

Outline of Political Security and Natural Disaster Evacuation Services

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for Covered Members traveling on University business. If a covered event occurs and eligible members are in imminent peril, they contact HTH Worldwide's Global Health & Safety team. Our team will contact and coordinate communications and services with Drum Cussac (DRUM). ***DRUM makes all determinations as to covered events and arranging any and all travel arrangements.***

In the event of an emergency security situation or declared natural disaster, DRUM, on a best-effort basis, will arrange and pay for an emergency evacuation by any appropriate means consistent with the members' health and safety. Services during the evacuation may include transportation to the nearest safe haven and then to the member's 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 include:

- The Appropriate Authority issues a travel advice for a particular country or region where the study program is being conducted, including travelling to or from the program, recommends that a Covered Member should leave that country or region; or
 - The recognized Government in the Host Country:
 - i. declares a state of emergency necessitating immediate evacuation; or
 - ii. formally recommends or instructs that a Covered Member should leave that country or region for safety; or
 - iii. seizes, confiscates or expropriates a Covered Member's property; or
 - iv. expels the Covered Member or declares the Covered Member "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 a Covered Member's safety and prevents the Covered Member leaving the country; or
- Natural disaster within the Host Country making it uninhabitable which has a direct impact on a Covered Member and the Covered Member's safety; or
 - The political or military events in the country the Covered Member is staying in represent an imminent threat of bodily harm to the Covered Member's safety.

What Program Sponsors and Covered Members Need to Do

To assure that services are covered, both members and the Study Abroad program sponsor must adhere to certain guidelines, including:

- advising HTH Worldwide's 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 all times;
- not making or attempting to make arrangements without DRUM's agreement.
- contacting HTH Worldwide's 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 any member, or loss, destruction, or damage to their property.
- Where a Covered Member is entitled to any refund on unused tickets or returnable deposits or advanced payments, the Covered Member or

Covered Services are provided in conjunction with and are separate from **Worldwide Insurance Services, LLC Blanket Accident & Sickness** 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.

the Program Sponsor must pay the refund to DRUM.

Delays in contacting HTH Worldwide’s Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure member safety. If evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and will advise members until evacuation becomes viable or the natural disaster situation has been resolved.

What is Not Covered?

A partial list of circumstances where **DRUM will not be obliged to provide assistance** includes:

- DRUM’s advice is not followed
- The evidence available to DRUM shows there is no direct threat to member safety.
- Members take part in any political activity in the host country.
- The emergency results from members’ actual or alleged violation of the laws of the host country.
- The emergency results from members’ failure to possess the required immigration, work, residence or similar visas or permits, or other relevant documentation.
- At inception of travel, members or program sponsors had prior knowledge of the covered event or had received information of any specific matter, fact or circumstance which would lead to the covered event.
- DRUM is not able to provide assistance without breaching any applicable laws or regulations.
- Any information provided by members or program sponsors 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 within 5 days prior to the Evacuation time as arranged by DRUM. DRUM is under no obligation if the arrangements not accepted.

Coverage Limits

DRUM’s obligation to pay for any one member’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 a member to be moved to a safe haven during an evacuation, DRUM shall provide up to ten (10) days’ lodging in reasonable accommodation where the member is delayed at a safe departure point. DRUM shall also provide air travel of a reasonable standard to return the member 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 accommodation 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, Egypt, Iraq, Libya, 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)