

COMPREHENSIVE SECURITY EVACUATION

Political Evacuation:

If the Participant requires a Security Evacuation due to an Occurrence as defined within, that takes place while traveling during the educational institution's sponsored trip which places the Participant in Imminent Physical Danger as determined by The Assistance Company in accordance with local and U.S. authorities, The Assistance Company shall arrange and pay for Transportation and Related Costs to the Nearest Safe Location if applicable, and then to

- a) the Participant's Home Country or country of Residence; or
- b) where the educational institution that sponsored the Participant's trip is located; or
- c) back to the country in which the Participant is traveling during the educational institution's sponsored trip, if deemed appropriate; or
- d) to another program location of the educational institution.

The method of Transportation will be as deemed most appropriate to ensure the Participant's safety. If evacuation becomes impractical due to hostile or dangerous conditions, The Assistance Company will maintain contact with and advise the Participant until evacuation becomes viable or the political or social upheaval has resolved.

Natural Disaster Evacuation:

If the Participant requires a Security Evacuation due to a Natural Disaster, which makes the Participant's location uninhabitable, The Assistance Company will arrange and pay for Transportation and Related Costs from a safe departure point to the Nearest Safe Location if applicable, and then to

- a) the Participant's Home Country or country of Residence; or
- b) where the educational institution that sponsored the Participant's trip is located; or c) back to the country in which the Participant is traveling during the educational institution's sponsored trip, if deemed appropriate; or
- d) to another program location of the educational institution.

The Participant must contact The Assistance Company within seven (7) days from the date the Host Country issues the official disaster declaration. The method of Transportation will be as deemed most appropriate to ensure the Participant's safety. If evacuation becomes impractical due to hostile or dangerous conditions, The Assistance Provider will maintain contact with and advise the Participant until evacuation becomes viable or the Natural Disaster situation has passed.

Transportation & Related Costs will not be payable unless The Assistance Company authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by The Assistance Company. The Assistance Company is not responsible for the availability of Transport services.

Security Evacuation is payable only once per Occurrence and are subject to the maximum listed in the Table below.

DEFINITIONS:

Advisory means a formal recommendation by the Appropriate Authorities that the Participant or citizens of his or her Home Country or citizens of the Host Country leave the Host Country.

Appropriate Authority(ies) means the government authority(ies) in the Participant's Home Country or the government authority(ies) of the Host Country.

Assistance Company means AXA Assistance USA, Inc. (AXA) or their designated security service provider.

Covered Expenses mean expenses which are reasonable and customary charges; incurred while covered; and which do not exceed the maximum amounts listed in the Table.

Participant means students or faculty/staff of the educational institution who are temporarily engaged in educational activities outside of the United States and Home Country in school sponsored education abroad programs.

Designated Security Consultant means an employee of a security firm under contract to The Assistance Company who is experienced in security and measures necessary to ensure the safety of the Participant(s) in his or her care.

Excluded Countries means the following countries from which Security Evacuations are not available including any country subject to the administration and enforcement of U. S. economic embargoes and trade sanctions by the Office of Foreign Assets Control (OFAC).

Home Country means the country of citizenship of the Participant. If the Participant has dual citizenship, for the purposes of this benefit, his or her Home Country is the country of the passport he or she used to enter the Host Country.

Host Country means any country, other than an Excluded Country, in which a Participant is traveling during the educational institution's sponsored trip.

Imminent Physical Danger means the Participant is subject to possible physical injury that could result in grave physical harm or death.

Missing Person means a Participant who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

Natural Disaster means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous.

Nearest Safe Location means a location, as determined by The Assistance Company, if applicable, where:

1. the Participant can be presumed safe from the Occurrence that precipitated the Participant's Security Evacuation; and
1. the Participant has access to transportation; and
2. the Participant has the availability of temporary lodging, if needed.

Occurrence means any of the following situations in which a Participant finds him or herself while traveling during the educational institution's sponsored trip:

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Participant's Home Country or citizens of the Host Country should leave the Host Country;
3. Verified Physical Attack or a Verified Threat of Physical Attack from a third party, which places the Participant in Imminent Physical Danger;
4. deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found.
5. Natural Disaster within 7 days of an event.

Related Costs means food, lodging and if necessary physical protections for the Participant during Transportation to the Nearest Safe Location, for up to 14 days. Related Costs may also include consulting services by the Designated Security Consultant for seeking information on Missing person or kidnapping cases if the Participant is deemed as a Missing Person or kidnapped by local or international authorities.

Security Evacuation means the extrication of a Participant from the Host Country due to an Occurrence which results in the Participant being placed in Imminent Physical Danger.

Transport/Transportation means the most efficient and available method of conveyance. In all cases, where practical, economy fare will be utilized. If possible, the Participant's common carrier tickets will be used.

Verified Physical Attack means deliberate physical harm of the Participant confirmed by documentation or physical evidence.

Verified Threat of Physical Attack means a threat against the Participant's health and safety as confirmed by documentation and/or physical evidence.

LIMITATIONS:

Security Evacuation expenses are not payable for charges, fees or expenses:

1. That are recoverable through the Participant's employer;
2. Arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by a Participant, acting alone or in collusion with

- others;
3. Arising from or attributable to an alleged:
 - Violation of the laws of the Host country by a Participant;
 - Violation of the laws of the Participant's Home Country unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Participant;
 4. Due to the Participant's failure to maintain and possess duly authorized and issued required travel documents and visas;
 5. Arising from an Occurrence which took place in an Excluded Country;
 6. For common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
 7. For medical services;
 8. Arising from or attributable, in whole or part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
 9. For monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
 10. Arising from or attributable, in whole or in part to non-compliance by the Participant with regard to any obligation specified in a contract or license;
 11. Due to military or political issues if the Participant's Security Evacuation request is made more than 30 days after the Appropriate Authority(ies) Advisory was issued.

Table: Maximum Amount per Participant

Comprehensive Security Evacuation	100% of Transportation & Related Costs Up to \$100,000
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