

**INEXT PROGRAM
SUPPLEMENTAL PLATINUM PLUS WITH SECURITY PLAN
SUMMARY OF COVERAGE**

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SUPPLEMENTAL PLATINUM PLUS PLAN
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Notice: This Plan Description is a summary of the travel insurance benefits underwritten by Nationwide Mutual Insurance Company, herein referred to as the Company. This document contains confidential information and is intended solely for the use of Licensed Agents for marketing & training purposes only. This document is not to be distributed after the insurance is purchased. If you are not the intended recipient of this Plan Description, you are notified that disclosing, copying and distributing is strictly prohibited.

If you are a resident of one of the following states (FL, GA, IN, KS, LA, MI, MN, OR, SD, TX or UT), Your coverage is provided on an individual policy form under Form #SRTC 2000 (CW) 07/04. If you are a resident of NY and WA, your coverage is provided under Form # SRTC 2500 NY and SRTC 2000 WA respectively. If you are a resident of NH, your coverage is provided under Form #'s SRTC 2500 and SRTC 2000 NH. If you live in any other state your coverage is provided via a certificate under form SRTC 2500. A complete copy of any of these forms are available by calling 855-578-6398 or visiting the following website <http://www.inext.com/insurance-policies/index.aspx>

Eligibility:

Students, Faculty, Scholars, or other persons enrolled in a named Program of iNext with a current passport or student visa, who are temporarily residing outside the United States on an education program.

Territory Restrictions:

- United States: *The U.S. is defined as the 50 United States and the District of Columbia*
- Cuba: Unless prior approval is obtained by the Company.

Effective Date: Means the 12:01 a.m. local time, at your location on the day after the required premium for such coverage is received by the company or its authorized representative.

When Your Coverage Begins: All coverage (except Trip Cancellation) will take effect on the later of the effective date, or upon your departure from your Home Country.

Trip Cancellation coverage will begin on your effective date. If coverage is purchased on the scheduled departure date, such coverage will take effect at 12:01 a.m. local time, at your location, on the day after the scheduled departure date. No coverage can be purchased after the Insured departs on a trip.

Note: All premium is non-refundable after a ten (10) day review period from the date of purchase in the event You have not incurred any claims during that time. In the event the premium paid for coverage is less than the required premium for coverage, benefits will be paid in direct proportion of the actual amount paid to the required premium due.

When Your Coverage Ends: The annual coverage provided under this certificate will end at 11:59 p.m. local time three hundred sixty-five (365) days after the Effective Date. Your coverage per Trip will end at 11:59 P.M. local time on the date that is the earliest of the following:

- a) the Scheduled Return Date as stated on the travel tickets;
- b) Your return to Your Home Country;
- c) the date Your Trip is cancelled.

Excess Insurance Limitation:

The insurance provided by this certificate shall be in excess of all other valid and collectible insurance or indemnity. If at the time of occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such Other Insurance or indemnity and applicable Deductible.

Schedule of Benefits:

Emergency Accident Medical Expense	\$100,000
Maximum Benefit for Dental Expenses	\$500
Emergency Sickness Medical Expense	\$100,000
Maximum for Mental Health Benefits	\$100,000
Accident/Sickness Deductible	\$0
Accidental Death & Dismemberment	\$20,000
Accidental Death & Dismemberment – Air Only (Paid in lieu of AD&D benefit)	\$100,000

Emergency Evacuation Return of Dependent Children Emergency Reunion Benefit	\$1,000,000
Repatriation of Remains	\$50,000
Trip Delay	\$200 – Per Trip
Baggage/Personal Effects: Maximum Benefit Maximum Benefit for jewelry, furs, watches, personal computers and cameras Per Article Limit	\$2,500 \$500 \$250
Baggage Delay	\$200
Trip Cancellation	\$3,000
Trip Interruption	\$3,000
24-Hour Travel Assistance – provided by Europ Assistance	Included

DESCRIPTION OF BENEFITS

Emergency Accident Medical Expense:

The Company will pay benefits up to the maximum shown on the Schedule of Benefits, subject to any deductible if You incur Covered Medical Expenses for Emergency Treatment of an Accidental Injury that occurs during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include, but are not limited to:

- a) the services of a Physician;
- b) charges for Hospital confinement and use of operating rooms;
- c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- d) ambulance service; and
- e) drugs, medicines, prosthetic and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Company will pay benefits, up to the maximum shown on the Schedule of Benefits, for emergency dental treatment for Accidental Injury to sound natural teeth.

If You are hospitalized due to an Accidental Injury which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the Policy have been paid.

Emergency Sickness Medical Expense:

The Company will pay benefits up to the maximum shown on the Schedule of Benefits subject to any deductible, if You incur Covered Medical Expenses as a result of Emergency Treatment of a Sickness that first manifests itself during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Sickness.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include but are not limited to:

- a) the services of a Physician;
- b) charges for Hospital confinement and use of operating rooms;
- c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- d) ambulance service; and
- e) drugs, medicines, prosthetics and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

If You are hospitalized due to a Sickness which first occurred during the course of the scheduled Trip) beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the Policy have been paid.

Accidental Death and Dismemberment:

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table below. The loss must occur within 180 days after the date of the Accident causing the loss. The Principal Sum is shown on the Schedule of Benefits. If more than one loss is sustained, as the result of an Accident, the amount payable shall be the largest amount of a sustained loss shown in the Table of Losses.

TABLE OF LOSSES	
Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

"Loss" with regard to:

1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

The Company will pay benefits for covered losses that result from Your being unavoidably exposed to the elements due to an Accident. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE

The Company will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

Accidental Death and Dismemberment – Common Carrier (Air Only):

The Company will pay benefits for Accidental Injuries resulting in a loss as described in the Table of Losses below, that occurs while You are riding as a passenger in or on, boarding or alighting from, any air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 180 days after the date of the Accident causing the loss. The Principal Sum is shown on the Schedule of Benefits.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

TABLE OF LOSSES	
Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Speech and hearing in both ears	100%
Speech	50%
Hearing in both ears	50%
Thumb and index finger of same hand	25%

"Loss" with regard to:

1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

The Company will pay benefits for covered losses that result from You being unavoidably exposed to the elements due to an Accident of an air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE

The Company will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to forced landing, stranding, sinking, or wrecking of an air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip in which he/she was a passenger.

Emergency Evacuation:

The Company will pay benefits for Covered Expenses incurred, up to the maximum shown on the Schedule of Benefits, if an Accidental Injury or Sickness commencing during the course of the Covered Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants the Your Emergency Evacuation.

Emergency Evacuation means:

- a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- b) after being treated at a local Hospital, Your medical condition warrants transportation to the United States where You reside, to obtain further medical treatment or to recover; or
- c) both (a) and (b), above.

Covered Expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for transportation must be:

- a) recommended by the attending Physician;
- b) required by the standard regulations of the conveyance transporting You; and
- c) authorized in advance by the Company or its authorized representative.

Transportation of Dependent Children: If the Insured is in the Hospital for more than seven (7) consecutive days following a covered Emergency Evacuation, the Company will return the Insured's dependents, who are under eighteen (18) years of age and accompanying him/her on the scheduled Trip, to their home, with an attendant if necessary.

Transportation to Join the Insured: If the Insured is traveling alone and is in a Hospital alone for more than seven (7) consecutive days, upon request the Company will bring a person, chosen by the Insured, for a single visit to and from the Insured's bedside.

Transportation services are provided if authorized in advance by the assistance provider, and are limited to necessary economy fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

The Company will not cover any expenses provided by another party at no cost to the Insured or already included within the cost of the Trip.

Repatriation of Remains:

The Company will pay the reasonable Covered Expenses incurred to return Your body to the United States if You die during the Trip. This will not exceed the maximum shown on the Schedule of Benefits.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

Trip Delay:

The Company will reimburse the Insured for Covered Expenses on a one-time basis, up to the maximum shown on the Schedule of Benefits, if the Insured is delayed en route to or from the Covered Trip for twelve (12) or more hours due to a defined Hazard.

Covered Expenses Include:

- a) Any reasonable additional expenses incurred;
- b) An Economy Fare from the point where the Insured ended his/her Covered Trip to a destination where the Insured can catch up to the Covered Trip; or
- c) A one-way Economy Fare to return the Insured to his/her originally scheduled return destination.

Baggage/Personal Effects:

The Company will reimburse the Insured up to the maximum shown on the Confirmation of Coverage, for loss, theft or damage to baggage and personal effects, provided the Insured has taken all reasonable measures to protect, save and/or recover his/her property at all times. The baggage and personal effects must be owned by and accompany the Insured during the Covered Trip.

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

There will be a per article limit shown on the Schedule of Benefits.

There will be a combined maximum limit shown on the Schedule of Benefits for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; personal computers, cameras and their accessories and related equipment.

The Company will pay the lesser of the following:

Actual Cash Value at time of loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company; or the cost of repair or replacement.

Extension of Coverage: If an Insured has checked his/her property with a Common Carrier and delivery is delayed, coverage for Baggage/ Personal Effects will be extended until the Common Carrier delivers the property.

Baggage Delay (Outward Journey Only):

The Company will reimburse the Insured for the expense of necessary personal effects, up to the maximum shown on the Schedule of Benefits, if the Insured's Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four (24) hours, while on a Covered Trip. The Insured must be a ticketed passenger on a Common Carrier.

Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

Trip Cancellation:

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits, if You are prevented from taking a Trip for any of the following reasons that are Unforeseen and takes place after the Effective Date:

- a) Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Departure Date.
- b) Sickness, Accidental Injury or death of a Family Member or Traveling Companion, booked to travel with You, that results in medically imposed restrictions as certified by a Physician preventing that person's participation in the Trip.
- c) Sickness, Accidental Injury or death of a non-traveling Family member.
- d) You or a Traveling Companion being hijacked, Quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within ten (10) days of departure; having Your principal place of residence made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; or burglary of Your principal place of residence within ten (10) days of departure.
- e) You or a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en-route to departure.
- f) Strike that causes complete cessation of services for at least forty-eight (48) consecutive hours.
- g) Weather at the departure site that causes complete cessation of services of the Common Carrier for at least twenty-four (24) consecutive hours and prevents You from reaching Your destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.

The Company will reimburse You for the following:

- a) pre-paid non-refundable cancellation charges imposed by the Travel Suppliers;

In no event shall the amount reimbursed exceed the amount You prepaid for the Trip or the Maximum Benefit shown on the Schedule of Benefits.

SPECIAL CONDITIONS: You must advise the Company or its authorized representative within seventy-two (72) hours in the event of a claim. If the claim is not reported within seventy-two (72) hours, it should be reported as soon as possible. All other delays of reporting beyond seventy- two (72) hours will result in reduced benefit payments.

SINGLE OCCUPANCY COVERAGE: The Company will reimburse You for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Trip delayed, canceled, or interrupted for a covered reason and You do not cancel. This benefit is subject to the same Maximum Benefit indicated above.

Trip Interruption:

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits, if You are unable to continue on a covered Trip due to any of the following reasons that are Unforeseen and takes place after departure:

- a) Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Return Date.
- b) Sickness, Accidental Injury or death of a Family Member or Traveling Companion; booked to travel with You that results in medically imposed restrictions as certified by a Physician preventing that person's continued participation in the Trip.
- c) Sickness, Accidental Injury or death of a non-traveling Family member.
- d) You or a Traveling Companion being hijacked, Quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault during the Trip; having Your principal place of residence made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;; or burglary of Your principal place of residence during the Trip.
- e) You or a Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to departure.
- f) Strike that causes complete cessation of services for at least forty-eight (48) consecutive hours.
- g) Weather at the departure site that causes complete cessation of services of the Common Carrier for at least twenty-four (24) consecutive hours and prevents You from reaching Your destination. This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.

The Company will reimburse You for the following:

- a) pre-paid unused, non-refundable land or sea expenses by the Travel Suppliers;
- b) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Land/Sea Arrangements limited to the cost of one-way economy airfare or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

In no event shall the amount reimbursed exceed the amount You prepaid for the Trip or the Maximum Benefit shown on the Schedule of Benefits.

SPECIAL CONDITIONS: You must advise the Company or its authorized representative no later than seven (7) days in the event of a claim.

PLAN DEFINITIONS

Accident means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

Actual Cash Value means purchase price less depreciation.

Additional Expense means any reasonable expenses for meals and lodging which were necessarily incurred as the result of a Hazard and which were not provided by the Common Carrier or other party free of charge.

Bodily Injury means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of Your death or dismemberment within twelve months from the date of the Accident.

Checked Baggage means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company means Nationwide Mutual Insurance Company.

Covered Expenses shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under this Policy; and which do not exceed the maximum limits shown on the Schedule of Benefits, under each stated benefit.

Covered Trip means any class of scheduled trips, tours or cruises You request coverage and remit the required premium.

Economy Fare means the lowest published rate for an economy ticket.

Family Member means the Insured's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, who reside in the United States, Canada or Mexico.

Home Country means the country where You have Your true, fixed and permanent home and principal establishment.

Hazard means:

- a) Any delay of a Common Carrier (including Inclement Weather);
- b) Any delay by a traffic accident en route to a departure, in which the Insured is not directly involved;
- c) Any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster, civil commotion or riot.

Hospital means a facility that:

- a) holds a valid license if it is required by the law;
- b) operates primarily for the care and treatment of sick or injured persons as in-patients;
- c) has a staff of one or more Physicians available at all times;
- d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call;
- e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a prearranged basis; and
- f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Inclement Weather means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Insured means the person who has enrolled for and paid for coverage under the Policy.

Land/Sea Arrangements means any activities undertaken by You while in the Individual Coverage Term.

Loss means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Physician means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Pre-Existing Condition means an illness, disease, or other condition during the sixty (60) day period immediately prior to the Effective Date for which You: 1) exhibited symptoms that would have caused one to seek care or treatment; or 2) received or received a recommendation for a test, examination, or medical treatment; or 3) took or received a prescription for drugs or medicine. Item (3) of this definition does not apply to a condition that is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the sixty (60) day period before the Effective Date.

Scheduled Departure Date means the first day of any Trip taken while coverage is in effect.

Scheduled Return Date means the last day of any Trip taken while coverage is in effect.

Sickness means an illness or disease of the body that: 1) requires a physical examination and medical treatment by a Physician and 2) commences while Your coverage is in effect. An illness or disease of the body that begins prior to the Effective Date of coverage is not a Sickness as defined herein and is not covered by this Certificate unless it suddenly worsens or becomes acute after the Effective Date.

Sound Natural Teeth means teeth that are whole or properly restored and are without impairment, periodontal or other conditions and are not in need of the treatment provided for any reason other than an Accidental Injury. For purposes of this

Certificate, teeth previously restored with a crown, inlay, onlay, or porcelain restoration or treated by endodontics, except amalgam or composite resin fillings, are not considered Sound Natural Teeth.

Traveling Companion means a person or persons with whom the Insured has coordinated travel arrangement and intends to travel with You during the Covered Trip.

Trip means a trip or class of trips outside Your Home Country not to exceed 365 days.

Unforeseen means not anticipated or expected and occurring after the Effective Date of Your coverage.

You or Your refers to the Insured.

Exclusions and Limitations: The following exclusions apply to Trip Cancellation, Trip Interruption, Accidental Death & Dismemberment, Air Common Carrier Accidental Death & Dismemberment, Emergency Sickness Medical Expense, Emergency Accident Medical Expense and Trip Delay:

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section (except emergency Evacuation and Repatriation of Remains);
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane;
3. intentionally self-inflicted injuries;
4. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
5. participation in any military maneuver or training exercise;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. participation as a professional in athletics;
8. participation in underwater activities;
9. being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician;
10. commission or the attempt to commit a criminal act;
11. participating in bodily contact sports; hang-gliding; mountaineering; any race; bungee cord jumping; speed contests (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing;
12. dental treatment except as a result of an injury to sound natural teeth up to the maximum as shown on the Schedule of Benefits;
13. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
14. pregnancy and childbirth (except for complications of pregnancy);
15. curtailment or delayed return for other than covered reasons;
16. traveling for the purpose of securing medical treatment;
17. services not shown as covered;
18. Care or treatment that is not medically necessary;
19. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
20. Care or treatment that is payable under any Insurance policy that does not require deductible and/or coinsurance payments by You;
21. Injury or Sickness when traveling against the advice of a Physician;
22. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
23. The Policy does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto.
24. Any expenses incurred in the Home Country.

The following exclusions apply to Baggage/Personal Effects and Baggage Delay:

The Company will not provide benefits for any loss or damage to:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. aircraft;
8. bicycles (except when checked as baggage with a Common Carrier);
9. household effects and furnishing;

10. antiques and collector's items;
11. eye glasses, sunglasses or contact lenses;
12. artificial teeth and dental bridges;
13. hearing aids;
14. prosthetic limbs;
15. prescribed medications;
16. keys, money, stamps, securities and documents;
17. tickets;
18. credit cards;
19. professional or occupational equipment or property, whether or not electronic business equipment;
20. telephones, computer hardware or software;
21. sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from the following is excluded:

1. breakage of brittle or fragile articles;
2. wear and tear or gradual deterioration;
3. insects or vermin;
4. inherent vice or damage while the article is actually being worked upon or processed;
5. confiscation or expropriation by order of any government;
6. radioactive contamination;
7. war or any act of war whether declared or not;
8. theft or pilferage while left unattended in any vehicle;
9. mysterious disappearance;
10. property illegally acquired, kept, stored or transported;
11. insurrection or rebellion;
12. imprudent action or omission;
13. property shipped as freight or shipped prior to the Scheduled Departure Date.

PLAN PROVISIONS

Refund of Plan Cost:

All premium is non-refundable after a ten (10) day review period from the date of purchase in the event You have not incurred any claims during that time. In the event the premium paid for coverage is less than the required premium for coverage, benefits will be paid in direct proportion of the actual amount paid to the required premium due.

Notice of Claim:

Written notice of claim(s) must be given to Seven Corners, Inc. within thirty (30) days after the occurrence or commencement of any Disablement, or as soon thereafter as is reasonably possible. Notice given by someone on your behalf to Compass, with information sufficient to identify you shall be deemed sufficient notice to Seven Corners.

Claim Forms:

Upon receipt of a notice of claim, claim forms shall be furnished to you for filing Proof of Loss.

Payment of Claims:

Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to your estate. If any indemnity of the Plan shall be payable to a minor, or one otherwise not competent to give a valid release, the Plan shall pay such indemnity, up to an amount not exceeding \$1,000, to any Relative by blood or connection by marriage to you who is deemed to be equitably entitled thereto. Any payment made by the Plan in good faith pursuant to this provision shall fully discharge the Plan to the extent of such payment. Subject to any written direction by you all or a portion of any indemnities provided by this Plan on account of Hospital, nursing, medical or Surgical service may, at the Plan's option and unless you request otherwise in writing not later than the time for filing proof of such loss, be paid directly to the Hospital or person rendering such services, but is not required the service be rendered by a particular Hospital or person.

In the event of Injury or Sickness, the Student should:

- 1) Contact the Student Health Center for Treatment, or contact your private Healthcare provider or hospital. **In an Emergency, Report Directly to the Nearest Emergency Room for Treatment.**
- 2) Mail to the address below all medical and hospital bills along with patient's name and Insured student's name, address, social security number (if applicable) and name of the University or Program under which the student is insured. A Company claim form is required for filing a claim. Claim forms are available by calling Seven Corners at (800) 683-1427.
- 3) File claims within thirty (30) days of Injury or first Treatment for a Sickness. Bills should be received by the Company within ninety (90) days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

Submit all claims or inquiries to: Seven Corners, Inc.
303 Congressional Blvd.
Carmel, IN 46032
Fax: 317-575-2256

Excess Benefits:

All coverages, except Accidental Death and Dismemberment, shall be in excess of all other valid and collectible Insurance Indemnity, and shall apply only when such benefits are exhausted. Other valid and collectable Insurance Indemnity, for which benefits may be payable, are Insurance programs provided by:

- (a) Individual, group or blanket Insurance or coverage;
- (b) Other pre-payment coverage provided on a group or individual basis;
- (c) Any coverage under labor management trusted plans, union welfare plans, employer organizational plans, employee benefit organization plans, or other arrangement of benefits for individuals of a group;
- (d) Any coverage required or provided by any state or socialized Insurance program;
- (e) Any no-fault automobile Insurance;
- (f) Any third party liability Insurance.

Monetary Limits:

The monetary limits stated in this Plan and the Plan Cost shall be in U.S. dollars. For service outside of the territorial limits of the United States, the exchange rate date used to determine the amount of U.S. dollars to be paid is the exchange rate effective for the date the claims expense was incurred.

Subrogation:

To the extent the Plan pays for a loss suffered by you, the Plan will take over the rights and remedies you had relating to the loss. This is known as subrogation. You must help the Plan to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Plan may reasonably require. If this Plan takes over your rights, you must sign an appropriate subrogation form supplied to you.

Underwriter:

Products underwritten by: Nationwide Mutual Insurance Company.

Important Notice:

Please keep this document as a general summary of the Insurance. This Summary of Coverage is a brief summary of the filed Nationwide Travel Policy which contains complete details of the coverage. To obtain a copy of the complete policy for your state of residence, please visit the iNext website link as provided on your welcome e-mail, or as outlined at the beginning of this Summary of Coverage.

Renewal:

Coverage under this Plan is not renewable. If additional coverage time is needed, a new application must be completed and correct Premium submitted to iNext. A new Deductible, Coinsurance, and Pre-existing Condition Exclusion will apply at each succeeding or subsequent Period of Coverage.

Nationwide[®] Privacy Statement

Thank you for choosing Nationwide

Our privacy statement explains how we collect, use, share, and protect your personal information. So just how do we protect your privacy? In a nutshell, we respect your right to privacy and promise to treat your personal information responsibly. It's as simple as that. Here's how.

Confidentiality and security

We follow all data security laws. We protect your information by using physical, technical, and procedural safeguards. We limit access to your information to those who need it to do their jobs. Our business partners are legally bound to use your information for permissible purposes.

Collecting and using your personal information

We collect personal information about you when you ask about or buy one of our products or services. The information comes from your application, business transactions with us, consumer reports, medical providers, and publicly available sources. Please know that we only use that information to sell, service, or market products to you.

We may collect and use the following types of information:

- Name, address, and Social Security number
- Assets and income
- Account and policy information
- Credit reports and other consumer report information
- Family member and beneficiary information
- Public information

Sharing your information for business purposes

We share your information with other Nationwide companies and business partners. When you buy a product, we share your personal information for everyday purposes. Some examples include mailing your statements or processing transactions that you request. You cannot opt out of these. We also share your information where federal and state law requires.

Sharing your information for marketing purposes

We don't sell your information for marketing purposes. We have chosen not to share your personal information with anyone except to service your product. So there's no reason for you to opt out. If we change our policy, we'll tell you and give you the opportunity to opt out before we send your information.

Using your medical information

We sometimes collect medical information. We may use this medical information for a product or service you're interested in, to pay a claim, or to provide a service. We may share this medical information for these business purposes if required or permitted by law. But we won't use it for marketing purposes unless you give us permission.

Accessing your information

You can ask us for a copy of your personal information. Please call the number on your insurance ID card if applicable, contact your customer service representative, or send a letter to the address below and have your signature notarized. This is for your protection so we may prove your identity. We don't charge a fee for giving you a copy of your information now, but we may charge a small fee in the future.

We can't update information that other companies, like credit agencies and third parties, provide to us. So you'll need to contact these other companies to change and correct your information.

Send your privacy inquiries to the address below. Please include your name, address, and policy number. If you know it, include your agent's name and number.

Seven Corners
Attn: James Krampen
303 Congressional Boulevard
Carmel, IN 46032

A parting word...

These are our privacy practices. They apply to all current and former clients of Nationwide Specialty Health. They also apply to joint policy or contract holders. This includes the following companies:

Nationwide Life Insurance Company
Nationwide Mutual Insurance Company
National Casualty Company
Allied Property and Casualty Insurance Company

**iNext Supplemental Platinum Plus with Security Plan
Security Upgrade Policy Schedule**

The following benefits are underwritten by Inter-Hannover:

Political and Natural Disaster Evacuation.....\$100,000

**Customer Service and Claims
Seven Corners**

Have questions or need to report a claim? Call **Seven Corners** toll-free 24/7, 365 days a year:

Within U.S.A. & Canada
1-877-852-6767

Outside U.S.A. & Canada
1-317-582-2684

Political and Natural Disaster Evacuation Insurance

The Contract of Insurance

This is Your Political and Natural Disaster Evacuation 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, International Insurance Company of Hannover Limited 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 Costs of the Insured Persons to the extent of and subject to the terms contained in or endorsed on the Policy.



Nick Parr, Chief Executive Officer
Signed on behalf of International Insurance Company of Hannover plc.

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 England and Wales apply and in any suit or legal action the courts of England and Wales shall have jurisdiction unless We agree with You otherwise.

Data Protection

It is understood by the Insured Person that any information about him will be processed by Us in compliance with the Data Protection Act 1998 and only for the purpose of providing Insurance cover and handling any claims. This may necessitate providing such information to third parties although the protection provided by the Act shall still apply.

International Insurance Company of Hannover plc

Registered Address: 10 Fenchurch Street, London EC3M 3BE, UK

Registered No: 1453123

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202640

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Our Service to You

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect, We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain

1. We will acknowledge your complaint within 2 working days of receipt.
2. We aim to resolve complaints, following assessment and investigation, within 5 working days of receipt.

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update and give You an expected date of response.

What to do if You are dissatisfied

Seek resolution by your insurance adviser or with Us.

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

If You remain unhappy with the decision You receive from Us, You may write to the Complaints Officer.

If You are dissatisfied with Our final decision from the Complaints Officer, You may be entitled to refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both Our Managing Director and the FOS will be provided at the same time as We acknowledge Your complaint.

Note that the FOS will only consider Your complaint if You have given Us the opportunity to resolve it and You are a private Policyholder, a business with a group turnover of less than £1 million, a charity with an annual income of less than £1 million, or a Trustee of a trust with a net asset value of less than £1 million. If, however, We do not resolve Your complaint 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

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If We were unable to meet Our obligations, You could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portoken Street, London E1 8BN.

Useful Telephone Numbers and Websites

Crisis Management Company Call Centre: 443-569-0217

Complaints: 0207 015 4000

Financial Ombudsmen: 0845 080 1800

Financial Services Compensation Scheme: 0207 892 7300

Foreign Office Travel advice: www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

Inter Hannover: www.inter-hannover.com

Inter Hannover Assistance Services

Security Assistance

In the event of a Security Emergency please contact **Our Crisis Management Company- 443-569-0217**

Telephone: 443-569-0217

Our Crisis Management Company provides responses in respect of Political or Natural Disaster Evacuation.

Assistance and support is given to You through

- In house expert crisis management and response consultants
- In house security analysts.
- A network of response teams and security professional throughout the world.
- In country assistance and deployable resources in support and response to an emergency situation.

Optional Travel Risk Management Services

You can access our range of uninsured services from iJET International at exclusive rates including

- Detailed country travel reports
- Country Risk Profiles
- Travel alerts by country
- Daily security alerts by email
- Updates to country risk profiles
- In house security analysts
- iJET University Online training courses
- Bespoke Reports

To request these services email partnerships@ijet.com and reference your policy number. Additional details can be found at www.ijet.com

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.

Accident / Accidental

Shall mean a sudden violent external unforeseen and identifiable event.

Accidental Bodily Injury

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

Annual Aggregate Limit

The maximum We will pay in respect of all claims payable during the Period of Insurance.

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's Host Country.

Assignment

When an Insured Person is working in or travelling to a country on Your behalf.

Capital Benefits

Capital Benefits include Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech, Permanent Total Disablement.

Consultants Costs

The reasonable and necessary fees and expenses of Our Crisis Management Company incurred following the Kidnaping of an Insured Person as follows:

1. the fees and expenses of an independent negotiator and/or consultants employed by Our Crisis Management Company during the Kidnaping of an Insured Person.
2. the fees and expenses of security guards temporarily retained by Our Crisis Management Company solely and directly for the purpose of protecting the Insured Person once located once an Insured Event has occurs.
3. the cost of communication equipment, recording equipment and advertising incurred by Our Crisis Management Company solely and directly to obtain the release of a Kidnapped, Insured Person

Country of Domicile

The country in which the Insured Person resided in before 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

Host Country

The country in which the Insured Person resides in whilst on Assignment.

Dependant(s)

The natural or legally adopted children or legal wards of an Insured Person (and/or Insured Person's Partner where applicable) living at the same address who are no older than 18 years of age or 23 years of age if in full time education at the time a claim occurs.

Evacuation Costs

The costs incurred within 30 days of an Insured Event to evacuate the Insured Person to the nearest place of safety or their Country of Domicile.

If the Insured person is in imminent peril, cover will apply to the evacuation of the Insured Person by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

Expenses

The cost of accommodation, transportation and food and any other reasonable and necessary expenses.

Hibernation Costs

The costs of security and relocation if an Insured Event has occurred and at the sole discretion of the Crisis Management Company the Insured Person may remain in their Host Country, in either their current location or relocate to a site chosen by the Crisis Management Company up to a period of 14 days from the time the Insured Event first occurs.

Insured Event

1. The Insured's Appropriate Authority issues a travel advice for a particular country or region where the Insured Person is on Assignment in, recommending that certain categories of person which includes the Insured Person should leave that country or region.
- or -
2. The recognised Government in their Host Country:
 - a) Declares a state of emergency necessitating immediate evacuation or
 - b) Formally recommends or instructs that the Insured Person should leave that country or region for safety or
 - c) Seizes, confiscates or expropriates the Insured or Insured Person's property, plant or equipment or
 - d) Expels the Insured Person or declares the Insured Person "persona non grata".
 - e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on the Insured persons safety and prevents them leaving the country.
3. Natural Disaster within their Host Country which has a direct impact on the Insured Person and their safety.
4. The Political or military events in the country the Insured Person is staying in represents an imminent threat to their safety.

Insured Journey

Whilst the Insured Person is on a journey not exceeding 12 months in duration (unless otherwise agreed by Us) which You have authorised in connection with The Business (including any period of holiday which is purely ancillary to the Insured Journey) which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home or place of business in their Country of Domicile whichever is the later and continues during the entire period of the journey and terminating at the time of return to their home or place of business in their Country of Domicile whichever is reached first.

Insured Person

Any director or employee, including temporary and contract staff, under a contract of employment with You or person or category of persons shown in The Policy Schedule.

Insured Person's Partner

The spouse or civil partner of an Insured Person living at the same address as the Insured Person for the last 12 months and sharing financial and where applicable responsibility for their Dependants.

Kidnap/Kidnapping

Unlawful seizure, Detention or taking by force or fraud of an Insured Person (except a child by its parent or legal guardian) by a third party without the consent of that Insured Person.

Operative Time of Cover

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

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.

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.

We/Us/Our/The Company

International Insurance Company of Hannover plc.

You/Your/The Policyholder

The Insured Person or persons, companies, partnerships or unincorporated associations named in The Policy Schedule as The Policyholder.

Conditions

The following Conditions apply to this Policy.

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 30 days written notice to Your last known address and We will return any unearned proportion of the premium paid.

You may cancel this Policy at any time by sending us 30 days written notice and any unearned premium shall be returned to you provided that We have not made any claims payment under this policy or have any claims for consideration or You are 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 Your name which covers You 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 with the exception of Personal Accident benefits which will be payable in full.

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 You immediately of any Force Majeure event.

In the event of such Force Majeure lasting longer than 7 days You will have the right to cancel this Policy immediately and We shall return any premium paid by You less any amount for claims paid or due to be paid.

Fraud

If a claim made by You or anyone acting on Your 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

You must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss,

destruction or damage to their property, and You must comply with all legal requirements and safety regulations and conduct The Business in a lawful manner. If in relation to any claim You have failed to fulfil any of these conditions, You will lose your 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 You or anyone acting for You.

Rate Variations

We may give you 14 days' notice of any change to rates charged to cover War under this policy

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.

Your Cover

We will indemnify You up to the sums insured shown in The Policy Schedule if during the Operative Time of Cover You incur Evacuation Costs, Hibernation Costs , Expenses as a result of an Insured Event or Consultant Costs following the Kidnapping of the Insured Person in Your Country of Residence.

Claims Conditions

The following Claims Conditions apply to this Policy.

1. Our Crisis Management Call Centre must be advised immediately of any situation that may give rise to a claim or as soon as reasonably possible thereafter. If the Crisis Management Call Centre is not contacted immediately Our liability to pay any subsequent claim under this section will cease.
2. You must provide Us and Our Crisis Management Company with all assistance and information requested in a timely manner.
3. The Insured Person must follow the advice of Our Crisis Management Company at all times.
4. Where you or an Insured Person is entitled to any refund on unused tickets or returnable deposits or advanced payments We will be entitled to deduct these from the value of any claim.
5. You and the Insured Person shall take all reasonable and necessary steps to ensure that the existence of this Cover is not made common knowledge.
6. You must not make or attempt to make arrangements without the agreement of Our Crisis Management Company.

Exceptions

The following Exceptions apply to this Policy.

This 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 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 Us and accepted by Us in writing.
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. The Insured Person being in their own Country of Domicile or country in which they hold a valid passport
6. Your failure to reasonably prove that there is any threat to the Insured Person's safety.
7. You taking part in any political activity or operations of any security or armed forces unless declared to and agreed by Us.
8. Or attributable to an alleged violation of the laws of the Host Country by You or the Insured Person.
9. Your 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 Insured Person's Host Country.
10. Accommodation, Evacuation Expenses or Hibernation Costs incurred more than 30 days after the Insured Event.
11. Or 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.
12. Your failure to honour any contractual obligation bond or specific performance condition in a license.
13. You at inception of this policy having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Insured Event that has not been declared to and accepted by Us.
14. Any Losses incurred by You that have been increased by Your failure to follow the advice of Our Crisis Management Company.
15. Any losses that have been increased by Your failure to follow the advice of Our Crisis Management Company promptly.

