

Summary of Benefits

This is a summary of the benefits provided by Lloyd's of London under Policy Number F131000 issued to Arkel International:

Emergency Medical Evacuation – Up to USD 100,000

This insurance provides coverage for emergency medical evacuation to the nearest qualified medical facility. Covered benefits are: reasonable transportation and necessary accommodations resulting from the evacuation, and the transportation costs for returning to your home country, or to the location where the evacuation was initiated.

Emergency Reunion – Up to USD 15,000

This insurance provides coverage for reasonable travel and lodging expenses for a maximum of 15 days, for a relative or friend during a covered emergency medical evacuation. This benefit is available for a person accompanying the insured during the evacuation, or for a person traveling from their home country to be reunited with the insured.

Return of Mortal Remains – Up to USD 20,000

If a covered injury or illness results in death, this insurance provides coverage for the return of your bodily remains or ashes to your home country.

Return of Minor Children – Up to USD 5,000

This insurance provides coverage for reasonable travel expenses for the return of your otherwise unattended child(ren) to their home country, in the event of your hospitalization for a covered illness or injury. This includes the cost of a chaperone if necessary for the safety of the child(ren).

Trip Interruption – USD 5,000

This insurance provides coverage for one way air or ground transportation to the area of your principal residence in the event of: death of your spouse, child, parent or sibling, a break-in to your principal residence or the substantial destruction of your

principal residence due to fire or natural disaster. This benefit is based on the same type and class of ticket as the unused travel ticket, less the value of the unused return ticket.

IMPORTANT:

To receive emergency evacuation, reunion and return of minor children benefits, these must be recommended by your attending physician in critical medical situations and must be approved in advance and coordinated by Tangiers International.

Accidental Death and Dismemberment Insurance – USD 100,000

OCCURRENCE	BENEFIT
Accidental Death	USD 100,000
Loss of:	
Sight of One Eye	USD 50,000
One Hand or One Foot	USD 50,000
One Hand and Loss of Sight of One Eye	USD 100,000
One Foot and Loss of Sight of One Eye	USD 100,000
One Hand and One Foot	USD 100,000
Both Hands or Both Feet	USD 100,000
Sight of Both Eyes	USD 100,000

Lost Luggage – USD 250 (maximum of USD 50 per item)

This insurance provides coverage in the event that a common carrier permanently loses the insured persons checked luggage. Coverage is secondary to any other available coverage including that of the carrier.

Political Evacuation – USD 10,000

This insurance provides coverage for your transportation to the nearest place of safety, the insured's home country or country of residence in the event the United States Department of State or Bureau of Consular Affairs orders evacuation of all non-emergency government personnel due to political unrest. The insured person must contact Tangiers International within

Your Benefits

10 days of the issuance of the evacuation order, and evacuation must be approved in advance and coordinated by Tangiers International. In no event will Political Evacuation benefits be paid if there is a Travel Warning in effect on or within six (6) months prior to the insured's arrival in the host country.

Personal Liability – USD 2,000 (after USD 100 deductible)

This insurance is available in the event you incur personal liability for injury to a third party, or for damage to the property of a third party.

Conditions

- 1 This is a summary of benefits only. Refer to the policy for a complete description of benefits, exclusions and conditions.
- 2 Coverage under this insurance is secondary to any other coverage, inclusive of government sponsored programs.
- 3 Benefits must be medically necessary, and usual, reasonable and customary charges only.
- 4 Charges must be incurred while the Policy is in effect.
- 5 Claims must be presented within 60 days of the date the charge is incurred.

Exclusions

- 1 Pre-existing conditions are excluded from the Accidental Death and Dismemberment benefit.
- 2 Political Evacuation benefit is excluded if there is a travel advisory in effect on or within six months prior to the Insured's arrival in the host country.
- 3 Any charge or claim related to AIDS virus, AIDS related illness, ARC Syndrome or AIDS.
- 4 Charges for pre-natal care, delivery, post-natal care and care of newborns, including complications thereof.
- 5 Injury or Illness sustained while: abseiling, mountaineering where specialized climbing equipment, ropes or guides are normally or reasonably should be used, amateur athletics, interscholastic athletics, professional athletics, aviation (except while traveling solely as a passenger in a commercial aircraft), hang gliding and parachuting, bicycle motor cross or BMX, BASE jumping, bobsledding, bungee jumping, canyoning, caving, high diving, heli-skiing, hot air ballooning, inline skating, jet skiing, kayaking, luge, motocross (moto-x), mountain biking, rappelling, rock climbing, parascending, trekking, rodeo, skydiving, snow skiing, ski jumping, snowboarding, snowmobiling, surfing, wakeboarding, water skiing, windsurfing, kiteboarding, whitewater rafting, racing of any kind including by horse, motor vehicle (of any type) or motorcycle, wildlife safari, spelunking or scuba diving, snorkeling, or other subaqua pursuits involving underwater breathing apparatus. Practice or training in preparation for any excluded activity which results in injury will be considered as activity while taking part in such activity.
- 6 Charges resulting from or occurring during the commission or continuing perpetration of a violation of law by the insured person, including without limitation, engaging in an illegal occupation or act, but excluding minor traffic violations.

- 7 Injuries or illnesses arising from substance abuse or drug addiction.
- 8 Injuries or illnesses arising from being under the influence of alcohol or drugs and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
- 9 Willfully self-inflicted illness or injuries.
- 10 Services or supplies provided by a relative of the insured or provided at no cost to the insured.
- 11 Any claim arising from mental and/or nervous disorders.
- 12 Taxes, involuntary or forced contributions, assessments, charges, fees or surcharges imposed by any governmental agency or authority.

Assistance Services – Provided by Tangiers International

Emergency Travel Arrangements
Lost Passport/Travel Document Assistance
Lost Luggage Assistance
Embassy or Consulate Referral
Emergency Message Relay
Emergency Prescription Replacement
Medical Referral
24-hour Medical Monitoring
Emergency Cash Transfer
Legal Referral
Emergency Translations

<p>International Health • Travel • Life • Property & Casualty</p> <p> good neighbor insurance</p> <p>www.gninsurance.com 480.813.9100</p>	<p>Toll-Free: 866.636.9100 Fax: 480.813.9930</p> <p>Doug Guleson, MBA Vice President doug@gninsurance.com</p> <p>690 E. Warner Rd., Suite 117 Gilbert, Arizona 85296</p>
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