DESCRIPTION OF MEMBERSHIP SERVICES

Emergency & Routine Medical Advice
Upon request, International SOS will arrange for medical advice over the telephone. However, a telephone conversation, even with the local attending physician, cannot establish diagnosis and must be treated as advice only.

Medical & Dental Referrals
International SOS will provide the member with the names, addresses, telephone numbers and if requested by the member and if available, office hours for physicians, hospitals, clinics, dentists and dental clinics within the area where the member is located.

Medical Evacuation & Repatriation
When adequate medical facilities are not available locally, International SOS will cover the emergency medical evacuation/repatriation of the member from the place of accident or sickness to that medical facility which in the judgment of International SOS and its advisor(s) will respond to a reasonable expectation of satisfactory care and treatment.

International SOS will cover medical evacuation/repatriation of the member to his/her home country by any appropriate air or surface transportation means including chartered aircraft, scheduled airlines and ambulances. Medical escorts and mobile emergency medical equipment will also be arranged whenever International SOS believes that this is warranted.

Out-patient Case Management
International SOS will assist the member with setup and confirmation of appointments with general practitioners, dentists, or medical and dental specialists. If requested, International SOS will also provide assistance with ground and accommodation arrangements, post appointment communication and follow up with the patient.

Out-Patient Medical Expense Guarantee & Payment
International SOS will guarantee and pay on behalf of the client all costs associated with out-patient medical care, according to written direction provided by the client. The client is responsible for immediate reimbursement to International SOS of all costs advanced by International SOS on behalf of the member, upon presentation of invoice(s).

Arrange for Inpatient Admission and Identify Receiving Physician
International SOS will assist the member with being admitted to a hospital, including the guarantee or wire of any required emergency hospitalization admittance deposit. Any emergency hospital admittance deposit must be repaid by the client to International SOS within 45 days of the date of hospital admission.

In-Patient Medical Expense Guarantee, Cost Review & Payment, Medical Monitoring
International SOS will guarantee and pay on behalf of the client all costs associated with in-patient medical care, according to written direction provided by the client. The client is responsible for immediate reimbursement to International SOS of all costs advanced by International SOS on behalf of the member, upon presentation of invoice(s).
Where International SOS acts as the client’s agent to guarantee and pay for in-patient medical care International SOS will also pay for monitoring and medical evaluation of the member’s condition and ongoing medical expenses when hospitalized.

Dispatch of Medication and Medical Equipment
Should a member require prescription medication that is not available locally International SOS will, when legally permissible, arrange for delivery of essential medicine, drugs and/or medical equipment required for the member. International SOS will not pay for the cost of such items and any delivery cost.

Legal Referrals
International SOS will provide the member with the name, address, telephone numbers and if requested by the member and if available, office hours for referred lawyers and legal practitioners. International SOS will not give any legal advice to the member.

Emergency Message Transmission
International SOS will receive and transmit emergency messages between the family and the member on a best effort basis.

Translations and Interpreters
International SOS will provide personal emergency telephone translation services through the 24-hour worldwide International SOS network, as well as referrals to interpreter services in the event of an emergency. A fee will be charged if personal presence or customized services are required.

Lost Document Advice & Assistance
If a member loses important travel documents while traveling such as passports or credit cards, International SOS will assist by providing directions for recovery or replacement.

Advance of Emergency Personal Cash
International SOS will, whenever possible, provide members with a cash advance. The client will be responsible for the reimbursement on behalf of the member upon presentation of invoice(s).

Assistance with Documentation for Insurance Claim Forms
International SOS will assist members in obtaining the necessary documentation for medical insurance claims for care involving International SOS services.

Arrange Ground Transportation and Accommodation for Accompanying Family Members
International SOS will coordinate emergency travel arrangements for family members who accompany a hospitalized member. The costs of travel services are the responsibility of the member or family members.

Compassionate Visit/Family Travel Assistance
International SOS will cover emergency travel arrangements for family members who need to join a hospitalized member.
Return of Minors
If dependent children are left unattended as the result of a member's accident or illness, International SOS will cover emergency travel arrangements for the member's minor.

Access to International SOS Clinics
International SOS will provide the members with access to services available at International SOS members-only clinics, subject to the terms and conditions then in force at each respective International SOS Clinic.

Country Guides
*International SOS Country Guides™* are a web-based resource that provides extensive health, safety and convenience information for more than 200 countries. After selecting a country, the user initially sees a summary page that includes the key medical information and a number of links provide further country-specific medical and safety details.

Users will also find a wealth of helpful convenience information to assist them while traveling. Topics include weather, currency, customs and visa regulations, electricity, telephone details, and more. Providing a central information source for the business traveler also improves the likelihood that important medical information will be read.

Within *International SOS Country Guides™*, the "Print or E-mail" function allows users to create a report by selecting required portions of a particular Country Guide; this report can then be printed, downloaded, or e-mailed.

Security Assistance
Security assistance services are available 24 hours a day offering current pre-trip security information and analysis. International SOS is continually monitoring events in selected countries, and planning contingencies to respond to uncontrollable incidents. When an emergency occurs, International SOS is alerted to coordinate and perform all necessary action.

The services are designed to provide timely information and analysis and emergency assistance in the event of civil or political unrest in foreign countries. They provide a unique resource for clients in the field of international security, dealing with complex issues of people, information, communications, and transportation during an emergency.

Travel Security Information
The client will have 24-hour access to security personnel of the Regional Security Centers to obtain up-to-date security and safety information.

Evacuation Assistance and Coordination
When the development of a threatening emergency situation significantly increases the risk to members in an area, International SOS will commence arrangements for the immediate evacuation of members. International SOS will use resources at its disposal to accomplish the mission including scheduled airlines and/or private aircraft, as well as ground and sea transportation.

To the maximum possible extent, all decisions regarding an evacuation will be made by International SOS in consultation with the member's home based management. Consultation with interested governments, international organizations and groups, and other clients with members in the area will also be sought. Management and International SOS will maintain
contact with members in the country or region of concern to analyze any and all situations where evacuation may ultimately be required.

If the situation is considered to be temporary, evacuations will be made to the nearest safe country, which will accept the members. Alternatively, if the situation is projected to be longer in duration, International SOS will provide transportation to the home country.

**International SOS Crisis Center**

In the event of a developing emergency, International SOS analysts will determine the need for establishing a Crisis Center. According to the severity of a situation, International SOS will use all facilities at its disposal to set up a Crisis Center in the country or region of concern. International SOS will decide when and where Crisis Centers need to be established and what resources can be utilized.

**Customized Evacuation Contingency Planning**

Clients may commission International SOS to perform special on-site Evacuation Contingency Security Surveys. Using our own staff, we will consult with local management to develop a customized report specific to a country operation and a contingency plan to deal with security situations. The plan will provide basic guidance to the clients’ personnel based in the country, and will outline the International SOS evacuation plan and the International SOS resources that would assist the client in the event personal safety could no longer be assured and a safe evacuation could be reasonable guaranteed.

**Specialized Security Support Services**

Drawing on our wide ranging international experience and utilizing our unique global network, International SOS can provide solutions to complex security problems wherever and however they occur. International SOS has demonstrated its ability to provide specialized in-country security needs such as Executive Security Escort or Trained Security Drivers, VIP Facilitation, Security Training, and Guard Force Consulting.