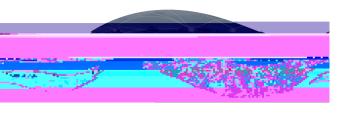


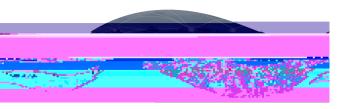
Welcome to On Call International, the emergency me

dical and travel assistance provider for Zurich





Descriptionof



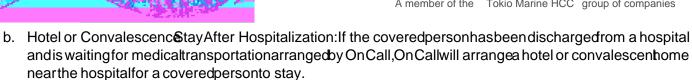
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an active assistance ase. Coordination includes attempt to facilitate direct payment of covered expenses from the insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance arrier and requesting a pre-certification of medical expenses.

2. MEDICALTRANSPORTATIONERVICES

a. EmergencyMedical EvacuationOn Call





c. Return of PersonalBelongings:On Call shall assist with arranging the shipment of personal effects to the coveredperson'shome following the coveredperson's Emergency Medical Evacuation, Medical Repatriation, or Returnof Remainsthat prevents the covered person from returning to the covered person's trip.

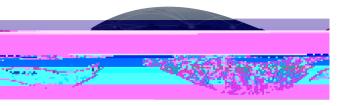
5. TRAVEASSISTANCER

- a. 24/7 EmergencyTravelArrangementsOnCallshallassistcoveredpersononcea trip hasstarted with changing airline, hotel or carrental reservations.
- b. Translatorand Interpreter ReferralOn Callshall provide the covered person with access an interpreter via telephone 24 hours a day or referrals to local translators and interpreters in the case of communication problemswhich cannot be solved via telephone.
- c. EmergencyTravelFundsAssistanceOn Callshallprovide assistanceto coveredpersonsby arrangingfor the forwarding of funds from covered persons' credit cards or credit cards of others who have confirmed approval for such.
- d. LegalConsultationand Referrallf a covered person is arrested, or requires the services of an attorney, On Call shall arrangefor an initial telephone consultation with an attorney without chargeto Participant. If needed, a coveredpersonwill be referred to an attorney in the appropriate geographicabrea. This service applies only when a covered person is traveling internationally.
- e. Lost/Stolen Travel Documents AssistanceOn Call shall provide assistanceto covered persons for the replacementof passports airline documents, birth certificates and other travel related documents.
- EmergencyMessageForwardingIn the event a covered person is unable to reach an employer, family member or travelingcompanion,OnCallshallforward a message/ia telephoneto the intended party.
- g. LostLuggageAssistanceOnCallshallassistthe coveredpersonwith the tracking of luggage ost in transit.

6. PRETRIPNFORMATION

a. Embassyand Consular Information On Call shall provide to covered persons the location and contact information for localembassiesedit





7. SECURITASSISTANCSERVICES

- a. Country Risk Report Upon request, On Call will email a country or city security overview that includes intelligenceon crime, civil unrest, getting around, cultural info, embassiesyaccinations health infrastructure. If subscribedo the GlobalRiskIntelligencePortal, reports are availableonline.
- b. Incident Briefing Upon request, a Global Security Special is will provide a non emergency briefing following an incident to discuss impacts to current and future travel for an individual, group or operations in the location of the incident.
- c. 24/7 Global Security Specialist Assistance f a covered person's safety is at risk, a Global Security Specialists available 24 hours a day to provide immediate advice and assistance to the covered person or policyholder.

8. SECURITMRANSPORTATIONERVICES

a. SecurityEvacuationIf the coveredpersonrequiresemergencyevacuationdue to a securityevent, On Callwill arrangethe coveredperson'stransportation to the nearestsafe location, lodging within the safe haven and onward travel arrangements to their homeor an alternate study or work location.

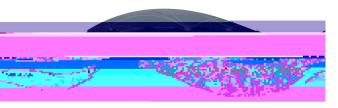
The method of transportation will be as deemed most appropriate to ensure the cover person's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Callwill maintain contact with and advise the covered person until evacuation becomes viable or the applicable event has resolved.

Shouldcommercialtransportation be available but transportation to the commercial transportation departure point represents an imminent threat to the coverperson's safety, On Callshall arrangese cure transport to the departure point.

II. Limitations, Terms and Conditions

- A. Exceptasotherwisestated, services included in Section I that require advance payment to a third party provider will be performed on a fee for service basis with financial authorization from the Zurich American Insurance Company their designated epresentative the policyholder, or the covered person as follows:
 - i. On Call will coordinate and arrange services with third parties and advance payment on Zurich American Insurance Company's behalf for related expense supon request when authorized by an Authorized Operations Contact ("AOC") designated by the Zurich American Insurance Company. Authorized third party expenses will be billed to the Zurich American Insurance Company or their designated epresentative on Callandare to be paid by the Zurich American Insurance Company or their designated epresentative accordance with terms outlined in the insurance policy written by Zurich American Insurance Company pr,
 - ii. On Callwill coordinate and arranges ervices with third parties and advance payment on a covered person's behalf for related expense supon request with a credit card authorization completed by the policyholder or covered person.





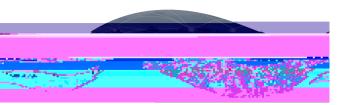
B. MEDICALASSISTANCIDEDICALTRANSPORTATIONRAVELASSISTANCIDERVICES, MERGENCY TRAVESERVICES, NDTERMS AND CONDITIONS:

- i. All legal actions arising under this Agreementshall be barred unless written notice thereof is received by On Callwithin one yearfrom the date of event giving rise to such legal action.
- ii. On Callcannotbe held responsible for failure to provide services or for delayscaused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of services prohibited by local laws or regulatory agencies.
- iii. Coveredureduredto releaseOn Callor any health care provider from liability during emergency evacuation and/or repatriation.
- iv. Without limiting the foregoing,OnCall'sactions and obligations under this insurance policy written by ZurichAmerican Insurance Companyare ministerial in nature, and all medical care is provided by medical professional sultimately selected by a covered person and in no event is the responsibility of OnCall.OnCallis not liable for any malpractice performed by a local doctor, health care provider or attorney.

for conditions,

C. GENERATERMSANDCONDITIONS

i. Reasonable Precautions.
Coveredperson must take all reasonable precautions f



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attain the necessary authorizations is sued by the various authorities concerned which is outside of the control of On Call. Services to covered persons, who in the sole opinion of On Call, are located in areas that represent conditions in which providing the services is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war, civil or other hostilities or political unrest, will not be performed.

v. Feefor Service.