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## **Service Certificate**

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Priority Health Insurance Co., (hereinafter "PRIORITY") has arranged through an agreement with Assist America Inc., 202 Carnegie Center, Suite 302A, Princeton NJ 08540, (hereinafter known as "AAI") to make available upon the terms and conditions set forth herein the Assist America services described below. Effective as of \_\_\_\_\_, members covered under the provisions of \_\_\_\_\_ (type of policy) \_\_\_\_\_ provided through PRIORITY policy # \_\_\_\_\_ are eligible for services described in this Certificate and such members are hereinafter referred to as "Participants."

AAI will provide Participants the Assist America services described below under Service membership # 01-AA-PHP-12123. All services are subject to certain conditions and exclusions as set forth in this Certificate and are provided by AAI when a Participant is traveling 100 miles or more from their primary legal residence or in another country that is not their country of residence and has not been away from such residence for more than 90 days. A Participant meeting such requirements is hereinafter referred to as an "Eligible Participant." All services must be arranged by AAI. No claims for reimbursement are accepted.

AAI's Assist America program makes the following benefits available to Participants:

Medical Consultation, Evaluation and Referrals: Eligible Participants shall have telephone access to operations center staffed twenty- four hours (24) a day, every day of the year, with multilingual personnel for medical consultation, evaluation and referral to Western-trained physicians.

Emergency Medical Evacuation: When an adequate medical facility is not available proximate to the Eligible Participant, as determined by the AAI's consulting physician and the Eligible Participant's attending physician, AAI will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

Medical Repatriation: When AAI's consulting physician and the Eligible Participant's attending physician determines that transportation is medically necessary, AAI will arrange for transportation under medical supervision to the Eligible Participant's residence or to a medical or rehabilitation facility near the Eligible Participant's residence, at such time as the Eligible Participant is medically cleared for travel.

Hospital Admission Assistance: Assist America shall assist in either issuing a prompt financial guarantee to facilitate admittance to a foreign (non-U.S.) medical facility and/or validate Eligible Participant's medical insurance; provided that the Eligible Participant must repay all funds advanced for hospital admittance within forty-five (45) days of the date advanced.

Medical Monitoring: Medical personnel will monitor Eligible Participant's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

Prescription Assistance: If an Eligible Participant needs replacement prescription medicine while traveling, AAI helps with replacing the prescription, when possible and legally permissible and upon consulting with the attending physician; the Eligible Participant is responsible for the cost of the prescription.

Emergency Message Transmission: Legally permitted emergency messages will be received and transmitted to and from family members or employer.

Compassionate Visit: When an Eligible Participant will be hospitalized for more than seven (7) consecutive days and is traveling alone, AAI will arrange for a family member or personal friend to travel to visit the Eligible Participant by providing an appropriate means of transportation as determined by AAI. The family member or the friend is responsible to meet all visa and travel document requirements, if applicable

Care of Minor Child(ren): One-way economy common carrier transportation, with attendants if required, will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Eligible Participant.

Return of Mortal Remains: In the case of an Eligible Participant's death, AAI will arrange and pay for the return of mortal remains to an authorized funeral home proximate to the Eligible Participant's legal residence.

Emergency Trauma Counseling: Provide Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Return of Vehicle: Arrange for the return of Eligible Participant's fully operable, non-commercial vehicle when necessary due to Eligible Participant's medical condition. AAI will arrange for the vehicle to be returned to the Eligible Participant's place of residence.

Interpreter and Legal Referrals: Upon request, referrals to interpreters, counselors or legal personnel will be provided.

Lost Luggage or Document Assistance: AAI helps Eligible Participant locate lost luggage, document, personal belongings or assist with the replacement of travel tickets

Bail Bond Coordination: AAI will assist in coordinating bail bond, wherever legally permissible, as required for Eligible Participants, provided that Eligible Participant is the source of, or coordinates the source of the funds.

Emergency Cash Coordination: AAI will assist in coordinating the transfer of emergency cash to an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without other financial means. The source of the funds is the responsibility of the Eligible Participant.

Pre-trip Information: AAI offers Participants web-based country profiles that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

PRIORITY and Participant hereby acknowledge that AAI's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

**Conditions:**

AAI will not provide services in the following instances:

- ◆ Travel undertaken specifically for securing medical treatment
- ◆ Injuries resulting from participation in acts of war or insurrection
- ◆ Commission of an unlawful act(s)
- ◆ Attempt at suicide
- ◆ Incidents involving the use of drugs unless prescribed by a physician
- ◆ Transfer of Participant from one medical facility to another medical facility of similar capabilities which provides a similar level of care

AAI will not evacuate or repatriate a Participant:

- ◆ Without medical authorization
- ◆ With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Participant from continuing his/her trip or returning home
- ◆ With a pregnancy over six months
- ◆ With mental or nervous disorders unless hospitalized

AAI cannot guarantee the provision of services to an otherwise Eligible Participant who does not possess valid worldwide health insurance coverage. Notwithstanding this provision, AAI shall make its best reasonable efforts to provide service in such a circumstance.

**Exclusions:**

- ◆ Trips exceeding 90 days from legal residence without prior notification to AAI. (Separate purchase of Expatriate coverage is available.) However, dependents who are students are eligible for services when traveling away from their legal residence to attend an accredited academic institution within the country of legal residence after 90 days, through the conclusion of the academic year.

Legal actions arising hereunder shall be barred unless written notice thereof is received by AAI within one (1) year from the date of event giving rise to such legal action.

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. AAI is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by law, edict or regulation.

All consulting physicians and attorneys are independent contractors and not under the control of AAI. AAI is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.

PRIORITY or Participant must reimburse AAI for any service rendered upon its request that is beyond the scope of this Certificate.

PRIORITY is responsible for issuing Identification Cards to Participants and to provide the proper form of materials describing the services available and applicable limitations, conditions and exclusions. PRIORITY'S failure to maintain in-force the insurance policy cited above will invalidate the described program as to the Participant and AAI will have no obligation to provide any service to the Participant.

PRIORITY hereby acknowledges being available to verify a Participant's participation under this Certificate. There may be circumstances under which AAI reasonably believes that a sick or injured person is a Participant but cannot verify participation and, in the opinion of that person's then attending physician, an evacuation or repatriation is medically imperative. In such an event, the PRIORITY acknowledges its responsibility to verify participation at the earliest possible time but in no event shall the verification be later than 72 hours from AAI's initial verification inquiry. AAI will not hold PRIORITY financially responsible for services rendered pending verification during the 72-hour period.

AAI is not affiliated with the underwriter of the PRIORITY'S insurance cited above, and such underwriter shall not be held liable or responsible for any acts or omissions by AAI in connection with or arising under the rendering of services described herein.

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