

## COVERAGE SUMMARY

### COMPREHENSIVE SECURITY EVACUATION EXPENSE BENEFIT

We will pay Security Evacuation Expense Benefits to the Insured Person, if:

1. an Occurrence takes place during the covered activity described in the Policy and his or her term of coverage; and
2. while he or she is traveling outside of his or her Home Country or Country of Residence.

Benefits will be subject to the Benefit Maximum shown in the Insured Person's Description of Coverage.

Benefits will be paid for:

1. the Insured Person's Transportation and Related Costs to the Nearest Place of Safety, necessary to ensure his or her safety and well-being as determined by the Designated Security Consultant. Security Evacuation Benefits are payable only once for any one Occurrence.
2. the Insured Person's Transportation and Related Costs within 14 days of the Security Evacuation to either of the following locations as chosen by the Insured Person:
  - a. back to the country in which the Insured Person is traveling during the Covered Activity while covered by the Policy; or
  - b. the Insured Person's Home Country or Country of Residence; or
  - c. where the educational institution that sponsored the Insured Person's Trip is located.
3. consulting services by a Designated Security Consultant for seeking information on a Missing Person or kidnapping cases, if the Insured Person is considered kidnapped or a Missing Person by local or international authorities.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. Our assistance provider is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Insured Person until a Security Evacuation occurs.

#### Right of Recovery

If, after a Security Evacuation is completed, it becomes evident that the Insured Person was an active participant in the events that led to the Occurrence, We have the right to recover all Transportation and Related Costs from the Insured Person.

#### Changes in Terms and Conditions

The terms and conditions of this Rider may be changed at any time to reflect conditions that, in Our opinion, constitute a change in the Participating Organization's Security Evacuation exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to the Participating Organization of any change in the terms and condition of this Rider.

## Definitions

The following definitions apply to this Rider.

**“Appropriate Authority(ies)”** means the government authority(ies) in the Insured Person’s Home Country or Country of Residence or the government authority(ies) of the Host Country.

**“Designated Security Consultant”** means an employee of a security firm under contract with Us or Our assistance provider who is experienced in security and measures necessary to ensure the safety of the Insured Person (s) in his or her care.

**“Evacuation Advisory”** means a formal recommendation issued by the Appropriate Authorities that the Insured Person or citizens of his or her Home Country or Country of Residence or citizens of the Host Country leave the Host Country.

**“Host Country”** means any country, other than an OFAC excluded country, in which the Insured Person is traveling while covered under the Policy.

**“Missing Person”** means an Insured Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

**“Natural Disaster”** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand) earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Insured Person ’s Trip occurs and the area is deemed to be uninhabitable or dangerous.

**“Nearest Place of Safety”** means a location determined by the Designated Security Consultant where:

1. the Insured Person can be presumed safe from the Occurrence that precipitated the Insured Person ’s Security Evacuation; and
2. the Insured Person has access to Transportation; and
3. the Insured Person has the availability of temporary lodging, if needed.

**“Occurrence”** means any of the following situations involving an Insured Person;

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person ’s Home Country or Country of Residence or citizens of the Host Country should leave the Host Country;
3. Natural Disaster within seven days of an event;
4. deliberate physical harm of the Insured Person confirmed by documentation or physical evidence or a threat against the Insured Person ’s health and safety as confirmed by documentation and/or physical evidence;
5. the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days of his or her being found.

**“Related Costs”** means food, lodging and, if necessary, physical protection for the Insured Person during the Transport to the Nearest Place of Safety.

**“Security Evacuation”** means the extrication of an Insured Person from the Host Country due to an Occurrence which could result grave physical harm or death to the Insured Person.

**“Transport” or “Transportation”** means the most efficient and available method of conveyance. Where practical, economy fare will be utilized. If possible, the Insured Person’s common carrier tickets will be used.

### **Exclusions and Limitations**

We will not pay Security Evacuation Expense Benefits for expenses and fees:

1. payable under any other provision of the Policy to which this Rider is attached.
2. that are recoverable through the Insured Person’s employer.
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Insured Person, acting alone or in collusion with other persons.
4. arising from or attributable to an alleged:
  - a. violation of the laws of country in which the Insured Person is traveling while covered under the Policy; or
  - b. violation of the laws of the Insured Person’s Home County or Country of Residence.
5. due to the Insured Person’s failure to maintain and possess duly authorized and issued required travel documents and visas.
6. for repatriation of remains expenses.
7. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization.
8. for medical services.
9. for monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping.
10. arising from or attributable, in whole or in part, to:
  - a. a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
  - b. non-compliance by the Insured Person with regard to any obligation specified in a contract or license.
11. due to military or political issues if the Insured Person’s Security Evacuation request is made more than 30 days after the Appropriate Authority(ies) Advisory was issued.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Additional Exclusions that apply to this benefit are shown in the Exclusions section of the Description of Coverage.