Psychological Services (CAPS), insurance provider, etc.).

- Consider the need to send an FIU administrator to be present with the students.
- Facilitate communication with International SOS Medical and Security Services regarding repatriation of the deceased faculty member's remains.
- Confer with CAPS to determine whether grievance counseling should be offered to the Faculty Director and/or student.
- Ensure that the deceased faculty member's possessions are packed up and returned from abroad.
- Contact the US Embassy or Consulate in the host country.
- Notify the Dean/Chair of the faculty member's academic department.
- Assist the faculty member's family as necessary, i.e., transportation, accommodations, arranging for a meeting with the Consulate in the host country, etc.
- Consult with the faculty member's family to see if they would like to appoint a family member as a liaison with the university administration.
- Maintain communication with university leadership.
- Contact International SOS Medical and Security Services for information about repatriation of the deceased faculty member's remains and inform the family that repatriation costs will be covered. Inquire about any religious or cultural customs the family would like to honor the remains as well as the name of the funeral home to collect the faculty's remains.
- Send a personal and an institutional letter of condolence to the faculty member's family and offer any additional support, including contacting Multi-Faith Council to coordinate a memorial service.
- Work with appropriate parties to notify the campus community.
- Make plans for FIU representatives to attend faculty member's funeral or memorial.

Change of Itinerary

Faculty Director

- Maintain contact with your travel provider regarding options. Please ensure that changes do not involve travel to a country or destination that is level 3 or level 4 in the US Department of State advisory system. The list of travel advisories by the US Department of State can be found at <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html>
- Contact the OEA and inform them of the change in itinerary, please include a foreign phone number and foreign address in the updated itinerary.
- Inform students of itinerary changes in a detailed manner. Contact the OEA if students have questions or are hesitant to the change. Contact your department for any changes to travel arrangements and/or to decide for any applicable payments.

OEA

- Assist the Faculty Director and students' academic department in making changes and/or in making payment arrangements to the travel provider.
- Intervene if students have questions/concerns about the change in itinerary.
- Keep appropriate documentation of the change.

Behavioral Problems

Faculty Director

- Keep a detailed log of any misconduct, including warnings and consequences.
- Inform the student that the OEA may require any student involved in misconduct to return home at their

own expense and that this was explained to them at the pre-departure orientation. Advise students that they may be subject to other sanctions such as Student Conduct or academic in nature.

- In the case of a behavior problem, contact the OEA (during normal business hours) or contact the Director and/or Associate Director after office hours and explain the situation.
- Await further instructions from the OEA, which will include information on the student's dismissal from the program, need to return home, and any sanctions through Student Conduct.
- The OEA will be in touch with Student Conduct at FIU.
- Complete an [Incident Report Form](#) with details on the emergency and the response.
- Keep the OEA updated on the student's status.

OEA

- Contact FIU's Office of Student Conduct. Explain the misconduct abroad and provide any additional information provided by the Faculty Director.
- Keep a detailed log of all disclosures and action taken.
- Keep the Faculty Director informed throughout the process.
- If the student is a non-FIU student, communicate with the Office of Education Abroad at student's home institution discuss student's situation. Keep home institution informed throughout the situation.

VII. Media Inquiries

In an emergency, the media may contact the traveler(s) and/or the OEA to discover and report the details of the emergency. If you are contacted by a member of the media during an emergency or incident, please use the following statement:

Employees traveling without students:

Please contact the FIU Media Relations Department for information. Thank you for understanding.

Employees traveling with students:

My first responsibility is to the students on this program, to their families, and to the university.

Please contact the FIU Media Relations Department for information. Thank you for understanding.

The Faculty Director and/or the OEA must NOT release the name of a student involved in an emergency abroad or speak on behalf of FIU without first contacting Maydel Santana-Bravo or Madeline Baro (see page 4) at Media Relations, who can provide support and assistance in developing responses to media inquiries. Names and phone numbers: See Media Relations emergency contacts in section II Emergency Contacts above.

VIII. Global Travel Insurance

For inquiries and or information on coverage contact International SOS Emergency (FIU group information Organization: Florida International University; ID# 399GDA1018778) See the FIU SOS International membership card, guide, and brochure **(See Appendix B)**.

KEEP WITH YOUR IMPORTANT TRAVEL DOCUMENTS

International SOS Medical and Security Services

Membership I.D.

Organization

Call our medical and security experts 24/7.
Call for preventative or emergency enquiries.
Call before, during and after travel or assignment.



Bali
+62 21 766 4633

Bangkok
+66 2 205 7777

Beijing
+86 (0) 10 6462 9100

Dubai
+971 4 601 8777

Frankfurt
+49 6102 3588 100

Geneva
+41 22 785 6464

Ho Chi Minh City
+84 28 3829 8520

Hong Kong
+852 2528 9900

Jakarta
+62 21 750 6001

Johannesburg
+27 (0) 11 541 1300

Kuala Lumpur
+603 2787 3126

London
+44 (0) 20 8762 8008

Madrid
+34 91 572 4363

Manila
+63 (2) 8687 0909

Moscow
+7495 937 64 77

Mumbai
+91 22 42838383

Paris
+33 (0) 155 633 155

Philadelphia
+1 215 942 8226

Seoul
+82 (2) 3140 1700

Singapore
+65 6338 7800

Sydney
+61 2 9372 2468

Taipei
+886 2 2523 2220

Tokyo
+81 3 3560 7183

WHEN DO I USE INTERNATIONAL SOS?

PREPARE

before you leave home:

- Keep your membership card safe and with you at all times
- Call an Assistance Centre for free pretravel information (i.e. vaccination, required medication and travel security concerns)
- Download the Assistance App, log in using your membership number to help you make more informed travel decisions based on our online medical and security reports and country travel risk guides
- Sign up for health and security email alerts
- Inform friends and family that you are with International SOS, so they can get in touch with us should they have any concerns for your welfare while you are away

WHILE ABROAD

all medical and security enquiries, be they of a routine or medical nature:

- Free and unlimited health, safety, and security advice
- Find a local nurse, internationally trained doctor or security specialist near you
- Find medication or medical equipment
- Travel advice on loss of travel documents or legal assistance
- Assistance paying your medical fees

IN AN EMERGENCY

we provide all necessary emergency services, including:

- Arranging medical transportation and care
- Monitoring your condition and provide advice along the way
- Evacuating you when necessary
- Contacting your family, so they know you are in good hands.

WHERE DO I ACCESS MORE INFORMATION? DOWNLOAD YOUR FREE ASSISTANCE APP

1

Login to internationalsos.com/members to sign up for health and security email alerts using your membership number or:

2

Download the free Assistance App from app.internationalsos.com to contact us and help you make more informed travel decisions based on our online medical and security reports and country travel risk guides.



Or scan this code to download from your device's App Store

Access Your Member Portal at internationalsos.com/members

International Travel Insurance Plan Benefit Brochure



24/7 Travel Assistance Services Provided By:

Underwritten By:

CHUBB

Policy Number

GLMN19102116



WORLDWIDE REACH. HUMAN TOUCH.

International SOS Membership Number:

Schedule of Benefits

Eligible Travelers

All students, faculty and staff and guests who are temporarily pursuing FIU approved business activities or educational activities outside of their home country on behalf of FIU.

Medical Benefits

Total Maximum per Covered Accident or Sickness	\$500,000
Pre-existing Conditions	Treated as any other medical condition
Deductible	\$0 per Covered Accident or Sickness
Co-insurance Rate	100% of the Usual and Customary Charges
Maximum for Dental Treatment	\$500 Injury/\$500 Pain
Emergency Medical Treatment of Pregnancy	Treated as any other medical condition
Maximum for Room & Board Charges	Average rate of a semi-private room
Maximum for ICU Room & Board Charges	Two (2) times the average rate of a semi-private room
Newborn Nursery Care	\$500
Therapeutic Termination of Pregnancy	\$500
Chiropractic Care	\$50 per visit; \$500 maximum
Maximum Mental and Nervous Disorders: 1. Inpatient 2. Outpatient	1. \$500,000 2. \$500,000
Maximum for Prescription Drugs: 1. Inpatient Co-insurance 2. Outpatient Co-insurance	100% of Covered Expenses 100% of Covered Expenses
Emergency Medical Evacuation Benefit	\$250,000
Repatriation of Remains Benefit	\$100,000
Return Minor Children	\$5,000
Extension of Benefits	30 days
Personal Property	\$500 maximum; \$250 per set of items
Quarantine	\$2,000

Emergency Reunion Benefit	
1. Benefit Maximum	\$10,000
2. Daily Benefit Maximum	\$300
3. Maximum Number of Days	10 days
Trip Delay	
Benefit Maximum	\$1,000 Maximum
Security Evacuation Expense Benefit	
Benefit Maximum	\$150,000
Accident Death & Dismemberment Benefits	
Class 1/Spouse/Dependents	\$10,000

Definitions

Please note, certain words used in this document have specific meanings. These terms will be capitalized throughout the document. The definition of any word, if not defined in the text where it is used, may be found either in this Definitions section or in the Benefit Schedule.

“Active Service” means a Covered Person is either 1) actively at work performing all regular duties at his or her employer’s place of business or someplace the employer requires him or her to be; 2) employed, but on a scheduled holiday, vacation day, or period of approved paid leave of absence; or 3) if not employed, able to engage in substantially all of the usual activities of a person in good health of like age and sex and not confined in a Hospital or rehabilitation or rest facility.

“Country of Permanent Assignment” means a country, other than a Covered Person’s Home Country, in which the Participating Organization requires a Covered Person to work for a period of time that exceeds 365 continuous days.

“Country of Permanent Residence” means a country or location in which the Covered Person maintains a primary permanent residence.

“Covered Accident” means an accident that occurs while coverage is in force for an Insured and results directly and independently of all other causes in a loss or Injury covered by this Policy for which benefits are payable.

“Covered Activity” means any activity in which a Covered Person must be engaged when a Covered Accident occurs in order to be eligible for benefits under the Policy. These Covered Activities are listed in the Schedule of Benefits and described in the Hazards section of the Policy.

“Covered Expenses” means expenses actually incurred by or on behalf of an Insured for services covered by this Policy. A Covered Expense is deemed to be incurred on the date such service or supply, that gave rise to the expense or the charge, was rendered or obtained.

“Covered Loss” or **“Covered Losses”** means an accidental death, dismemberment or other Injury covered under this Policy.

“Covered Person” means any eligible person, including Dependents if eligible for coverage under the Policy, for whom the required premium is paid. If the cost for this insurance is paid for by the Policyholder, individual applications are not required for an eligible person to be a Covered Person.

“Deductible” means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by the Insured on a per Covered Accident or Sickness basis before Medical Expense Benefits and any other Additional Benefits paid on an expense incurred basis, are payable under this Policy.

“Dependent” means an Insured’s lawful spouse or an Insured’s unmarried child, from the moment of birth to age 19, 25 if a full-time student, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the Insured or depends on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or marriage and for whom the Insured is allowed a deduction under the Internal Revenue Code.

Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Insured for support and maintenance. The Insured must send Us satisfactory proof that the child meets these conditions, when requested. We will not ask for proof more than once a year.

“Doctor” means a licensed health care provider acting within the scope of his or her license and rendering care or treatment to a Covered Person that is appropriate for the conditions and locality. It will not include a Covered Person or a member of the Covered Person’s Immediate Family or household.

“Home Country” means the country where an Covered Persons has his or her true, fixed and permanent home and principal establishment or the United States. Coverage under this Policy is extended to U.S. citizens traveling to U.S. Territories.

“Hospital” means an institution that: 1) operates as a Hospital pursuant to law for the care, treatment, and providing of inpatient services for sick or injured persons; 2) provides 24-hour nursing service by Registered Nurses on duty or call; 3) has a staff of one or more licensed Doctors available at all times; 4) provides organized facilities for diagnosis, treatment, and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a prearranged basis; 5) is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing, or section of a Hospital used as such; and 6) is not a place for drug addicts, alcoholics, or the aged.

“Injury” means accidental bodily harm sustained by an Insured that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through accidental means. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

“Insured” means a person in a Class of Eligible Persons for whom the required premium is paid making insurance in effect for that person.

“Medical Emergency” means a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

“Medically Necessary” means a treatment, service or supply that is: 1) required to treat an Injury; 2) prescribed or ordered by a Doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Covered Person’s condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition

at the time rendered. Purchasing or renting 1) air conditioners; 2) air purifiers; 3) motorized transportation equipment; 4) escalators or elevators in private homes; 5) eye glass frames or lenses; 6) hearing aids; 7) swimming pools or supplies for them; and 8) general exercise equipment are not Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may consider the cost of the alternative to be the Covered Expense.

"Preexisting Condition" means an illness, disease, or other condition of the Covered Person that in the 6 months period before the Covered Person's coverage became effective under the Policy:

1. First manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment; or
2. Required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or
3. Was treated by a Doctor or treatment had been recommended by a Doctor.

"Quarantine" means the period of time during which the Insured Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Insured Person either having, or being suspected of having, a contagious disease, infection or contamination while the Insured Person is traveling outside of the Insured's Home Country.

"Sickness" means an illness, disease or condition of the Insured that causes a loss for which an Insured incurs medical expenses while covered under this Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

"Trip" means Participating Organization sponsored travel by air, land, or sea from the Covered Person's Home Country. It includes the period of time from the start of the trip until its end provided the Covered Person is engaged in a Covered Activity or Personal Deviation if covered under the Policy.

"Usual and Customary Charge" means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.

"We", "Our", "Us" means the insurance company underwriting this insurance or its authorized agent.

Description of Benefits

The following Provisions explain the benefits available under this Policy.

We will pay Medical Expense Benefits for Covered Expenses that result directly, and from no other cause, from a Covered Accident or Sickness. These benefits are subject to the Deductible, Co-insurance Rate, Maximum Benefit Period, Benefit Maximum, and other terms or limits shown in the Schedule of Benefits.

Medical Expense Benefits are only payable:

1. for Usual and Customary Charges incurred after the Deductible, if any, has been met;
2. for those Medically Necessary Covered Expenses that the Covered Person incurs;
3. for charges incurred for services rendered to the Covered Person while on a covered Trip; and
4. provided the first charge is incurred within the Incurral Period shown in the Schedule of Benefits.

Covered Medical Expenses

- Hospital semi-private room and board (or room and board in an intensive care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room)
- Services of a Doctor or a registered nurse (R.N.)
- Ambulance service to or from a Hospital
- Laboratory tests
- Radiological procedures
- Anesthetics and their administration
- Blood, blood products, artificial blood products, and the transfusion thereof
- Physiotherapy
- Chiropractic expenses on an inpatient or outpatient basis
- Medicines or drugs administered by a Doctor or that can be obtained only with a Doctor's written prescription
- Dental charges for Injury to sound, natural teeth
- Emergency medical treatment of pregnancy
- Therapeutic termination of pregnancy
- Artificial limbs or eyes (not including replacement of these items)
- Casts, splints, trusses, crutches, and braces (not including replacement of these items or dental braces)
- Oxygen or rental equipment for administration of oxygen
- Rental of a wheelchair or hospital-type bed
- Rental of mechanical equipment for treatment of respiratory paralysis
- Pregnancy and childbirth

Emergency Medical Benefits

We will pay Emergency Medical Benefits as shown in the *Schedule of Benefits* for Covered Expenses incurred for emergency medical services to treat a Covered Person. Benefits are payable up to the Benefit Maximum shown in the *Schedule of Benefits* if the Covered Person:

1. suffers a Medical Emergency during the course of the Trip; and
2. is traveling on a covered Trip.

Covered Expenses:

1. Medical Expense Guarantee: expenses for guarantee of payment to a medical provider.
2. Hospital Admission Guarantee: expenses for guarantee of payment to a Hospital or treatment facility.

Benefits for these Covered Expenses will not be payable unless:

1. the charges incurred are Medically Necessary and do not exceed the charges for similar treatment, services, or supplies in the locality where the expense is incurred; and
2. do not include charges that would not have been made if there were no insurance.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

Emergency Medical Evacuation Benefit

We will pay Emergency Medical Evacuation Benefits as shown in the *Schedule of Benefits* for Covered Expenses incurred for the medical evacuation of a Covered Person. Benefits are payable up to the Benefit Maximum shown in the *Schedule of Benefits*, if the Covered Person:

1. suffers a Medical Emergency during the course of the Trip;
2. requires Emergency Medical Evacuation; and
3. is traveling on a covered Trip.

Covered Expenses:

1. Medical Transport: expenses for transportation under medical supervision to a different hospital, treatment facility or to the Covered Person's place of residence for Medically Necessary treatment in the event of the Covered Person's Medical Emergency and upon the request of the Doctor designated by Our assistance provider in consultation with the local attending Doctor.
2. Dispatch of a Doctor or Specialist: the Doctor's or specialist's travel expenses and the medical services provided on location, if, based on the information available, a Covered Person's condition cannot be adequately assessed to evaluate the need for transport or evacuation and a doctor or specialist is dispatched by Our service provider to the Covered Person's location to make the assessment.
3. Return of Dependent Child(ren): expenses to return each Dependent child who is under age 18 to his or her principal residence if a) the Covered Person is age 18 or older; and b) the Covered Person is the only person traveling with the minor Dependent child(ren); and c) the Covered Person suffers a Medical Emergency and must be confined in a Hospital.
4. Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person during the Covered Person's emergency medical evacuation to a different hospital, treatment facility, or the Covered Person's place of residence.
5. Transportation After Stabilization: if We have evacuated the Covered Person to a medical facility due to an emergency Medical Evacuation, We will pay the Covered Person's transportation costs to: a) his or her Home Country, or b) his or her host country, or c) to join the group if they have moved onward to a different location.

"Immediate Family Member" means a Covered Person's spouse, child, brother, sister, parent, grandparent, or in-law.

Benefits for these Covered Expenses will not be payable unless:

1. the Doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person's Medical Emergency requires an Emergency Medical Evacuation;
2. all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible;
3. the charges incurred are Medically Necessary and do not exceed the charges for similar transportation, treatment, services, or supplies in the locality where the expense is incurred; and
4. do not include charges that would not have been made if there were no insurance.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. In the event the Covered Person refuses to be medically evacuated, we will not be liable for any medical expenses incurred after the date medical evacuation is recommended.

Repatriation of Remains Benefit

We will pay Repatriation Benefits as shown in the *Schedule of Benefits* for preparation and return of a Covered Person's body to his or her home if he or she dies as a result of a Medical Emergency while traveling on a covered Trip. Covered expenses include:

1. expenses for embalming or cremation;
2. the least costly coffin or receptacle adequate for transporting the remains;
3. transporting the remains;
4. Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person's body during the repatriation to the Covered Person's place of residence.

All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the Usual and Customary Charges for similar transportation in the locality where the expense is incurred. Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an

authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

Emergency Reunion Benefit

We will pay up to the Benefit Maximum as shown in the *Schedule of Benefits* for expenses incurred to have a Covered Person's Family Member accompany him or her to the Covered Person's Home Country or the Hospital where the Covered Person is confined if the Covered Person is: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness and the attending Doctor believes it would be beneficial for the Covered Person to have an Family Member at his or her side; or 2) the victim of a Felonious Assault. The Family Member's travel must take place within 7 days of the date the Covered Person is confined in the Hospital, or the date of the occurrence of the Felonious Assault.

"Felonious Assault" means a violent or criminal act reported to the local authorities which was directed at the Covered Person during the course of, or an attempt of, a physical assault resulting in serious injury, kidnapping, or rape.

Covered expenses include an economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum and the Maximum Number of Days shown in the *Schedule of Benefits*.

All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred. Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

"Family Member" means a Covered Person's parent, sister, brother, husband, wife, child, grandparent, or immediate in-law.

Extension of Benefits

We will extend benefits under the policy up to the maximum benefit period shown in the schedule of benefits after a person's coverage would otherwise end if on that date he or she is:

1. Hospital confined for an injury or sickness by the policy; and
2. Under doctor's care

Any benefits payable under this provision will not exceed the benefits maximums shown in the schedule of benefits.

Personal Property Benefit

We will reimburse the Covered Person the reasonable cost, up to the Benefit Maximum shown in the *Schedule of Benefits* after satisfaction of the Deductible, for replacement of any personal property that is lost or totally destroyed while the Covered Person is on his or her Trip. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Covered Person must demonstrate that he or she has taken reasonable precautions for the safety and security of any covered property, and We require certification by a police or security authority in an incident report. For any claim the Covered Person makes under this Benefit, We are entitled to make reasonable repairs or salvage efforts to restore his or her personal property or to keep the damaged property if We choose to do so. We will require valid receipts of replacement goods prior to payment of any benefits. "Personal Property" means personal goods belonging to the Insured or for which the Insured is responsible and are taken on the business trip or acquired by the insured during the trip. It does not include vehicles (or aircraft and other conveyances) or their accessories or equipment.

Security Evacuation Expense Benefit

We will pay Security Evacuation Expense Benefits to the Covered Person, if:

1. an Occurrence takes place during the Covered Activity described in the Policy and his or her Term of Coverage; and
2. while he or she is traveling outside of his or her Home Country.

Benefits will be subject to the Benefit Maximum shown in the *Schedule of Benefits*.

Benefits will be paid for:

1. the Covered Person's Transportation and Related Costs to the Nearest Place of Safety necessary to ensure his or her safety and well-being as determined by the Designated Security Consultant.
2. the Covered Person's Transportation within 5 days of the Security Evacuation to either of the following locations as chosen by the Covered Person:
 - a. back to the country in which the Covered Person is traveling during the Covered Activity but only if 1) coverage remains in force under the Policy; and 2) there is no U.S. State Department Travel Warning in place on the date the Covered Person is scheduled to return; or
 - b. the Covered Person's Home Country; or
 - c. where the Policyholder that sponsored the Covered Person's Trip is located.
3. consulting services by a Designated Security Consultant for seeking information on a Missing Person or kidnapping case, if the Covered Person is considered kidnapped or a Missing Person by local or international authorities.

Security Evacuation Expense Benefits are payable only once for a Covered Person for any one Occurrence.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. Our assistance provider is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Covered Person until a Security Evacuation occurs.

Right of Recovery - If, after a Security Evacuation is completed, it becomes evident that the Covered Person was an active participant in the events that led to the Occurrence, We have the right to recover all Transportation and Related Costs from the Covered Person.

Changes in Terms and Conditions - The terms and conditions of this benefit may be changed at any time to reflect conditions that, in Our opinion, constitute a change in the Policyholder's Security Evacuation exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to the Policyholder of any change in the terms and condition of this benefit.

"Appropriate Authority(ies)" means the U.S. State Department, the government authority(ies) in the Covered Person's Home Country or Country of Residence or the government authority(ies) of the Host Country.

"Designated Security Consultant" means an employee of a security firm under contract with Us or Our assistance provider who is experienced in security and measures necessary to ensure the safety of the Covered Person(s) in his or her care.

"Evacuation Advisory" means a formal recommendation issued by the Appropriate Authority(ies) that the Covered Person or citizens of his or her Home Country or Country of Residence or citizens of the Host Country leave the Host Country.

“Host Country” means any country, other than an OFAC excluded country, in which the Covered Person is traveling while covered under the Policy.

“Missing Person” means a Covered Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

“Natural Disaster” means storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Covered Person’s Trip occurs and the area is deemed to be uninhabitable or dangerous.

Natural disaster does not mean nuclear reactions, uninhabitable property, transportation strikes, lost or stolen passport or travel documents, radiation or radioactive contamination, civil disorder and other similar events.

“Nearest Place of Safety” means a location determined by the Designated Security Consultant where:

1. the Covered Person can be assumed safe from the Occurrence that precipitated the Covered Person’s Security Evacuation; and
2. the Covered Person has access to Transportation; and
3. the Covered Person has the availability of temporary lodging, if needed.

“Occurrence” means any of the following situations involving a Covered Person that trigger the need for a Security Evacuation;

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authority(ies) issue an advisory stating that citizens of the Covered Person’s Home Country or Country of Residence or citizens of the Host Country should leave the Host Country;
3. Natural Disaster within seven (7) days of an event;
4. deliberate physical harm of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person’s health and safety as confirmed by documentation and/or physical evidence;
5. the Covered Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days.

“Related Costs” means lodging and, if necessary, physical protection for the Covered Person during or while waiting for Transport to the Nearest Place of Safety. Related Costs will include temporary lodging, if necessary, while a Covered Person is waiting to be transported back to the Host Country, Home Country or other country where the Policyholder that sponsored the Covered Person’s Trip is located. Benefits will not be payable for Related Costs unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

“Security Evacuation” means the extrication of a Covered Person from the Host Country due to an Occurrence which could result in grave physical harm or death to the Covered Person.

“Transport” or “Transportation” means the most efficient and available method of conveyance, where practical, economy fare will be utilized. If possible, the Covered Person’s common carrier tickets will be used.

Additional Exclusions - We will not pay Security Evacuation Expense Benefits for expenses and fees:

1. payable under any other provision of the Policy.
2. that are recoverable through the Covered Person’s employer or other entity sponsoring the Covered Person’s Trip.

3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Covered Person, acting alone or in collusion with other persons.
4. arising from or attributable to an alleged:
 - a. violation of the laws of the country in which the Covered Person is traveling while covered under the Policy; or
 - b. violation of the laws of the Covered Person's Home Country or Country of Residence.
5. due to the Covered Person's failure to maintain and possess duly authorized and issued required travel documents and visas.
6. for repatriation of remains expenses.
7. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization.
8. for medical services.
9. for monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping.
10. arising from or attributable, in whole or in part, to:
 - a. a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
 - b. non-compliance by the Covered Person with regard to any obligation specified in a contract or license.
11. due to military or political issues if the Covered Person's Security Evacuation request is made more than 10 days after the Appropriate Authority(ies) Advisory was issued.
12. failure of a Covered Person to cooperate with Us or Our assistance provider with regard to a Security Evacuation. Such cooperation includes, but is not limited to, failure to provide any documents needed to extricate the Covered Person, failure to follow the directions given by Our designated security consultants during a Security Evacuation.

If a Covered Person refuses to participate in a Security Evacuation, or any part of a Security Evacuation, no further benefits will be payable under the Security Evacuation Expense Benefit for that Occurrence.

Quarantine Benefit

We will pay expenses incurred for up to the Maximum Limit shown in the Schedule of Benefits, if the Insured Person is subject to a Quarantine for H1N1 Influenza/any contagious disease that prevents traveling. Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Insured Person's Trip for which suitable accommodations are not otherwise available. Benefits will end on the earlier of: (a) 14 days after the Quarantine is issued; or (b) the date the Quarantine expires.

Covered Expenses:

1. the reasonable expenses incurred for lodging and meals;
2. the cost of a one-way economy airfare ticket to either the Insured Person's Home Country or to re-join the group; and
3. non-refundable travel arrangements.

Return Minor Child(ren) Benefit

If the Insured, age 18 or older, is the only person traveling with minor Dependent children who are under the age of 18, and such Insured suffers an Injury or Sickness and must be confined in a Hospital for at least 24 consecutive hours or if the Insured is medically evacuated to another location or Home Country, We will reimburse the cost of a one way economy airfare ticket and/or ground transportation ticket to return each minor Dependent child to his or her principal residence, not to exceed the Benefit Maximum shown in the Schedule of Benefits. All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation in the locality where the expense is incurred. Benefits will not be paid unless all expenses are approved in advance by Us, and services are rendered by the Company's assistance provider.

Accidental Death and Dismemberment Benefits

If Injury to the Covered Person results in any one of the losses shown below within 365 from the date of a Covered Accident, We will pay the Benefit Amount shown below for that loss. The Principal Sum is shown in the *Schedule of Benefits*. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Covered Accident.

Schedule of Covered Losses	
Covered Loss	Benefit Amount
Life	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
Quadriplegia	100% of the Principal Sum
One Member	50% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Paraplegia	50% of the Principal Sum
Thumb and Index Finger of the Same Hand	25% of the Principal Sum
Uniplegia	25% of the Principal Sum

“Quadriplegia” means total Paralysis of both upper and lower limbs. “Hemiplegia” means total Paralysis of the upper and lower limbs on one side of the body. “Uniplegia” means total Paralysis of one lower limb or one upper limb. “Paraplegia” means total Paralysis of both lower limbs or both upper limbs. “Paralysis” means total loss of use. A Doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted.

“Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech and Loss of Hearing.

“Loss of Hand or Foot” means complete Severance through or above the wrist or anklejoint.

“Loss of Sight” means the total, permanent Loss of Sight of one eye. “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. “Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a Thumb and Index Finger of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

Trip Delay Benefit

We will reimburse Covered Expenses up to the Daily Benefit per person per day subject to the Maximum Benefit Period and the Benefit Maximum shown in the *Schedule of Benefits*, if a Covered Person’s trip is delayed for more than the Time Period shown in the *Schedule of Benefits*.

Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay of the Covered Person's Trip. Travel Delay must be caused by one of the following reasons:

- (a) Injury, Sickness or death to either the Covered Person, Family Member or traveling companion that occurs during the Trip;
- (b) carrier delay;
- (c) lost or stolen passport, travel documents or money;
- (d) Natural Disaster;
- (e) the Covered Person being delayed by a traffic accident while en route to a departure;
- (f) hijacking;
- (g) unpublished or unannounced strike;
- (h) civil disorder or commotion;
- (i) riot;
- (j) inclement weather which prohibits Common Carrier departure;
- (k) equipment failure of a Common Carrier; or
- (l) the loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.

The Covered Person's Duties in the Event of Loss: The Covered Person must provide Us with proof of the Travel Delay such as a letter from the airline, cruise line, or Tour operator/newspaper clipping/ weather report/ police report or the like and proof of the expenses claimed as a result of Trip Delay.

Hazards Insured Against

We will pay benefits described in this Policy when a Covered Person suffers a loss or Injury as a result of a Covered Accident or Sickness during one of the Covered Activities listed in the Schedule of Benefits. We will only pay benefits if the Insured is engaged in one of the hazards described below when the Covered Accident occurs. Unless otherwise specified, We pay benefits only once for any one Covered Accident or Sickness, even if it is covered by more than one hazard.

Educational and Business Travel

We will pay the benefits described in this Policy only if a Covered Person suffers a loss or incurs a Covered Expense as the direct result of a Covered Accident or Sickness while traveling:

1. outside of his or her Home Country;
2. up to the Maximum Period of Coverage shown in the Schedule of Benefits under the Medical Expense Benefit; and
3. on business or educational activities with the policyholder;
4. in the course of policyholder business or educational activities;

General Exclusions and Limitations

We will not pay benefits for any loss or Injury that is caused by or results from:

- intentionally self-inflicted injury; suicide or attempted suicide. (Applicable to Accidental Death and Dismemberment Benefit Only)
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while a Covered Person is on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- piloting or serving as a crewmember in any aircraft (unless otherwise provided in the Policy).
- commission of, or attempt to commit, a felony.

- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (Applicable to accident benefits only).
- riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
- travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder, if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year.
- commission of or active participation in a riot or insurrection.
- an accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license.

In addition, We will not pay Medical Expense Benefits for any loss, treatment, or service resulting from:

- routine physicals and care of any kind.
- routine dental care and treatment.
- routine nursery care.
- cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids.
- services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as Medically Necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- treatment or service provided by a private duty nurse.
- treatment by any Immediate Family Member or member of the Insured's household. "Immediate Family Member" means a Covered Person's spouse, child, brother, sister, parent, grandparent, or in-laws.
- expenses incurred during travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Participating Organization's activity (unless Personal Deviations are specifically covered).
- medical expenses for which the Covered Person would not be responsible to pay for in the absence of the Policy. Expenses incurred for services provided by any government Hospital or agency, or government sponsored-plan for which, and to the extent that, the Covered Person is eligible for reimbursement.
- any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual.
- custodial care.
- services or expenses incurred in the Covered Person's Home Country.
- elective treatment, exams or surgery; elective termination of pregnancy.
- expenses for services, treatment or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States.
- expenses payable by any automobile insurance policy without regard to fault.
- organ or tissue transplants and related services.
- Any expense paid or payable by any other valid and collectible group insurance plan.
- Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation, whether United States federal or foreign law.
- Injury sustained while participating in club, intramural, intercollegiate, interscholastic, professional or semi-professional sports.
- Injury caused by or resulting from travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
- Injury resulting from off-road motorcycling; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.

In addition to the Policy Exclusions, We will not pay Personal Property and Financial Instrument Reimbursement, Benefit(s) for:

- loss or damage due to:
 - i. moth, vermin, insects, or other animals; wear and tear; atmospheric or climatic conditions; or gradual deterioration or defective materials or craftsmanship;
 - ii. mechanical or electrical failure;
 - iii. any process of cleaning, restoring, repairing, or alteration.
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair.
- devaluation of currency or shortages due to errors or omissions during monetary transactions.
- any loss not reported to either the police or transport carrier within 24 hours of discovery.
- any loss due to confiscation or detention by customs or any other authority.
- electronic equipment or devices including, but not limited to: cellular telephones; citizen band radios; tape players; radar detectors; radios and other sound reproducing or receiving equipment; PDAs; BlackBerrys; laptop computers; and handheld computers.

If We determine the benefits paid under this Policy are eligible benefits under any other benefit plan, We may seek to recover any expenses covered by another plan to the extent that the Insured is eligible for reimbursement.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Claims Provisions

Notice of Claim: A claimant must give Us or Our authorized representative written (or authorized electronic or telephonic) notice of claim within 90 days after any loss covered by this Policy occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice should identify the Insured and the Policy Number.

Claim Forms: Upon receiving written notice of claim, We will send claim forms to the claimant within 15 days. If We do not furnish such claim forms, the claimant will satisfy the requirements of written proof of loss by sending the written (or authorized electronic or telephonic) proof as shown below. The proof must describe the occurrence, extent and nature of the loss.

Proof of Loss: Written proof of loss must be furnished to Us at Our office in case of claim for loss for which this policy provides any periodic payment contingent upon continuing loss within 90 days after the termination of the period for which We are liable and in case of claim for any other loss within 120 days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

Claimant Cooperation Provision: Failure of a claimant to cooperate with Us in the administration of a claim may result in the termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

Time Payment of Claims: Any benefits due will be paid when We receive written (or authorized electronic or telephonic) proof of loss.

Payment of Claims: If the Insured dies, any death benefits or other benefits unpaid at the time of the Insured's death will be paid to the beneficiary our records indicate the Insured designated for these plan benefits. If no named

beneficiary or surviving beneficiary is on record with Us or Our authorized agent, death proceeds will be paid to the beneficiary the Insured has designated under the Group Life Insurance Policy issued to the Policyholder and in effect at the time of the Insured's death.

If there is no named beneficiary or surviving beneficiary on record under the Group Life Insurance Policy issued to the Policyholder or with us or Our authorized agent, We pay benefits in equal shares to the first surviving class of the following: 1) Spouse; 2) Children; 3) Parents; 4) Brothers and sisters. If there are no survivors in any of these classes, We will pay the Insured's estate.

All other benefits will be paid to the Insured. If the Insured is: (1) a minor; or (2) in Our opinion unable to give a valid release because of incompetence, We may pay any amount due to a parent, guardian, or other person actually supporting him or her. Any payment made in good faith will end Our liability to the extent of the payment.

If a Covered Loss is suffered by a Covered Person who resides outside of the United States, its territories and possessions and in a Country where the Company is not permitted to provide insurance without a License, the Company will pay benefits under the Policy to the Policyholder, who:

will hold such payment in trust for the sole use and benefit of the insured person or his or her beneficiary or other person to whom such benefits are payable ("Payee"); and

2. will remit such payment to the Payee in accordance with applicable law.

Any such payment the Company makes to the Policyholder is a full discharge of the Company's liability for the claim for which payment is made.

"Country" includes any political jurisdiction that independently regulates the licensing of insurance companies.

"License" or "Licensed" means with respect to any Country, authorized or otherwise permitted in accordance with applicable law to conduct the business of accident and sickness insurance in such Country.

Beneficiary: The Insured may designate a beneficiary. The Insured has the right to change the beneficiary at any time by written (or electronic and telephonic) notice. If the Insured is a minor, his or her parent or guardian may exercise this right for him or her. The change will be effective when We or Our authorized agent receive it. When received, the effective date is the date the notice was signed. We are not liable for any payments made before the change was received. We cannot attest to the validity of a change.

Assignment: At the request of the Insured, medical benefits may be paid to the provider of service. Any payment made in good faith will end Our liability to the extent of the payment.

Physical Examinations and Autopsy: We have the right to have a Doctor of Our choice examine the Insured as often as is reasonably necessary when a claim is pending. We also have the right to request an autopsy in the case of death, unless the law forbids it. We will pay the cost of the examination or autopsy.

Legal Actions: No lawsuit or action in equity can be brought to recover on this Policy: (1) before 60 days following the date proof of loss was given to Us; or (2) after 3 years following the date proof of loss is required.

General Provisions

Entire Contract; Changes: This Policy, including any riders, endorsements or amendments, is the entire contract. Only Our authorized officer can authorize a change or waive any provisions in this Policy.

To be valid, any change or waiver must be in writing (or authorized electronic or telephonic communications). It must be signed by our President or Secretary and be attached to the Policy. The approval must be noted on or attached to this Policy. No agent has the authority to change or to waive any part of this Policy.

Policy Effective Date And Termination Date: The Policy begins on the Policy Effective Date shown on page 1 of the Policy. We may terminate this Policy by giving 31 days advance notice in writing (or authorized electronic or telephonic means) to the Policyholder. The Policyholder may terminate this Policy on any Premium Due Date by giving 31 days advance written (or authorized electronic or telephonic) notice to Us. This Policy terminates automatically on the earlier of: 1) the last day of the Policy Term; or 2) the Premium Due Date if Premiums are not paid when due. Termination takes effect at 12:00 a.m. (midnight) at the Policyholder's address on the date of termination.

Examination Of Records And Audit: We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within 2 years after the final termination of the Policy as they relate to the premiums or subject matter of this insurance.

Certificates Of Insurance: Where it is required by law, or upon the request of the Policyholder, We will make available certificates outlining the insurance coverage and to whom benefits are payable under the Policy.

Conformity With State Laws: On the effective date of this Policy, any provision that is in conflict with the laws in the state where it is issued is amended to conform to the minimum requirements of such laws.

Not In Lieu Of Workers' Compensation: This Policy is not a workers' compensation policy. It does not provide workers' compensation benefits.