



TRAVELER'S EMERGENCY NETWORK Program Summary

**Call toll-free in the U.S. & Canada:
(800) 275-4836**

**Call (collect) from around the world:
(317)-818-2808**

DESCRIPTION OF TRAVEL ASSISTANCE SERVICES

Traveler's Emergency Network, Inc. ("TEN") is a membership organization that provides travel assistance services and other benefits to residents of the United States, including individuals, families, and groups. TEN Members ("You," "Your," "Member," or "Members") receive assistance services from Seven Corners Assist ("Assistance Center"). Seven Corners Assist's global support system encompasses over 20 member companies and assistance centers worldwide.

The peace of mind and security that Membership in TEN provides will be most useful if you fully understand how to best access and use TEN Member Services. **Please read this handbook carefully.**

**TEN IS NOT INSURANCE.
ALL SERVICES PROVIDED UNDER THIS AGREEMENT MUST
BE APPROVED AND PAID FOR BY
SEVEN CORNERS ASSIST IN ADVANCE**

HOW TO REACH US

You may call for assistance 24 hours a day, 365 days a year from around the world using our toll-free telephone numbers. If necessary, You may call collect. Medical, Legal, Personal and Special Services are available whenever You travel more than 100 miles from their permanent residence on a covered trip (see box under General Provisions & Exclusions). Medical Referrals and Information Services are available prior to departure or during a trip.

MEDICAL SERVICES

Medical Referrals and Arrangement of Treatment

The Assistance Center will provide contact information for, and, if requested, arrange treatment with, doctors (including general practitioners and specialists), hospitals, dentists and dental clinics in the area in which You are traveling. Whenever possible, the medical provider referred by the Assistance Center will speak the same language as You. The Assistance Center can provide interpretation by telephone when necessary.

Medical Monitoring

When the Assistance Center is notified of a Member's medical emergency, it will: (1) Establish communication with the local attending medical provider; (2) obtain a comprehensive understanding of the situation; (3) monitor Your condition. Medical professionals will stay in regular communication with the local medical personnel and relay necessary information to You and Your family or employer until the situation is resolved, or when You continue Your travels or return home.

Medical Expense Advances

In a case in which a Member is being refused medical treatment or is being denied discharge until payment is made for medical expenses, the Assistance Center will advance (with appropriate repayment guarantees) up to U.S. \$5,000 directly to the medical treatment facility.

Emergency Blood Transfusion Services

If You are involved in an accident and require blood and/or resuscitation fluids, the Assistance Center (having determined following consultation with the local attending medical provider, that an adequate supply of blood screened to standards set by the American Association of Blood Banks is not available) will coordinate the delivery of blood to Your location. A trained technician and sterile transfusion equipment may accompany the delivery of blood and/or resuscitation fluid.

Emergency Medical Evacuation/Repatriation

In a case of a Member's medical emergency, in which, in the opinion of the Assistance Center's medical team and the local attending medical provider, it is medically necessary for You to be evacuated to another medical facility or returned to Your residence, the Assistance Center will arrange and pay (up to U.S. \$100,000) for whatever modes of transportation, equipment and personnel that are necessary to complete the evacuation to the nearest appropriate medical facility or to repatriate You.

In order for an evacuation to occur, the Assistance Center must agree with the attending physician that the evacuation is medically necessary and must arrange and pay for the evacuation. The Assistance Center is solely responsible for the decision as to where to evacuate You and whether to repatriate You to the United States.

Prescription and Eyeglass Assistance

Should a Member lose a prescription medication or damage his or her eyeglasses, the Assistance Center will make reasonable attempts to locate the prescription locally or arrange for shipment. You are responsible for the actual cost of the medication or eyeglasses, and any shipping charges that may apply.

Insurance Claims Assistance

You can receive assistance with insurance claims generated overseas for cases coordinated through the Assistance Center. The Assistance Center will coordinate with Your eligible insurance until such claims have been settled or denied.

Return of Mortal Remains

In the unfortunate event of a Member's death while traveling, the Assistance Center will arrange and pay for all necessary government authorization, provide a container appropriate for transportation, and return the remains to Your place of residence for burial up to limit of U.S. \$7,500 for covered expenses reasonably incurred to return Your body to Your current place of primary residence.

LEGAL SERVICES

Legal Referrals

The Assistance Center will provide contact information for qualified attorneys who can assist with problems in the area where You are located and/or where the legal problem(s) exist. Whenever possible, the local attorney will be able to speak the same language as You. You are responsible for final selection and payment of the attorney costs.

Bail Advances

Where permitted by law, You will be advanced up to U.S. \$5,000 in bail funds. You will be responsible for reimbursement through a credit card, wire transfer into an Assistance Center bank account, a cashier's check, or another approved method.

Legal Assistance

Upon request, the Assistance Center will advise the appropriate Embassy or Consulate of a Member's incarceration, if permitted. The Assistance Center will communicate with You and any other party designated by You.

SPECIAL SERVICES

Return of Traveling Companion

If a Member's traveling companion is unable to meet previously made travel arrangements due to a delay caused by Your medical emergency, the Assistance Center will arrange and pay for a one-way economy airfare to return the companion to his or her original departure point.

Return of Minor Child

If a Member is traveling alone with his or her child or children under the age of eighteen and becomes ill or injured and is unable to attend to the needs of the child or children, the Assistance Center will arrange and pay for one-way economy airfare to return the child or children to the place of residence. Qualified escorts will be provided at no charge, if necessary.

Emergency Medical Reunion

If a Member is traveling alone and must be hospitalized for at least seven (7) days, the Assistance Center will arrange and pay, for round trip economy-class transportation for one individual selected by the Insured Person, from the Insured Person's Home Country to the location where the Insured Person is hospitalized and return to the Home Country. Emergency Medical Reunion must be recommended by the attending Physician. The benefits payable will include: (1) The cost of a round trip economy air fare; (2) Reasonable travel and accommodation expenses incurred; (3) The period of Emergency Medical Reunion is not to exceed 10 days, including travel. Payment will not exceed \$1,000 for this benefit.

Return of Vehicle

If You or Covered Family Member is hospitalized or has an emergency medical evacuation, the Assistance Center will arrange for the return of the unattended vehicle to the rental agency or to his or her current principal residence. Payment will not exceed \$1,000 for this benefit.

INFORMATION SERVICES

The following resources are available upon request:

Visa, Passport and Immunization Requirements

The Assistance Center will provide visa, passport, and immunization requirements for foreign countries in which You will be traveling. The Assistance Center receives the latest updates from the U.S. State Department, the U.S. Center for Disease Control and Prevention, and other sources providing detailed information and specific requirements.

Travel, Health and Safety Precautions

The Assistance Center will provide travel, health, and safety precautions for areas in which You will be traveling

Cultural Information

The Assistance Center will provide cultural information, as it becomes available, for the countries in which You will be traveling. This information may include such items as typical dress, social etiquette, business protocol, traditions, tipping, language, or transportation methods.

Temperature and Weather Information

The Assistance Center will provide temperature and weather information for major cities around the world in which You will be traveling.

Embassy and Consular Referrals

You can receive contact information for the nearest Embassy or Consulate in the country in which You are traveling.

Foreign Exchange Rates

The Assistance Center will provide weekday updates of major foreign currency equivalents to the U.S. dollar. The rates may vary slightly from those posted by local financial institutions and are intended to be general guidelines.

U.S. State Department Travel Advisories

The Assistance Center will provide You the current available travel advisories from the U.S. State Department. These advisories cover crime alerts, currency regulations, medical facilities, areas of instability, and other important information for countries around the world.

ASSISTANCE SERVICES

Pre-Trip Assistance

Telephone information about passports, visas; Telephone information about health hazards in remote areas; Telephone information about inoculations; Help in arranging special medical treatment facilities needed while traveling.

Medical Assistance While Traveling

24-Hour telephone contact for travel medical emergencies, with assistance in locating medical care; Arranging telephone conferences between your attending and home physicians; Arranging second medical opinions in hospital cases; Relaying emergency messages to family and employer during medical emergencies; Guarantee or payment of medical bills using your available financial resources; 24-hour ticketing service to arrange family visits; Arranging Emergency Medical Evacuation from medically underserved areas; Arranging evacuation for catastrophic claims; Arranging medical transportation home after treatment; Arranging escorts and transportation for unaccompanied children; Arranging transfer of medical records; Arranging Repatriation of Remains for deceased travelers; Notify your health insurer of a claim.

General Travel Assistance

24 hour telephone contact for baggage and other travel problems; Advice on handling losses and delays; Follow-up contact with airlines regarding baggage; Help with lost passports, ticket and documents; Guarantee or payment of emergency expenses using your available financial resources; Arranging shipments of forgotten, lost or stolen items; Relaying emergency messages.

ID Theft Restoration Service

24/7 toll-free telephone access to highly trained identity theft specialists; Theft Recovery Kit to help determine if identity theft has occurred and provide guidance in restoring good name and credit; Assignment of a personal case manager who will do most of the identity recovery and follow-up work, if identity theft has occurred; Notify the three major credit bureaus, and the Eligible Person's affected creditors, financial institutions, and utility providers of the identity fraud (US Only); Provide assistance with filing a police report; Research and investigate potential damage to Eligible Person's identity

Concierge Services

Restaurant referrals and reservations; Event Ticketing; Ground transportation coordination; Golf tee time reservations and referrals; Wireless device assistance; Latest worldwide weather and ski reports; Floral Services - Coordination of flower delivery for birthdays, anniversaries, holidays and other special occasions; Local activity recommendations.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

Accidental Death Benefit

If injury to You shall result in Your death within 365 days of the date of the covered accident, we will then pay You an Accidental Death Benefit of \$1,000.

If loss covered under this section of the Policy shall occur after payment, if any, has been made under any other Benefit Section of this Policy, TEN will then pay the Accidental Death Benefit indicated for the activity in which You were a participant at the time of the accident less any amounts paid under any other benefit Section of the Policy.

Accidental Dismemberment Benefit

If injury to You shall result, within 365 days of the date of the covered accident, in any one of the losses specified below, TEN will pay the percentage shown below of the Accidental Dismemberment Benefit indicated in the Percentage below:

Loss Of:	Percentage of Principal Sum:
Two Hands, Two feet or the Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Hand, One Foot or the Sight of One Eye	50%
Thumb and Index finger	25%

If more than one of such specified losses shall result from the same accident, only one amount, the largest, shall be paid.

"Loss" shall mean, with reference to hand or foot, complete severance through or above the wrist or ankle joints; and with reference to sight of an eye, entire and irrecoverable loss of sight thereof; and with reference to thumb and finger, severance through or above the metacarpophlangeal joint.

GENERAL PROVISIONS & EXCLUSIONS

TEN Member Services are provided by contract with Seven Corners Assist ("Assistance Center") and are subject to change without notice.

Any services provided under this agreement on Your behalf that the Assistance Center does not agree is necessary and is not arranged or paid for by the Assistance Center or TEN are not the responsibility of TEN. TEN will not indemnify You for costs incurred by You or on Your behalf that the Assistance Center does not agree is necessary and does not arrange and pay for.

Individuals who are 75 years or older are not eligible for enrollment

Services are provided up to an aggregate annual limit of U.S. \$100,000 per family.

A "Family Membership" is defined as a group consisting of:

- Spouse or legal cohabitant or dependent*
- Child if unmarried and under 18 years*
- An unmarried child who is between the ages of 18 and 22 years old and,
 (a) Is enrolled as a full-time student at an accredited school or college, and
 (b) is not employed on a full-time basis, and
 (c) has the same permanent address as his or her parents*

Specific terms and conditions of this agreement may change at any time without notice.

- You must call the Assistance Center at its toll-free or collect telephone numbers (listed on their*

Membership Identification Cards and in this document) to receive services. **Medical transportation services are provided only if authorized in advance by the Assistance Center.** In a serious medical emergency, You should seek medical help first and then call the Assistance Center.

- You have access to Medical Referrals and Information Services prior to departure or during a trip; Medical, Legal, Personal and Special Services are available whenever You travel 100 miles or more from his or her permanent residence on a covered trip.
- TEN Memberships provide coverage for U.S. residents only individual trips up to 90 consecutive days in length.

PRE-EXISTING CONDITION EXCLUSIONS

TEN and the Assistance Center shall not be responsible for the cost of evacuation, repatriation, remains return and/or any Special Services, as defined in the Membership Handbook, whenever the provisions of these services arise from or are due to a Pre-Existing Condition. A Pre-Existing Condition is an injury, sickness or other medical condition that manifested itself or worsens within ninety (90) days preceding the date that membership became effective. This exclusion applies where medical treatment is received or recommended or where a prudent person would have sought diagnostic care or treatment. The other membership services, including medical referral, shall not be excluded because of pre-existing conditions.

In addition, services shall not be available for any Member if such services are required as a result of:

- Mild lesions, simple fractures, or mild diseases which can be treated by local doctors and do not prevent You from continuing his or her trip or from returning home
- Infections under treatment that are not yet healed
- Travel for the purpose of obtaining medical treatment
- Routine physical examination
- Cosmetic or plastic surgery, chiropractic care except as a result of an accident
- Any nervous, emotional or mental disorder
- Dental care, except as the result of injury to natural teeth caused by an accident
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by accidental bodily injury incurred while traveling and during TEN Membership
- Treatment by a family member
- Terminal illness
- The failure of medical appliances, monitors, or any other pieces of medical equipment that a Member requires
- Pregnancy, childbirth, or complications of pregnancy
- Active treatment of any condition within the last 90 days

Services are not provided for injuries or illness due to or arising from:

- Sickness when traveling against the advice of a physician
- Air travel in aircraft used for experimental purposes
- Commissions of, or attempt to commit an illegal act
- Involvement in the military or any law enforcement service for the purpose of taking part in any police or peacekeeping action, conflict, combat, declared or undeclared war
- Participation in professional, intercollegiate, or hazardous sports
- A Member's suicide, attempted suicide, or willfully self-inflicted injury, sexually transmittable diseases, including AIDS
- Actions attributable to the abuse of legal or illegal drugs or alcoholic drink
- Services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a physician; or expenses which are non-medical in nature
- Claims for individuals who have non-group memberships and who are age 75 or older prior to the beginning date of their membership

ACCIDENTAL DEATH AND DISMEMBERMENT EXCLUSIONS

With regards to Accidental Death and Dismemberment, Emergency Medical Evacuation/Repatriation, Return of Mortal Remains, Emergency Medical Reunion, Return of Traveling Companion and Return of Minor Child, this policy does not cover:

1. Suicide or attempt thereof by the Insured Person while sane or self destruction or any attempt thereof by the Insured Person while insane;
2. Disease or sickness of any kind; (only applicable to AD&D)
3. Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound; (only applicable to AD&D)
4. Hernia of any kind; (only applicable to AD&D)
5. Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting, from any type of aircraft;
6. Injury sustained while the Insured Person is riding as a passenger in any aircraft (a) not having a current and valid Airworthy Certificate and (b) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
7. Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with:
 - (a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war. (b) mutiny, riot, strike, military or popular uprising insurrection, rebellion, revolution, military or usurped power. (c) any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence. (d) martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege (hereinafter for the purposes of this Exclusion called the "Occurrences"). Any consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether directly or indirectly, proximately or remotely occasioned by, or contributed to by, traceable to, or arising in connection with, any of the said Occurrences shall be deemed to be consequences for which the Company shall not be liable under this Policy except to the extent that the Insured Person shall prove that such consequence happened independently of the existence of such abnormal conditions;
8. Service in the military, naval or air service of any country;
9. Flying in any aircraft being used for or in connection with acrobatic or stunt flying, racing, endurance tests, rocket-propelled aircraft, crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing or any experimental purpose;
10. Being under the influence of alcohol or having taken drugs or narcotics unless prescribed by a legally qualified physician or surgeon;
11. Injury occasioned or occurring while the Insured Person is committing or attempting to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation;
12. Riding or driving in any kind of competition;
13. Pregnancy, childbirth, miscarriage or abortion;
14. Covered Expenses incurred after the Insured Person's physician has limited or restricted travel; or Covered Expenses incurred as a result of a change in prescribed treatment during, or within the three months prior to the effective date of coverage.

LIMITATIONS

Traveler Emergency Network does not provide protection caused by or resulting from: Applying for membership while hospitalized; being under the influence of drugs or intoxicants unless prescribed by a physician; participating in bodily contact sports, skydiving, hang gliding, parachuting, mountaineering, mountain climbing, rock climbing, bungee cord jumping, any race, and speed contest; Traveling in any country for which the U.S. State Department issued travel restrictions: Services provided for a Member for which no charge is normally made: Services provided to an injured person where the member is entitled to receive reimbursement for such expenses under any group insurance program maintained by the Member's

employer; travel within 100 miles of your permanent land based residence, unless in a foreign country; Maximum duration any one trip 90 consecutive days.

TEN and the Assistance Center reserve the right to suspend, curtail or limit Member Services in any area in the event of rebellion, riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal by the authorities in the country of assistance to permit the Assistance Center to fully provide services. The Assistance Center will endeavor to provide services during any such occurrence. It is Your responsibility to determine from the Assistance Center whether a country is "open" for assistance prior to Your departure.

Should You require assistance service from any "closed" country, the Assistance Center will attempt to help, but cannot guarantee provision of its services.

The medical professionals, medical facilities, and/or attorneys suggested and/or designated by the Assistance Center and/or providing services on behalf of the Assistance Center are not employees of Seven Corners Assist or TEN. Therefore, Seven Corners Assist and TEN are not responsible or liable for the actions or omissions of these individuals and organizations. The Assistance Center shall not be responsible for providing medical diagnosis or treatment. The selection of the medical provider is Your right and responsibility. All decisions related to the medical evacuation, including the necessity for evacuation, the means and timing of any evacuation, the medical equipment and personnel to be used, and the final destination, will be made by physicians designated by the Assistance Center in consultation with a local attending physician. Their decisions shall be conclusive in determining the need for such services.

SUBROGATION

When TEN provides any services under this Agreement to or on Your behalf, TEN has the right to recover the value of those payments from any source responsible to pay You for the injury or injuries for which benefits have been paid and/or services have been provided by TEN. The source for such payments may be a third party or third party insurer, uninsured or underinsured motorist's benefits, or benefits under a no fault automobile policy that may be available to You.

This right extends to and includes the right to initiate legal action if that is necessary to recover the value of payments made or services provided on Your behalf under this Agreement.

In this regard, the following conditions prevail:

- You hereby assign to TEN all subrogation rights which You or Your dependents have or may have by virtue of the payment of any claim for benefits or services that TEN is contractually obligated to provide.
- TEN is hereby authorized to pursue subrogation as stated above to the extent of any payments made and/or for the value of any services provided to You or on Your behalf from any source, including third party tortfeasors or other insurance or health or welfare benefits plans, that may be available in whole or in part to pay for or to reimburse the value of benefits and services that TEN has provided to You.
- TEN is authorized, in its discretion, to present claims and initiate, compromise, settle, discontinue and end legal proceedings to recover the value of benefits/services paid to You or on Your behalf; and to sign and endorse any documents, drafts, checks, releases and/or pleadings as deemed necessary for this purpose with the same force and effect as though Your personal authorization appears thereon.
- You shall cooperate fully with TEN in its subrogation efforts. You shall sign and timely deliver such documentation or legal process as TEN and/or its attorneys or recovery agents deem is reasonably necessary to represent and protect its subrogation rights. You agree to present such testimony as TEN and/or its attorneys or recovery agent may determine is necessary for this purpose.
- You agree to do nothing which would prejudice TEN's subrogation rights in any manner.

- TEN has the right to retain counsel of its choice to represent its recovery and subrogation rights. If You or anyone authorized to act on Your behalf or on behalf of Your estate retains an attorney to represent You or Your interests in a claim arising out of the same incident for which TEN has paid benefits and/or provided services, You hereby acknowledge that TEN is not obligated to allow that attorney to represent its subrogation interests.

In TEN's pursuit of its subrogation rights, the following shall apply:

- TEN assumes responsibility for its costs associated with its efforts and hereby expressly warrants that at no time will You be assessed or become responsible for any cost associated solely with said subrogation activities.
- TEN acknowledges that You may have personal claims as the result of any incident giving rise to subrogation rights under this agreement and agrees not to prejudice such rights to pursue personal claims for any injuries giving rise to subrogation rights under this agreement.
- At Your request, TEN'S recovery agent, International Recoveries, LLC, shall refer You to an attorney in the appropriate geographical area to discuss Your right to recovery for any accidental injuries You may sustain. Fee arrangements and payment of fees (contingent or otherwise) and costs thereafter charged by the attorney to whom You have been referred shall be Your responsibility.
- You agree to notify TEN or International Recoveries, LLC within thirty (30) days of presenting any claim or filing any lawsuit to recover for any personal injuries sustained while this agreement is in effect. In addition, You agree to provide in a timely fashion any information in this regard requested by TEN or on its behalf.
- International Recoveries LLC may be contacted at 114 Forest Avenue, Suite 205, Narbeth, Pennsylvania 19072-2218. Its telephone number is (610) 664-7066. Collect calls will be accepted.

REIMBURSEMENT

In the event that You present and/or pursue a claim for injuries for which services were paid by TEN, You acknowledge that the amount of TEN's payments to You or on Your behalf pursuant to this agreement constitutes a lien to be repaid from any recovery You may obtain or that may be obtained on Your behalf, regardless of the source of that settlement or recovery and regardless of how those payments are allocated by the terms of the settlement or recovery. In the event that assets or insurance available for compensation from a third party are insufficient to fully compensate You for Your injuries and to reimburse payments made by TEN on Your behalf, You agree that the total available for compensation shall be divided pro-rata between You and TEN, based upon the respective values of the claims.

This reimbursement obligation is primary to any other allocation of proceeds received from any settlement or recovery that You obtain or that is obtained on Your behalf.

ASSIGNMENT OF BENEFITS

If You maintain or are the beneficiary of any personal insurance policy, blanket insurance such as a liability policy, government or tax-supported program excluding Medicare or Medicaid, group benefits plan, employee health and welfare benefits plan, or any other plan or policy of insurance which covers any of the benefits/services provided or paid for by TEN under this agreement, and/or qualify or are entitled to receive benefits under any no-fault automobile insurance law, You hereby assign TEN the right to present a claim on Your behalf and/or to otherwise recover any benefits to which You may be entitled thereunder and/or to enforce any rights You may have thereunder to the extent of the service provided under this agreement, and You authorize TEN to do so the same as though You had submitted the claim personally.

DISPUTES

Any dispute arising from the terms of this Agreement shall be adjudicated under the laws of the State of Maryland.



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