

Premium Plan Documents for Faith Venture Insurance

What would qualify for someone with proof of insurance...

Schedule of Benefits:

Accident Medical Expense: \$50,000

Sickness Medical Expense: \$50,000

Emergency Medical Evacuation and Non-Emergency Medical Evacuation: \$500,000*

Repatriation of Remains: \$25,000*

Political or Security Evacuation: \$100,000

*Only 1 Emergency Evacuation and Emergency Repatriation per annual period is covered under the Annual Premium Plan.

Medical Evacuation and Repatriation of Remains

Benefits will be paid, up to the Maximum Benefit Amount shown in the Schedule of Benefits, when You suffer a covered Sickness, Injury, or Loss of like, during Your Trip, for the Following:

Emergency Medical Evacuation:

We will pay the Usual and Customary level of charges **for Transportation Expense for an emergency Medical Evacuation to the nearest Hospital or medical facility where suitable Medically Necessary treatment is available**, provided: 1) Your local attending Physician and We or Our Program Assistance Provider determine that **Your condition is acute, severe or like threatening**; and 2) that **adequate Medically Necessary treatment is not available** in Your immediate area.

Non-Emergency Medical Evacuation:

Following a covered emergency Medical Evacuation or a covered Injury or Sickness, We will pay for a Medical Evacuation to **return You to** Your point of origin, Your primary place of residence, or to a Hospital or medical facility closest to Your primary place of residence **capable of providing continued treatment**, if Your local attending Physician and We or Our Program Assistance Provider determine that it is Medically Necessary.

We will pay for one of the following **methods of transportation**, as pre-approved by Us or Our Program Assistance Provider:

- 1) Commercial air upgrade to Business or First Class, less refunds from Your unused transportation tickets;
- 2) Other transportation expense.

Transportation must be via the most direct and economical route.

Repatriation of Remains:

Benefits will be paid for covered Repatriation Expenses incurred, up to the Maximum Benefit Amount shown in the Schedule of Benefits, to **return Your body to Your city of primary residence in the USA if You die during Your Trip**.

"Repatriation Expenses" means expenses for embalming, local cremation, minimally necessary casket for transport and air transportation of Your remains and any other expense required to comply with local law or regulations to arrange transport of Your remains.

All Repatriation Expenses must be approved in advance by Us or Our Program Assistance Provider.

Additional Medical Evacuation Benefits:

The following are additional benefits that do not reduce the Maximum Benefit Amount payable under the Medical Evacuation and Repatriation of Remains Benefit.

Transportation to Join You: If You are or will be **hospitalized for more than 7 days**, We will pay, **up to the cost of a single round-trip Economy Transportation ticket for one person chosen by You to visit Your bedside**, provided You are traveling alone and emergency Medical Evacuation or non-emergency Medical Evacuation is not imminent.

Transportation of Dependent Children: If You die or are hospitalized for more than 7 days, We will pay, up to **the cost of a single one-way Economy Transportation ticket** (less the value of applied credit form any unused return travel tickets) **per person, to return Your Dependent children** (and any accompanying minor person under Your care) who are left unattended by Your death or hospitalization to their home (with an attendant, if considered necessary by Us or Our Program Assistance Provider.

Political or Security Evacuation

We will pay, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for **all reasonable evacuation expenses incurred for Your transportation to the nearest safe haven**, if You must leave Your Trip for a covered Political or Security Event.

Evacuation must occur within 7 days of any Political or Security Event. Arrangements will be by the **most appropriate and economical means available and consistent with Your health and safety**. Benefits are only payable for arrangements made by Our Program Assistance Provider.

Following an evacuation due to a Political or Security Event and when safety allows, We will pay for **one-way Economy Transportation to return You to either the Host Country or Your Home Country**, whichever country You designate.

Political or Security Evacuation Coverage Definitions

“Home Country” means the country or territory as shown on Your passport.

“Host Country” means a country or territory You are visiting or in which You are living which is not Your Home Country.

“Political or Security Event” means 1) a Natural Disaster; 2) civil, military or political unrest for which a formal written recommendation from the appropriate local government authorities, or the US State Department, for You to leave a country is issued; or 3) You being expelled or declared a persona non-grata by a country You are visiting on Your Trip.

Political or Security Evacuation Coverage Conditions and Limitations

1. The benefits and services described herein are provided to You only if Our Program Assistance Provider arranges or coordinates Your evacuation.
2. We will not pay for any loss or expense recoverable under any other insurance or through an employer.

3. Our Program Assistance Provider has sole discretion regarding the means, methods and timing of a Political or Security Evacuation. However, the decision to travel is Your sole responsibility.
4. **You will be responsible for all transportation and living costs while located at the safe haven.**
5. We are not responsible for the availability, timing, quality, results of, or failure to provide any service caused by conditions beyond our control. **This included Our inability to provide You an evacuation or any additional services when the rendering of such evacuation or service is prohibited by USA law, local laws, or regulatory agencies.** A Political or Security Evacuation is not covered from Afghanistan, Iraq, or Somalia.
6. We will not pay any costs or expenses arising from:
 - a. Political or Security Evacuation from Your Home Country.
 - b. Political or Security Evacuation when the Political or Security Event precedes Your arrival in the Host Country
 - c. Political or Security Evacuation when the evacuation notice has been issued or posted by the recognized government of Your Home Country or the host Country for a period of more than 7 days and You have failed to notify Our Program Assistance Provider regarding Your need to be evacuated.
 - d. The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.
7. We will not pay for any loss or expense arising from or attributable to: a) fraudulent or criminal acts committed or attempted by You; b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent; or c) failure to maintain required documents or visas.
8. We will not pay for any loss or expense arising from or attributable to: a) debt, insolvency, business or commercial failure; b) the repossession of any property; or c) Your non-compliance with a contract, license or permit.
9. We will not pay for any loss or expense arising from or due to liability assumed by You under any contract.