

GLOBAL ASSISTANCE PROGRAM



If you need Medical or Travel assistance, regardless of the nature or severity of your situation, contact the On Call Global Response Center 24 hours a day, 7 days a week:

Call collect from anywhere in the world: +1 603-328-1754

Call toll free from US or Canada: 1-866-816-2103

Email: mail@oncallinternational.com

You will be connected directly with an Assistance Coordinator ready to assist you with your inquiry or problem. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip, or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review a listing of services on the following pages.

Global Assistance Services must be paid and arranged by On Call; no claims for reimbursement of transportation will be considered.

If you are experiencing a medical emergency, you should proceed immediately to the nearest hospital or emergency department and then contact On Call as soon as you or a companion can safely do so.

The following Plan Description is a summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to One America. The policy is underwritten by HDI Global Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with One America. If there is a difference between this program description and the certificate wording, the certificate controls.



DESCRIPTION OF SERVICES

I. GLOBAL ASSISTANCE SERVICES

1) MEDICAL ASSISTANCE SERVICES

- a. **Pre-Trip Plan** On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for destinations worldwide.
- b. **Medical Monitoring** On Call shall, via telephone, email and fax, monitor the Participant's conditions when hospitalized. On Call shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. On Call will use information obtained to assess the available level of care in relation to the patient's condition and geographical location where treatment is being performed.
- c. **24 Hour Nurse Help Line** On Call shall provide, at the Participant's request, with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Participant's (based on symptoms reported and/or health care questions asked by or on behalf of Participant's). Nurses shall not diagnose Participant's ailments.
- d. **Prescription Replacement Assistance** If a Participant requires prescription medication or eyeglasses, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable or arrange an appointment with a local medical provider.
- e. **Guarantee of Payment** Guarantees shall be made by On Call for any expenses either covered by a benefit of the Program or authorized by the Client.
- f. **Medical, Behavioral or Mental Health, Dental and Pharmacy Referrals** On Call shall provide, at the Participant's request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible.
- g. **Coordination of Benefits** On Call shall request primary health insurance information and/or any supplemental travel/secondary insurance from the participant and attempt to coordinate benefits during an active assistance case. Coordination includes attempt to facilitate direct payment of covered expenses from the insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance carrier and requesting a pre-certification of medical expenses.

2) MEDICAL TRANSPORTATION SERVICES

The Program includes coverage as shown in Section II. Terms, conditions and limitations included in Section II apply to services described in this section.

- a. **Emergency Medical Evacuation** On Call shall arrange and coordinate air and/or surface transportation and medical care during transportation to the nearest hospital where appropriate medical care is available.

Following a Medical Evacuation, if the Participant is discharged and deemed fit to travel unescorted, On Call shall arrange transportation to return the Participant to the original location or to the Participant's home if the reason for travel has ended.

- b. **Medical Repatriation** After being treated at a medical facility, On Call shall arrange the transport of the Participant with a qualified medical attendant to their residence or home hospital for further medical treatment or recovery.
- c. **Return of Remains** In the event of a Participant's death, On Call shall make the arrangements coordinate for casket or air tray, preparation and transportation of his/her remains to his/her place of residence or to the place of burial.

3) EMERGENCY (COMMERCIAL) TRAVEL SERVICES

The Program includes coverage as shown in Section II. Terms, conditions and limitations included in Section II apply to services described in this section.

- a. **Emergency Travel Arrangements (Visit by Family or Friend; Family Reunion)** If the Participant is hospitalized On Call shall arrange travel and suitable hotel accommodations for a person of the Participant's choice to join them.
- b. **Return of Dependent Children** If the Participant's Dependent(s) are present but left unattended as a result of the Participant's Medical Evacuation or hospitalization, On Call shall make arrangements to return them home, including a non-medical escort as needed.
- c. **Return of Traveling Companion** If a participant's traveling companion loses previously make travel arrangements due to a delay caused by the Participant's medical emergency or death, On Call shall arrange one-way economy airfare to return the companion to his or her original departure point.
- d. **Vehicle Return** In the event of your Emergency Medical Evacuation, Medically Necessary Repatriation, or Repatriation of Remains, On Call will coordinate the return of your non-commercial vehicle, which is registered to you, to your permanent primary residence if it is left unattended and you and your traveling companion cannot drive it due to your medical condition or death.
- e. **Emergency pet boarding and/or pet return** if you are expected to be hospitalized for three (3) or more days, and you are traveling with a pet that is left unattended as the result of your injury or illness, on call will coordinate the boarding of your pet up to a maximum of \$60 per day not to exceed \$600 in total. This benefit will be paid only until your discharge from the hospital. In the event of your emergency medical evacuation, medically necessary repatriation, or return of deceased remains, on call will coordinate the return of your pet to either your permanent primary residence, or to a boarding facility near your permanent primary residence.
- f. **Trip Interruption** On Call will arrange alternate transportation and accommodations necessary due to a medical emergency.

4) TRAVEL ASSISTANCE SERVICES

- a. **Pre-Trip Information** On Call shall provide to Participants pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.
- b. **24/7 Emergency Travel Arrangements** On Call shall assist Participant once a trip has started with changing airline, hotel or car rental reservations.
- c. **Translator and Interpreter Referral** On Call shall provide the Participant with access to an interpreter via telephone 24 hours a day or referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone.

- d. **Emergency Travel Funds Assistance** On Call shall provide assistance to Participants by arranging for the forwarding of funds from Participant's credit cards or family Participants.
- e. **Legal Consultation and Referral** If a Participant is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a Participant will be referred to an attorney in the appropriate geographical area. This service applies only when a Participant is traveling internationally.
- f. **Lost/Stolen Travel Documents Assistance** On Call shall provide assistance to Participants for the replacement of passports, airline documents, birth certificates and other travel-related documents.
- g. **Emergency Message Forwarding** In the event a Participant is unable to reach an employer, family Participant or traveling companion, On Call shall forward a message via telephone to the intended party.
- h. **Lost Luggage Assistance** On Call shall assist the Participant with the tracking of luggage lost in transit.
- i. **ID Theft Assistance Program** On Call shall call credit card companies with Participant on the phone, alert them that cards were stolen and could be compromised. As well as, alert the three credit bureaus that the Participant's credit cards were stolen so that it is reported. If needed, On Call will assist the Participant with cash advance assistance from friends/family. In the event that a passport replacement is needed, On Call will assist the Participant in securing an appointment with local consulate for emergency passport replacement if passport was stolen while traveling internationally.

Except as otherwise stated for Evacuation services above, services not included in this description of coverage that require advance payment to a third-party provider will be performed on a fee for service basis with financial authorization from the Participant as follows:

On Call will coordinate and arrange services with third parties and advance payment on a Participant's behalf for related expenses upon request with a credit card authorization completed by the Participant.

II. II. Terms, Conditions and Limitations



Evacuation and Repatriation Insurance

The Policy Schedule

Insured Persons	All OneAmerica Insureds who are enrolled in the OneAmerica Employee Benefit product whilst traveling internationally or domestically more than 100 miles from the Insured Person's Permanent Primary Residence.
Operative Time of Cover	Whilst traveling internationally or domestically more than 100 miles from the Insured Person's Permanent Primary Residence.

All benefits listed in Section A and Section B below are subject to a Combined Single Limit (CSL) of \$1,000,000 per Participant, per event and a \$10,000,000 Aggregate Limit, per event

Benefits Table

Section A – Emergency Medical Evacuation and Repatriation	COVERED / NOT COVERED	SUM INSURED
Emergency Medical Evacuation and Repatriation	Covered	Included in CSL
Emergency Travel Expenses	Covered	Included in CSL (sub limit \$12,500 when in hospital for more than 3 days)
Transportation of Remains	Covered	Included in CSL (sub limit \$50,000)
Return of Dependent Children	Covered	Included in CSL (sub limit \$2,500)
Return of Traveling Companion	Covered	Included in CSL(sub limit \$5,000)
Vehicle Return	Covered	Included in CSL(sub limit \$2,500)
Emergency Pet Boarding and/or Pet Return	Covered	Included in CSL (sub limit \$1,200)
Trip Interruption	Covered	Included in CSL (Sub Limit \$1,000)



HDI Global Specialty SE

Branch Office: 10 Fenchurch Street, London EC3M 3BE

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany. , www.hdi-specialty.com

Registered in Germany, Registration No. HRB 211924

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.



Evacuation and Repatriation Insurance

The Contract of Insurance

This is Your Evacuation and Repatriation Insurance Policy, which with the application form and/or declaration made by You and The Policy Schedule should be read together and forms the contract of Insurance between You and Us, HDI Global Specialty SE, UK Branch but it is only valid if You have paid the premium.

Your premium has been based upon the information shown in The Policy Schedule and recorded in the written application You have signed and/or declaration You have made. Please read them carefully to make sure that they meet Your requirements and that the details on The Policy Schedule are correct. If after reading Your Policy and The Policy Schedule You have any questions, please contact Your insurance adviser.

In return for You having paid the premium for the Period of Insurance, We will indemnify You by payment in respect of the Evacuation or Repatriation of the Insured Persons to the extent of and subject to the terms contained in or endorsed on the Policy.

IMPORTANT

This Policy is a legal contract. You must tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date.

If You are not sure whether certain facts are relevant please ask Your adviser. If You do not tell Us about relevant changes, Your Policy may not be valid or the Policy may not cover You fully.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this Policy.

Choice of Law

The laws of Indiana apply and in any suit or legal action the courts of United States of America shall have jurisdiction unless We agree with You otherwise.

Data Protection

HDI Global Specialty SE is an insurance company whose UK address is 10 Fenchurch Street, London, EC3M 3BE. It is a Data Controller and Data Processor as defined under the EU General Data Protection Regulation ('GDPR') and is registered with the Information Commissioner's Office ('ICO') under number Z5380754. Further details on the GDPR can be found at the ICO website (www.ico.org.uk).

Please read this section of Your policy carefully as it contains important information about Our use of Your personal information i.e. how Your information will be collected and dealt with, and Your rights concerning that data.

Personal information:

Your personal information means any information We hold about You and the Insured Person(s). This information may be contained in any correspondence received from You including letters and emails. We have implemented technical, physical, legal and organisational measures where necessary to secure the personal information We hold and process on Your behalf. Where appropriate We use anti-virus protection systems, firewalls, pseudonymisation and data encryption technology for the processing and storage of electronic personal information. Where We hold hard copy documentation containing Your personal information (whether on or off site) we will ensure that the relevant documentation is physically secured and accessible only on a "need to know" basis. Our staff are trained regularly on data protection and information security.

You should show this section to anyone else insured or proposed to be insured under Your policy as it will also apply to them. It explains how We use all the information We have about You and the other people insured under Your Policy.

Special category data:

Some of the personal information that We ask You to provide is known as "special category data". This will include information relating to Your health or medical condition(s) and may also include, race, religion and any criminal convictions. We need to use special category data to provide You with quotes, arrange and manage Your policy and to provide the services described in Your policy documents (such as dealing with claims). Where You have provided Us with special category data relating to someone else, You undertake that You have obtained their express consent to provide Us with this data.

How We use Your personal information:

We will use Your personal information to arrange, administer and manage Your insurance policy, including handling underwriting and claims and issuing renewal documents and information to You. The personal information We hold about You is limited to what is necessary to provide these services. We erase the personal information We hold about You as soon as it is no longer needed in accordance with our legal and statutory obligations.

Sharing Your personal information:

We may have to share Your personal information with other insurers, statutory bodies, regulatory authorities, Our business partners, Our group companies or agents providing services on Our behalf and other authorised bodies. Where We do share Your personal data with others We will ensure that the appropriate safeguards are in place.

Transferring Your personal information outside the EEA:

To manage Your policy including settling claims or providing Security or Medical Assistance if the claim or assistance relates to an incident which occurs outside Your Country of Domicile We may transfer Your personal information outside the European Economic Area or if different Your Country of Domicile. We will only do this;

- If You have given Us Your permission;
- For underwriting purposes, such as assessing Your application and arranging Your policy;
- For management information purposes;
- If the transfer is necessary for reasons of public interest;
- To prevent or detect crime, including fraud (see below);
- If We are required or permitted to do this by law (for example, if We receive a legitimate request from the police or another



authority including legal authorities outside the European Economic Area or, if different, Your Country of Domicile); and/or if required

Where it is necessary to transfer your data outside of the EEA we will ensure that appropriate safeguards are in place.

Preventing and detecting crime:

We may use Your personal information to prevent crime.

In order to prevent crime We may:

- Check Your personal information against Our databases;
- Share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when You make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, We will share Your relevant personal information with them. The information We share may be used by those companies when making decisions about You. You can find out which fraud prevention agencies are used by Us by writing to Our Data Protection Contact at the address set out below; and/or if required:
- Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. We may pass information relating to Your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on Your behalf:

To help You manage Your insurance policy, subject to answering security questions, We will deal with You or Your spouse or partner or any other person whom We reasonably believe to be acting for You if they contact Us on Your behalf in connection with Your policy or a claim relating to Your policy. Where We have reasonable doubts concerning the identity of Your spouse or partner or such other person claiming to be acting on Your behalf, we may request additional information necessary to confirm their identity before we release any information in relation to Your policy to them. For Your protection only You can cancel Your policy or change the contact address.

Marketing:

We will not use Your personal information and information about Your use of Our products and services to carry out research and analysis for marketing.

Data Protection Rights:

You have certain rights under the GDPR.

You have the right to require Us to:

- Provide You with further details about the use We make of Your personal data;
- Provide You with a copy of the personal data We hold in a commonly used and machine readable format;
- Correct any inaccuracies in the personal data We hold;
- Delete any personal data We no longer have any lawful ground to use;
- Where the processing requires Your consent, withdraw that consent so We stop the processing in question;
- Transfer Your personal data to another organization;
- Object to any processing based on the legitimate interests grounds unless our reasons for that processing outweigh any prejudice to Your data protection rights;
- Object to automated processing, including profiling; and/or
- Restrict how We process or use Your personal data in certain circumstances e.g. whilst a complaint is being investigated.

In certain circumstances we may need to restrict the above rights to safeguard the public interest (e.g. prevention or detection of crime) or Our interests (e.g. legal or litigation privilege).

If you are not satisfied with Our use of Your personal data or Our response to any request by You to exercise any of Your rights, or if You think We have breached the GDPR, You have the right to complain to the ICO, details as follows:

England	Scotland	Wales	Northern Ireland
Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF	Information Commissioner's Office 45 Melville Street Edinburgh EH3 7HL	Information Commissioner's Office 2 nd Floor Churchill House Churchill Way Cardiff CF10 2HH	Information Commissioner's Office 3 rd Floor 14 Cromac Place Belfast BT7 2JB
Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)	Tel: 0131 244 9001	Tel: 029 2067 8400	Tel: 0303 123 1114 (local rate) 028 9027 8757 (national rate)
casework@ico.org.uk	scotland@ico.org.uk	wales@ico.org.uk	ni@ico.org.uk

Further information:

If You would like to receive a copy of the personal information We hold on You, or if You would like further information or wish to complain about the way that We use personal information, please write to Our Data Protection Contact (set out below).

If We change the way that We use Your personal information, We will write to You to let You know. If You do not agree to that change in use, You must let Us know as soon as possible. You have the right to complain to Us at any time if You object to the way We use Your personal information. If you do, We will no longer be able to process the personal information We hold about You unless We are able to demonstrate compelling legitimate grounds for the continued processing of Your personal information which override Your interests, rights and freedoms of You, or for the establishment, exercise or defence of legal claims.

Contacting Our Data Protection Contact

To contact Our Data Protection Contact please write to Us at HDI Global Specialty SE, 10 Fenchurch Street, London EC3M 3BE UK giving Your name, address and insurance policy number.

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Our commitment to you

Each of Our customers is important to Us, and We believe You have the right to a fair, swift and courteous service at all times. We acknowledge receipt of Your complaint and We will deal with it promptly and provide a response as quickly as possible.

Complaints Procedure

1. We will acknowledge Your complaint in writing within five working days of receipt.
2. We will endeavour to send a final response to You within eight weeks of receipt of Your complaint. If We are unable to provide You with a final response within this time frame, We will write to You explaining the delay and advise You when You can expect a final response.
3. If more than eight weeks from the date of Your complaint have elapsed and You have not received a final response, or You are dissatisfied with the final response You have received from Us, You may choose to refer Your complaint to:

Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Financial Ombudsman Service

If You are disappointed with any aspect of the handling of Your insurance We would encourage You, in the first instance, to contact the complaints department of Your insurance adviser. You can write or telephone, whichever suits You, and ask Your contact to review the problem.

If You are dissatisfied with the final response from the complaints department, You may be entitled to refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of the FOS will be provided at the same time as Your complaint is acknowledged.

Note that the FOS will only consider Your complaint if you have given Your insurance adviser the opportunity to resolve it and You are a private Policyholder, a business with a group turnover of less than €2 million, a charity with an annual income of less than €2 million, or a Trustee of a trust with a net asset value of less than €2 million. If, however, Your complaint is not resolved within 40 working days, the FOS will accept a direct referral.

Whilst We are bound by the decision of the FOS, You are not. Following the complaint procedure does not affect Your right to take legal action.



Financial Services Compensation Scheme

For risks located within the EEA We are covered by the UK Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can learn more about this scheme at www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100 or writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Useful Telephone Numbers and Websites

Emergency Medical Assistance Provider: +1 603-328-1754

Crisis Management Company Call Centre: +1 603-328-1754

Claims Administrator: +1 603-328-1754

Who to contact in the event of Claim

All claims should be notified to Our Claims Administrator:

On Call International

11 Manor Parkway, Salem, NH 03079

Tel: 603 328 1300 | Fax: 603 328-1770

www.oncallinternational.com

Claims Procedure

If in relation to any claim under this Policy (other than for claims under the Political and Natural Disaster Evacuation Section) You must contact the Claims Administrator as soon as reasonably possible after any event or occurrence which may result in a claim and in any event no later than 60 days after the occurrence of such event.

You must:

1. At Your expense, provide them with a written notification of a claim containing as much information as possible of the loss, destruction, damage, accident, injury or illness, including the amount of the claim.
2. Provide them at Your own expense with all certificates, information and evidence reasonably required by them and in the form and of such nature as they may prescribe.
3. Immediately pass to them unanswered, all communications from third parties in relation to any event that may result in a claim under this Policy.
4. Not admit or repudiate liability, nor offer to settle, compromise, make payment or pay any claim under this Policy without their written agreement.

The Insured Person shall submit to medical examination at Our request in respect of any alleged Accidental Bodily Injury or Illness where We shall pay the fee.

As soon as possible after the occurrence of any Accidental Bodily Injury or Illness the Insured Person must obtain and follow the advice of a Qualified Medical Practitioner. We shall not be liable for any consequences arising due to the Insured Person's failure to

obtain and follow such advice and use such appliance or remedies as may be prescribed.

In the case of Accidental Death of the Insured Person We shall be entitled to have a post-mortem examination at Our own expense.

If You or the Insured Person fail to follow any of these conditions You will lose your right to indemnity or payment for that claim.

HDI Global Specialty SE Assistance Services

Security Assistance

Who to contact for Emergency Security Assistance:

To obtain security assistance, please contact **On Call International** via Our Crisis Management Company

24/7 Global Response Centre

Call collect from anywhere in the world: +1 603-328-1754

Call toll free from US or Canada: 1-866-816-2103

mail@oncallinternational.com

Medical Assistance

Our Medical Assistance Service is operated by a specialist assistance provider who will advise on and where appropriate arrange all medical treatment, medical evacuation or repatriation, travel and accommodation.

In the event of a Medical Emergency overseas please contact **Our Emergency Medical Assistance Provider**

Telephone: +1 603-328-1754 or +1 866-816-2103

Our Emergency Medical Assistance provider has experienced multi-lingual staff that will:

- Take charge of enquiries 24 hours a day 365 days a year and where necessary contact hospitals and guarantee any necessary fees.
- Talk to doctors and hospital staff in their own language.
- Ensure medical advisers are consulted at the outset for their views on the possibility of arranging Repatriation and the best method of transportation to be adopted.

Provided medical treatment, travel or accommodation has been arranged by Our Emergency Medical Assistance Company We will pay all associated costs incurred on behalf of You the Insured Person for the following:

- Making arrangements for the Insured Persons to travel home and where necessary ensure they are escorted by a medical attendant.
- Ensure assistance is provided upon arrival in the Insured Person's Country of Domicile following a Medical Repatriation.
- Making arrangements for the outward and return journeys for the next of kin or other nominated person to visit a sick or injured Insured Person.
- Assist in locating and sending drugs if not available locally.
- Provide advice on minor ailments.

Policy Definitions

Each time We use one of the words or phrases listed below, it will have the same meaning wherever it appears in Your Policy unless We state otherwise. A defined word or phrase will start with a capital letter each time it appears in the Policy, except for headings and titles. Each Section of the Policy contains Definitions which apply to that particular Section and they must be read in conjunction with the following Policy 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 Policyholder Host Country.

Combined Single Limit (CSL)

The maximum amount We will pay in the event of any one claim in covered losses, during the policy period, for any benefits as listed in Section A and Section B of the Benefit Table.

Country of Domicile

The Country in which the Insured Person resided in before departing on an Insured Journey taking up Assignment and/or the Country to which the Insured Person shall return to when repatriated or country in which they hold a valid passport. For the purposes of this Policy, the Country of Domicile is the United States of America.

Dependent

Insured Person's civil union partner, domestic partner, or lawful spouse; the Insured Person's unmarried child, from birth and under age 19; or under age 26 if enrolled as a full-time student in an accredited college, university, vocational or technical school. A child includes a natural child; an adopted child, beginning with any waiting period pending finalization of the child's adoption; a child whose support is required by court decree; a civil union partner's child, a domestic partner's child, or a stepchild, who resides with the Insured Person or depends on the Insured Person for financial support. A child also includes any child who is disabled on the day before child's insurance would otherwise end due to his or her age, and who continues to meet the following conditions: the child is unable to earn a living because of a physical or mental disability; and depends mainly on the Participant for support and maintenance.

Host Country

The Country in which the Insured Person resides in whilst on an Insured Journey.

Insured Journey

Any time the Insured Person is traveling more than 100 miles away from the Insured Person's Permanent Primary Residence for a purpose other than the Insured Person's normal daily activities, commute, or routine, for a period not exceeding 12 months in duration, which begins during the Period of Insurance, and commences from the time the Insured Person leaves their Permanent Primary Residence and continues during the entire period of the journey and terminating at the time of return to the Insured Person's Permanent Primary Residence.

Insured Person

Employees who are insured through or enrolled in one or more Lincoln Financial Group Life, Accidental Death & Dismemberment, and Accident Illness policies and their Dependent(s), whether named as an insured or uninsured by The Policyholder.

Operative Time of Cover

The period of time for which We will cover the Insured Person for benefits described within the Policy Schedule.

Participating Organization: OneAmerica® Company who is the organization that applies for coverage on Your behalf from the Plan Administrator.

Period of Insurance

From the effective date until the expiry date shown in The Policy Schedule and any subsequent period for which We accept payment for renewal of this Policy.

Permanent Primary Residence

The locale of the address as shown on the Insured Person's valid state driver's license or state-issued identification card.

The Business

Activities directly connected with The Business described in The Policy Schedule.

The Policy Schedule

The document which specifies details of The Policyholder, The Insured Persons, The Operative Time of Cover, The Business, and specifies details of the benefits covered, sums insured and any Excesses, Endorsements and Conditions applying to the Policy.

The Policyholder

The Policyholder named in the Policy Schedule

We/Us/Our/The Company

HDI Global Specialty SE.

You/Your

The Insured Person named in the Policy Schedule.

Policy Conditions

Each Section of the Policy contains Conditions. They must be read in conjunction with the following Policy Conditions which apply to all Sections unless otherwise stated.

Adjustable Premium

If it has been agreed with Us that any part of the premium, being based on estimates, is adjustable You shall within 30 days of the end of each Period of Insurance provide Us with the actual figures and the premium will be adjusted accordingly.

Aggregate Limit

If the aggregate amount of all benefits payable exceeds the stated Aggregate Limit the benefits payable to an Insured Person shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit.

Alteration of Risk

We will at Our option void the Policy from the inception of this insurance where there has been any

alteration to The Business and/or the occupation or pursuits of any Insured Person after the effective date of this insurance which increases the risk of loss, liability, destruction, damage, accident, injury or illness or where Your interest ceases except by will or operation of law unless We have accepted the alteration.

Assignment

You may not assign the benefits under this Policy. We shall not be bound to accept or be affected by any notice of any trust charge, lien, purported assignment or other dealing with or relating to this Policy.

Cancellation

We may cancel this Policy by sending You 180 days written notice to Your last known address and We will return any unearned proportion of the premium paid.

The Policyholder may cancel this Policy at any time by sending us 90 days written notice and any unearned premium shall be returned to The Policyholder provided that We have not made any claims payment under this policy or have any claims for consideration or The Policyholder is not aware of any claims that have not been reported to Us. Any claim payments made or under consideration shall be deducted from the amount of unearned premium due to be returned.

Contribution

If at the time of an event giving rise to a claim there is any other insurance Policy in force in The Policyholder's name which covers The Policyholder or the Insured Person for the same expense, loss or liability We will only pay a proportion of the claim being determined by reference to the cover provided by each of the relevant policies.

Force Majeure

We shall not be liable for failure to provide Services and/or delays caused by acts of God, strikes or other conditions beyond our reasonable control, including but not limited to flight conditions or situations where the performance of this Policy is prohibited or delayed by local laws, regulations or regulatory agencies. We shall notify The Policyholder immediately of any Force Majeure event. In the event of such Force Majeure lasting longer than 7 days The Policyholder will have the right to cancel this Policy immediately and We shall return any premium paid by The Policyholder less any amount for claims paid or due to be paid.

Fraud

If a claim made by an Insured Person or The Policyholder or anyone acting on The Policyholder's behalf, or any person claiming to be indemnified is fraudulent or exaggerated, whether ultimately material or not or if a false declaration or statement is made or if a fraudulent device is used in support of a claim We may at Our option void the Policy from the inception of this insurance or cancel the Policy from the date of the claim or alleged claim and repudiate the claim.

Identification

The Policy and The Policy Schedule will read as one contract. A particular word or phrase which is not defined will have its ordinary meaning.

Reasonable Precautions

The Insured Person must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property, and The Policyholder must comply with all legal requirements and safety regulations and conduct The Business in a lawful manner. If in relation to any claim the Insured Person and/or The Policyholder have failed to fulfil any of these conditions, the Insured Person and The Policyholder will lose their right to indemnity or payment for that claim.

The Contracts (Rights of Third Parties) Act 1999

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto does not apply to this Policy. Only We and the Policyholder can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

Misdescription

We will void this Policy if there has been any misrepresentation, misdescription or failure to disclose any material fact by The Policyholder or anyone acting for The Policyholder.

Sanction Limitation and Exclusion Clause

We shall not provide cover or pay or be liable for any claims or provide any benefit under this Policy if by providing any cover, paying any claims or providing any benefit under this Policy would expose Us 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.

Policy Exceptions

Each Section of the Policy contains specific Exceptions. They must be read in conjunction with the following Policy Exceptions which apply to all Sections unless otherwise stated.

The Policy does not cover

1. Any expense related to the Insured Person engaging in the commission of, or the attempt to commit, an unlawful act.
2. Any expense incurred as a result of the Insured Person engaging in active service in the armed forces or police.
3. Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You.
4. Any losses incurred for which You are responsible under a Workmen's Compensation Act
5. Suicide, attempted suicide, or wilful self-inflicted injury

6. Any loss incurred for an Insured Person who was not deemed medically suitable for travel by the Insured Person's primary care physician prior to departing on an Insured Journey.
7. Any losses incurred for an Insured Person who was traveling for the purpose of obtaining medical treatment
8. Any losses arising from or in connection with 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.
9. Any losses arising from or in connection with any transportation that requires an Insured Person to be transported in a biohazard-isolation unit.
10. Hospital or medical treatment expenses of any kind or nature.
11. Medical Evacuations or Political and Natural Disaster Evacuations directly or indirectly related to a Natural Disaster that precedes a Participant's arrival.

Section A – Emergency Medical Evacuation and Repatriation

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply. Please also refer to the Policy Definitions at the front of this Policy document.

Emergency Medical Evacuation

The cost of transporting the Insured Person by air and/or surface transportation If the Insured Person's medical condition warrants immediate transportation (due to inadequate medical facilities) by Our Emergency Medical Assistance Provider from the place where the Insured Person is located to the nearest adequate medical facility where medical treatment can be obtained, including the costs of all medical care and ancillary costs associated with that transportation.

Emergency Travel Expenses

We will pay up to the amount stated in the Benefits Table for the following Emergency Travel Expenses.

The cost of an economy round-trip air or ground transportation ticket for one relative or friend to visit You if You are or are to be hospitalized for more than 3 days; and

1. Reasonable expenses for lodging and meals for that relative or friend to remain whilst You are hospitalised, for a period not to exceed 15 days.
2. The cost of any additional Hotel charges You incur following discharge but during any convalescence period with the relative or friend prior to Your return to Your Permanent Primary Residence, for a period not exceeding 15 days.

Pet

Shall mean any domestic dog or cat less than 200 pounds and is kept for pleasure and companionship rather than utility (other than service animals).

Repatriation

After being treated at a local medical facility, and following the advice of Our Emergency Medical Assistance Provider and if the Insured Person's medical condition warrants it, the costs of transporting the Insured Person by air and/or surface transportation and with a qualified medical attendant to their Permanent Primary Residence to obtain further medical treatment or to recover, or both.

Serious Medical Condition

A medical condition that in the opinion of the Emergency Medical Assistance Provider's physician requires immediate emergency medical treatment to avoid certain death or serious impairment to the Insured Person's health and such emergency medical treatment is not available or is not adequate in the Insured Person's immediate location to avoid death or serious impairment of health.

Qualified Medical Practitioner

A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in other than an Insured Person, Dependent of an Insured Person, and a member of the immediate family of the Insured Person or an employee of the Insured Person.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You must contact the Emergency Medical Assistance Provider if you require Emergency Medical Evacuation, Repatriation, Transportation of Remains, or prior to incurring Emergency Travel Expenses, otherwise We will not be able to reimburse the costs incurred.
2. If We incur costs as a result of advice or assistance being provided or the settlement of any expenses being made in good faith by the Emergency Medical Assistance Provider to any person who is not insured under this Policy, The Policyholder shall reimburse us in respect of such costs and expenses.

3. The Emergency Medical Assistance Provider reserves the right, at its sole discretion, to determine the location to which the Insured Person will be evacuated and the timing, means or method by which such evacuation or repatriation will be carried out. In making such arrangements the Emergency Medical Assistance Provider may consider all relevant circumstances including, but not limited to the Insured Person's medical condition, the degree of urgency, the Insured Person's fitness to travel, airport availability, weather conditions and travel distance and whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail, water or land vehicle. Transportation shall be carried out under such medical supervision, as determined by the Emergency Medical Assistance Provider.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claims resulting from:

1. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
2. Any cost or expense not expressly covered in advance and in writing by The Emergency Medical Assistance Provider and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when Our Emergency Medical Assistance Provider cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Insured Person.
3. Any expense incurred for Insured Person(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
4. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Insured Person is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Insured Person can be adequately treated locally, or treatment can be reasonably delayed until the Insured Person returns to the Insured Person's Permanent Primary Residence.
5. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
6. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
7. Any losses incurred by the Insured Person if the Insured Person fails to follow the advice of Our Emergency Medical Assistance Provider.
8. Any valid claim costs that have been increased by Your or the Insured Person's failure to follow the advice of Our Emergency Medical Assistance Provider.
9. The Insured Person being under the influence of or being directly or indirectly affected by the effects of intoxicating liquor or drugs or any other condition thereby aggravated other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction.
10. Medical Evacuations from a maritime vessel, ship or watercraft of any kind.

Cover

In the event of the Insured Person sustaining a Serious Medical Condition during the Operative Time of Cover We will pay up to the sum insured shown in The Policy Schedule for their Emergency Medical Evacuation or Repatriation or for Emergency Travel Expenses incurred by or on their behalf.

In the event of a Medical Emergency requiring Emergency Medical Evacuation or Repatriation please contact Our Emergency Medical Assistance Provider.

Telephone: 1 603-328-1955 or +1 866-525-1955

Our Emergency Medical Assistance Provider has experienced staff that will ensure medical advisers are consulted at the outset for their views on the possibility of arranging Emergency Medical Evacuation and Repatriation and the best method of transportation to be adopted.

Provided Emergency Medical Evacuation or Repatriation has been arranged by Our Emergency Medical Assistance Provider We will pay all medical care and associated costs incurred on behalf of the Insured Person for the following:

- Making arrangements for them to travel home and where necessary they are escorted by a medical attendant
- Ensure assistance is provided upon their arrival in their Country of Domicile following an Emergency Medical Evacuation or Repatriation and pay for medical care during transportation
- Assistance in locating and sending drugs if not available locally.

Extension

The following Extension applies if stated as being Covered in The Policy Schedule

Transportation of Remains

In the event of the death of the Insured Person whilst on an Insured Journey Our Emergency Medical Provider will arrange for and pay up to the maximum shown in the Benefits Table for the reasonable costs incurred of transportation of the Insured Person's body or ashes to the Insured Person's Permanent Primary Residence.

We shall not be held liable for any delay in returning the Insured Person's remains for any reasons that are not in our direct and immediate control.

Return of Traveling Companion (if covered as stated in the Benefits Table)

If the Insured Person's traveling companion loses previously-made travel arrangements due to a delay caused by the Insured Person's medical emergency or death while on an Insured Journey, We will indemnify one-way economy airfare to return the companion to his or her original departure point.

Return of Dependent Children (if covered as stated in the Benefits Table)

In the event of the death or hospitalization of the Insured Person whilst on an Insured Journey which leaves Dependent children traveling with the Insured Person unattended, We will indemnify the Insured Person's estate for the cost for transportation, and escort as required, to return Dependent children to a designated advocate.

Vehicle Return: (if covered as stated in the Benefits Table)

In the event of the Insured Person's Emergency Medical Evacuation or Repatriation or Transportation of Deceased Remains, We will indemnify the cost to return of the Insured Person's non-commercial vehicle, which is registered to the Insured Person, to the Insured Person's permanent primary residence if it is left unattended and the Insured Person and the Insured Person's traveling companion cannot drive it due to the Insured Person's Serious Medical Condition or death.

Emergency Pet Boarding and/or Pet Return: (if covered as stated in the Benefits Table)

If the Insured Person is expected to be hospitalised for three (3) or more days, and the Insured Person is traveling with a Pet that is left unattended as the result of the Insured Person's Serious Medical Condition, We will indemnify the cost to board the Insured Person's Pet. This benefit will be paid only until the Insured Person's discharge from the hospital. In the event the Insured Person's Emergency Medical Evacuation or Repatriation, or Transportation of Remains, We will indemnify the cost to return the Insured Person's Pet to either the Insured Person's Permanent Primary Residence, or to a boarding facility near the Insured Person's Permanent Primary Residence.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

Trip Interruption

Interruption

If You or the Insured Person is forced to cut short an Insured Journey and return to the Country of Domicile as a direct and necessary result of any cause outside Your or the Insured Person's control We will reimburse You or the Insured Person up to the sum insured shown in the Schedule of Benefits for:

1. All non returnable deposits, advance payments and other charges paid or due to be paid by You or the Insured Person for travel and accommodation in respect of the Insured Journey.
2. The reasonable additional cost of travel and accommodation necessarily incurred to return the Insured Person to their Country of Domicile.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. The maximum We will pay in respect of all benefits under this Policy in the aggregate in respect of all Insured Persons per Insured Journey shall not exceed the maximum Aggregate Limit stated in the Schedule of Benefits. If the aggregate amount of benefits exceed this limit the benefit amount payable shall reduce proportionately until the total of all benefits does not exceed the Aggregate Limit.
2. Where reasonable You must obtain prior approval from Our specialist assistance provider before incurring additional travel and accommodation costs when Interrupting Your Insured Journey.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. The Insured Person travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
2. Disinclination to travel or if on an Insured Journey, deciding not to continue.
3. You or the Insured Person's financial circumstances.
4. Redundancy or resignation of an Insured Person or the termination of an Insured Person's contract of employment within 30 days of a pre-booked Insured Journey or once an Insured Journey has started.
5. Any expenses incurred where an Insured Journey is Interrupted, altered, rearranged or must be replaced as a result of redundancy or resignation of the Insured Person or the termination of their contract of employment once the Insured Journey has commenced.
6. The financial failure or omission or neglect of any provider or their agent of transport or accommodation.
7. Withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of the manufacturer, the Civil Aviation Authority, any port authority or similar body in any country except where on the day the Insured Person is due to depart from their Country of Domicile such Insured Person is prevented from making their Insured Journey due to
 - a) Aerospace being closed for 24 hours from the date and time of their scheduled departure as shown on their ticket/itinerary.
 - b) A port or airport they are scheduled to travel from or through being closed for 24 hours from the date and time of their scheduled departure as shown on their ticket/itineraryAll claims must be supported by documentary evidence that the Insured Person has been able to obtain a refund from their travel and or accommodation provider.
8. Strike, labour dispute or failure of the means of transport other than where the departure of any means of transport on which the Insured Person is booked to travel is delayed by at least 24 hours unless the delay is due to a strike or industrial action which existed or the possibility of which existed and for which advance warning had been given prior to the date on which the Insured Journey was booked.
9. Any Insured Journey cancelled or interrupted where the Appropriate Authorities advice at the time the trip was booked is 'against all travel to' the chosen destination.
10. An Insured Person failing to check-in according to the itinerary provided unless the failure was due to strike or industrial action.
11. Any amount in excess of the Aggregate Limit stated in the Schedule of Benefits for all Insured Persons per Insured Journey.
12. Any amounts where you are legally entitled to be indemnified from any other source.
13. Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.



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