



International SOS Scholastic Traveler

DESCRIPTION OF SERVICES, TERMS & CONDITIONS

The following terms and conditions apply to the International SOS Scholastic Traveler Membership Program (hereafter “the Program”) provided by International SOS Assistance, Inc. (hereafter “Intl.SOS”):

Definition(s)

Application means all information provided by the Member for the preparation and administration of the Program.

Home Country means the Member’s country of citizenship as stated on the Application. For purposes of providing medical evacuation and repatriation services: (1) The Member’s immediate family (spouse, dependent children, or life partner) shall be deemed to have the Member’s nationality; and (2) in the event of dual nationality, the Member must elect one nationality.

Intervention means all Intl.SOS activities related to any Serious Medical Condition that requires urgent medical treatment to avoid death or serious impairment to the Member’s health.

Member means the person who is designated as Member on the Application and who is undertaking a short-term study-related trip abroad for up to one (1) year.

Pre-existing Condition means any medical condition for which a Member has received hospital care during the twelve (12) months immediately prior to commencement of the Program, or any medical condition that has been diagnosed or treated by a health care provider, including the prescription of medication, within six (6) months prior to the commencement of the Program.

Reimbursement(s) means any and all payments due to Intl.SOS, in addition to the Initial or Supplemental Subscription Fees, for payments, advances or guarantees made by Intl.SOS on behalf of the Member.

Serious Medical Condition means a condition which in the opinion of an Intl.SOS physician requires emergency medical treatment to avoid death or serious impairment to the Member's health. In determining whether a Serious Medical Condition exists, the Intl.SOS physician may consider the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

MEDICAL ASSISTANCE

24-Hour Worldwide Medical Information & Assistance

Intl.SOS will arrange for the provision of medical advice over the telephone for any Member calling an Intl.SOS alarm center. It must be noted that 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 Member with names, addresses, telephone numbers and if requested by a Member and if available, office hours for physicians, hospitals, clinics, dentists and dental clinics (collectively called 'Medical Service Providers') within the area where the Member is located. Intl.SOS will assist Members with the arrangement and confirmation of appointments with Medical Service Providers, assistance in arranging ground accommodations, post appointment communications and follow up with Members. These recommendations are based upon the best judgment of Intl.SOS and its knowledge of the local conditions and availability of medical services at the geographic location involved. Intl.SOS does not guarantee the quality of the Medical Service Providers nor shall Intl.SOS be liable for any consequences arising out of or caused by the services provided by the Medical Service Providers. The final selection of Medical Service Providers shall be the responsibility of Member.

Dispatch of Medication & Medical Supplies

Intl.SOS will, when and where practical and legally permissible, arrange for delivery of medicines, drugs and medical supplies that are medically necessary for a Member's care and/or treatment but which are not available at the Member's location. The Member will be responsible for the cost of the items dispatched and all shipping and handling charges.

Medical Monitoring

Intl.SOS will monitor the Member's condition if he/she is hospitalized abroad and will, with the agreement of the Member, keep the Member's family informed.

Emergency Evacuation (*IMPORTANT - Please refer to Exceptions point 2*)

Intl.SOS will arrange and pay for the ordinary and necessary expense of air and/ or surface transportation, medical care during transportation, communications and all usual and customary ancillary charges incurred in moving and transporting a Member to the nearest hospital where appropriate medical care is available, which may be a location other than the Member's Home Country. Intl.SOS reserves the right, at its sole discretion, to determine whether the Member's medical condition is sufficiently serious to warrant medical evacuation, the location to which the Member will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, Intl.SOS may consider all relevant circumstances including, but not limited to the Member's medical condition, the degree of urgency, the Member's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an Intl.SOS physician.

Medically Supervised Repatriation (*IMPORTANT - Please refer to Exceptions point 2*) Intl.SOS will arrange and pay for the ordinary and necessary expenses to transport the Member to his/her Home Country or for subsequent in-patient hospitalization or rehabilitative treatment, following a medical evacuation where the Member is transported to a place outside his/her Home Country. Intl.SOS reserves the right, at its sole discretion, to determine whether the Member's medical condition is sufficiently serious to warrant medical evacuation, the location to which the Member will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, Intl.SOS may consider all relevant circumstances including, but not limited to the Member's medical condition, the degree of urgency, the Member's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle. Transportation shall be carried out under constant medical supervision, unless otherwise approved by an Intl.SOS physician.

Repatriation of Mortal Remain(s)

Intl.SOS will arrange and pay for all reasonable and necessary expenses for transporting the Member's mortal remains from the place of death to the Member's Home Country, or, if requested by a family member or legal representative and with Intl.SOS' prior written approval, Intl.SOS will arrange and pay for the reasonable and necessary expenses for local burial at the place of death outside the Member's Home Country, such expenses not to exceed the cost to repatriate the Member's mortal remains from the place of death to the Member's Home Country.

PERSONAL ASSISTANCE

Legal Referrals

Intl.SOS will provide Members with names, addresses, telephone numbers and if requested by a Member and if available, office hours for lawyers or legal practitioners within the area where the Member is located. These recommendations are based upon the best judgment of Intl.SOS and its knowledge of the local conditions and availability of legal services at the geographic location involved. Intl.SOS does not guarantee the quality of the legal advice nor shall Intl.SOS be liable for any consequences arising out of the services provided by the lawyer or legal practitioner. The final selection of the lawyer or the legal practitioner shall be the responsibility of the Member.

Lost Document Advice & Assistance

Intl.SOS will assist Members who have lost important travel documents (e.g. passport, credit cards) by providing instructions for recovery or replacement.

Emergency Message Transmission

Intl.SOS will use its best efforts to receive and transmit emergency messages between the family and the Member.

Emergency Personal Cash

Intl.SOS will provide a Member with an emergency cash advance subject to Intl.SOS first securing funds from the Member or the Member's family.

Medical Expense Guarantee

Intl.SOS will guarantee and pay as agent for the Member all costs associated with a Member's in-patient or out-patient medical care subject to Intl.SOS first securing funds from the Member or the Member's family. Intl.SOS will monitor and provide medical evaluations of the Member's condition and ongoing medical expenses when hospitalized.

Emergency Translation & Interpreter Services

In the event of an emergency situation, Intl.SOS will provide personal telephone translation services and referrals of interpreter services through its alarm center network. A fee is charged if personal presence or customized services are required.

Claims Assistance

Intl.SOS will assist Members with coordinating overseas claims procedures with their insurance programs. Note - medical bills should not be sent to Intl.SOS, but directly to the insurer, as directed by Intl.SOS, to avoid delays in settlement.

TRAVEL ASSISTANCE

Transportation to Join a Hospitalized Member

Following a Member's medical evacuation and with Intl.SOS' prior written approval, Intl.SOS will arrange and pay for the cost of one economy class round trip airfare for a relative or friend to join a Member who has or will be hospitalized outside his/her Home Country for more than seven (7) days.

Accommodation While Visiting Hospitalized Member

Intl.SOS will arrange and pay for hotel accommodation for the Member's companion who is visiting the Member while he/she is hospitalized outside his/ her Home Country for more than seven (7) days (not including personal expenses such as meals, telephone charges and personal services).

Transportation of Minor Children

If a Member has minor children who are left unattended as a result of the Member's injury, illness or medical evacuation, Intl.SOS will arrange and pay for the cost of economy class one-way airfares for the transportation of such minor children to the Member's Home Country.

Return of Traveling Companion

When Intl.SOS evacuates a Member and a traveling companion's return air ticket is no longer usable, Intl.SOS will arrange and pay for one-way economy air transportation for the companion to the original departure point.

Travel Arrangement After Medical Evacuation

Following a Member's medical evacuation by Intl.SOS and with Intl.SOS' prior written approval, Intl.SOS will arrange and pay for the reasonable and necessary cost for airfare for the Member to return to his/her Home Country.

Emergency Family Travel Arrangement(s)

Intl.SOS will coordinate emergency travel arrangements for family members who need to join a hospitalized Member. The costs of travel services are the responsibility of the Member or the family members.

ACCESS TO INTL.SOS CLINICS

Intl.SOS will provide Members with access to services available at Intl.SOS Clinics, subject to the terms and conditions then in force at each respective Intl.SOS Clinic. Intl.SOS Clinic contact details are available at the Intl.SOS website: www.internationalsos.com.

ONLINE SERVICES AND INFORMATION

Travel Health Information

Intl.SOS will provide Members with travel health information via a password protected Internet website. Intl.SOS Destination Reports, which are summary reviews of the health situations in over 170 countries around the world, will be made available to Members through the Intl.SOS Scholastic Traveler Portal. The reports provide up-to-date information on health risks, medical care and vaccination requirements. The Portal also provides useful information for travelers with links to world weather conditions, a currency exchange calculator, a directory of Internet cafes around the world, electrical plugs used abroad and translator tool handling 8 languages.

Emergency Record

Each Member shall have the availability of the Intl.SOS emergency record through the use of a password protected Internet website so that he/she can store and retrieve emergency contact information, information regarding his/her personal physician, medical history, immunization record, allergies, medications, and other similar information. It shall be the Member's responsibility to update and keep the information contained current. Information will be available to Intl.SOS personnel in the event that the Member contacts Intl.SOS in an emergency and the information could be of assistance in aiding the Member.

Email Health Alert(s)

Each Member can sign up to receive Intl.SOS email health alerts concerning travel health information. The service provides Members with the ability to receive up-to-date travel health information via their PC, laptop or wireless device. Health alerts are issued when there is a developing risk that in the opinion of the Intl.SOS medical staff may negatively impact travelers visiting a country.

TRAVEL SAFETY ASSISTANCE

Travel Safety Assistance Services are provided solely to Members who are traveling outside of their Home Country. The cost of any Travel Safety Assistance Services shall be the responsibility of the Member and may require prior payment to Intl.SOS via an authorized credit card.

Travel Safety Information

Intl.SOS will provide Members with travel safety information via a password protected Internet website. Intl.SOS Travel Safety Reports, which are summary reviews of the security situations in over 170 countries around the world, will be made available to Members through the Intl.SOS Scholastic Traveler Portal. The reports provide an overview of the historical and current political situation, a current crime report including the threat to foreigners and up-to-date warnings issued by Intl.SOS due to current events. The Portal also provides travel safety tips about different regions of the world and Internet links to other sources of information such as news media and government agencies.

Personal Locator

Each Member shall have the availability of the Intl.SOS Personal Locator Program and can enroll by entering his/her travel information through a password protected Internet website. The Member shall be responsible for updating the locator with relevant travel information for each trip. Intl.SOS shall store and maintain the Member's locator in a secured computerized database. The Member's locator shall be available 24 hours a day to Intl.SOS operational personnel unless otherwise indicated by the Member. By using this service, the Member agrees that Intl.SOS may provide the locator to other travel service providers and official authorities involved in the coordination of Member's travel and emergency needs.

Email Safety Alert(s)

Each Member can sign up to receive Intl.SOS email safety alerts concerning travel safety information. The service provides Members with the ability to receive up-to-date travel safety information via their PC, laptop or wireless device. Safety alerts are issued when there is a developing risk that in the opinion of the Intl.SOS security staff may negatively impact travelers visiting a country.

Personal Safety Assistance

In the event of the Member experiencing a threat to his/her personal safety, the Member will have access to Intl.SOS Alarm Centers for assistance in coordinating various services:

- Assessment of the threat to the Member

- Liaison with embassies and consulates
- Liaison with local authorities
- Emergency cash advance
- Liaison with local legal service providers
- Transmission of emergency messages to family members and other parties
- Changes to travel reservations
- Access to Intl.SOS security specialists

Intl.SOS will remain in contact with the Member until the threat to his/her personal safety has diminished and he/she may continue his/her journey.

General Provisions

Service Program Limitation(s)

The following limitations shall apply to the services in this Program:

- *Emergency Evacuation, Medically Supervised Repatriation & Repatriation of Mortal Remains*

Maximum of \$1,000,000 per Member per Intervention

- *Transportation to Join a Hospitalized Member*

Maximum of \$2,500 per Member per Intervention

- *Accommodation While Visiting Hospitalized Member*

Maximum of \$2,500 per Member per Intervention

- *Return of Minor Children*

Maximum of \$2,500 per Member per Intervention

- *Return of Traveling Companion*

Maximum of \$2,500 per Member per Intervention

- *Travel Arrangement After Medical Evacuation*

Maximum of \$2,500 per Member per Intervention

Eligibility

- Only those persons designated as Members on the Application shall be eligible for services under the Program.
- Intl.SOS shall be obligated to provide services to Members only while they are traveling as defined herein.
- Membership continues only for the period for which the subscription fee has been paid.
- Members engaged in the performance of any business, trade or profession known to be hazardous, including but not limited to oil and gas, mining and construction, are not eligible for services unless they are designated on the Application as performing such activities and prior written approval has been obtained from Intl.SOS.
- Newborn children are covered under the Program after the 45th day from the date of birth subject to the newborn's inclusion on the Application and the Member has paid the applicable subscription fee.

Payment of Subscription Fees and Reimbursement(s)

- (1) All initial and supplemental Membership Fees are due and payable on or before the commencement date. Intl.SOS shall have no obligation to render services hereunder unless Membership Fees have been paid in full.
- (2) Any payments, guarantees or advances made by Intl.SOS under the Program on behalf of a Member are made as agent for the Member. Intl.SOS may, at its discretion, require a deposit to be furnished by the Member before such services are rendered.
- (3) Membership Fees and Reimbursements are net of any applicable withholding taxes, customs, levies, excise taxes (including without limitation value added tax, goods and services tax, use tax and sales tax), deductions or other similar charges imposed by any jurisdiction or government on Intl.SOS or on its services.
- (4) The Member's obligation to pay Membership Fees and Reimbursements shall not be contingent upon the outcome of any insurance or third party claim
- (5) Membership fees are refundable only when a written request is received prior to the Effective Date of the commencement of the membership period. No partial refunds are permitted. After the Effective Date of the commencement of the membership, the fees are considered fully earned and nonrefundable.
- (6) Membership program are not transferable.

Exception(s)

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless Intl.SOS has given its prior written approval and the Member has paid the designated fees:

- (1) Any expense incurred as a result of a Pre-existing Condition.
- (2) More than one emergency evacuation and/or repatriation for any single medical condition of a Member during the term of the Program.
- (3) Any cost or expense not expressly covered by the Program and not approved in advance and in writing by Intl.SOS and/or not arranged by Intl.SOS. This exception shall not apply to emergency medical evacuation from remote or primitive areas when Intl.SOS cannot be contacted in advance and delay might
- (4) Any event occurring when the Member is within the territory of his/her Home Country.
- (5) Any expense for Members who travel contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
- (6) Any expense for medical evacuation or repatriation if the Member is not suffering from a Serious Medical Condition, and/or in the opinion of the Intl.SOS physician, the Member can be adequately treated locally, or treatment can be reasonably delayed until the Member returns to his/her Home Country.
- (7) Any expense for medical evacuation or repatriation where the Member, in the opinion of the Intl.SOS physician, can travel as an ordinary passenger without a medical escort.
- (8) Any treatment or expense related to childbirth, miscarriage or pregnancy.

This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- (9) Any expense related to accident or injury occurring while the Member is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- (10) Cases related to psychiatric conditions/diseases for which the member is receiving treatment, medication or supervision at the commencement date of the Membership, or at the start of any subsequent trip.
- (11) Any expense incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
- (12) Any expense incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- (13) Any expense related to the Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight; as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger traveling on a business related activity in a fixed wing aircraft owned or leased to the Member.
- (14) Any expense related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.

(15) Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.

(16) Any expense incurred as a result of the Member 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.

(17) Any expense which is a direct result of nuclear reaction or radiation.

(18) Any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.

(19) Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism.

Intl.SOS, at its sole discretion, will assist Members on a fee-for-service basis for interventions falling under the above Exceptions. Intl.SOS reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Member prior to rendering such services on a fee-for-service basis.

Contract Document(s)

The Terms and Conditions and Application shall be deemed part of the Contract and are incorporated herein by reference.

Indemnification, Limitation(s) & Waiver(s)

In the course of providing services under the Program, Intl.SOS may be engaged in ultra-dangerous or hazardous circumstances, emergency situations, high-risk activities, sudden or unexpected events and occurrences. Given these unusual and difficult circumstances, it is agreed that:

Indemnification

The Member agrees to indemnify, defend and hold Intl.SOS, its subsidiaries and affiliates, and their respective directors, officers and employees, harmless from and against any and all claims, suits, actions, proceedings, or liabilities of any kind, including reasonable attorney's fees and expenses, arising out of its wrongful conduct, omission or the fault of the Member, his/her agents or employees.

Force Majeure

Intl.SOS shall not be liable for failure to provide services and/or delays caused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions or situations where the rendering of services is prohibited or delayed by local laws, regulators or regulatory agencies. Intl.SOS shall notify the Member of any circumstance likely to cause such failure or delay as soon as reasonably practicable.

Conduct of Other(s)

The Member waives all claims against Intl.SOS for any loss resulting from any advice given, services provided or any acts or omissions of any service provider including, without limitation, providers of medical services, transportation, security personnel or legal services who are referred by Intl.SOS unless due to Intl.SOS' willful misconduct.

Consequential Damages

In no event shall Intl.SOS be liable for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses, including without limitation, loss of profits, loss of income, loss of business or loss of use.

Time Limitation(s)

Any and all legal actions and claims arising under this Program shall be barred unless written notice thereof is received by Intl.SOS within one (1) year of the date of the event giving rise to such action or claim.

Emergency Record

The information in the emergency record is a representative summary of the Member's medical history and not a comprehensive compilation thereof. Intl.SOS attempts to collect and store accurate information from the Member as provided by him/her. Intl.SOS shall not be responsible for errors or omissions which result from or arise out of inaccurate or incorrect information provided by the Member.

E-Commerce Policies

Intl.SOS shall own and have the exclusive right to all data, documents, and software used or generated by it with respect of the Program and shall have the right to retain copies of any documents provided to it. Without first obtaining the Member's consent, Intl.SOS shall not be permitted to (i) market to or otherwise contact the Member, either electronically or through other media, as a result of his/her use of Intl.SOS' Internet site; or (ii) use, sell, or disclose Member-specific information it may have gathered about Members as a result of the Member's use of Intl.SOS' Internet site to any other party.

Other Limitation(s)

Any information contained herein or provided by Intl.SOS under these services is general in nature and should not be construed as definitive or binding advice. The personal information obtained herein should not be used as a diagnostic tool or as a history and physical by a treating physician or those acting at the treating physician's direction. The medical information is a representative summary of the Member's medical history and not a comprehensive compilation thereof. Intl.SOS attempts to collect and store accurate information from the Member as provided. Intl.SOS is not responsible for errors or omissions, which result from or arise out of inaccurate or incorrect information provided by the Member. Nor shall Intl.SOS be liable or responsible in any way for the provision of advice, services or treatment of a medical nature (whether or not provided negligently or recklessly) by facilities or other providers not directly employed by Intl.SOS. Intl.SOS recommends that the Member consult with a travel medicine physician prior to traveling internationally. This Contract is entered into between the Member and Intl.SOS, and is not intended by the parties, nor shall it be construed to, have the effect of creating or conferring any third-party beneficiary status or rights hereunder upon the Member or any other person (including family members) who may be eligible for Services provided under the Program.

Fraudulent Statement

Fraud, misstatement or concealment in the statements made by, for or on behalf of the Member prior to or when effecting this Membership, or any fraudulent claim hereunder shall render the membership null and void and all benefits, indemnities and services shall be forfeited.

Authorization

Intl.SOS may require Members and their immediate family to give Intl.SOS written authorization and releases prior to rendering services under the Program.

Subrogation

Intl.SOS shall be subrogated to any right or claim that the Members may have against a third party and which results in the rendering of services by Intl.SOS under the Program.

Return to Work

The Member shall be solely responsible for the decision as to whether or not a Member returns to work or to a study-related program.

Amendment

Intl.SOS reserves the right, in its sole discretion, to amend all documents, including these Terms and Conditions, with or without notice. Any such amendment shall be effective as to the Member upon thirty (30) days written notice.

Relationship

The relationship of the parties shall be that of independent contractor and not of employment, partnership, joint venture, unless expressly provided otherwise in the Program. Neither party shall have, nor represent that it has, any right or authority to bind the other to assume or create any obligation or responsibility expressed or implied on behalf of the other or in the other's name unless provided in the Program. The Program is not a contract of insurance nor is Intl.SOS an ERISA administrator or fiduciary.

Confidential Information, Trade Secrets, Trademark(s), Copyright(s) & Other Property Right(s)

Each party expressly undertakes to retain in confidence all information and trade secrets transmitted by the other party that has been designated as proprietary and/or confidential, or by the nature of the circumstances surrounding the disclosure, ought in good faith to be treated as proprietary and/ or confidential, and will make no use or disclosure of such information or trade secrets except under the terms of the Program, or unless authorized to do so by the disclosing party. Intl.SOS shall own and have the exclusive right to all data, documents, intellectual property and software used or generated by it with respect to the Program and shall have the right to retain copies of any documents provided to it.

Geographic Scope of Service

The services provided by Intl.SOS under this Program are rendered on a worldwide basis, provided that Intl.SOS shall be under no obligation to provide the services described to Members located in areas that Intl.SOS determines present a risk of war (whether declared or undeclared, civil or other hostilities) or where political conditions make the provision of such services impossible or reasonably impracticable.

Governing Law - This Contract shall be construed and governed by the laws of the Commonwealth of Pennsylvania, United States of America. The venue for all claims and disputes under this Contract, and all lawsuits filed concerning this Contract, shall be maintained in Bucks County, Pennsylvania, United States of America.

Complete Contract - It is expressly understood and agreed by the parties that the Application and Terms and Conditions are a final expression of the agreement between the parties. There are no promises, agreements, conditions or understandings, either oral or written, between them other than those that are set forth herein. It is further understood and agreed that, unless otherwise provided, no subsequent alteration, amendment, change or addition to the Program shall be binding upon Intl.SOS unless reduced to writing and signed by an authorized representative of Intl.SOS.

Heading(s) - Any headings used in this document are inserted solely for the convenience of reference and shall not constitute a part of this Contract, nor shall they affect its meaning, construction or effect.

Notice - All notices hereunder shall be given to Intl.SOS and to the Subscriber to the address set forth in the Contract. Facsimile notice and signatures are acceptable under this Contract and shall be effective when received by the addressee.

These terms and conditions are subject to change without notice.

International SOS Assistance, Inc.,

PO Box 11568, Philadelphia, PA 19116

Phone: (215) 942-8000 Fax: (215) 942-8299

Web: www.internationalsos.com

Updated November 2011