

SUMMARY of Political Security and Natural Disaster Evacuation Services

As a Covered Member, your Program Sponsor has arranged to assist you in the event of certain emergencies while you are abroad. In the event of any of these emergencies, you should immediately seek shelter in the safest location and call:

- +1.610.254.8771 collect outside the U.S.
- 1.800.257.4823 toll free within the U.S.

HTH Worldwide will take your call and coordinate communications with your Program Sponsor and DC RMS LTD. (“DRUM”). DRUM is the provider of covered services and will implement the plan to move you to the nearest safe haven or to your home country, if needed.

For questions about the services and what you need to know, please call Worldwide Insurance Services, LLC.

- +1.610.254.8769 collect outside the U.S.
- 1.888.243.2358 toll free within the U.S.

Covered Event

Services will be provided should a Covered Event occur. A Covered Event is when:

1. The Appropriate Authority issues a travel advice for a particular country or region where your study program is being conducted, including travelling to or from the program, recommends that you, as a Covered Member, should leave that country or region.
or
2. The recognized Government in the Host Country:
 - a) declares a state of emergency necessitating immediate evacuation; or
 - b) formally recommends or instructs that you should leave that country or region for safety; or
 - c) seizes, confiscates or expropriates your property; or
 - d) expels you or declares you “persona non grata”; or
 - e) withdraws all scheduled international commercial flights for a period in excess of 24 hours as a result of political or military action intervention which has a direct impact on your safety and prevents you leaving the country.
or
3. Natural disaster within the Host Country which has a direct impact on you and your safety.
or
4. The political or military events in the country you are staying in represent an imminent threat to your safety.

Services Provided

Should a Covered Event occur, DRUM will arrange and pay for your evacuation while you are on a Covered Journey outside the United States at the time of the Covered Event to the nearest place of safety or your Country of Residence.

If you are in imminent peril, DRUM will arrange and pay for your emergency evacuation by any appropriate means consistent under the circumstances with your health and safety. Otherwise, DRUM will arrange transportation only at economy fares unless unavailable or manifestly impractical. Services during the evacuation may also include arrangement of food, lodging and other reasonable expenses required during the evacuation.

Covered Services are provided in conjunction with and are separate from **Worldwide Insurance Services, LLC Study Abroad** policies. This pamphlet contains a brief summary of the features and benefits for covered participants. This is not a contract of insurance. Complete information on covered services is contained in the Service Agreement executed by your Program Sponsor. If there is a difference between this program description and the Service Agreement wording, the Service Agreement controls.

What You Need to Do

1. You, as the Covered Member, or your Program Sponsor, must advise HTH Worldwide or DRUM immediately of any situation that may give rise to a Covered Event as soon as reasonably possible. If DRUM or HTH Worldwide are not contacted immediately, any obligation to assist the Covered Member will cease.
2. You and/or your Program Sponsor must provide DRUM with all assistance and information requested in a timely manner.
3. You must follow DRUM's advice at all times.
4. Where you are entitled to any refund on unused tickets or returnable deposits or advanced payments, you or the Program Sponsor must pay the refund to DRUM. If at the time of an Event, giving rise to a claim, there is other insurance in place in your name which covers you for the same expense, loss or liability, DRUM will only be obliged to arrange for your evacuation to the extent DRUM is able to recover the cost of doing so under DRUM's insurance.
5. You and/or the Program Sponsor must not make or attempt to make arrangements without DRUM's agreement.
6. You must contact HTH Worldwide or DRUM as soon as possible after the Host Country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure your safety. If evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and advise you until evacuation becomes viable or the natural disaster situation has been resolved.
7. You shall take all reasonable and necessary steps to ensure that the existence of these Services remain confidential.
8. You must take all reasonable precautions to avoid accident, injury, or illness to any person, or loss, destruction, or damage to their property.

What is Not Covered?

DRUM will not be obliged to assist you in relation to a Covered Event if:

1. You and/or the Program Sponsor fail to follow DRUM's advice.
2. The evidence available to DRUM does not reasonably prove that there is any threat to your safety.
3. You take part in any political activity or operations of any security or armed forces unless declared to and agreed by DRUM.
4. The Covered Event results from your actual or alleged violation of the laws of the Host Country.
5. The Covered Event results from the your failure to maintain and possess duly authorized and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where you are on a Covered Journey.
6. DRUM considers that it will not be able to complete your evacuation within 30 days of the Covered Event.
7. The Covered Event results from a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.

Covered Services are provided in conjunction with and are separate from **Worldwide Insurance Services, LLC Study Abroad** policies. This pamphlet contains a brief summary of the features and benefits for covered participants. This is not a contract of insurance. Complete information on covered services is contained in the Service Agreement executed by your Program Sponsor. If there is a difference between this program description and the Service Agreement wording, the Service Agreement controls.

8. You are in your own Country of Residence or a country in which you hold a valid passport.
9. At inception of this your coverage, you or your Program Sponsor had prior knowledge of the Covered Event or had received information of any specific matter, fact or circumstance which would lead to the Covered Event.
10. You or your Program Sponsor have not complied with the obligations described in above.
11. The cost to DRUM of assisting you would exceed the Plan Payment Limits.
12. The cost to DRUM of assisting you, together with the aggregate cost of meeting all other obligations under this plan would exceed the aggregate limit(s) (see “Plan Limits”).
13. DRUM is not able to assist you without breaching any applicable law or regulation.
14. Assisting you would expose DRUM to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or if indemnifying DRUM for the cost of assisting you would expose its insurers to any such sanction, prohibition or restriction.
15. Any information which you or the Program Sponsor provides is knowingly fraudulent or exaggerated, whether ultimately material or not, or if a fraudulent device is used to claim a benefit from DRUM, or if there has been a failure to disclose a material fact.
16. Where your benefits are transferred to a Non-Covered Member.
17. Where there has been an alteration to your occupation or pursuits after the commencement of the Period of Coverage which increases the risk of loss, liability, destruction, damage, accident injury or illness, unless DRUM has accepted the alteration.

Plan Payment Limits

This plan’s obligation to pay for any one Covered Member’s evacuation will be limited to \$100,000 subject to a combined \$5,000,000 aggregate limit per any one Covered Event for all persons covered under the plan, and under no circumstances shall the obligation of DRUM under the Covered Services exceed \$10 million in the aggregate per the duration of the Service Agreement.

Benefits are subject to the terms and conditions of the plan and as determined by DRUM security personnel, in accordance with local and U.S. authorities.

Important Definitions

Appropriate Authorities

The Foreign and Commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Covered Member’s Country of Residence.

Country of Residence

The Country in which you have resided in for the last 12 months or more.

Covered Services are provided in conjunction with and are separate from **Worldwide Insurance Services, LLC Study Abroad** policies. This pamphlet contains a brief summary of the features and benefits for covered participants. This is not a contract of insurance. Complete information on covered services is contained in the Service Agreement executed by your Program Sponsor. If there is a difference between this program description and the Service Agreement wording, the Service Agreement controls.

Host Country

The Country in which you are staying.

Covered Member/You/Your

Students, faculty, and staff participating in a Sponsored Program.

Covered Journey

A journey undertaken by a Covered Member not exceeding 12 months in duration outside their Country of Residence to an overseas sponsored program of study which begins during the Period of Coverage, and commences from the time the Covered Member leaves their home or place of study whichever is the later and continues during the entire period of the journey and terminating at the time of return to their home or place of study whichever is reached first.

Period of Coverage

Means, in relation to a Covered Member, the period in relation to which the fees have been paid for that Covered Member.

Program Sponsor

US universities, colleges and educational institutions who have executed the Service Agreement for these Political Security and Natural Disaster Evacuation Services and have paid the requisite fees.

War

Shall mean armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Covered Member or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Covered Member whether war be declared with that state or not.

Worldwide Destination Intelligence

Pre-Travel Information: Upon your request, we can provide continuously updated destination intelligence for more than 197 countries covering subject areas such as weather, currency and culture.

Travel and Health Information: Upon your request, we can provide you with continuous updates on travel and health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.

Real-time Security Intelligence: Upon your request, we will provide you with the latest authoritative information and security guidance for more than 197 countries. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

COVERAGE AND SERVICE DECISIONS, INCLUDING ALL TRANSPORTATION SERVICES, PAYMENTS AND ARRANGEMENTS ARE MADE BY DC RMS LTD.

Covered Services are provided in conjunction with and are separate from **Worldwide Insurance Services, LLC Study Abroad** policies. This pamphlet contains a brief summary of the features and benefits for covered participants. This is not a contract of insurance. Complete information on covered services is contained in the Service Agreement executed by your Program Sponsor. If there is a difference between this program description and the Service Agreement wording, the Service Agreement controls.