INDIVIDUAL ASSISTANCE PROGRAM
RULES AND REGULATIONS

These Terms and Conditions ("Terms and Conditions") govern International Medical Group's ("the Company") provision of travel assistance services under the Individual Assistance Program (the "Program"). Please read the Terms and Conditions carefully to fully understand the Company's services.

Note: This is an individual assistance program, not an insurance plan. The Company does not reimburse Members for expenses incurred, and all arrangements must be authorized and coordinated by the Company or the Company's designee.

DESCRIPTION OF SERVICES

The Program is a medical transport program which provides access to worldwide medical transport and emergency assistance services. Members are provided with access to medically necessary transportation services while traveling, as well as access to other travel assistance services before, during, and after the eligible trip.

PROGRAM TYPES

The Company offers various travel assistance program options, which can be purchased for a single thirty (30) day trip, on an annual basis for multiple thirty (30) day trips, or as an Expatriate.

Individual: An Individual Program includes the individually identified Member only.

Family: A Family Program includes a Primary Member, his or her spouse or Domestic Partner, and Dependent children.

The Program is nontransferable and nonrefundable. By enrolling as a Member, you accept and agree to the Terms and Conditions of the Program.

All arrangements for medical transport and repatriation shall be made by the Company. This is not an insurance plan; the Company will not reimburse Members for expenses they incur on their own.

Members shall also maintain appropriate health insurance in their Home Country that will provide for inpatient admission.

PROGRAM TERM

Subject to the Terms and Conditions, the Term ("Term") of the Program commences on the Effective Start Date selected by the Member during the enrollment process.

An Expiration Date of the Program is determined by the type of program purchased: thirty (30) day program will end thirty (30) days after the Effective Start Date; Expatriate program will be valid for three hundred sixty-five (365) days and will automatically renew; Annual program will automatically renew at the end of the year. Automatic renewal will occur unless either party provides the other party with written notice of non-renewal prior to the expiration of the then current Term.

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To be eligible for services for a specific trip, the Effective Start Date must be prior to or the day of the Member's initial departure from his or her primary residence, and the Member's Hospitalization date must be prior to or on the Expiration Date of the selected Program.

Regardless of the Effective Start Date selected by the Member, Member's enrollment is valid only when the Program fee is collected. A Member enrollment is not valid if the fee payment is declined, returned or otherwise unpaid. In such a case, the Effective Start Date shall be the date the Program fee is successfully collected by the Company.

The Company reserves the right to revoke, rescind or cancel any Program or refuse any renewal at the Company's sole discretion.

Should the Company exercise its rights to revoke, rescind or cancel a Program, the Company shall refund the Member a portion of the Program fee prorated based on the remaining Term of the Program.

All applications and enrollment forms must include accurate information in order to ensure Member eligibility. Any false or inaccurate information that would affect a Member's eligibility is grounds for revocation, cancellation or rescission of the Program.

GOVERNING LAW

This Agreement shall be governed and construed in all respects and the rights of the parties is hereto shall be determined in accordance with the laws of the State of Indiana.

ARBITRATION

Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgement on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

COMPLIANCE WITH LAWS

In performing their respective obligations hereunder, each party shall comply with all applicable international, federal, state and municipal laws, ordinances, rules, regulations and requirements. A party shall not provide services or pay any amount hereafter to the extent that the provision of such service or payment would expose that party to any sanction, prohibition or restriction under any applicable international economic or financial sanctions legislation.

MEDICAL TRANSPORT

1. **DESCRIPTION OF MEDICAL TRANSPORT SERVICES**: Subject to these Terms and Conditions, the Company shall provide the following services when a Member incurs an Illness or Injury, or otherwise is eligible for medical transport services as described hereunder, during the course of a Trip:

(a) Definitions:

"Dependent Children/Dependent Child" means a Member's natural child, adopted child (including a child from the date of placement with the adopting parents until the legal adoption) or step-child (including the child of a Domestic Partner) and who, in each case, is under age twenty-six (26) and supported by the Member. A Dependent Child who reaches

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the age limit but continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Member for support and maintenance.

"Domestic Partner" means each of two people, one of whom is a Member, are of the same or opposite sex and have a mutually dependent relationship so that each has an insurable interest in the life of the other. Each person must be:

1. eighteen (18) years of age or older;
2. unmarried;
3. the sole Domestic Partner of the other;
4. sharing a primary residence with the other; and,
5. not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

"Expatriate" means a Member who has primary residence in a country of permanent assignment outside their native country. There is no mileage restriction nor trip length maximum for an Expatriate.

"Family Member" means any of the following: a Member's legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Domestic Partner.

"Home Country" means the country in which the Member resided before taking their Trip or Leisure Travel or country in which they hold a valid passport.

"Hospital" means (a) a place which is licensed or recognized as a general hospital by the proper authority of the state or legal jurisdiction in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; or (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics: or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

"**Hospitalization/Hospitalized**" means being admitted as an inpatient after your initial visit in the emergency room.

"Host Country" means any country in which the Member is traveling while on an eligible Trip.

"Illness" means a sudden and unexpected sickness that manifests itself during your Program Period and which requires Hospitalization.

"Injury" means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during your program period and which requires Hospitalization.

"Legally Qualified Physician" means a physician or dentist (a) other than a Member, a Traveling Companion or a Family Member of the Member: (b) practicing within the scope of his or her license: and (c) recognized as a physician in the place where the services are rendered.

"Leisure Travel" mean the Member is traveling more than one hundred (100) miles from their primary residence.

"**Member"** means active enrollee in the Program.

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"**Short Term Traveler"** means a Member who is traveling more than one hundred (100) miles from their primary residence, unless in a foreign country, for trips thirty (30) days or less. Residents of countries other than the USA must be traveling outside their country of residence.

"**Traveling Companion"** means any individual traveling on the same itinerary and accompanying you on your trip for more than fifty percent (50%) of the time and sharing the same accommodations.

"**Trip"** means any scheduled trips, tours or cruises for which a Member is traveling more than one hundred (100) miles from his or her permanent place of residence, unless in a foreign country. Residents of countries other than the USA must be traveling outside their country of residence.

The Trip shall begin on the Member's departure and shall end on the earliest of the following:

1. The date the Member returns to his or her permanent residence (except as defined as an Expatriate); or
2. The date the Trip exceeds thirty (30) days

"Vehicle" means a ground vehicle such as a car, truck, van, travel trailer or motor home operated by a Member.

(b) Services For Emergency Medical Evacuation: If the Company determines after consultation with the local attending Legally Qualified Physician that transportation to a Hospital or medical facility is medically necessary to treat an unforeseen Illness or Injury which is acute or life threatening, and adequate medical treatment is not available in the immediate area, the Company will coordinate and provide for transportation to the closest Hospital or medical facility capable of providing that treatment.

(c) Services For Medical Repatriation:

1. If the Company determines after consultation with the local attending Legally Qualified Physician that it is medically necessary for a Member to return to his or her place of permanent residence, the Company will coordinate and provide for transportation to return the Member to his or her permanent residence via:
   (a) one-way economy transportation; or
   (b) commercial upgrade based on a Member's condition as recommended by the local attending Legally Qualified Physician and approved by the Company.
2. If the Company determines after consultation with the local attending Legally Qualified Physician that it is Medically Necessary for a Member to return to his or her place of permanent residence for continued treatment of an unforeseen sickness or injury which is acute or life-threatening, the Company will coordinate and provide for transportation to transport the Member to a Hospital or medical facility in the Member's permanent place of residence capable of providing that treatment.

(d) Visit of a Family Member or Friend: In the event a Member is traveling alone and is Hospitalized due to an unforeseen Illness or Injury which is acute or life-threatening and an Emergency Evacuation or Repatriation is not imminent or the Member dies while on the Trip, upon the Company's determination, the Company will coordinate and provide a one (1) round-trip economy airfare ticket to bring a person of the Member's choice to the Member's location.

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(e) Return of Dependent Children: If, while traveling, Dependent Children of a Member are left unattended as a result of a Member's emergency repatriation or evacuation, the Company will coordinate and provide for economy transportation to return the Member's Dependent Children to either the Member's Home Country or their own Primary Residence. If needed, the Company will coordinate and provide the services of a qualified escort to accompany the Dependent Children.

(f) Repatriation of Remains: In the event of a Member's death while traveling, the Company will coordinate and provide for the preparation and transportation of the Member's remains to his or her place of residence or to the place of burial.

(g) Return of Traveling Companion: If a Member is Hospitalized due to an unforeseen sickness or injury which is acute or life-threatening, the Company will coordinate and provide for a one-way economy airfare ticket for one of your Traveling Companions to accompany the Member on the Member's Medical Evacuation or Medical Repatriation trip to their Primary Residence or medical facility near their Primary Residence.

(h) Vehicle Return Services: In the case of a medical evacuation, medical repatriation, or return of remains, the Company will coordinate and provide for the return of a Member's unattended Vehicle to their home or place of rental. The Vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. Any costs required to maintain the safe operation of the Vehicle(s) during the return will be the Member's responsibility. The request for the Vehicle return service must occur at the time of medical evacuation, medical repatriation, or return of remains.

(i) Dispatch of a Physician: If the local attending physician and the Company cannot adequately assess a Member's need for medical evacuation and transportation, the Company will coordinate and dispatch a physician to assist in the assessment.

2. COMPANY'S OBLIGATIONS AND ACKNOWLEGEMENTS:

a. The Company shall use commercially reasonable efforts to:

i. ensure a complete and thorough assessment of the Member at the earliest opportunity according to company protocols;

ii. respond to relevant changes of the Member's condition throughout the medical transport using reasonable care in conformity with appropriate medical standards of care;

iii. apply its professional principles of patient confidentiality to this role and comply with all laws, rules and regulations regarding data protection, and adhere to all Company practices regarding data protection and confidentiality;

iv. complete and file all repatriation documentation;

v. only accept cases that, in its sole discretion, it reasonably believes are within its scope of practice;

vi. undertake and document a full pre-flight assessment of the Member using an evidence-based approach, liaising with the treating team in-country as appropriate considering individual needs and proposed itinerary;

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vii. conduct a pre-flight assessment at the earliest reasonable opportunity once the Company arrives in-country;

viii. monitor the Member throughout the repatriation period and adjust care and therapeutic interventions within its clinicians' range of skills and competencies;

ix. ensure that appropriate documentation is provided to any required recipient, while maintaining required confidentiality at all times;

x. identify the other agencies involved in the repatriation as necessary to provide the appropriate care to the Member (such as travel underwriter, assistance companies, agents, airlines, ground transport agencies); and

xi. administer treatment and medicines within professional conduct standards and national protocols and procedures.

b. The Company must agree with any repatriation plan at all times and shall represent the reasonable needs of the Member. The Company reserves the right to modify or cancel the repatriation plan if the repatriation plan is unsafe or if the Member's condition has changed.

c. The Company's transferring team reserves the right to cancel, delay, modify or take any action regarding the evacuation or repatriation plan, regardless of any previous assessments of the patient's or evacuee's fitness to fly made by any other party.

d. All flights within the scope of services shall be arranged through the Company's travel provider and no one else.

e. The Company's transferring team shall make the ultimate decision whether to transfer a patient and reserves the right to cancel, delay, modify or take any action regarding the evacuation or repatriation plan, regardless of any previous assessments of the patient's or evacuee's fitness to fly made by any other party.

3. **LIMITATIONS; EXCLUSIONS**: Services are not available to the traveler for Illness, Injuries or losses resulting from:

a. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion; or

b. a Member's mental or nervous condition, unless Hospitalized; or

c. traveling against the advice of a physician; or

d. traveling for the purposes of securing medical treatment; or

e. active participation in war and/or terrorism; or

f. Medical expenses and/or a Member's medical claim.

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Medical Transport Service	Service Maximum
Emergency Evacuation	$250,000 Combined Single Limit (CSL)
Medically Necessary Repatriation	Included in CSL
Repatriation of Remains	Included in CSL
Visit of a Family Member or Friend	Included in CSL
Return of Traveling Companion	Included in CSL
Return of Dependent Child(ren)	Included in CSL
Dispatch of Physician	Up to $2,500
Vehicle Return	Up to $1,000

MEDICAL ASSISTANCE

1. **DESCRIPTION OF MEDICAL ASSISTANCE SERVICES**: Subject to this Agreement, the Company shall provide the following services when requested by Member or their employer:

(a) **Convalescence Arrangements**: The Company will assist Members in arranging accommodations prior to or after a medical procedure and arrange for pre-payment, when required.

(b) **Dental Referral**: Upon request from Members or their employer, the Company will refer Members to preferred providers including dentists and facilities that provide emergency dental care worldwide.

(c) **Dispatch of Medical Personnel**: By way of a house call or other request, the Company will dispatch a medical professional to the location nearest the Member. The expertise and specialty of the practitioner type will depend on the location, situation and clinical presentation of the Member.

(d) **General Medical Advice**: Through phone and upon request of a Member, the Company's logistic coordinators can provide direction or redirection of a Member's care that includes integrating insights from a Member's medical condition, access and location-based healthcare circumstances, and incident-specific case information.

(e) **Inpatient Monitoring**: The Company will assist Members that are formally admitted as an inpatient by monitoring care, arranging for second opinions, and reviewing material medical decisions.

(f) **Medical Monitoring**: The Company will monitor a Member's case once a traveler is Hospitalized. The Company will provide a nurse case manager who will obtain medical information, assess the adequacy of the treating facility to assess the need to transfer or evacuate the Member and coordinate with the treating facility's medical staff regarding treatment decisions.

(g) **Medical Payments**: Subject to the benefits or insurance plan covering a Member, the Company can coordinate with health care providers worldwide to issue guarantees of payments (GOP) to ensure Members receive the care they need worldwide.

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(h) Medical Referral: Upon request from Members or their employer, the Company will refer Members to preferred providers including primary care physicians, clinics and Hospitals worldwide.

(i) Outpatient Monitoring: When Members require medical care while traveling, the Company will arrange for, or assist with, appropriate outpatient treatment by identifying and scheduling care with a physician or other healthcare provider. As necessary, the Company will make international medical appointments for Members and/or refer them to specified providers.

(j) Pre-Authorization: The Company will determine whether a service, treatment or item of Durable Medical Equipment (DME) is medically necessary and provide a guarantee of payment for the services rendered pursuant to an applicable benefit plan.

(k) Prescription Transfer: Services that facilitate shipment or replacement of prescription or other important items, such as eyeglasses or contact lenses, for individuals within a specific location and pre-determined schedule or by way of telemedicine, where available.

(l) Replacement of Medical Devices: The Company will assist Members procure medical devices related to patient treatment or diagnostics on when medical devices or equipment are not available to Member locally while traveling.

(m) Telephone Interpretation: In the event of a medical situation or accident, if Members are required to communicate with health care providers in a language the Members do not speak, the Company will provide Members access to a 24/7 multilingual service that provides translation services to Members while they are traveling internationally.

TRAVEL ASSISTANCE

1. DESCRIPTION OF TRAVEL ASSISTANCE SERVICES: Subject to this Agreement, the Company shall provide the following services when requested by Client:

(a) Consulate and Embassy Locations: Provide specific information on consulate and embassy locations based upon the Member's travel destination.

(b) Emergency Cash / Bail Assistance: Coordination of bail bond services or wired funds in the event money is lost, stolen, or made inaccessible due to banking holidays (where available and against a suitable guarantee or policy benefit).

(c) Legal referrals: Assist in contacting or providing contact information for local attorneys or consular office if in a specific situation that requires legal advice.

(d) Lost Document Assistance: Coordination/liaison with Members and appropriate governmental agencies or financial institutions when documents have been lost during travel; e.g., passports, travel visa, credit cards.

(e) Lost Luggage Assistance: Assist in communicating with commercial carrier for the return of lost luggage or filing a report should luggage be lost, stolen or delayed.

(f) Pre-Trip and Cultural Information: Prior or during a Members' trip, the Company can assist with providing (but not limited to) certain localized information for our travelers.

(g) Telephone interpretation Customer Service: Multilingual service available 24/7 that allows translation services while traveling internationally in the event of a medical situation or accident.

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(h) Urgent Message Relay: Transmit or reception of emergency messages between Members, their family, an/or their employer.

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