



ARCH INSURANCE COMPANY
(A Missouri Corporation)

COMPREHENSIVE SECURITY EVACUATION

Political Evacuation:

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

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

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

Natural Disaster Evacuation:

If the Covered Person requires a Security Evacuation due to a Natural Disaster, which makes the Covered Person's location uninhabitable, Our Assistance Service Provider 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 Covered Person's Home Country or country of Residence; or
- b) where the educational institution that sponsored the Covered Person's trip is located; or c) back to the country in which the Covered Person is traveling during the educational institution's sponsored trip, if the Company deems appropriate; or
- d) to another program location of the educational institution.

The Covered Person must contact Our Assistance Service Provider 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 Covered Person's safety. If evacuation becomes impractical due to hostile or dangerous conditions, Our Assistance Provider will maintain contact with and advise the Covered Person until evacuation becomes viable or the Natural Disaster situation has passed.

Expenses will not be payable unless Our Assistance Service Provider authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our Assistance Service Provider. Our Assistance Service Provider is not responsible for the availability of Transport services.

Security Evacuation eligible expenses are payable only once per Occurrence and are subject to the maximum listed in the Table. Security Evacuation expenses include consulting services by the Designated Security Consultant for seeking information on Missing person or kidnapping cases if the Covered person is deemed as a Missing Person or kidnapped by local or international authorities.

DEFINITIONS:

Advisory means a formal recommendation by the Appropriate Authorities that the Covered Person 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 Covered Person's Home Country or the government authority(ies) of the Host Country.

Assistance Service Provider means Assist America, Inc. (AAI)

Covered Expenses mean expenses 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 covered; and which do not exceed the maximum amounts listed in the Table.

Covered Person 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 AAI or an AAI designated service provider who is experienced in security and measures necessary to ensure the safety of the Covered Person(s) in his or her care.

Emergency Evacuation means the Covered Person's medical condition warrants immediate transportation from the place where the Covered Person is injured or sick to the nearest hospital where appropriate medical treatment can be obtained.

Emergency Sickness means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of the Covered Person's condition or place his or her life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while coverage is in force while the Covered Person suffers the symptom.

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 Covered Person. If the Covered Person 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 Covered Person is traveling during the educational institution's sponsored trip.

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

Injury means accidental bodily injury or injuries caused by an accident. The Injury must be the direct cause of the loss, independent of disease, bodily infirmity or other causes.

Missing Person means a Covered Person 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 Our Assistance Service Provider, if applicable, where:

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

Occurrence means any of the following situations in which a Covered Person 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 Covered Person'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 Covered Person 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.

Physician means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform Surgery in accordance with the laws of the jurisdiction where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists.

Related Costs means food, lodging and if necessary physical protections for the Covered Person during Transportation to the Nearest Safe Location, for up to 14 days.

Security Evacuation means the extrication of a Covered Person from the Host Country due to an Occurrence which results in the Covered Person 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 Covered Person's common carrier tickets will be used.

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

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

EXCLUSIONS:

No benefits are payable for charges, fees or expenses:

1. That are recoverable through the Covered Person's employer;
2. Arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by a Covered Person, acting alone or in collusion with others;
3. Arising from or attributable to an alleged:
 - i Violation of the laws of the Host country by a Covered Person;
 - ii Violation of the laws of the Covered Person'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 Covered Person;

4. Due to the Covered Person'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 Covered Person with regard to any obligation specified in a contract or license;
11. Due to military or political issues if the Covered Person's Security Evacuation request is made more than 30 days after the Appropriate Authority(ies) Advisory was issued.

Table: Maximum Amount per Covered Person

Comprehensive Security Evacuation	100% of Covered Expenses Up to \$1,000,000
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