

EMERGENCY SERVICE PROGRAM

Contacts: For assistance, contact Travel Guard at (603) 2772-5689.

LIMITS OF INDEMNITY

The Limit of Indemnity for any Participant during any one event shall be as follows:

1. Emergency Medical Evacuation – Fully Covered
2. Emergency Medical Repatriation – Fully Covered
3. Repatriation of Mortal Remains – US\$7,500
4. Compassionate Visit – One Economy Class Return Airfare
5. Return of Minor Children – Economy Class One Way Airfares

SCOPE OF SERVICES (24 BY 7 CUSTOMER CONTACT CENTRE)

1. Medical Assistance Services:

- 1.1. Medical Evacuation & Repatriation: Travel Guard will arrange for the medically appropriate and necessary evacuation of Participants who are injured or become ill in a location where facilities are not adequate to treat their condition/situation. Our Kuala Lumpur, Malaysia Medical Team will oversee and direct all such evacuations, supported by their counterparts in our other centers – depending on the Participant's location. If the situation warrants, Travel Guard will arrange that such evacuations return Participants to their home country. In all evacuations, our Medical Team will decide the method of transport based solely on medical necessity. We will arrange for all accompanying medical escorts and equipment necessary for the safe evacuation of the individual.
- 1.2. Repatriation of Remains: When Travel Guard is notified that a Participant has passed away while traveling, subject to any governmental regulations, Travel Guard will assist in making all necessary arrangements for the return of the Participant's remains to the place designated by the Participant's next-of-kin.
- 1.3. Medical Reference: Travel Guard shall provide the Participants with the name, address, telephone number, office hours and English language translation assistance for medical and health care professionals in any worldwide location reasonably requested by the Participant: physicians, hospitals, ambulance, and other emergency medical service (collectively, Medical Service Providers). Whenever Travel Guard has sufficient information to do so, they shall refer a Participant to two or more such Medical Service Providers, set appointments and translate, if needed. Travel Guard shall use its reasonable best efforts to ensure its medical referrals are to Medical Service Providers who meet the professional standards of the country and city in which they are located. Travel Guard will use every effort to supply a qualified Medical Reference within 24 hours of the initial request. However, Travel Guard cannot be held responsible for circumstances beyond its control. In all instances, Travel Guard will notify the Participant of the status of the request within this time frame.
- 1.4. Medical Advice: Participant can call our centre during a trip and speak with a qualified medical person about general medical conditions and/or specific symptoms.

- 1.5. Arrangements of visitor to bedside of hospitalised insured: Arrangements for relatives or visitors to travel to the Participant's bedside can be made through our 24-hour assistance center.
- 1.6. Arrangement of return of minor children: Travel Guard will make arrangements to return the minor children (aged 18 years old and below or dependant children up to age 21 if in full time education) to the Home Country or Usual Country of Residence if he/she is left unattended as a result of the accompanying Participant's illness, accident or Emergency Medical Evacuation. Escort can be arranged when necessary.
- 1.7. Medical Records and Medical Shipment: Travel Guard will arrange for a local provider of prescription drugs, medical equipment, and prescription lenses. In the absence of such local providers, Travel Guard will arrange for the shipment of these items. Likewise, following treatment away from home, Travel Guard will arrange for the medical records to be shipped to the Participant's home physician. Travel Guard will use every effort to arrange said shipments by the close of the next business day (in the respective countries) following the initial request. In all instances, Travel Guard will notify the Participant of the status of the request within that time frame. All shipments of prescription drugs are subject to applicable legal restrictions in the countries involved.
- 1.8. Medical Case Monitoring: Following all medical referrals or other assistance to a Participant in connection with a medical emergency, Travel Guard shall monitor the Participant's medical condition and treatment until the Participant is released from treatment or returns home.
- 1.9. Insurance/Claims Coordination: In a medical emergency, Travel Guard will coordinate between the Participant's insurance carriers and providers to facilitate settlement of medical expenses.
- 1.10. Qualified liaison for relaying medical information to family members: We will facilitate communications between the Participant and his/her family if the Participant is unable to do so.

2. Travel Assistance Services:

- 2.1. Legal Referral: Travel Guard will provide Participants with local contact information for Embassies, Consulates and attorneys worldwide.
- 2.2. Emergency telephone interpretation assistance: We provide emergency telephone translation services in all major languages and offer referrals to interpreter services.

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- 2.3. Travel Information: Advice by phone on passport/visa/immunisation requirements, customs entry/exit restrictions and regulations as well as current information on environmental and political situations.
 - 2.4. Global Currency and ATM Information: Up-to-date currency exchange rates and the locations of ATM outlets worldwide.
 - 2.5. Global Weather Information: General climate conditions as well as current weather reports for worldwide destinations.
 - 2.6. Lost/Stolen Luggage/Personal Effects Assistance: Experienced coordinators will guide the traveler through inquiries with commercial carriers, local authorities and agencies. In the event an item is lost, coordinators will assist in the search for the lost item, coordinate getting the luggage (once found) to the current destination and/or arrange for replacement items. Coordinators also assist in the cancellation of missing personal documents (credit cards, etc.) and will help arrange for replacement travel documents (passports, tickets, etc.).

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EXCEPTIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless Travel Guard has given its prior written approval and the Subscriber has paid the appropriate fees:

1. Any expenses incurred as a result of a Pre-existing Condition.
2. More than one emergency evacuation and/or repatriation for any single medical condition of a Participant during the term of the insurance policy, subject to a maximum of one year.
3. Any cost or expense not expressly covered by the program and not approved in advance and in writing by Travel Guard and/or not arranged by Travel Guard. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when Travel Guard cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Participant.
4. Any event occurring in the territory of his/her Home Country when the Participant is within 100 miles of his/her place of residence in his/her Home Country.
5. Any expenses for Participants who are travelling outside their home country or Usual Country of Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
6. Any expenses for medical evacuation or repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Travel Guard physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to his/her home country or usual country of residence.
7. Any expenses for medical evacuation or repatriation where the Participant, in the opinion of Travel Guard physician, can travel as an ordinary passenger without a medical escort.

8. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
9. Any expenses related to accident or injury occurring while the Participant is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilising hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organised sports undertaken on a professional or sponsored basis.
10. Any expenses incurred for emotional, mental or psychiatric illness.
11. Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
12. Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
13. Any expenses related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
14. Any expenses related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.
15. Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
16. Any expenses 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.

17. Any expenses, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
18. Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
19. Any expenses in respect of the Participant who is more than 80 years old at the date of intervention.
20. Any expenses which is a direct result of nuclear reaction or radiation.
21. Travel Guard shall not be liable for failure to provide services and/or delays caused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions or situations where the rendering of services is prohibited or delayed by local laws, regulators or regulatory agencies. Travel Guard shall notify the Subscriber of any circumstance likely to cause such failure or delay as soon as reasonably practicable.

NOTE: The services mentioned herein are provided by Travel Guard and arranged via Chartis Insurance. In accepting such services, the Participant expressly agrees to abide by the Terms and Conditions of the Emergency Medical Assistance Program.

Chartis Singapore Insurance Pte. Ltd.

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