



Employer Specifications For Group Insurance For Travel Well Protect An Aetna WorldTravelerSM Plus Product

Aetna International
Coverage underwritten by Aetna Life &
Casualty (Bermuda) Ltd.
Visit us at www.AetnaInternational.com

To apply for coverage, please complete these forms and submit them to your local Aetna International Representative.

INSTRUCTIONS: Employers please complete items 1-9 below.

1. Employer Contact Information	
Employer Name _____	
Street _____	
City _____	State/Country _____ ZIP/Postal Code _____
Your Name _____	Your Title _____
Telephone Number* _____	Fax Number* _____
Email Address _____	
2 Plan Design <i>(Please select one choice below)</i>	
Medical Plan	
<input type="checkbox"/> Travel Well Protect (Includes Dependents, AD&D 100K, Business/Sojourn)	
<input type="checkbox"/> Travel Well Protect + Leisure (Includes Dependents, AD&D 100K, Business/Sojourn, and Leisure Travel)	
3 Requested effective date of plan _____	
4 Estimated annual number of travelers eligible for the Plan	
Employees _____	Dependents _____
5 Estimated annual number of travel days <i>(employees and any applicable dependents)</i> _____	
6 Electronic ID Card – Language:	
<input type="checkbox"/> English	<input type="checkbox"/> Spanish
<input type="checkbox"/> Japanese	<input type="checkbox"/> Chinese
<input type="checkbox"/> French	<input type="checkbox"/> Korean
<input type="checkbox"/> Portuguese	
7 Broker Contact Information	
Broker Company Name _____	
Broker U.S. Tax Identification Number (TIN) _____	
Broker Contact Name _____	
Telephone Number* _____	Fax Number* _____
Email Address _____	
8 Your Signature _____ Date _____	
9 General Insurance Producer Contact Information	
General Insurance Producer Name _____	Tax ID Number _____
Selling Insurance Producer Name _____	
Address _____	City _____ State _____ ZIP _____
Telephone Number _____	Fax Number _____
Email Address _____	
Signature _____	Date _____
Admin Assistant Name _____	Admin Assistant Email address _____

Aetna International pays General Agent.

* Include area, city, and country code(s), as applicable.



Joinder Agreement For Travel Well Protect An Aetna WorldTravelerSM Plus Product

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The undersigned _____ agrees to the establishment of an insurance trust fund (“Insurance Fund”) for the purpose of implementing a Trust Agreement (“Trust Agreement”) and to the designation of Bank of Butterfield Executor & Trustee Co. Ltd., Hamilton, Bermuda as “Trustee” for said Insurance Fund and Trust Agreement.

The undersigned, as a Participating Employer: 1) agrees to be bound by the terms of the group policy (including all of its attached documentation) issued to the Trustee (including any amendments); 2) agrees that any insurance coverage shall become effective as of the requested date or the date a Subscriber (employee) and his/her Dependents are approved for participation in a plan issued through said group policy (subject to applicable underwriting requirements of the Insurer); 3) agrees that the covered benefits provided shall be in accordance and shall be subject to the terms of the policy or policies issued to the Trustee of the Insurance Fund; 4) agrees to make the required contributions to the Insurance Fund; and 5) also agrees that in the case of default, fraud or non-payment, the Subscriber will be liable to the insurer for such fraud, or unpaid contributions for the coverage period, and such insurer may terminate coverage.

It is understood and agreed that no coverage shall become or remain effective as to any person if he or she fails to meet minimum underwriting requirements of the insurer.

I understand that, as an employer doing business and employing persons in foreign jurisdiction(s), I may be subject to foreign laws with respect to the provision of employee benefits and the insurance of those benefits. I understand that the Insurer may not be able to conduct business and/or pay claims in locations or with/to people or groups that are listed by the European Union, the United States of America and/or the United Nations or the United States Office of Foreign Asset Control (OFAC) as sanctioned countries and/or prohibited people or groups. I further acknowledge that both parties under this insurance arrangement shall be responsible for complying with any applicable anti-corruption and anti-money laundering laws, and certify that I have neither received nor been promised any improper benefit, payment, or advantage in connection with this insurance arrangement.

Employer Contact Information

Employer Company Name			
Employer Contact Name			
Street			
City	State/Province	Country	ZIP/Postal Code
Signed at _____ this _____ day of _____ 20 _____			
Amount of Advance Payment (Please make payment payable to: Aetna International) \$ _____			
By _____ (Signature – Title)		Witness _____ (Signature – Title)	



Electronic Publishing Agreement for Travel Well Protect

An Aetna WorldTravelerSM Plus Product

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AGREEMENT between _____ (“Customer”) and Aetna Life Insurance Company (“Aetna”)

WHEREAS, Customer will receive certain Benefit Plan information and documentation (the "Material") electronically and may publish the Material on its internal website available to authorized company personnel or distribute it to authorized individuals by other electronic means; and

WHEREAS, Aetna is willing to remit the Material to Customer only if Customer agrees to the provisions of this Agreement in order to safeguard appropriate use and disclosure of the Material;

NOW THEREFORE, the parties agree as follows:

1. Customer shall with respect to the Material to be electronically published or provided to its employees:
 - Give access and distribute the Material only to covered insureds.
 - The Material shall be placed only on Customer's internal website and shall be available and accessible only to authorized company personnel.
 - Place in the electronic memo or on the internal website a disclaimer stating:
 "This information/material is provided solely for general guidance about the terms of your benefit plan. In the event of any conflict between this information and terms and conditions of the policy and related plan documents delivered to the employer, the policy and related plan documents will govern."
2. Customer agrees that in placing the Material on its internal website, it shall not make any change to the terms of the policy, plan forms or related plan documents, and shall promptly amend such information to correct errors or reflect changes in any plan term or form. Customer further agrees to take appropriate steps to prevent improper access, changes or usage of the Material by unauthorized personnel no matter the means distributed. Furthermore Customer agrees to mitigate, to the extent practicable, any harmful effect of an improper access, changes or usage of the Material by unauthorized personnel.
3. Customer shall retain all the information required by this Agreement for a period of not less than seven (7) years.
4. Customer agrees to indemnify, and hold Aetna harmless from any costs, expenses, claims or judgments, including counsel fees that Aetna incurs as a result of Customer's failure to comply with the terms of this Agreement.

Signature _____

Printed Name _____

Title _____

Date _____



**Additional Services
Umbrella Agreement for
Travel Well Protect
An Aetna WorldTravelerSM Plus Product**

Aetna International
Coverage underwritten by Aetna Life & Casualty (Bermuda) Ltd.
Visit us at www.AetnaInternational.com

(Execution of this Umbrella Agreement is only required for WorldTravelerSM Plus elections)

SERVICES AGREEMENT

This Services Agreement (the "Agreement") is entered into as of _____ by and between Aetna Life & Casualty (Bermuda) Limited ("Aetna") a Bermuda corporation, on behalf of itself, its subsidiaries and affiliates ("Aetna"), and _____, a corporation ("Customer").....Aetna and Customer are each referred to herein individually as a "Party" and collectively as the "Parties."

RECITALS

WHEREAS, Customer seeks to make available health and travel benefit solutions to Customer's employees.

WHEREAS, Aetna directly, or through its subsidiaries, affiliates or partners may offer, underwrite, and administer health and travel benefit solutions in many regions around the world;

NOW, THEREFORE, in consideration of the premises, representations, and conditions set forth herein, the Parties hereto agree as follows:

1. AETNA HEALTH INSURANCE OFFERINGS

1.1 International Business Travel Plan

- (a) The WorldTraveler Plus product, made up of two plans, is offered and underwritten by Aetna, its subsidiaries, affiliates or partners (the "Plans"). Aetna shall separately provide Customer with Plan documents relating to the benefits covered under each of the Plans offered through this Program, subject to any variations required by applicable law:
 - i. The Plan administered by Aetna provides health benefits, details of which shall be provided by Aetna separately (the "Aetna Plan").
 - ii. The Plan administered by Aetna's partner On-Call International ("On-Call") provides political and natural disaster evacuation, trip interruption, baggage insurance, and return of personal effects benefits outlined in Appendix A (the "On-Call Plan").
- (b) Aetna and On-Call shall follow general protocols, have total discretion for underwriting and establishing premium rates for all Plans, and have the right to make any adjustments in premium rates as necessary to maintain the viability of the Plans.

1.2 Plan Year. For purposes of calculating deductibles, out-of-pocket limits, annual maximum benefit limits and other similar benefit terms, if any, the plan year for all Plan[s] offered under the Program shall commence on the Effective Date of each Plan.

1.3 Transition Rules. Under each Plan, costs incurred by an individual under any other health benefit or travel insurance plan prior to date of enrollment in the Plans under this Agreement shall not be counted for purposes of calculating deductibles, out-of-pocket maximums, benefit limitations or other similar coverage terms, if any, under the Aetna Plan.

- 1.4 **Plan and Market Withdrawal.** Notwithstanding anything contrary in this Agreement, Aetna and On-Call reserve the right at any time to withdraw from any market, including but not limited to, all or any portion of a jurisdiction, and withdraw any Plan from the marketplace. Provided such plan or market withdrawal is carried out in accordance with applicable law, Aetna reserves the right to modify or terminate any Plan provided to an insured person or plan sponsor. In the event that Aetna or its partners withdraws from any market or withdraws a Plan, Aetna and its partners shall continue such coverage in force for the remainder of each plan sponsor's Plan year.
- 1.5 **Administration of Plan[s].** Aetna shall be fully responsible for the operation of the Aetna Plan, coverage and benefits. On behalf of Aetna, On-Call International shall be responsible for the operation of the On-Call Plan, coverage and benefits as outlined in Appendix A. Customer and members can directly contact Aetna for all inquiries and claims related questions, and Aetna will refer Customer and members to the appropriate locations for issue resolution.

2. PRINCIPAL OBLIGATIONS OF THE PARTIES

- 2.1 **Plan(s).** The Plan[s] that are provided by Aetna and On-Call hereunder shall be governed by the terms of the Aetna Plan documents and Appendix A respectively. In the event of a conflict or inconsistency between terms of Aetna's Plan documents or Appendix A and this Agreement, such inconsistency or conflict shall be reconciled wherever possible (and as permitted by applicable law) so as to give full effect to the terms of both. However, in the event of an irreconcilable conflict between the terms of this Agreement and Aetna's Plan documents or this Agreement and Appendix A, the terms of Aetna's Plan documents or Appendix A shall govern over this Agreement.
- 2.2 **Premium Payment.** Aetna will provide one master invoice to Customer detailing the premium due for the Plans. Payment shall be made directly to Aetna.

3. TERM AND TERMINATION

- 3.1 **Term.** Subject to termination as hereinafter provided, the initial term of this Agreement shall commence on the Effective Date and shall continue in effect for a period of one (1) year. Thereafter, the Term shall be automatically extended for subsequent periods of one (1) year; provided, however, that either Party may terminate the Agreement at the end of the initial term or any subsequent renewal period by providing the non-terminating Party with written notice no fewer than sixty (60) days prior to the end of the then-current term.
- 3.2 **Termination.** This Agreement may be terminated on any of the following grounds:
- (a) At any time by the mutual written consent of the Parties.
 - (b) By either Party at its sole option and discretion after ninety (90) days prior written notice to the other Party following the end of the then-current term.
 - (c) By either Party after thirty (30) days written notice to the other Party of a material breach by such other Party of any provision of this Agreement, unless such other Party cures such material breach within the thirty (30) day cure period following the effective date of such notice.
 - (d) Upon the dissolution of either Parties' contracting legal entity.
- 3.3 **Effect of Termination.** Upon termination of this Agreement, neither Party shall be liable for costs, expenses, damages, or claims of any sort resulting from termination of this Agreement.
- 3.4 **Transition Obligations.** Notwithstanding any provisions in this section to the contrary, Aetna and On-Call will continue to support and administer any of the Plans sold hereunder that are in force on the date this Agreement terminates until at least the renewal date immediately following such termination.

4. INTELLECTUAL PROPERTY

- 4.1 Neither Party shall use the name, trade name, service marks, trademarks, trade dress or logo (collectively, "trademarks") of the other Party in their Web Sites, publicity releases, advertising or similar activities without the prior written consent of the other, which shall not be unreasonably withheld. The Parties agree that the goodwill underlying each Party's use of the other's trademarks inures solely to the benefit of the Party that owns such trademarks.
- 4.2 Neither party will authorize any third-party for the use of the marketing materials or the other party's logos, service marks, name and trademarks without the prior written consent of the other.

5. DISPUTE RESOLUTION

The parties agree to resolve disputes in the following manner:

- 5.1 **Relationship Manager.** Each party shall have a relationship manager who serves as a central contact. All minor and every day issues shall be communicated between the relationship managers. If other issues arise or problems are not resolved between the relationship managers, the parties agree to meet and confer in good faith to resolve any disputes.
- 5.2 **Written Complaint.** If the parties are unable to resolve the dispute through such informal discussions, either party may submit a written complaint to the other party describing and proposing a manner of resolving such dispute. The party receiving the complaint shall respond by accepting, rejecting, or modifying the proposal, in writing, within thirty (30) days of the date of receipt.
- 5.3 **Required Mediation.** In the event the parties are still unable to resolve the dispute, the parties shall submit the dispute to mediation. The choice of the mediator, the place of the mediation and the cost of the mediator shall be agreed upon equally by the parties. Each party shall pay its own fees and costs relating to any mediation proceedings, including attorney's fees. If agreement is reached through mediation, the mediation agreement shall be written and binding. The parties agree to refrain from arbitration during the course of the mediation. If no agreement is reached in mediation, the parties agree that the mediator is disqualified from acting as a witness in any future proceeding. Further, all verbal and written settlement offers or proposals offered in connection with the negotiation or mediation of a dispute shall be deemed prepared for the furtherance of settlement and shall be exempt from discovery and shall not be admissible in evidence in any future proceeding arising out of the dispute.
- 5.4. **Arbitration.** If mediation is unsuccessful, the parties agree to submit the dispute to final and binding arbitration in accordance with JAMS pursuant to its Comprehensive Arbitration Rules and Procedures; to the extent such rules are not inconsistent with this Agreement. Any award rendered by the arbitrators shall be in writing and shall state the reasoning on which the award rests unless the parties agree otherwise. Judgment on the award may be entered in any court having jurisdiction. The parties shall agree upon the number of arbitrators before the arbitration takes place. If no agreement can be reached as to the number of arbitrators, one arbitrator will be used for any dispute in controversy under \$250,000 and a panel of three will be used for any disputes in controversy over \$250,000. All arbitrators will be required to be independent and impartial. The fees and expenses of the arbitrators shall be borne equally by the parties. The parties agree that no punitive damages will be available in arbitration. Each party shall pay its own fees and costs relating to any arbitral proceedings, including attorney's fees. Any information shared formally or informally during negotiation or through mediation and / or through arbitration shall remain confidential. The parties may use all methods of discovery available under the Federal Rules of Civil Procedure, including depositions, requests for admission and requests for production of documents, and the arbitrator may issue such orders to the parties to compel discovery as it deems appropriate. The time periods applied to these discovery methods shall be set by the arbitrator.

- 5.5. **Continued Performance.** Each party agrees to use commercially reasonable efforts to continue to perform its obligations under this Agreement while any dispute is being resolved.
- 5.6. The obligations in this section shall survive the termination of this Agreement.

6. MISCELLANEOUS

- 6.1 **Assignment.** Other than what is contained in this Agreement, neither Party may assign this Agreement, or any interest in his Agreement, without the prior written consent of the other Party, which consent will not be unreasonably withheld, except that a Party's rights hereunder may be transferred to a successor of all or substantially all of the business and assets of the Party regardless of how the transaction or series of transactions is structured.
- 6.2 **Governing Law.** This Agreement shall be construed and enforced in accordance with the laws of Bermuda.
- 6.3 **Notice.** All notices, statements, and reports required or permitted by this Agreement shall be in writing and deemed to have been effectively given and received three business (3) days after the date of dispatch by Federal Express and U.S. mail, postage prepaid, to the Party to whom any such notice, statement, or report is to be given, addressed to:

For Customer:

For Aetna:

Aetna Life & Casualty (Bermuda) Ltd.
151 Farmington Avenue, RE6A
Hartford, CT 06156

Attn: Counsel, Aetna International

Phone: 860.273-2768

- 6.4 **Severability.** In the event that any of the provisions of this Agreement are held to be unenforceable by a court or arbitrator, the remaining portions of the Agreement will remain in full force and effect.
- 6.5 **Construction.** This Agreement shall not be construed or interpreted in favor of or against either Party based on draftsmanship or preparation of the Agreement.
- 6.6 **Amendment.** No change, amendment or modification of any provision of this Agreement shall be valid unless set forth in a written instrument signed by both Parties.
- 6.7 **Force Majeure.** Neither Party will be liable for, or be considered in breach of or default under this Agreement by reason of any failure or delay in the performance of its obligations hereunder on account of strikes, shortages, riots, insurrection, fires, flood, storm, explosions, acts of God, war, governmental action, labor conditions, earthquakes, electrical outages, network slowdowns or outages, failure of third-party-owned communications facilities, or any other cause which is beyond the reasonable control of such Party.
- 6.8 **Legal Compliance.** In performing its obligations under this Agreement, each Party agrees to comply with all applicable laws, regulations, ordinances and statutes, including without limitation laws and regulations relating to the protection of intellectual property, privacy, data protection, anti-corruption, and anti-money laundering laws, as well as U.S., European Union, and United Nations' sanctions.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be duly executed and delivered as of the day and year first above written.

ACCEPTED BY:

CUSTOMER

By _____
Name _____
Title _____
Date _____

AETNA LIFE & CASUALTY (BERMUDA) LTD.

By _____
Name _____
Title _____
Date _____

APPENDIX A

The following Terms and Conditions will apply only for services provided by On Call for the WorldTraveler Plus product:

Lost checked in Luggage

On Call will pay up to the benefit limit if the Member is temporarily deprived of his or her luggage for at least 12 hours by the loss or mis-direction of luggage by an International airline carrier subject to:

Temporary Loss

In the event of a member is temporarily deprived of their Personal Belongings for at least 12 hours from the time of arrival at their destination during a trip, On Call will reimburse the Member in respect of emergency and necessary purchases subject to a maximum of \$1,000 for any one claim.

Conditions:

1. The lost checked luggage must have been checked by the Member in accordance with routine luggage checking procedures, for transportation on board a regularly scheduled commercial airline or cruise line, upon which the Member is a fare-paying passenger; and
2. Member must file a formal claim for lost luggage with the transportation provider, and follow all instructions and take all measures as directed by the transportation provider to locate and retrieve the lost checked luggage; and
3. Member must provide On Call with copies of all documentation of the claim filed with the transportation provider, and a written statement from the transportation provider confirming that the luggage was checked and after careful search, the luggage remains missing; and
4. Any expense will only be paid by On Call 3 days after the items have been lost
5. The Member shall take all reasonable care in avoiding any loss or to their Personal Belongings.
6. On Call shall be entitled in the event of a loss and at our sole digression to replace any article lost (whether wholly or in part) or to reimburse the Member not exceeding in any event the insured value thereof. The maximum amount payable in respect of any one item will be \$1,000 unless the Member bears the first 25% of any amount in excess of the \$1,000 up to the total sum insured stated in the Schedule of Benefits.
7. In the event of the total loss of any item of Personal Belongings the basis of settlement shall be on a full replacement value of the item provided that the replacement item is substantially the same but not better than the original item when new and proof of purchase /ownership must be provided for items valued in excess of \$700.

Exceptions:

The following exceptions apply to this section.

On Call will not be liable for any claim resulting from:

1. Loss caused by:
 - a) moth or vermin or gradual deterioration, atmospheric or climatic conditions, wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp setting or other fastening to a carrier or container).
 - b) mechanical or electrical failure or breakdown.
 - c) Any process of cleaning, dying, restoring, repairing or alteration.
2. Loss of Money.
3. Loss caused by delay, detention or confiscation by order of any Government or Public Authority.
4. Loss from pressure in an aircraft cargo hold.
5. Loss to vehicles, their parts or accessories.
6. Loss to Personal Belongings sent as freight or under a bill of lading.
7. Loss of business equipment or samples not involving theft by violent and forcible means.
8. Loss of business equipment or samples which is insured under any other Insurance.
9. Any loss in excess of the single item limit stated in the herein.

Trip Interruption

On Call will pay up to the benefit limit following proof for the cost of an economy one-way air or ground transportation ticket for Member to return to his or her Home Country as the direct and necessary result of his or her Accidental Bodily Injury or Illness or the death or accidental bodily injury or illness or death of member's partner, dependents or close relative or the destruction of Member's principal residence by fire or storm following departure from his or her Home Country.

Conditions:

The following conditions apply to this section.

1. The maximum On Call will pay in respect of all benefits under this program in the aggregate in respect of all members shall not exceed the maximum limit stated herein.

Exceptions:

The following exceptions apply to this Section. On Call will not be liable for any claim resulting from:

1. The Member 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 a trip, deciding not to continue.
3. Member financial circumstances.
4. Redundancy or resignation of a member or the termination of a member's contract of employment within 30 days of a pre-booked trip or once a trip has started.
5. Any expenses incurred where a trip is interrupted, altered, rearranged or must be replaced as a result of redundancy or resignation of the Member or the termination of their contract of employment once the trip 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 member is due to depart from the Members Home Country such member is prevented from making their Insured Journey due to
 - a) Air space being closed for 24 hours from the date and time 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 their scheduled departure as shown on their ticket/itineraryAll claims must be supported by documentary evidence that the member has been unable to obtain a refund from their travel and or accommodation provider.
8. Strike, labor dispute or failure of the means of transport other than where the departure of any means of transport on which the member 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 trip was booked.
9. Any trip interrupted where the Foreign and Commonwealth Office (FCO) advice at the time the trip was booked is 'against all travel to' the chosen destination.
10. A member failing to check in according to the itinerary provided unless the failure was due to strike or industrial action.
11. Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time a trip commenced.

Emergency Security Expenses

On Call will pay up to the benefit limit if Member requires emergency evacuation to his or her Home Country or the nearest place of safety as a result of an Covered Event as shown hereunder.

Covered Events

1. The Member's Appropriate Authority issues a travel advisory for a particular country or region where the Member is, recommending that certain categories of person which includes the Member should leave that country or region.
- or -
2. The recognized Government in Host Country:
 - a) Declares a state of emergency necessitating immediate evacuation or
 - b) Formally recommends or instructs that the Member should leave that country or region for safety or
 - c) Expels the Member or declares him or her "persona non grata".
3. Natural Disaster within the Host Country which has a direct impact on his or her safety.
4. The Political or military events in the Host Country represent an imminent threat to their safety.

Conditions:

The following conditions apply to this Section.

1. Member or someone acting on behalf of the Member must contact On Call immediately if he or she is aware of any situation that may give rise to a covered event or as soon as reasonably possible thereafter. If On Call is not contacted immediately On Call's liability to pay any subsequent claim under this section will cease.
2. Member or Plan Sponsor must provide On Call with all assistance and information requested in a timely manner.
3. Member must follow the advice of On Call at all times.
4. If Member is entitled to any refund on unused tickets or returnable deposits or advanced payments On Call is entitled to deduct these from the value of any claim
5. Member must be able to reasonably prove that there is a threat to his or her safety.

Exceptions:

The following exceptions apply to this Section. On Call will not be liable for any claim resulting from:

1. Any expense related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.
2. Any expense incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to On Call and accepted in writing.
3. Any losses incurred by Member which are or would be, except for this insurance, recoverable under any other insurance or other indemnity available to Member or Plan Sponsor.
4. Any losses incurred for which Member or Plan Sponsor are responsible under a Workmen's Compensation Act
5. The Member being in their own Country of Domicile or country in which they hold a valid passport
6. Any expense incurred which is a direct result of nuclear reaction or radiation.
7. The Member 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.
8. Failure to reasonably prove that there is any threat to the Member's safety.
9. Member taking part in any political activity or operations of any security or armed forces.

10. Loss attributable to an alleged violation of the laws of the Host Country by Member or the Plan Sponsor.
11. Member failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Host Country.
12. Accommodation or evacuation expenses incurred more than 30 days after the covered event.
13. Loss attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
14. Member or plan sponsor's failure to honour any contractual obligation, bond or specific performance condition in a contract.

Return of Personal Belongings

On Call will provide up to \$500 toward shipment of personal effects to the Members home address as stated on the member's license, following an evacuation or death that prevents the Member from returning to his/her Trip. On Call must make all arrangements for the benefit to apply within 90 days of the evacuation or death.

Definitions:

Accident / Accidental: Shall mean a sudden violent external unforeseen and identifiable event.

Accidental Bodily Injury

- Injury caused by Accidental and/or violent means or
- Injury resulting from Exposure occurring within 12 months from the date of the Accident by which such injury is caused.

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 Member Home Country.

Business Equipment: Any property which is owned hired or borrowed by Member other than Business Samples.

Home Country: The country in which the Member primarily resides and to which the Member shall return to when repatriated or a country in which they hold a valid passport.

Host Country: The country the Member is visiting.

Member: Any eligible person who has enrolled in the program with a participating Plan Sponsor.

Money: Coins, bank or currency notes, checks, postal orders, travelers checks, travel tickets, luncheon vouchers, petrol or other coupons with a monetary value and credit vouchers which belong to or are under the custody and control of the Member.

Personal Belongings: Items which are the property of the member or property for which they are personally responsible and which are taken on or acquired during an Insured Journey.

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 a Member, partner of a Member, and a member of the immediate family of Member or the Member or an employee of Members.