



## Description of Security Assistance Services RoamRight Insured Travelers

### SECURITY ASSISTANCE SERVICES

#### Political Evacuation / Repatriation

##### **1. Up to \$100,000 per Participant, per Event for Political Evacuation/Repatriation\*:**

If Participant requires emergency evacuation, which places him/her in Imminent Bodily Harm ON CALL 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 arrange and pay up to \$100 per day, up to a maximum of three (3) days for reasonable accommodations related to lodging if Participant is delayed at a safe haven. ON CALL shall also arrange and pay for one-way economy airfare to return Participant to his/her Home Country or following a Political Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per participant.

If the contracted entity can arrange an alternate destination to continue travel within three (3) days of arriving at the Safe Haven, ON CALL will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Participant's home.

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 will place Participant in Imminent Bodily Harm, ON CALL shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Participant once he/she reaches the departure point where normal commercial transportation is available.

*Benefit is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities.*

##### **2. Up to \$100,000 per Participant, per Event for Natural Disaster Evacuation/Repatriation\*:**

If Participant requires emergency evacuation due to a Natural Disaster, which makes his/her location Uninhabitable, or Participant's specific location in the Host Country is deemed Uninhabitable by ON CALL Security Personnel, ON CALL will arrange and pay for evacuation from a safe departure point to the nearest safe location. ON CALL shall arrange and pay up to \$100 per day up to a maximum of three (3) days for reasonable accommodations related to lodging if the Participant is delayed at a safe haven. ON CALL shall also arrange and pay for one-way economy airfare to return Participant to his/her Home Country following a Natural Disaster Evacuation. Economy airfare and lodging costs shall not exceed a combined single limit of \$5,000 USD per Participant.

If the contracted entity can arrange an alternate destination to continue travel within three (3) days of arriving at the Safe Haven, ON CALL will arrange and pay for one-way economy airfare to the alternate destination. Economy airfare must be equal to or less than the value of airfare ticket to the Participant's home.

Description of Security Assistance Services  
RoamRight / On Call International

Participant must contact ON CALL as soon as possible after his/her Host Country issues the official disaster declaration, as delays may make safe transportation impossible. 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 place Participant in Imminent Bodily Harm, ON CALL shall arrange and pay for his/her secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Participant once he/she reaches the departure point where normal commercial transportation is available.

*Benefit is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities.*

**3. Return of Deceased Remains\*:**

If a Participant dies as a result of a Political Upheaval or Natural Disaster, ON CALL will arrange for the return of the deceased remains, including embalming, necessary government authorization, and a container appropriate for transportation of the remains to the Participant's place of residence.

*Benefit is subject to the terms and conditions of the plan and as determined by ON CALL security personnel, in accordance with local and U.S. authorities.*

*Services rendered without ON CALL's coordination and approval is not covered. No claims for reimbursement will be accepted. If the Covered Person is able to leave the Covered Person's host country by normal means, ON CALL will assist the Covered Person in rebooking flights or other transportation. Expenses for non-emergency transportation are the Covered Person's responsibility.*

**\*Subject to ADDENDUM II - COVERAGES, LIMITS, UNCOVERED EXPENSES AND LIMITATIONS**

## **ADDENDUM II – Coverages, Limits, Uncovered Expenses and Limitations**

### **1. The Following Security Benefits will be paid up to the Maximum Combined Single Limit (CSL) of \$100,000 per Participant, per Event:**

- Political Evacuation/Repatriation up to \$100,000 per Participant per Event
  - Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Participant is delayed at a safe haven.
- Natural Disaster Evacuation/Repatriation up to \$100,000 per Participant per Event
  - Combined Single Limit of \$5,000 for a single One-way Economy Fare, airline ticket and reasonable lodging expenses not to exceed \$100 per day subject to a maximum of three (3) days while the Participant is delayed at a safe haven.

### **2. The Above Security Benefits will be paid up to the Maximum of \$1,000,000 Aggregate per Event for all entities within the security services product sold by On Call International.**

### **3. Political/Natural Disaster Evacuation Triggers:**

#### **Political Evacuation/Repatriation and Return of Deceased Remains:**

As determined by ON CALL security personnel, in accordance with local and U.S. authorities if Participant cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

- i. Officials of the Host Country or the embassy of the country with which the Participant is a national has issued for reasons other than medical, a recommendation that categories of persons which include the Participant should leave the Host Country; and/or
- ii. Participant is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; and/or
- iii. The Political and Military Events in the Host Country have created a situation in which the Participant is in danger of Imminent Bodily Harm to the extent that the Participant must be removed from the Host Country;

#### **Natural Disaster Evacuation/Repatriation and Return of Deceased Remains:**

As determined by ON CALL security personnel, in accordance with local and U.S. authorities if Participant cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Participant to leave the Host Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country. In addition to the above, one or more of the following triggers must occur:

- i. Officials of the Host Country, or the embassy of the country with which the Participant is a national, has issued for reasons due to the natural disaster situation, a recommendation that categories of persons which include the Participant, should leave the Host Country;
- ii. Participant's location in the Host Country is deemed Uninhabitable by ON CALL security personnel

### **4. Political and Natural Disaster Evacuation/Repatriation Limitations and Exclusions:**

ON CALL security personnel will determine the need for evacuation in consultation with local governments and security analysts. ON CALL may use any and all appropriate resources to evacuate the Participant including, but not limited to, charter aircraft, ground and sea transportation in such

Description of Security Assistance Services  
RoamRight / On Call International

circumstances where the point of departure may not be an international airport. In the case that an evacuation is impossible due to hostile conditions, ON CALL will use security resources to maintain contact with the Participant, to the greatest extent allowed by circumstance, until evacuation becomes possible or the emergency is resolved.

In the event a covered Participant is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits ON CALL's ability to fully provide services, ON CALL shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service.

ON CALL must make all arrangements for the Participant. Services rendered without ON CALL's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Participant is able to leave his/her host country by normal means, such as changing a commercial airline ticket, ON CALL will assist in rebooking flights or other transportation. Expenses for non-emergency transportation are the responsibility of the Participant.

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one (1) year from the date of event giving rise to such legal action. ON CALL cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of Participant to comply with ON CALL's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

*Upon request, ON CALL shall assist Participants on a fee-for-service basis for circumstances falling outside the above Terms and Conditions. ON CALL reserves the right, at its sole discretion, to request additional financial guarantees, pre-payment or indemnification from the Participant prior to rendering such services.*

**ON CALL shall not cover any services in connection with an event arising from or attributable to:**

- I. Violation by a Participant of the laws or regulations of the country in which the Covered Event takes place;
- II. The failure of a Participant to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- III. The Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of an International Participant who is in his or her Home Country or country in which they hold a valid passport;
- IV. Any medical expenses incurred by a Participant;
- V. The kidnap and/or ransom of a Participant;
- VI. Any expenses not related to an Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;
- VII. If a travel restriction has been lifted, any expenses related to Emergency Political Evacuation/Repatriation, when the Participant traveled to the Host Country 90 days following the U.S. State Department's official declaration of the Political Event.
- VIII. Any expenses related to Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, when the Participant traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location;
- IX. Natural Disaster Evacuation/Repatriation when the natural disaster situation or the event directly giving rise to it precedes Participant's arrival;
- X. Participants who elects not to depart with evacuation arrangements coordinated by ON CALL. Coverage for that Participant is immediately terminated.
- XI. Services rendered without the coordination and approval of ON CALL.
- XII. Evacuations from Office of Foreign Assets Control ("OFAC") listed countries

- XIII. Evacuations from Afghanistan, Chechnya, Democratic Republic of the Congo, Iran, Iraq, Israel West Bank, Israel Gaza Strip, Ivory Coast, Lebanon, Libya, North Korea, Somalia, Sudan, Syria

*Services rendered without ON CALL's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Covered Person is able to leave the Covered Person's host country by normal means, ON CALL will assist the Covered Person in rebooking flights or other transportation. Expenses for non-emergency transportation are the Covered Person's responsibility.*

#### **5. Definitions for Political/Natural Disaster Evacuation/Repatriation Services Only:**

**"Participant"** means all RoamRight insureds who purchased this political and natural disaster program through RoamRight and for whom coverage can be verified.

**"Combined Single Limit (CSL)"** is the maximum amount ON CALL will pay.

**"Covered Event"** is the **Emergency Political Evacuation/Repatriation** or **Natural Disaster Evacuation/Repatriation** of a **Participant**. In order to qualify as a **Covered Event**, the **Emergency Political Evacuation** or **Natural Disaster Evacuation** must occur as soon as reasonably possible following the event or events set forth in the definitions of **Emergency Political Evacuation/Repatriation and Emergency Natural Disaster Evacuation/Repatriation**. The event or events shall be deemed to commence at the first manifestation of a political, military, or natural event in which the **Participant** is in danger of **Imminent Bodily Harm**.

Any Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, as a result of a Participant traveling to a Host Country within 90 days following the U.S. State Department's official declaration of the Political or Natural Disaster Event or when the Participant traveled to the Host Country while officials of the Home Country or Host Country continued to recommend against travel to that location, shall in no way be considered a **Covered Event**.

**"Covered Security Membership"** is the membership agreement between ON CALL and Arch Insurance Group Inc. under which ON CALL agrees to provide emergency evacuation services to the individual Participant who is traveling to a **Host Country** under the terms and conditions of the insurance policy.

**"Evacuation"** is the transportation of the **Participant** from the **Host Country** to the nearest place of safety.

**"Home Country"** means the country in which the **Participant** resided before taking up a vetted volunteer opportunity or a country in which they hold a valid passport.

**"Host Country"** is the country which the **Participant** has traveled to and which is not the **Participant's Home Country**.

**"Imminent Bodily Harm"** means the existence of any condition or circumstance, which cannot be avoided through normal precautionary measures, and could reasonably be expected to cause death or serious physical harm to the Participant, if Participant were to remain in the affected area where the Political or Natural Disaster event has occurred.

**"International Participant"** means a non-US resident traveling outside of his/her Home Country and who are eligible under a Covered Security Membership to receive assistance and transportation services from ON CALL.

**"Natural Disaster"** means an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe

Description of Security Assistance Services  
RoamRight / On Call International

damage such that the government of the **Host Country** issues an official disaster declaration and determines the affected area to be **Uninhabitable**.

**Natural Disaster** does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- a. the path of the named storm deviates by a distance of greater than 200 miles within a 72 hour period from the path forecast by a national recognized meteorological service
- b. or less than 72 hours' advance notice of a potential landfall for a named storm exists.

**“Political and Military Events”** means civil unrest, rebellion, riot, military uprising or labor disturbances, strike, or a nuclear, biological, or chemical occurrence caused by terrorism.

**“Repatriation”** is the transportation of the **Participant** from the safe haven to the **Participant’s Home Country**.

**“Return of Deceased Remains”** is the return of a **Participant’s remains** to his/her **Home Country** in the event the **Participant** dies as a result of bodily harm under the conditions set forth in the definitions of **Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation**.

**“Uninhabitable”** means the Participant’s **Host Country** location is deemed unfit for residence, as determined by ON CALL security personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.