

EMERGENCY MEDICAL EVACUATION & REPATRIATION COVERAGE

The benefits outlined in this section are provided by the HTH Assistance (Assistance Company).

SCHEDULE OF BENEFITS:

All Coverages and Benefits are in U.S. Dollar Amounts	
Medical Evacuation	Up to \$1,000,000
Repatriation of Mortal Remains	Up to \$25,000
Bedside Visit	Maximum Benefit per trip, up to \$1,500 for the cost of one economy round-trip airfare ticket to the place of the hospital confinement for one (1) person.

EMERGENCY TRANSPORTATION SERVICES

Medical Evacuation:

If You sustain an Injury or suffer a sudden Sickness while traveling outside the U.S., HTH Worldwide will arrange and pay the Medically Necessary expenses incurred, up to the lifetime Maximum Limit for all medical evacuations shown in the Schedule of Benefits, for a medical evacuation to the nearest Hospital, appropriate medical facility or back to the Your Home Country. Transportation must be by the most direct and economical route. However, before HTH Worldwide makes any arrangement or payment, HTH Worldwide requires written certification by the attending physician that the evacuation is Medically Necessary. HTH Worldwide will arrange and pay for Reasonable Charges for escort services if You are a minor or if You are disabled during the trip and an escort is recommended in writing by the attending physician and approved by the Assistance Company. Any expenses for the medical evacuation require the Assistance Company's prior approval.

Repatriation of Remains: If an Injury or Sickness results in Your loss of life outside the U.S., the Assistance Company will arrange pay the Reasonable Expenses incurred for cremation or for preparation of the body for burial in, and for transportation of the body to, the Home Country up to the amount shown in the Schedule of Benefits. Any expenses for a Repatriation of Remains require the Assistance Company's prior approval.

Bedside Visit Benefit: If You are confined to a hospital due to an Injury or Sickness for more than 7 days while traveling outside the U.S., the Assistance Company will arrange and pay up to the maximum amount shown in the Schedule of Benefits for the cost of one economy round trip air fare ticket to the place of the hospital confinement for one person designated by You. No more than one (1) visit may be made during any 12-month period. Any expenses for a Bedside Visit require the Assistance Company's prior approval.

DEFINITIONS:

Accident means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury means a Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.

Common Carrier means any public scheduled land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire.

Economy Transportation means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for Your Trip, reduced by the value of an unused return travel ticket.

Hospital means a facility that:

- a) Holds a valid license if it is required by the law.
- b) Operates primarily for the care and treatment of sick or injured persons as in-patients.
- c) Has a staff of one or more Physicians available at all times.
- d) Provides 24-hour nursing service and has at least one registered professional nurse on duty or call.
- e) Has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis.
- f) Is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Physician means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, Your Traveling Companion or Your Family Member.

Sickness means an illness or disease which is diagnosed or treated by a Physician after the Effective Date of coverage and while You are covered under this Policy.

Trip means a trip or class of trips as described on the Declarations Page.

EXCLUSIONS AND LIMITATIONS:

- You must not be disabled from travel at the time You pay the premium and intend to travel;
- Suicide, attempted suicide, or any intentionally self-inflicted injuries while sane or insane;
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- Participation in any military maneuver or training exercise;
- Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- While or as a result of riding in any device for aerial navigation;;
- Mental or nervous disorders, unless hospitalized;
- Participation as a professional in athletics;
- Semi-professional or inter-scholastic team sports;
- Being under the influence of drugs or intoxicants, unless prescribed by a physician;
- Commission or the attempt to commit a criminal act;
- Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee jumping; speed contest; (speed contest shall not include any of the regatta races); spelunking or caving; heli-skiing; extreme skiing;
- Pregnancy and childbirth (except for complications of pregnancy);
- Hernia unless resulting from an Accidental Injury that occurs during Your Trip;
- Traveling for the purpose of securing medical treatment;
- Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
- Directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto;
- Care or treatment which is not medically necessary;
- Accidental Injury or Sickness when traveling against the advice of a Physician;
- Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;

All transportation benefits provided hereunder must be by the most direct and economical route possible.

The assistance company is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of the assistance company; or for any loss or damage to your vehicle during the return of vehicle; or for any loss or damage to any personal belongings.

IMPORTANT: The individual or their representative must contact the assistance company to arrange for any services provided herein. Failure to contact the assistance company and failure to utilize the assistance company to make arrangements for services shall render the expenses ineligible.