

Political Security and Natural Disaster Evacuation Services

Overview

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for covered members who hold valid visas or travel permits.

In the event of a covered emergency situation, on a best-effort basis, DRUM arranges and pays for an emergency evacuation by any appropriate means consistent with the member's health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

What is a Covered Event ?

A covered event, *as determined by DRUM in ALL cases*, is when certain "triggers" occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority (such as the US State Department) issues travel advice recommending that the member(s) should leave that country or region, (this can include travel to or from the member's assignment location); or
- The recognized Government in the Host Country:
 - i. declares a state of emergency necessitating immediate evacuation; or
 - ii. formally recommends or instructs that the member(s) should leave that country or region for safety; or
 - iii. withdraws all scheduled international commercial flights for more than 24 hours as a result of political or military action intervention which has a direct impact on the member's safety and prevents the member from leaving the country; or
- A natural disaster makes the Host Country uninhabitable which has a direct impact on the member and their safety; or
- The political or military events in the Host country represent an imminent threat of bodily harm.

What The Program Sponsors and Entitled Persons Need to Do

Members and plan sponsors must adhere to certain guidelines, including:

- Advising the 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 at all times;*
- *Not making or attempting to make arrangements without DRUM's agreement;*
- Contacting the Global Health & Safety team or DRUM as soon as possible after the Host Country or Appropriate Authority issues an official disaster declaration;

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

The Global Health & Safety team will contact and coordinate communications and services with DRUM. *DRUM is responsible for all decisions regarding when situation is a Covered Event and any, and all, travel arrangements.*

After An Event, Is Future Travel Covered?

Once a triggering event has been declared by DRUM, future travel to the Host country is not covered except if:

- Drum approves the trip on a case-by-case in advance of travel in writing;
- Sufficient time has lapsed (at least 14 days) after the security event and no further threat of imminent danger exists as determined by DRUM;
- The travel warning by the Appropriate Authorities has been rescinded.

This outline is an overview of the indemnified services and is not comprehensive for all terms and restrictions to those Services which are detailed in the Program Application and Service Agreement.

This is not a contract of insurance. If there are any conflicts or differences between this overview and the full Program Application and Service Agreement, the Program Application and Service Agreement will control.

What is Not Covered?

A partial list of circumstances where **DRUM will NOT be obliged to provide assistance** may include, but is not limited to:

- DRUM's advice is not followed;
- The evidence available to DRUM shows there is no direct threat to the member's safety;
- The member(s) take(s) part in any political activity or violates laws of the host country;
- The emergency results from the member's failure to possess the required immigration, work, residence or similar visas or permits;
- *At inception of travel, the member(s) or program sponsor(s) had prior knowledge of the covered event or received information of any specific matter, fact or circumstance which would have led to the covered event.*
- DRUM is not able to provide assistance without breaching any applicable laws or regulations; or
- Any information provided by the member(s) or program sponsor(s) 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 member is under obligation to accept the Evacuation arrangements at the time or as reasonably practicable.*

Are There Coverage Limits?

DRUM's obligation to pay for any one member's evacuation is limited to \$100,000 subject to overall aggregate limits defined in the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should the member(s) be moved to a Safe Haven during an evacuation, DRUM shall provide up to ten (10) days lodging in reasonable accommodations where the member(s) is/are delayed at a safe departure point. Unless otherwise agreed to by DRUM, reasonable expenses for accommodations 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.

What are the Communication Challenges?

If the Plan Sponsor or member contacts Global Health & Safety, the GHS team will coordinate communications with DRUM.

Should DRUM acknowledge that a triggering event has occurred, Global Health & Safety will send an e-mail message to all Evacuation Coordinators who have been entered on the Service Agreement.

If there is a situation where a triggering event is likely to occur, we only know about our member whereabouts if they are enrolled and that the Host Country information is accurate.

Enrollment information may not precise nor reflect the exact location of any member. Members who are covered under a "blanket program" are virtually not known to neither Global Health & Safety nor DRUM unless prior trip approval was requested.

We rely on the Plan Sponsors to address the need to identify potential affected members and follow the General Advice outlined below.

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)