

Emergency Evacuation & Assistance Plan Created for the Travelers of



Description of Coverage

DESCRIPTION OF COVERAGE

Planholder: NATURAL HABITAT
Schedule: EVACUATION PLAN
Plan Number: 602B-0617
Version: 0617

Schedule of Coverages & Services

Plan Services	Coverage Limits Per Person
Medical Transportation Services	\$250,000
24/7 Travel Assistance Services	Included

This program is effective only when the appropriate plan cost has been received. Please keep this document as your record of coverage.

SERVICES AGREEMENT AND TERMS OF SERVICE

This plan is powered by Redpoint Resolutions LLC (“Redpoint”) arranging global medical and emergency consultation services. Travelers are provided access to transportation vehicles along with access to medical professionals for consultations and other services Redpoint does not and will not reimburse or indemnify travelers for expenses incurred.

By using this plan, you agree to be bound by this Services Agreement and its Terms of Service.

TERMS OF COVERAGE

Who Is Eligible For Coverage

A person who has arranged to take a Covered Trip, and pays the required plan payment, and is a citizen or resident of the United States of America.

When Coverage Begins

All coverage will take effect on the date and time you start your Covered Trip.

When Coverage Ends

Your coverage automatically ends on the earlier of:

1. the date the Covered Trip is completed;
2. the Scheduled Return Date.

All coverages under the plan will be extended if your return is delayed by unavoidable circumstances beyond your control.

If coverage is extended for the above reasons, coverage will end on the earlier of the date you reach your originally scheduled return destination or seven (7) days after the Scheduled Return Date.

In no event will coverage be extended due to voluntary reasons without prior consent from Redpoint Resolutions.



Insurance Services

DEFINITIONS

A Unless otherwise defined herein or the context otherwise requires, the terms defined below shall have the meanings herein specified for all purposes of this Agreement, applicable to both the singular and plural forms of any of the terms herein defined.

Accident means a sudden, unexpected, unintended and external event, which causes Injury.

Covered Trip means a period of travel away from Home to a destination outside your city of residence and the Covered Trip does not exceed 45 days.

Domestic Partner means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

Elective Treatment and Procedures means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

Family Member includes your or the Traveling Companion's dependent, spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), brother-sister, grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

Home means your primary or secondary residence.

Hospital means an institution, which meets all of the following requirements: (1) it must be operated according to law; (2) it must give 24-hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; (3) it must provide diagnostic and surgical facilities supervised by Physicians; (4) registered nurses must be on 24 hour call or duty; and (5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes).

Hospitalized or Hospitalization means on a continuous in-patient basis, the Traveler has been admitted to a medical facility due to a medically diagnosed illness or injury. Hospitalization shall not include admission for convenience.

Injury means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or a Family Member of yours.

Traveler means a person(s) who arranges a Covered Trip and pays any required plan payment.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Trip.

Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the plan is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

Traveling Companion means a person who during the Covered Trip will accompany the Insured. A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

Usual and Customary Charge means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 100th percentile.

MEDICAL TRANSPORTATION SERVICES

We will pay this service, up to the amount on the schedule, for the following Covered Expenses, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) services will only be for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip.

Covered Expenses:

1. expenses incurred by you for onsite attending Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to Redpoint Resolutions' prior approval;
2. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to the nearest suitable Hospital, when deemed medically necessary by the onsite attending Physician, subject to Redpoint Resolutions' prior approval;
3. expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of Hospitalization for one person chosen by you, provided that you are traveling alone and are Hospitalized for more than 7 days;
4. expenses for transportation not to exceed the cost of one-way economy class air fare to your Home, including escort expenses, if you are 18 years of age or younger and left unattended due to the death or Hospitalization of an accompanying adult(s), subject to Redpoint Resolutions' prior approval;
5. expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your Home, from a medical facility to which you were previously evacuated or Hospital where you were Hospitalized, less any refunds paid or payable from your unused transportation tickets;
6. repatriation expenses for preparation and air transportation of your remains to your Home, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the United States of America.

GENERAL PLAN EXCLUSIONS

The following exclusions apply to all coverages: We will not pay for any loss under this Agreement, caused by, or resulting from:

(a) any cost or expense not expressly covered by the Agreement and not approved in advance and in writing by Redpoint Resolutions and/or not arranged by Redpoint Resolutions; (b) suicide, attempted suicide, or intentionally self-inflicted injury of you, your Traveling Companion or Family Member booked to travel with you, while sane or insane (while sane in CO and MO); (c) mental, nervous, or psychological disorders, except if Hospitalized; (d) being under the influence of drugs or intoxicants, unless prescribed by a Physician; (e) normal pregnancy or resulting childbirth (except for complications of pregnancy) or elective abortion; (f) participation as a professional in athletics while on the Covered Trip; (g) riding or driving in any motor competition; (h) declared or undeclared war, or any act of war; (i) civil disorder or travel warning/alert; (j) service in the armed forces of any country; (k) operating or learning to operate any aircraft, as pilot or crew; (l) scuba diving, mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; (m) any criminal acts, committed by you; (n) a loss or damage caused by detention, confiscation or destruction by customs; (o) Elective Treatment and Procedures; (p) medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment; (q) a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you; (r) a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your Effective Date; Sickness, Injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment.

PROVISIONS

Redpoint Obligation

Redpoint shall only be obligated to pay for services which are provided and arranged for by Redpoint and Redpoint contractors. The final selection and payment for any such services not arranged for or provided by Redpoint shall be the sole responsibility of the Traveler. Redpoint shall not provide reimbursement for transportation services arranged by any third party.

Fees and Refunds

Fees: All fees are due upon invoice or prior to or at the time of services to be rendered by Redpoint, at Redpoint's sole discretion. Any payments, guarantees or advances made by Redpoint under this Agreement on behalf of a Traveler are made as an agent for the Traveler. Redpoint may, at its discretion, require a deposit to be furnished by the Traveler before any such services are rendered.

Refunds: This plan is non-refundable after the Scheduled Departure Date.

Limitation of Liability, Indemnification

1. In the course of providing services under this Agreement, Redpoint may be engaged in ultra-dangerous or hazardous environments, emergency situations, high-risk activities, sudden or unexpected events and occurrences. Given these unusual, chaotic, fluid, and difficult circumstances, each party agrees to indemnify, defend and hold harmless the other party and its successors, assigns, subsidiaries, affiliates, members, legal counsel, managers, principals, accountants, officers, shareholders, directors, guarantors, employees, subcontractors and agents from and against any and all damages, losses, claims, suits, actions, proceedings, expenses, including legal fees and liabilities of any kind arising out of the indemnifying party's wrongful conduct, omission or the fault of the indemnifying party's agents, employees or subcontractors, including without limitation, the provision of products or services by indemnifying party described in this Agreement.
2. Redpoint's maximum liability for any damages or loss shall be limited to US \$250,000.
3. The Traveler waives all claims against Redpoint for any loss resulting from any advice given, services provided or any acts of omissions of any third party service provider including, without limitation, third party service providers of medical services, transportation, security personnel or legal services who are referred by Redpoint.

Force Majeure

Redpoint shall not be liable for damages for any delay or inability of delivery caused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions or situations where the provision of services is prohibited or delayed by local laws, regulators or regulatory agencies.

Consequential Damages

In no event shall Redpoint be liable for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses, including without limitation, loss of profits, loss of income, loss of business or loss of use.

Survival of Claims

Any and all legal actions and claims arising under this Agreement against Redpoint, its officers, directors, employees, contractors, subcontractors, or agents shall be barred unless written notice thereof is received by Redpoint within one (1) year of the date of the initial event giving rise to such action or claim.

Information and Consent

Authorization to Share Information and Informed Consent

The Traveler authorizes the release, to or from Redpoint and any Redpoint contractor or designated representative, of any and all confidential Traveler information, including but not limited to, financial information, patient medical records, histories, examinations and test, medical images including photographs, x-rays or other images, output data from medical devices and sound and video files. The Traveler agrees to assist Redpoint in obtaining this information when necessary and that Redpoint shall not be obligated to provide services if Redpoint is not able to receive or release any necessary information

Authorization for Transport and Treatment

Redpoint may require Travelers and their immediate family to provide Redpoint with written authorization and releases prior to rendering services under this Agreement. Redpoint shall not be obligated to provide services if necessary documents are not executed by the Traveler or their designated representative. Traveler understands and agrees that medical care, including emergency care, may be initiated during transport if in Redpoint or Redpoint contractors' professional judgment, such care is necessary.

Fraudulent Statement

Any fraud, misrepresentation, or concealment in the statements made by the Traveler may result in the suspension of Redpoint services and payment in full to Redpoint for services rendered to the Traveler. Redpoint's failure to immediately suspend service and require payment shall not constitute a waiver nor preclude Redpoint from doing so at a later time.

Designated Representative

In the event that a Traveler is incapacitated and unable to make decisions, Redpoint will attempt to contact the Traveler's Designated Representative for the purposes of making decisions on behalf of a Traveler with regards to the services provided in this Agreement.

General Exclusions

Redpoint shall not be under any obligation to pay for or provide any items or services not explicitly set forth herein, including but not limited to any Hospital or medical expenses.

Proper Law and Venue

This Agreement shall be governed and construed according to the laws of the State of California, United States of America. The venue for all claims and dispute under this Agreement, and all lawsuits filed and all arbitration concerning this Agreement shall be maintained in San Mateo County, California, United States of America.

Complete Agreement

Both parties understand and expressly agree that this Agreement represents the entire agreement between the Traveler and Redpoint and that this Agreement replaces any representations outside of this Agreement.

Enforceability

If any portion or provision of this Agreement is declared illegal or unenforceable by a court of competent jurisdiction, the remainder of this Agreement shall remain in effect and shall be valid and enforceable to the fullest extent permitted by law.

Headings

Headings used in this document are inserted solely for the convenience of reference and shall not constitute a part of this Agreement, nor shall they affect its meaning, construction or effect.

TRAVEL ASSISTANCE SERVICES

Provided by Redpoint Resolutions

If you are traveling on a Covered Trip and need emergency assistance, please call: +1-415-481-0610.

Your Plan Number: 602B-0617

MEDICAL SERVICES

Medical Assistance – Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

Medical Consultation and Monitoring – If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation – When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to the nearest suitable hospital. Payment for Medical Evacuation is available only for covered expenses and up to the amount of coverage provided in the Agreement. All medical transportation services must be authorized and arranged by Redpoint Resolutions. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments – We will assist you in the advancement of funds or guarantee payments to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance – We will assist you with replacing medications that are lost, stolen or spoiled during your Covered Trip, either locally or by special courier.

Dependent Transportation & Family Visits – When a minor (age 18 or younger) is left unattended on a Covered Trip due to hospitalization or death of the accompanying adult, we will arrange for his or her return home, including escort expenses. If you are traveling alone and hospitalized 7 days or more, we will arrange transportation for a person you choose to visit you.

Repatriation of Remains – In the event of death while on a Covered Trip, we will arrange for the preparation and transportation required to return your remains to your home.

24 HOUR TRAVEL ASSISTANCE SERVICES

24 Hour Legal Assistance – If while on your Covered Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

Message Services – We will transmit emergency messages to family, friends or business associates. We will advise you if we have difficulty delivering your message and let you know that the message has been received. We will also relay non-emergency e-mail or phone messages on your behalf at any time during your Covered Trip.

Language Interpretation Services – We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer – We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services – We provide 24-Hour information, help and advice for your planned Covered Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Travel Document and Ticket Replacement – When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

Concierge Services

- restaurant, shopping, hotel recommendations/reservations
- local transport (rental car, limousine, etc.) information and reservations
- sporting, theatre, night life and event information (sports, scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- golfcourse information, referrals, recommendations and tee times
- tracking and assisting with the return of lost or delayed baggage

Business Services

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, Internet cafes, print and copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

While Redpoint Resolutions strives to provide help and advice for unfortunate situations encountered by travelers, immediate resolution may not be possible due to the availability and circumstances beyond Redpoint Resolutions' control. Redpoint Resolutions will make every reasonable effort to refer you to an appropriate medical and legal provider. Neither Redpoint Resolutions nor Travelex Insurance Services may be held responsible for the availability, quality, quantity or results of any medical treatment or service you may receive or your failure to obtain or receive medical treatment.

With questions prior to your trip start date, contact:

Travelex Insurance Services
1-844-825-6622
Mon-Fri 8:00 am – 7:00 pm CT

In case of emergency while traveling, contact:

Redpoint Resolutions
1-415-481-0610
24 Hours a Day, 7 Days a Week



Insurance Services