Outline of Political Security and Natural Disaster Evacuation Services

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for the Entitled Person(s) on a Corporate Business Travel program or enrolled in an Expatriate plan. If a covered event occurs and the eligible Entitled Person(s) is/are in imminent peril, they contact the Global Health & Safety team. The team will contact and coordinate communications and services with Drum Cussac (DRUM). DRUM is responsible for all decisions regarding when situation is a Covered Event and any, and all, travel arrangements.

In the event of an emergency security situation, on a best-effort basis, DRUM will arrange and pay for an emergency evacuation by any appropriate means consistent with the Entitled Person’s health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

Covered Event

A covered event, as determined by DRUM, is when certain “triggers” occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority issues travel advice recommending that the Entitled Person(s) should leave that country or region where the work and travel assignment is being conducted, (this can include travel to or from the assignment location); or
- The recognized Government in the Host Country:
  i. declares a state of emergency necessitating immediate evacuation; or
  ii. formally recommends or instructs that the Entitled Person(s) should leave that country or region for safety; or
  iii. seizes, confiscates or expropriates an Entitled Person’s property; or
  iv. expels the Entitled Person(s) or declares the

Entitled Person(s) “persona non grata”; or

v. withdraws all scheduled international commercial flights for a period in excess of 24 hours as a result of political or military action intervention which has a direct impact on the Entitled Person’s safety and prevents the Entitled Person(s) from leaving the country; or

- Natural disaster within the Host Country making it uninhabitable which has a direct impact on the Entitled Person(s) and their safety; or
- The political or military events in the country the Entitled Person(s) is/are traveling in represent an imminent threat of bodily harm to the Entitled Person’s safety.

What The Program Sponsors and Entitled Persons Need to Do

To assure that services are covered, both the Entitled Person(s) and the Corporate Business or Expat program sponsor(s) must adhere to certain guidelines, including:

- Advising the Global Health & Safety team immediately of any situation that may give rise to a covered event as soon as reasonably possible;
- Providing DRUM with all assistance and information requested in a timely manner;
- Following DRUM’s advice at all times;
- Not making or attempting to make arrangements without DRUM’s agreement;
- Contacting the Global Health & Safety team or DRUM as soon as possible after the Host Country issues the official disaster declaration;
- Taking all reasonable precautions to avoid accident, injury, or illness to the Entitled Person(s), or loss, destruction, or damage to their property; and
- Where the Entitled Person(s) is/are entitled to any refund on unused tickets or returnable deposits or advanced payments, the Entitled Person(s) or the Program Sponsor(s) must pay the refund to DRUM.

Delays in contacting the Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure the Entitled Person’s safety. If

Covered Services are provided in conjunction with and are separate from Worldwide Insurance Services, LLC Corporate Business Travel and Expat policies. This brief outline of the indemnified services does not contain all terms and conditions. The full terms and conditions of indemnified services are specified in the Application and Service Agreement (which is not an insurance policy).
This is not a contract of insurance.
evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and advise the Entitled Person(s) until evacuation becomes viable or the emergency situation has been resolved.

What is Not Covered?

A partial list of circumstances where DRUM will NOT be obliged to provide assistance may include, but are not limited to:

- DRUM’s advice is not followed;
- The evidence available to DRUM shows there is no direct threat to the Entitled Person’s safety;
- The Entitled Person(s) take(s) part in any political activity in the host country;
- The emergency results from the Entitled Person’s actual or alleged violation of the laws of the host country;
- The emergency results from the Entitled Person’s failure to possess the required immigration, work, residence or similar visas or permits, or other relevant documentation;
- At inception of travel, the Entitled Person(s) or program sponsor(s) had prior knowledge of the covered event or received information of any specific matter, fact or circumstance which would have led to the covered event.
- DRUM is not able to provide assistance without breaching any applicable laws or regulations;
- Any information provided by the Entitled Person(s) or program sponsor(s) is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.
- Once DRUM has acknowledged that a Triggering Event has occurred, and DRUM starts to make material arrangements regarding the Evacuation, the Covered Member is under obligation to accept the Evacuation arrangements at the time or as reasonably practicable or with 24 hours prior to the Evacuation time as arranged by DRUM.

Coverage Limits

DRUM’s obligation to pay for any one Entitled Person’s evacuation is limited to $100,000 subject to a combined $5,000,000 aggregate limit per any one covered event for all persons covered under the plan, and under no circumstances shall the obligation of DRUM exceed $10 million in the aggregate per the duration of the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should the Entitled Person(s) be moved to a safe haven during an evacuation, DRUM shall provide up to ten (10) days lodging in reasonable accommodations where the Entitled Person(s) is/are delayed at a safe departure point. DRUM shall also provide air travel of a reasonable standard to return the Entitled Person(s) to his/her home country or country of permanent residence, with Agreement by DRUM, from the safe haven following a Natural Disaster or Political Evacuation. Unless otherwise agreed to by DRUM, reasonable expenses for accommodations at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise is limited to $15,000.

The return of remains as a result of death during a Covered Event is limited to $10,000.

Travel to Afghanistan, Algeria, Iraq, Egypt, Libya, Mali, Mauritania, Niger, Somalia, South Sudan, Sudan, Syria, or Yemen require written agreement from DRUM prior to travel.

The Application and Service Agreement contain the complete list of coverage exclusions and limitations. Coverage and service decisions, including all transportation services, payments and arrangements are determined by DRUM security personnel, in accordance with local and U.S. authorities.

In an emergency contact:
Global Health & Safety
800.257.4823 (Toll Free USA)
1.610.254.8771 (Collect)