

Description of International SOS Services Medical and Security Assistance

Intl SOS provides a host of core medical, travel, and legal services.

These services include:

- Emergency & Routine Medical Advice
- Medical & Dental Referrals
- Medical Evacuation & Repatriation
- Out-patient Case Management
- Out-patient Medical Expense Guarantee & Payment
- Arrange for In-patient Admission & Identify Receiving Physician
- In-patient Medical Expense Guarantee,
- Cost Review & Payment, Medical Monitoring
- Dispatch of Medication & Medical Equipment
- Legal Referrals
- Emergency Message Transmission
- Lost Document Advice & Assistance
- Advance of Emergency Personal Cash
- Assistance with Documentation for
- Insurance Claim Forms
- Arrange Ground Transportation & Accommodation for Accompanying Family Members
- Compassionate Visit/Family Travel Assistance
- Return of Minors
- Access to Intl SOS Clinics
- On-Line Country Guides

In addition to the core medical, travel and legal assistance services provided by Intl SOS, Assistance Service Members may also elect to utilize Intl SOS security services. No other assistance organization offers this type of service.

The security services include:

- Travel Security Information
- Intl SOS Crisis Center
- Security Evacuation Assistance and Coordination
- Security Surveys & Emergency Response Planning

By monitoring events in selected countries and planning contingencies to respond to uncontrollable situations, Intl SOS has the background and expertise to handle the various risks or dangerous threats that covered members may face.

Description of Medical Services

Emergency & Routine Medical Advice

Intl SOS will upon request, 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

Intl SOS will provide the Assistance Service 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, Intl SOS will arrange for the emergency medical evacuation/repatriation of the Assistance Service Member from the place of accident or sickness to that medical facility which, in the judgment of Intl SOS and its advisor(s), will respond to a reasonable expectation of satisfactory care and treatment.

Intl SOS will arrange for medical evacuation/repatriation of the Assistance Service 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 Intl SOS believes that this is warranted.

Outpatient Case Management

Intl SOS will assist the Assistance Service Member with setup and confirmation of appointments with general practitioners, dentists, or medical and dental specialists. If requested, Intl SOS will also provide assistance with ground and accommodation arrangements, post appointment communication and follow up with the patient.

Outpatient Medical Expense Guarantee & Payment

Intl SOS will guarantee and pay on behalf of Assistance Service Members all costs associated with outpatient medical care, according to written direction provided by Assistance Service Members. Assistance Service Members are responsible for immediate reimbursement to Intl SOS of all costs advanced by Intl SOS on behalf of the member, upon presentation of invoice(s).

Arrange for Inpatient Admission and Identify Receiving Physician

Intl SOS will assist the Assistance Service Member with being admitted to a hospital, including the guarantee or wire of any required emergency hospitalization admittance deposit. Assistance Service Members must repay any emergency hospital admittance deposit to Intl SOS within 45 days of the date of hospital admission.

In-Patient Medical Expense Guarantee, Cost Review & Payment, Medical Monitoring

Intl SOS will guarantee and pay on behalf of Assistance Service Members all costs associated with in-patient medical care, according to written direction provided by Assistance Service

Members Assistance Service Members are responsible for immediate reimbursement to Intl SOS of all costs advanced by Intl SOS on behalf of the member, upon presentation of invoice(s). Where Intl SOS acts as agent for Assistance Service Members to guarantee and pay for in-patient medical care Intl 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 Assistance Service Member require prescription medication that is not available locally Intl SOS will, when legally permissible, arrange for delivery of essential medicine, drugs and/or medical equipment required for the member. Intl SOS will not pay for the cost of such items and any delivery cost.

Legal Referrals

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

Emergency Message Transmission

Intl SOS will receive and transmit emergency messages between the Assistance Service Members family and the member on a best effort basis.

Translations and Interpreters

Intl SOS will provide personal emergency telephone translation services through the 24-hour worldwide Intl 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 Assistance Service Member loses important travel documents while traveling such as passports or credit cards, Intl SOS will assist by providing directions for recovery or replacement.

Advance of Emergency Personal Cash

Intl SOS will, whenever possible, provide Assistance Service Members with a cash advance. Assistance Service Members will be responsible for the reimbursement on behalf of the member upon presentation of invoice(s).

Assistance with Documentation for Insurance Claim Forms

Intl SOS will assist Assistance Service Members in obtaining the necessary documentation for medical insurance claims for care involving Intl SOS services.

Arrange Ground Transportation and Accommodation for Accompanying Family Members

Intl SOS will coordinate emergency travel arrangements for Assistance Service Members family members who accompany a hospitalized member.

Compassionate Visit/Family Travel Assistance

Intl SOS will coordinate emergency travel arrangements for Assistance Service Members family members who need to join a hospitalized member.

Return of Minors

If dependent children are left unattended as the result of a Assistance Service Member's accident or illness, Intl SOS will coordinate emergency travel arrangements for the member's minor.

Description of Security Services

Security assistance services are available 24 hours a day offering current pre-trip security information and analysis. Intl SOS is continually monitoring events in selected countries, and planning contingencies to respond to uncontrollable incidents. When an emergency occurs, Intl 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 will provide a unique resource for Assistance Service Members in the field of international security, dealing with complex issues of people, information, communications, and transportation during an emergency.

Travel Security Information

Assistance Service Members 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, Intl SOS will commence arrangements for the immediate evacuation of members. Intl 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 Intl SOS in consultation with the member's home based management. Consultation with interested governments, international organizations and groups, and other members in the area will also be sought. Management and Intl 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 that will accept the members. Alternatively, if the situation is projected to be longer in duration, Intl SOS will provide transportation to the home country.