Global Academic Assistance Program
Drexel University Plan Description

Description of Services

I. MEDICAL ASSISTANCE SERVICES

Pre-Trip Plan On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for global destinations worldwide.

Medical Monitoring On Call shall, via telephone, email and fax, monitor the Participant’s conditions when hospitalized. On Call shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. On Call will use information obtained to assess the available level of care in relation to the patient’s condition and geographical location where treatment is being performed.

Emergency Medical Evacuation and Repatriation If a Participant is on Client Sponsored Travel or Assignment and suffers and accident, injury or sickness that resulting in a serious medical condition which in the opinion of the On Call physician requires transportation to be treated adequately, On Call will arrange and pay for air and/or surface transportation, medical care during transportation, communication and all usual and customary ancillary charges incurred in moving and transporting a Participant to the nearest hospital where appropriate medical care is available, which may be a location other than the Participants Country of Domicile or Country of Residence.

On Call will arrange and pay for the transport of the Participant to the Country of Domicile or Country of Residence following a medical evacuation for subsequent in-patient hospitalization of rehabilitative treatment should it be deemed medically necessary by the On Call physician.

Return of Remains In the event of a Participant’s death, On Call shall make the arrangements and pay for casket or air tray, preparation and transportation of his/her remains to his/her place of residence or to the place of burial.

Return of Dependent Children If the Participant’s Dependent(s) are present but left unattended as a result of the Participant’s Medical Evacuation or hospitalization, On Call shall make and pay for travel arrangements to return them Home, including a non-medical escort as needed.

Eligibility

All students, faculty and staff while traveling on University related programs or business as defined by the University.
Visit by Family / Friend If the Participant has or will be hospitalized for at least (24) hours outside either the Country of Domicile or the Country of Residence, On Call shall make and pay for travel arrangements and suitable hotel accommodations for a person of the Participant’s choice to join them.

Emergency Return Home If a Participant’s parent, child, sibling, spouse or participant partner suffers a life-threatening illness or death, On Call will arrange and pay for economy airfare for the Participant to go to the family member’s location. If the benefit allows, On Call will also return the Participant to his/her program within 90 days of the departure date. All arrangements associated with Emergency Return Home are subject to verification of necessity.

Return of Traveling Companion If a Participant’s traveling companion loses previously-made travel arrangements due to a delay caused by the Participant’s medical emergency or death, ON CALL will arrange one-way economy airfare to return the companion to his or her original departure point.

Bereavement Reunion In the event a covered Participant dies while covered under the Program, ON CALL will arrange and pay for an assigned advocate to fly to the location of the deceased to identify and accompany the remains back to the Participant’s Home Country.

Return of Personal Belongings In the event of a Participant’s death or evacuation that prevents the Participant from returning to his/her program, On Call will arrange and pay for shipment of personal effects to the Participant’s home, family or assigned advocate.

Chaperone Replacement In the event a chaperone or faculty leader are unable to continue with the travel abroad program due to illness or injury, On Call will pay and arrange pay for a replacement faculty or chaperone to be flown to the program location to take over the program.

24 Hour Nurse Help Line On Call shall provide, at the Participant’s request, with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Participant’s (based on symptoms reported and/or health care questions asked by or on behalf of Participant’s). Nurses shall not diagnose Participant’s ailments.

Prescription Assistance If a Participant requires prescription medication or eyeglasses not available where he/she is staying, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable. The Participant is responsible for the cost of providing the medication or eyeglasses.

Deposit, Advance and Payment Guarantees Deposits, advances and guarantees will be made by On Call for any expenses necessary to perform requested services. Any advances of funds on behalf of the Participant which are not contemplated within this coverage shall be authorized by the Client or charged to the Participant’s credit card at the time of service.

Medical, Dental and Pharmacy Referrals On Call shall provide, at the Participant’s request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible. No third party expenses or On Call fees are applicable to this service.

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
Dispatch of Medicine On Call shall dispatch to the Participant prescription medicine, when not locally available and legally permissible, upon the written authorization of Participant’s Physician. The Participant is responsible for any expenses incurred in this regard, including but not limited to, the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to the Participant’s credit card prior to shipping.

Coordination of Benefits On Call will request primary health insurance information (and any supplemental travel/secondary insurance from the participant) and attempt to coordinate benefits. Including coordination of direct payment of medical expenses from the health insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance carrier and requesting a pre-certification of medical expenses. On Call will make best efforts to coordinate with Client’s foreign worker’s compensation carrier for medical related services for Client’s faculty and staff traveling abroad.

II. TRAVEL ASSISTANCE SERVICES

Pre-Trip Information On Call International will provide to Participants pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.

24/7 Emergency Travel Arrangements At the Participant’s request, On Call shall assist Participant once a trip has started with changing airline, hotel or car rental reservations.

Translator and Interpreter Referral On Call International will provide the Participant with referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone. The Participant is responsible for the selection and payment of the translator or interpreter.

Emergency Travel Funds Assistance On Call shall provide assistance to Participants by arranging for the forwarding of funds from Participant's credit cards or family Participants. Any fees associated with the transfer of funds will be the responsibility of the Participant.

Legal Consultation and Referral If a Participant is away from home and is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a Participant will be referred to an attorney in the appropriate geographical area. Fees and costs charged by the referred attorney shall be the responsibility of Participant.

Lost/Stolen Travel Documents Assistance On Call shall provide assistance to Participants by arranging for the replacement of passports, airline documents, birth certificates and other travel-related documents. Any fees required for the acquisition or forwarding of these documents is the responsibility of the Participant.

Emergency Message Forwarding In the event a Participant is unable to reach an employer, family Participant or traveling companion, On Call shall forward a message via telephone to the intended party.

Lost Luggage Assistance On Call shall assist the Participant with the tracking of luggage lost in transit.

III. SECURITY ASSISTANCE SERVICES

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
Political Evacuation If Participant requires emergency evacuation due to political or military events resulting in circumstances described as a Covered Event, On Call International shall arrange and pay for Participant’s transportation to the nearest safe location. Once the Participant has been transported to the Safe Haven, On Call shall pay and arrange for accommodations if Participant is delayed at the safe haven. On Call shall arrange and pay for airfare to return Participant to his/her Country of Domicile or alternate work or study location, as solely determined by Client, following a Political Evacuation.

The method of transportation will be as deemed most appropriate to ensure his/her safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise Participant until evacuation becomes viable or the political or social upheaval has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the Participants safety, On Call shall arrange and pay for his/her secure transport to the departure point.

Natural Disaster Evacuation If Participant requires emergency evacuation due to a Natural Disaster that results in circumstances described as a Covered Event, On Call International will arrange and pay for evacuation from a safe departure point to the nearest safe location. Once the Participant has been transported to the Safe Haven, On Call shall arrange and pay for accommodations if Participant is delayed at the safe haven. On Call shall arrange and pay for airfare to return Participant to his/her Country of Domicile or alternate work or study location, as solely determined by Client, following a Natural Disaster Evacuation.

The method of transportation will be as deemed most appropriate to ensure Participant’s safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the Participant until evacuation becomes viable or the natural disaster situation has been resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will represent an imminent threat to the Participants safety, On Call shall arrange and pay for his/her secure transport to the departure point.

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
Limitations, Definitions, Terms & Conditions

I. COVERAGE LIMITATIONS

Emergency Medical Evacuation, Unlimited per Participant per Event
Medically Advisable Repatriation, Unlimited per Participant
Repatriation of Remains, Unlimited per Participant per Event
Visit of a Family Member or Friend, up to $12,500 when hospitalized for 24 hours or more, hotel max of $200 per day for up to seven (7) days
Return of Dependent Children, up to $2,500
Bereavement Reunion, up to $2,500
Emergency Return Home, up to $2,500
Return of Traveling Companion, up to $2,500
Chaperone Replacement, up to $2,500
Return of Personal Belongings, up to $1,000

Political Evacuation and onward travel from Safe Haven, Unlimited per Participant per Event, includes up to $200 per Participant per day for accommodations if detained in Safe Haven, for a maximum of 5 days, airfare to return home or to alternate work/study location, up to $5,000, Combined Service Limit.

Natural Disaster Evacuation and onward travel from Safe Haven, Unlimited per Participant per Event, includes up to $200 per Participant per day for accommodations if detained in Safe Haven, for a maximum of 5 days, airfare to return home or to alternate work/study location, up to $5,000, Combined Service Limit.

Accidental Death and Dismemberment, up to $10,000 (students only)

II. DEFINITIONS

Accident / Accidental means a sudden violent external unforeseen and identifiable event.

Accidental Bodily Injury means a) Injury caused by Accidental and/or violent means or b) Injury resulting from Exposure and occurring within 12 months from the date of the Accident by which such injury is caused.

Appropriate Authorities means the Foreign and commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Participant’s Country of Residence.

Client Sponsored Travel or Assignment means the Participant is carrying out their occupational or academic related duties, research or study on Client’s behalf or sponsored program, outside their Country of Domicile.

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
Country of Domicile means the country in which the Participant resided in before taking up Client Sponsored Travel or Assignment or the Country to which the Participant shall return to when repatriated or country in which they hold a valid passport. When determining destination for repatriation, if there are multiple destination that fit the definition, On Call will consider the Participants best interest in relation to academic, financial and personal support available in each destination.

Country of Residence means the country in which the Participant resides while on Client Sponsored Travel or Assignment.

Dependent(s) means the natural or legally adopted children or legal wards of a Participant (and/or Participant’s Partner where applicable) living at the same address who are no older than 18 years of age or 26 years of age if in full time education at the time a covered event occurs.

Evacuation means the costs incurred within 30 days of a Covered Event to evacuate the Participant to the nearest place of safety or their Country of Domicile. If the Participant is in imminent peril, cover will apply to the evacuation of the Participant by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

Expenses means the cost of accommodation, transportation and food and any other reasonable and necessary expenses.

Home means the Participants primary residence in their Country of Domicile.

Local Nationals means any person in the regular employment of or enrolled as a student of one of Client’s participating school or university but who is resident in the Host Country.

Participant can mean any director, employee, including temporary and contract staff, academic staff, faculty, student, chaperone, partner, dependent or any category of persons declared by Client as eligible.

Participants’ Partner means the spouse or civil partner of a Participant living at the same address as the Participant and sharing financial and where applicable responsibility for their Dependents.

War means armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Participant or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Participant whether war be declared with that state or not.

III. MEDICAL ASSISTANCE SERVICES TERMS AND CONDITIONS

Covered Event means:

a. The Participants medical condition warrants immediate transportation from the place where the Participant is located (due to inadequate medical facilities) to the nearest adequate medical facility where medical treatment can be obtained; or
b. After being treated at a local medical facility, the Participant’s medical condition warrants transportation with a qualified medical attendant to his/her Country of Domicile to obtain further medical treatment or to recover; or

c. Both a. and b. above

1) **Terms and Conditions.**

a. The decision for an Emergency Medical Evacuation or a Medical Repatriation must be made by On Call in consultation with the Participant’s local attending physician.

b. On Call reserves the right, at its sole discretion to determine the location to which the Participant will be evacuated and the timing, means or method by which such evacuation or repatriation will be carried out. In making such arrangements, On Call may consider all relevant circumstances including, but not limited to the Participant’s medical condition and travel distance and whether transportation will be provided by private medically equipped aircraft, helicopter, regular schedule flight, rail, water or land vehicle. Transportation shall be carried out under such medical supervision as determined by the On Call Chief Medical Officer.

c. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

d. Participant may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.

e. Without limiting the foregoing, On Call’s actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Participant and in no event is the responsibility of On Call. On Call is not liable for any malpractice performed by a local doctor, health care provider or attorney.

f. On Call, at its sole discretion, will assist Participants on a fee for service basis for interventions falling under the Limitations and Uncovered Services. On Call reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Participant prior to rendering such service on a fee for service basis.

2) **Exclusions.**

On Call will not be liable for any expenses resulting from:

a. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.

b. Any cost or expense not expressly covered in advance and in writing by On Call and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Participant.

c. Any expense incurred for Participant(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

d. Removed

e. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider’s physician,

*All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.*
the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to their Country of Domicile.

f. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Participant, in the opinion of the Emergency Medical Assistance Provider’s physician, can travel as an ordinary passenger without a medical escort.

g. Any expense incurred related to accident or injury occurring while the Participant is engaged in any hazardous activity, pastime or pursuit including but not limited to caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional basis.

h. Any expense related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Client or Participant unless the form of aerial flight has been declared to and accepted by On Call in writing prior to travel.

i. Any expense related to treatment performed or ordered by a medical practitioner that is not registered or licensed with the appropriate authorities in accordance with the standard medical practice as defined in the country of treatment.

j. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.

k. Any Losses incurred by Participant or the Participant if Participant or they fail to follow the advice of On Call.

l. Any valid claim costs that have been increased by the Client’s or the Participant’s failure to follow the advice of On Call.

IV. SECURITY ASSISTANCE SERVICES DEFINITIONS, TERMS AND CONDITIONS

Covered Event means

- The Participant’s Appropriate Authority issues a travel advice for a particular country or region where the Participant is on Client sponsored travel or assignment, recommending that certain categories of person which includes the Participant should leave that country or region.

- or -

- The recognised Government in the Host Country:

  a) Declares a state of emergency necessitating immediate evacuation or

  b) Formally recommends or instructs that the Participant should leave that country or region for safety or

  c) Seizes, confiscates or expropriates the Participant or Participant’s property, plant or equipment or

  d) Expels the Participant or declares the Participant “persona non grata”. Natural Disaster within the Host Country which has a direct impact on the Participant and their safety.

c. The Political or military events in the country the Participant is staying in represents an imminent threat to their safety.

1) Terms and Conditions.

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
On Call must be advised as soon as reasonably possible of any situation that may give rise to a Covered Event. If On Call is not contacted as soon as reasonably possible, On Call’s liability to pay any subsequent claim under this agreement will cease.

e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on the Participant’s safety and prevents them leaving the country.

a.

b. Client and/or Participant must provide On Call with all assistance and information requested in a timely manner.

c. The Participant must follow the advice of On Call at all times.

d. Where Client or Participant is entitled to any refund on unused tickets or returnable deposits or advanced payments On Call will be entitled to deduct these from the value of any claim.

e. Participant must not make or attempt to make arrangements without the agreement of On Call.

2) **Exclusions.**

On Call will not be liable for any expenses resulting from:

a. Any Losses incurred by Client or Participant for failure to follow the advice of On Call.

b. Any valid expenses that have been increased by the Client’s or the Participant’s failure to follow the advice of On Call.

c. Client or Participants failure to reasonably prove that there is any threat to the Participants safety.

d. Any losses incurred for, Local Nationals, Increased Expertise or the Cost of Increased Expertise unless cover has been agreed by On Call and the appropriate additional premium has been paid.

e. Or attributable to an alleged violation of the laws of the Country of Residence by Client or Participant.

f. Client or Participant’s failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where they are on corporate or school sponsored travel or assignment.

g. Accommodation, Evacuation Expenses or Hibernation costs incurred more than 30 days after the Covered Event.

h. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.

i. Client or Participant fails to honour any contractual obligation bond or specific performance condition in a license.

j. The Participant being in their own Country of Domicile or country in which they hold a valid passport. When determining destination for repatriation, if there are multiple destination that fit the definition, On Call will consider the Participants best interest in relation to academic, financial and personal support available in each destination.

k. The Participant at inception of this agreement having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead a reasonable person to believe it will result in a Covered Event.

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*All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.*
I. Any expense related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.

m. Any expense incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared and accepted in writing.

n. Any losses incurred by Client which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to Client.

o. Any losses incurred for which Client is responsible under a Workmen’s Compensation Act.

V. ACCIDENTAL DEATH AND DISMEMBERMENT TERMS AND CONDITIONS

On Call will pay the percentage of the Principal Sum shown in the table of losses below when the Participant, following an Accident resulting in an Injury occurring during coverage period, sustains a loss shown in the table of losses below. The loss must occur within 12 months after the date of the Injury causing the loss. The Principal Sum is the maximum dollar amount shown in the Coverage Limitations.

<table>
<thead>
<tr>
<th>Type of Loss</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Loss of both hands</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Loss of both feet</td>
<td>100% of Principal Sum</td>
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<tr>
<td>Loss of both eyes</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Loss of one hand and one foot</td>
<td>100% of Principal Sum</td>
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<tr>
<td>Loss of one hand and one eye</td>
<td>100% of Principal Sum</td>
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<tr>
<td>Loss of one foot and one eye</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Loss of one hand</td>
<td>50% of Principal Sum</td>
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<tr>
<td>Loss of one foot</td>
<td>50% of Principal Sum</td>
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<tr>
<td>Loss of one eye</td>
<td>50% of Principal Sum</td>
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<tr>
<td>Loss of thumb and index finger of the same hand</td>
<td>25% of Principal Sum</td>
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<tr>
<td>Loss of Speech</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Loss of Hearing</td>
<td>50% of Principal Sum</td>
</tr>
</tbody>
</table>

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
“Loss of hand or hands, or foot or feet,” means severance at or above the wrist joint or ankle joint, respectively.

“Loss of eye or eyes” means the total and irrecoverable loss of the entire sight thereof.

“Loss of Speech” means the loss of the ability to talk or speak as a result of a Covered Accident. The loss must be certified by a Legally Qualified Physician that the loss of speech is permanent with no reasonable expectation of recovery.

“Loss of Hearing” means the total and complete loss of the ability to hear any sound as a result of a Covered Accident. The loss must be certified by a Legally Qualified Physician that the loss of hearing is permanent with no reasonable expectation of recovery.

Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same accident.

The Principal Sum is shown in Coverage Limitations.

VI. GENERAL TERMS AND CONDITIONS

1) Reasonable Precautions.
Participant must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property, and Participant must comply with all legal requirements and safety regulations and conduct themselves in a lawful manner. If in relation to any claim Participant has failed to fulfill any of these conditions, Client will lose its right to indemnity or payment for that claim.

2) Sanction Limitation and Exclusion Clause.
On Call shall not provide cover or pay or be liable for any claims or provide any benefit under this Agreement if by providing any cover, paying any claims or providing any benefit under this Agreement would expose On Call 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.

3) Geographic Scope of Service.
The Services provided by On Call are offered on a worldwide basis. On Call shall attempt on a best effort basis to provide the Services but On Call’s ability to successfully execute an intervention may be subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. An Intervention may depend on On Call’s ability to attain the necessary authorizations issued by the various authorities concerned which is outside of the control of On Call. Services to Participant’s, who in the sole opinion of On Call are located in areas that represent conditions in which providing the Services is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war, civil or other hostilities or political unrest.

4) Fee-for-Service.

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.
On Call will at its sole discretion assist Participant’s on a fee-for-service basis for interventions falling under the above Exclusions, subject to prior written approval of an authorized designee of the Client. On Call reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Client and/or Participant prior to rendering such services on a fee-for-service basis.

5) **Program Exceptions.**

Each Section of these Terms and Conditions contains specific exclusions. They must be read in conjunction with the following Exclusions which apply to all Sections unless otherwise stated.

**The Program does not cover**

a. Any expense related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.

b. Any expense incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing.

c. Any losses incurred by Participant which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to the Client or Participant.

d. Any losses incurred for which Participant are responsible under a Workmen’s Compensation Act.

e. Any expense incurred which is a direct result of nuclear reaction or radiation.

f. Expenses incurred for the treatment of drug addiction.

g. A Participant once they have attained the age of 81, unless declared individually by name and coverage is granted by On Call prior to commencement of travel.

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