



CRISIS ASSISTANCE PLUS COVERAGE



The terms and conditions contained herein govern MS RISK INTERNATIONAL's (hereinafter "Consultant Service Provider") provision of Crisis Response Services under the Crisis Assistance Plus Plan (hereinafter "Plan"). It is important that you read the Plan carefully and keep it with your travel documents in order to understand the Crisis Response Services and how to access them properly. By purchasing this Plan, you accept and agree to the terms and conditions of this Plan. A person who is not a party to this contract has no right under this contract to enforce any term thereof, except a Customer's family member calling to notify a Covered Crisis and request assistance for the eligible Customer.

The Crisis Assistance Plus Plan is a Plan not an insurance policy. The Consultant Service Provider does not and will not reimburse or indemnify Customers for expenses incurred directly by a Customer and/or on behalf of a Customer. It will only provide for items and assistance services it has sourced and paid for itself.

The international Crisis Response Services are provided by the Consultant Service Provider and underwritten and guaranteed by Griffin Underwriting Limited in Guernsey and 100% reinsured by certain Underwriters at Lloyd's.

You acknowledge and agree that you will at all times respect all safety alerts and instructions provided by the Consultant Service Provider and, in addition, take all relevant precautions and comply with the general rules on safety provided on your government's website travel guidance.

Nothing in the content of this Plan is intended to replace your own risk assessment, common sense or general principles on good safety and personal security. You further acknowledge and accept that even though there may not be any active alerts for an area, that does not mean that the area is safe and general safety should always be a concern.

Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against this Plan, submits an application or requests assistance containing a false or deceptive statement is guilty of fraud.

This Plan constitutes a tool to be used for risk management and risk assessment for travelers. The Consultant Service Provider is unable to warrant that all information and updates are complete, adequate and error-free. The Consultant Service Provider disclaims all liability in Contract, Tort (including Negligence), Statutory Duty, pre-contract or otherwise arising out of or in connection with the Crisis Response Services provided under this Plan.

SHOULD A CRISIS OR THE NEED FOR ANY ASSISTANCE OCCUR DURING A PERIOD OF TRAVEL, THE CONSULTANT SERVICE PROVIDER MUST BE CONTACTED AT THIS TELEPHONE NUMBER

**24 Hour Crisis Response Centre Hotline
(+44 20 3137 1273)**

The number of the health or travel assistance policy linked to this Plan should be used as the reference number when requesting assistance under this Plan. Customers must be able to confirm the protection under this Plan is active and eligible for response. Failure to confirm the eligibility status may result in a delay or denial of service.

Any and all assistance provided to a Customer is provided at the sole discretion of the Consultant Service Provider.

DESCRIPTION OF THE CRISIS RESPONSE SERVICES

In the event of a Crisis first occurring during a Period of Travel directly involving the Customer, the Consultant Service Provider will provide the Customer with Crisis Response Services up to the Limit stated in the Schedule of Limits for any one Crisis or series of Crises, for the maximum of the Crisis Coverage Period in accordance with the terms, conditions and exclusions detailed in the Plan.

The Limits for Consultant Costs and Extra Expenses as shown in the Schedule of Limits apply separately to each Customer and are the maximum payable in total for all Covered Crises combined for that person during the Contract Period.

Where more than one Customer is provided with Crisis Response Services as a result of the same Pandemic or Natural Disaster, the aggregate Limit for Consultant Costs and Extra Expenses will be apportioned by the Consultant Service Provider between each Customer based on the services afforded to each Customer and actual costs fees and expenses incurred for any one Crisis, and as outlined under the General Conditions herein.

SCHEDULE OF LIMITS

Limits

Up to USD 250,000 or 45 days maximum assistance fees in total arising out of any one Covered Crisis or series of Crises each Customer.

plus extra expenses up to USD 50,000 arising out any one Covered Crisis or series of Crises each Customer.

COVERED CRISES

Wherever the following terms or phrases appear in this Contract, they shall have the meaning summarized below and as more fully defined in the DEFINITIONS section.

1.1 Wrongful Detention or Kidnap

Wrongful Detention or Kidnap of a Customer.

1.2 Blackmail and Extortion

The threat of violence against a Customer or the Customer's property if the Customer does not comply with the perpetrators' demands.

1.3 Political Violence and Civil Violence including Strikes, Riots and Civil Commotion

The threat of action designed to influence the government or an international governmental organization or to intimidate the public, or a section of the public; made for the purposes of advancing a political, religious, racial or ideological cause.

1.4 Disappearance

The complete and unexpected loss of contact of a Customer with the Customer's Relatives or employer for a period in excess of 48 hours.

1.5 Hijack

The unlawful seizure of or wrongful taking control of an aircraft, ship, train or other vehicle in which a Customer is travelling.

1.6 Terrorism

Any Act of Terrorism which directly affects a Customer's safety.

1.7 Violent Crime

Any act or threat of violence to a Customer which causes, or is likely to cause, death or serious bodily injury.

1.8 Pandemic

Any sudden outbreak of one or more causative organism(s) belonging to the same genus or species that is infectious or contagious, to which the Customer is exposed outside his or her Permanent Country of Residence, threatens the life or long-term health of the Customer, and becomes widespread affecting a whole region, a continent or the world.

The infectious or contagious disease hereunder includes, but is not limited to, those defined by the relevant Ministry of Health, Labor and Welfare and/or the World Health Organization (WHO).

1.9 Natural Disaster

Any event or force of nature that has catastrophic consequences and causes great damage or has the potential to cause great damage to a Customer. This means an avalanche, landslide, earthquake, flood, forest or bush fire, cyclone, hurricane, tornado, tsunami, volcanic eruption or other similar natural events that give rise to a Crisis if noted and agreed by the Consultant Service Provider.

COVERED CRISIS EXPENSES

Crisis Assistance Expenses are limited to the following reasonable and necessary Consultant Costs and Extra Expenses incurred directly and solely as the result of the management of a potential, actual or threatened Crisis:

1.1 Consultant Costs

Fees and costs of the Crisis Consultants appointed by the Consultant Service Provider with respect to a Crisis. Consultant Costs are limited to fees or costs incurred within the Crisis Coverage Period and include;

- a. Telephone advice;
- b. Alternative arrangements made for the Customer with guidance on what to do and
- c. If circumstances require, the deployment of a Crisis Consultant to help resolve a Covered Crisis, establish the location of the Customer or provide assistance in any negotiation for release.

1.2 Extra Expenses

Additional costs incurred either by the Consultant Service Provider or by the Customer only when acting upon the direct instructions of the Consultant Service Provider. This section is limited to sums as shown in the Schedule of Limits for any one Customer during the Contract Period. Extra Expenses are also limited to costs incurred within the Crisis Coverage Period.

Extra Expenses shall include but are not limited to the following expenses incurred as a result of a Covered Crisis:

- a. Emergency Political or Criminal Evacuation Costs;
- b. Emergency Evacuation Costs as the result of a Pandemic or Natural Disaster;
- c. Search and rescue costs;
- d. Legal Expenses;
- e. fees and expenses of an independent interpreter;
- f. costs of relocation travel and accommodations;
- g. fees for emergency medical assistance prior to admission to a hospital incurred within twelve months of the Covered Crisis and;

h. fees and expenses of security guards temporarily retained solely and directly for the purpose of protecting the Customer located in the country where a Covered Crisis has occurred.

This Plan provides Crisis Assistance Services during a Period of Travel. Customers are provided a number of benefits (listed below) and assistance services for a wide range of crises as listed and defined herein that directly impact or have the potential to impact a Customer during a Period of Travel. The Plan's benefits include:

SECURITY ASSISTANCE BENEFITS

1. 24/7 Assistance Hotline
2. Crisis Consultation (phone advice)
3. Emergency Message Transmission
4. Legal Referrals
5. Access to Interpreters

During the term of the Plan, Customers have on-demand access to a dedicated 24/7 Crisis Response Centre Hotline where they can receive advice, and (if necessary, as determined solely by the Consultant Service Provider), coordinated in-country response services to assist Customers directly impacted by the Covered Crisis Event.

TRANSLATION SERVICES

The Consultant Service Provider will provide translation in all major languages via telephone.

EMERGENCY MESSAGE RELAY

The Consultant Service Provider will attempt to transmit an urgent message for a Customer to their Relatives, friends, and/or business associates. Messages can be retained for up to 15 days after the conclusion of the case.

EVACUATION DUE TO POLITICAL THREAT & NATURAL DISASTERS

Customers must have proper documentation to evacuate from an area impacted by Political Violence and/or Natural Disasters. The Consultant Service Provider is not responsible for obtaining these documents in the event of an evacuation. If air transportation is determined to be the best course of action by the Consultant Service Provider, the timeframe for transport and/or medical transport is dependent on aircraft availability, required permits and visas for the respective countries and any other factors that may be beyond The Consultant Service Providers' control. While The Consultant Service Provider makes every effort to accommodate its Customers, because of the limited space available on an evacuation aircraft the Customer is limited to one small carry-on bag.

In most cases, pets will not be allowed on an evacuation aircraft. Customers should be prepared to make alternative arrangements for pets during an evacuation due to Political Violence or Natural Disasters.

CRISIS CONSULTATION & RESPONSE FULLY FUNDED CRISIS

Subject to the limitations on the Crisis Response Services described herein, this Plan includes, at no additional cost, telephonic or remote crisis consultation and coordinated in-country response services during a qualifying Period of Travel. With ALL Covered Crisis events defined herein, the goal of the assistance provided is to get Customers to safety and bring closure to a Crisis event that impacts or has the potential to impact a Customer during a qualifying Period of Travel. Coordinated in-country response services for the Crisis events defined herein are provided at the sole discretion of the Consultant Service Provider and are limited to those listed below.

VIOLENT CRIME

Advice and possible deployment of a crisis consultant to assist in seeking safety, medical attention if needed, emergency message relay, and coordination with law enforcement to investigate the crime committed against a Customer.

POLITICAL THREAT

Advice and possible deployment of a crisis consultant to assist in seeking safety, implementation of additional security personnel to assist with sheltering in place, and evacuation away from the impacted area.

TERRORISM

Advice and possible deployment of a crisis consultant to assist in seeking safety, emergency message relay, medical attention if needed, evacuation away from the impacted area, and the implementation of security personnel to ensure adequate security of a Customer directly impacted by a terrorist incident.

HIJACKING

Advice and possible deployment of a crisis consultant to coordinate with local law enforcement and/or government officials to affect the safe release of a Customer and bring resolution to the hijacking directly impacting a Customer.

DISAPPEARANCE OF CUSTOMERS

Advice and possible deployment of a crisis consultant to investigate the disappearance of a Customer and to locate and return the Customer to safety.

BLACKMAIL & EXTORTION

Advice and possible deployment of a crisis consultant to investigate and bring resolution to the Blackmail or Extortion threat directly impacting a Customer.

WRONGFUL DETENTION

Advice and possible deployment of a crisis consultant to work towards the release of the Customer being wrongfully detained. Emergency message relay, legal referrals, limited legal expenses, and interpreter are provided if needed.

KIDNAP FOR RANSOM

Advice and possible deployment of a crisis consultant to consult with the Relatives and/or the employer of a Customer that has been kidnapped for Ransom to affect the safe release of the Customer.

Please note, because this Plan is not an insurance policy, the reimbursement of a Ransom or Extortion payment is not available under this Plan.

NATURAL DISASTERS

Advice and possible deployment of crisis consultant(s), security personnel, and transportation assets to assist a Customer directly impacted by a Natural Disaster as defined herein.

PANDEMIC THREAT

Advice and possible deployment of transportation assets to assist a Customer directly impacted by a Pandemic as defined herein. Additional assistance may include advocating on behalf of a quarantined Customer, emergency message transmission to an employer or Relatives, translation assistance, travel advisories and alerts directly related to changing threat conditions and possible health emergencies if arising from a Covered Crisis that impact or have the potential to impact a Customer(s).

Please note, The Consultant Service Provider has no authority to remove Customers from quarantine who have been placed under official quarantine as a result of a recognized health emergency, up to and including an officially declared Pandemic. In certain situations, and at the sole discretion of the Consultant Service Provider, Customers who have cleared an official quarantine, may be eligible for transportation from the quarantine location back to his or her Permanent Country of Residence.

CRISIS EVENT FULLY FUNDED SERVICES AND EXPENSES

This Plan is a fully funded assistance service and not an insurance policy. The Consultant Service Provider will not reimburse Customers for expenses they incur on their own. The Consultant Service Provider will however address certain required and reasonable additional costs incurred by

crisis consultant(s) during the response to a Covered Crisis events directly impacting a Customer during a qualifying Period of Travel. Necessary expenses needed to satisfy the requirements of the Crisis Response Service are subject to limitations further defined herein. Additional costs that may be required to effect a positive outcome to an eligible Crisis event include:

1. Emergency evacuation costs due to Political Violence and/or Civil Violence, Pandemic, Act of Terrorism, or Natural Disasters;
2. Legal referrals and fees up to a maximum of 10 days from the date of the Crisis event;
3. Fees and expenses of an independent interpreter;
4. Costs of relocation travel and accommodation;
5. Fees for emergency medical assistance of a Customer, prior to admission to hospital as a direct result of a Crisis, defined herein, except for emergency medical treatment of a Customer as a direct result of a Pandemic, which is not a fully funded expense benefit of this Plan;
6. Fees and expenses of security personnel temporarily deployed solely and directly for the purpose of protecting Customers located in the country where a Crisis event has occurred up to a maximum of 45 days;
7. Fees and expenses for return to nearest appropriate rental location of a hired, or non-owned vehicle, that was the method of transportation during the Customer's Period of Travel when the Crisis event occurred.
8. Search and rescue costs;
9. Legal expenses;
10. Fees for emergency medical assistance prior to admission to hospital incurred within twelve months of the Covered Crisis and;
11. fees and expenses of security guards temporarily retained solely and directly for the purpose of protecting the Customer located in the country where a Covered Crisis has occurred.

All costs associated with deploying crisis consultant(s) to the impacted location to manage a required Crisis response are covered for up to 45 days.

SPECIAL PROVISIONS

COVID-19 GOVERNMENT MANDATED QUARANTINE

Notwithstanding the medical assistance service limitation described in this Plan, if a Customer:

1. tests positive, during a Period of Travel outside of the Customer's Permanent Country of Residence as evidenced in written documentation from a duly licensed medical professional or diagnostic facility, for COVID-19 virus or any mutation thereof, and

2. does not require in-patient hospitalization as a result of contracting the COVID-19 virus or any mutation thereof as determined by a treating physician at the location of the Customer's travel, and
3. the Customer, upon mandate by the government or any other regulatory entity exercising jurisdiction at the Customer's location of travel, is required to quarantine or self-isolate as a result of the positive COVID-19 test herein referenced then, the Consultant Service Provider will arrange and pay for the lodging or hotel accommodation expenses only of mandated quarantine/ isolation costs for up to a maximum period of 14 consecutive travel days for the Customer.

CONDITIONS

1. CANCELLATION

This Plan may be cancelled by the Consultant Service Provider solely as a result of non-payment of fees by the Customer. In such an event, the Consultant Service Provider will mail written notice of not less than 30 days of the effective date of cancellation and earned fees due will be calculated on a pro rata basis.

2. CHANGES

Notice to any representative of the Consultant Service Provider or knowledge possessed by any representative or by any person will not affect a waiver or a change in any part of the protection or stop the Consultant Service Provider from asserting any right under the terms of this Plan nor can the terms of this Plan be waived or changed unless agreed to in writing by an authorized representative of the Consultant Service Provider.

3. CHOICE OF LAW AND FORUM

The construction, validity and performance of this Plan will be governed by and construed in accordance with the law of England and Wales, and each party agrees to the exclusive jurisdiction of the courts of England and Wales.

4. CONCEALMENT, MISREPRESENTATION, NON-DISCLOSURE AND FRAUD

Without prejudice to the Consultant Service Provider's other rights, howsoever arising, the Consultant Service Provider reserves the right to void this contract in any case of concealment, misrepresentation or non-disclosure by the Customer, whether or not fraudulent, of a material fact concerning this Plan or the procurement thereof.

In any case of concealment, misrepresentation or non-disclosure, whether or not fraudulent, by a Customer, or anyone acting on his or her behalf, concerning any Covered

Crisis or any loss or recovery under this Plan such Customer forfeits all rights to benefits under this Plan.

5. RIGHTS OF THIRD PARTIES

A person who is not a party to this contract has no right under this contract to enforce any term thereof, except a Customer's Relative calling to notify a Covered Crisis and request coverage assistance for the Customer.

6. SEVERABILITY, CONSTRUCTION AND CONFORMANCE TO STATUTE

a) If any provision contained in this Plan is, for any reason, held to be invalid, illegal or unenforceable in any respect, it is deemed to be severed and to have no effect on any other valid legal and enforceable provision of this Plan.

b) If any provision contained in this Plan can be construed as being invalid, illegal or unenforceable for any reason, it will be construed by limiting it so as to be valid, legal and enforceable to the extent compatible with applicable law.

c) Any provisions of this Plan which are in conflict with the compulsory provisions of statutes or regulations of the state or country wherein this contract is issued are hereby amended to conform to such statutes or regulations.

7. CONSULTANT SERVICE PROVIDER'S UNDUE RISK

In the event the Consultant Service Provider determines reasonably and in good faith that by providing Crisis Response Services for the Customer, the Consultant Service Provider's employees or sub-contractors may be subject to undue risk of physical harm the Consultant Service Provider reserves the right to decline to provide the Crisis Response Services for the Customer.

8. DUE DILIGENCE

The Customer will exercise due diligence to do all things reasonable and practical to avoid any happening or circumstances covered by this Plan and to make all reasonable efforts to mitigate any loss arising as a result of a Covered Crisis.

9. NON-ASSIGNMENT

This Plan may not be assigned or transferred without the written consent of the Consultant Service Provider.

10. NOTICE OF LOSS

Upon discovery of a potential or actual event or incident which may give rise to Crisis Response Services or any

claim for a payment of Extra Expenses the Customer shall immediately contact the 24-hour Emergency Crisis Line as per “What to do in a Crisis” clause.

11. WHAT TO DO IN A CRISIS

Instructions for Customer(s)

In the event of a Crisis that may be covered under the terms of this Plan, please contact the **24-hour Emergency Crisis Line** immediately on the following contact number:

24 Hour Emergency Crisis Line (+44 20 3137 1273)

The 24-hour Emergency Crisis Line will put you in contact with the Consultant Service Provider who is available 24 hours a day, 7 days a week on a priority basis. When calling the 24-hour Emergency Crisis Line please leave your name and telephone number with the operator. Please also provide the number of the health or travel assistance policy that is associated with this Plan to help us contact your case manager.

12. NOTICES

Except as indicated to the contrary herein, all notices, applications, demands or requests provided for in this Plan will be in writing and will be given to or made upon the Plan Administrator and/or the Customer.

13. RIGHTS UNDER THE CONTRACT FOR A GROUP PLAN

If this is a group Plan, it is an agreement between the Corporate Customer and the Consultant Service Provider, intended for the benefit of the employees of Corporate Customer. However, it is not the intention of this Plan for the employees of Corporate Customer, or any other party, to have any rights to enforce any of its terms. Any documentation issued by the Corporate Customer to its employees in relation to this Plan is the responsibility of the Corporate Customer.

14. SUBROGATION

In the event of any payment under the Plan, the Consultant Service Provider will be subrogated to the extent of such payment to all the Customer’s rights of recovery. In such case the Customer will provide all documents required and will do everything necessary to secure and preserve such rights including the provision of such documents necessary to enable the Consultant Service Provider effectively to bring suit in the name of the Customer.

15. OTHER INSURANCE CONTRACTS, AGREEMENTS AND POLICIES

The benefits provided under this Plan will be excess over any other insurance contracts, agreements or policies that would (or but for the existence of this Plan) respond in the event of a Crisis.

16. SANCTIONS

The Consultant Service Provider shall not be deemed to provide Crisis Response Services and shall not be liable to pay or provide any service or benefit hereunder to the extent that the provision of such service, payment of such expense or provision of such benefit would expose the Consultant Service Provider, or anyone acting on its behalf to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

EXCLUSIONS

The Consultant Service Provider will not provide Crisis Response Services:

1. in respect of Wrongful Detention, for any actual or alleged violation of the laws of the host country or a failure to maintain and possess duly authorized and issued required documents and visas, unless the Consultant Service Provider determines that such allegations were intentionally false, fraudulent, and malicious and made solely to achieve a political propaganda or coercive effect upon or at the expense of the Customer;
2. in respect of any Kidnap or Violent Crime of a Customer by a Relative or as a result of a domestic dispute;
3. to any Customer who has had kidnap insurance cancelled or declined in the past;
4. in relation to any Kidnap of a Customer who has been kidnapped in the past;
5. in relation to any Pandemic, Kidnap, Blackmail or Extortion of a Customer during a Period of Travel within their Permanent Country of Residence;
6. where the provision of such service would expose the Consultant Service Provider or anyone acting on their behalf to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction laws or regulations of the European Union, United Kingdom or United States of America;
7. the payment of any Ransom. This expense is not included within Consultant Costs or Extra Expenses;
8. in the event that the Customer elects to travel to locations which the United States Department of State, and/or the Foreign Office of Canada and/or the British Foreign Office and/or similar authority in Customer’s Permanent

Country of Residence or where the headquarters of its employer is located (such authority to be agreed in advance prior to inception) advises against all travel. In this case, the following provisions apply:

a) It is a condition that the Customer must observe due diligence at all times. Due regard to all the advice applicable to this location recommended by the appropriate authority must be observed at all times, including but not limited to the employment of security guards (when advised), staying in secure locations, the observance of travel advice and preferred routes and the avoidance of high-risk locations and public gatherings.

b) In respect of incidents that may occur in locations for which the advice is against all travel, this Plan is amended to cover security advice only. Extra Expenses are not covered.

9. a business dispute;

10. Extra Expenses caused by travel delay;

11. the Customer's suicide or attempted suicide or intentional self-injury or the Customer being in a state of insanity;

12. in respect of any **Crisis** arising out of or in connection with:

a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;

b) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from:

- i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

13. In-hospital treatments or expenses of any kind.

DEFINITIONS

The following words and phrases, when used in this Plan, have the meanings set forth below:

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Blackmail and Extortion means the making of illegal threats specifically to a Customer to:

1. kill, injure or abduct a Customer; or
2. damage property; or
3. disseminate, divulge or use Trade Secrets by person(s) who then demand a Ransom as a condition of not carrying out such threats.

Consultant Service Provider means MS Risk International Inc.

Consultant Costs means the fees and costs of the Consultant Service Provider reasonably and necessarily incurred within the Crisis Coverage Period, directly and solely as the result of their management of a potential, actual or threatened Crisis.

Contract Period means the period of time from the inception date to the expiry date of this Plan, specified in the Certificate of Coverage.

Covered Crisis means any of the 9 events listed on page 3 occurring during a Period of Travel within the Contract Period.

Crisis means any decisive, unstable or crucial time resulting from an unforeseen Covered Crisis occurring during a Period of Travel within the Contract Period, which has directly caused or has the potential to cause serious bodily harm, Wrongful Detention or death to a Customer.

Any Crisis or Crises related to, arising out of, based upon, or attributable to, continuous or repeated Covered Crises shall be considered to be a single Crisis for the purposes of this Plan.

Crisis Response Services means the assistance services provided by the Consultant Service Provider in the event of a Crisis, the level and nature of which will be determined by the Consultant Service Provider dependent on the individual circumstances and can include but is not limited to:

- a) 24/7 point of contact to report emergencies and get security and safety advice from duty managers;
- b) Coordination of security resources;
- c) Liaison with 3rd parties where applicable;
- d) Monitoring and telephone advice throughout the Crisis;
- e) Mobilization and deployment of crisis consultants to advise on extreme incidents.

Crisis Coverage Period means the period of time set forth in the Certificate of Coverage commencing when the Crisis is first reported to the Emergency Crisis Line.

Disappearance of a Customer means the complete and unexpected loss of contact between the Customer and his/her Relatives or employer for a period in excess of 48 hours.

Each and Every Loss means loss and/or accident and/or occurrence and/or catastrophe and/or calamity and/or series thereof arising out of one Pandemic or Natural Disaster during any one period of Sixty (60) days for Pandemic or One Hundred and Sixty Eight (168) Hours for Natural Disaster.

Extra Expense means the additional costs reasonably and necessarily incurred within the Crisis Coverage Period by the Consultant Service Provider on behalf of the Customer (or by a Customer acting upon the direct instructions of the Consultant Service Provider) directly and solely as a result of a Covered Crisis. This section is limited to the amount specified and stated in the Schedule of Limits. Items recoverable under this clause will be determined solely at the discretion of the Consultant Service Provider dependent on the nature of the Crisis.

Customer means the person or persons named in the Certificate of Coverage or the eligible employees of a Corporate Customer.

Corporate Customer means the legal entity named in the Certificate of Coverage, which obtains this Plan for the benefit of its employees.

Hijack means the unlawful seizure of or wrongful taking control of an aircraft, ship, train or other vehicle on which the Customer is travelling and holding under duress for a period in excess of six (6) hours.

Kidnap means any event or connected series of events of seizing, detaining or carrying away by force or subterfuge of one or more Customer(s) by any third party for the purpose of demanding a Ransom.

Limit means the amount set forth in the Schedule of Limits.

Natural Disaster means any event or force of nature that has catastrophic consequences and causes great damages and the potential to cause a Crisis to a Customer. This means an avalanche, landslide, earthquake, flood, forest or bush fire, cyclone, hurricane, tornado, tsunami, volcanic eruption or other similar natural events that give rise to a Crisis if noted and agreed by the Consultant Service Provider.

Pandemic means a sudden outbreak of one or more causative organism(s) belonging to the same genus or species that is infectious or contagious, to which the Customer is exposed outside his or her Permanent Country of Residence, threatens the life or long term health of the Customer, and becomes widespread affecting a whole region, a continent or the world.

The infectious or contagious disease hereunder includes, but is not limited to, those defined by the relevant Ministry of Health, Labour and Welfare and/or the World Health Organisation (WHO).

Period of Travel means from the time during the Contract Period the Customer leaves the port or airport in the country of his/her home or place of business for the purpose of travelling, to the time of return to the port or airport in the country of his/her home or place of business, from departure to arrival.

Permanent Country of Residence means that country in which the Customer has his/her principal place of residence and in which country the Customer has been residing for at least 6 of the 12 months prior to commencement of travel.

Plan Administrator means Redbridge Group, LLC.

Political Violence and Civil Violence including Strikes, Riots and Civil Commotion means the threat of action designed to

influence the government or an international governmental organization or to intimidate the public, or a section of the public made for the purposes of advancing a political, religious, racial or ideological cause.

Ransom means money or other valuables, including cash, monetary instruments, bullion, or the fair market value of any securities or property.

Relative means spouse or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter or fiancé(e).

USD means United States Dollar(s).

Violent Crime means any act or threat of violence to a Customer which causes or is likely to cause death or serious bodily injury.

Wrongful Detention means the involuntary confinement of a Customer by any person(s) acting as agents of or with the tacit approval of any government or governmental entity or acting or purporting to act on behalf of any insurgent party, organization or group.



ASSURES YOUR PEACE OF MIND

FOR EMERGENCY ASSISTANCE DURING YOUR TRIP CALL:

DIRECT NUMBER

1.305.537.1145
1-786-345-1888

**TOLL-FREE NUMBER
USA AND CANADA**

1.866.537.1145
1.800.785.4154

WHATSAPP

+1.786.653.3717
+1.305.537.1145

service@redbridgeassist.cc

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2850 Douglas Rd. Suite 400
Coral Gables, FL. 33134

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