



STARLINE TRAVEL ASSISTANCE

Description of Services

GROUP #ER-086

The following is a detailed description of the services available under the STARLINE TRAVEL ASSISTANCE program.

All services, except Pre-Trip Assistance (which is available at anytime), are provided to Member's and Dependent's while they are on a vacation or business trip at least one hundred (100) miles or more from a Member's or Dependent's permanent place of residence, or in a foreign country, less than 90 days for any one trip.

All services must be coordinated and provided by On Call International (hereinafter known as "On Call"). Services not coordinated and provided by On Call will not be considered under this program.

FOR THE PURPOSES OF THIS DESCRIPTION OF SERVICES, THE FOLLOWING DEFINITIONS SHALL APPLY

Member: means a person who is covered under an accident insurance policy administered by StarLine.

Dependent: means a Member's spouse and/or dependent children whom are unmarried children at least fifteen (15) days of age but under age nineteen (19).

Injury: means identifiable injury caused by an Accident.

Accident: means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.

Sickness: means a sudden and unexpected illness which declares itself during the period when services are available under this Description of Services.

Imminent Bodily Harm: means imminent bodily injury caused solely and directly by violent and external means.

PRE-TRIP ASSISTANCE SERVICES

Passport and Visa Information:

On Call can advise of the required documentation to enter and depart foreign destinations.

Travel Warnings and Advisories:

On Call can provide up-to-date information about safety concerns that may affect travel to a particular country/region.

Immunization Requirements:

On Call can provide medical entry requirements prior to departure.

Weather Information:

On Call maintains current information regarding weather conditions for domestic and international travel destinations.

Currency Exchange Information:

On Call can provide daily currency exchange rates for a specified country.

Consulate and Embassy Locations:

On Call maintains a complete listing of consulates and embassies.

Destination Information:

On Call can assist with locating hotels, airports, bus/train stations, restaurants, sports facilities, and more.



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MEDICAL EMERGENCY TRANSPORTATION SERVICES

Emergency Medical Evacuation:

If a Member or Dependent sustains an Injury or suffers a Sickness and appropriate medical treatment is unavailable at the current facility, On Call will coordinate and provide a medically supervised evacuation to a hospital that On Call determines to be capable of providing appropriate medical treatment. The Member's or Dependent's medical condition and situation must be such that, in the professional opinion of the attending physician and On Call's physicians, the Member or Dependent requires immediate emergency medical treatment without which there would be significant risk of death or serious impairment. If the Member or Dependent needs to be evacuated by air ambulance, On Call will attempt to arrange for a person traveling with the Member or Dependent to accompany them on the air ambulance, taking into consideration safety regulations and space limitations. On Call has sole discretion in making the determination if services are available for any evacuation. The decision will be based on medical considerations, including the recommendations of the attending physicians and On Call's physicians with respect to the Member's or Dependent's condition and ability to travel. On Call will determine the appropriate method, destination, and timing of any evacuation. The destination will be to the nearest facility capable of providing appropriate care as determined by On Call.

Medically Necessary Repatriation:

After initial treatment and stabilization for an Injury or Sickness, if On Call's physicians deem it medically necessary, On Call will coordinate and provide transportation of the Member or Dependent back to their permanent place of residence for further medical treatment or to recover. On Call has sole discretion in making the determination if services are available for repatriation. The determination will be based on the Member's or Dependent's medical inability to return in their own vehicle or by means of any previously booked method of transportation. On Call will not return a Member or Dependent to their permanent place of residence for the sole sake of their convenience. Transportation will be provided by the most direct and economical route possible. In the event On Call is arranging transportation by commercial air and an original return airline ticket exists, On Call may use that ticket in the arrangement of the transport of a Member or Dependent to their permanent place of residence.

Return of Mortal Remains:

In the event of a Member's or Dependent's death, On Call will assist in obtaining the necessary clearances for the return of their remains. On Call will coordinate the preparation or cremation and provide transportation of the remains to a funeral home near the Member's or Dependent's permanent place of residence.

Visit by Family Member or Friend:

If a Member or Dependent is alone and is hospitalized and needs to remain hospitalized and it's determined by On Call's physicians that the Member or Dependent would benefit from a person of their choice to be with them while hospitalized, On Call will coordinate and provide one round-trip economy airfare ticket to bring that person to the location of the Member or Dependent. Transportation will be provided by the most direct and economical route possible.

Traveling Companion Transportation:

If On Call coordinates and provides an Emergency Medical Evacuation, Medically Necessary Repatriation or Return of Mortal Remains for a Member or Dependent, On Call will also coordinate and provide a one-way economy airfare ticket (or upgraded ticket if that's the manner in which he/she was originally scheduled to travel) for one of the Member's or Dependent's traveling companions to accompany them on the Member's or Dependent's trip back to their permanent place of residence. Transportation will be provided by the most direct and economical route possible. In the event On Call is arranging transportation by commercial air and an original return airline ticket exists, On Call may use that ticket in the arrangement of any transport.

Return of Dependent Child:

If a Dependent is present but left unattended as a result of the Member's Injury, Sickness or death, On Call will send them back to either the Member's or Dependent's permanent place of residence by coordinating and providing a one-way economy airfare ticket (or upgraded ticket if that's the manner in which travel was originally scheduled). On Call will also coordinate and provide the services of a qualified escort, if recommended by On Call's physicians. Transportation will be provided by the most direct and economical route possible. In the event On Call is arranging transportation by commercial air and an original return airline ticket exists, On Call may use that ticket in the arrangement of any transport.



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Vehicle Return:

In the event On Call coordinates an Emergency Medical Evacuation, Medically Necessary Repatriation or Return of Mortal Remains for a Member or Dependent, On Call will coordinate and arrange to return their non-commercial vehicle that is left behind unattended. The vehicle will be returned either to the Member's or Dependent's permanent place of residence or the nearest rental location. Any and all rental car fees remain the responsibility of the Member or Dependent.

Emergency Pet Return:

In the event On Call coordinates an Emergency Medical Evacuation, Medically Necessary Repatriation or Return or Mortal Remains, and a Member's or Dependent's pet is left unattended, On Call will coordinate and arrange to have the pet transported to its permanent place of residence. Transportation will be provided by the most direct and economical route possible.

MEDICAL ASSISTANCE SERVICES

Medical Referrals:

On Call will assist with finding physicians, dentists, and medical facilities.

Medical Monitoring:

During the course of a medical emergency, On Call's professional case managers, including physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation is needed. On Call will provide case notification, both foreign and domestic, between the patient, family, physician, employer, travel company, and consulate as needed. On Call will continue to provide all necessary international claim coordination, to include hospital bill translation and interpretation, as needed.

Emergency Medical Payments:

When it is necessary to obtain needed medical services, upon request, On Call will advance in local currency, up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after On Call has secured funds from the Member, Dependent or their family.

Replacement of Medication and Eyeglasses:

When permitted by law and approved by the patient's physicians, On Call will assist in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling. On Call will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are the responsibility of the Member or Dependent.

Hotel Convalescence Arrangements:

On Call can assist with hotel arrangements if a Member, Dependent or their traveling companion needs to convalesce in a hotel prior to or following medical treatment. Any fees associated with this service will be charged to the Member's, Dependent's or traveling companion's credit card at the time of service.

Medical Insurance Assistance:

On Call can assist with coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow.



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EMERGENCY PERSONAL ASSISTANCE SERVICES

Legal Services:

On Call can assist in contacting a local attorney or the appropriate consular officer if a Member or Dependent is arrested or detained, involved in an automobile accident, or otherwise needs legal help. On Call will maintain communications with the Member or Dependent, their family, and employer until they have retained legal counsel. On Call can also assist in securing bail bond services in all available locations. Fees and costs charged by the referred attorney are the responsibility of the Member or Dependent.

Baggage Assistance:

On Call can assist when baggage is lost, stolen, or delayed while traveling on a common carrier. On Call will advise of the proper reporting procedures and will help maintain contact with the appropriate companies or authorities to help resolve the problem. Any fees incurred in locating luggage will be charged to the Member's or Dependent's credit card at the time of service.

Emergency Funds / Cash:

On Call can assist in obtaining an advance of funds for medical expenses or other travel emergencies by coordinating directly with a Member's or Dependent's family, or credit card company, bank, employer, plan sponsor or other sources of credit. On Call can also assist with emergency cash up to \$500. Arrangements will be made through a friend, family member, business, or the Member's or Dependent's credit card in the event of an emergency. All fees associated with the transfer or delivery of emergency cash are the Member's or Dependent's responsibility.

Emergency Translation and Interpreter Services:

Professional translators and interpreters can be reached 24-hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.

Emergency Messages:

On Call can record emergency messages from a Member or Dependent or emergency messages for a Member or Dependent for 24-hour periods. These messages may be retrieved at anytime by a Member, Dependent, their family, or business associates.

Emergency Ticket Replacement:

On Call can assist in replacing lost or stolen airline tickets.



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ID THEFT RECOVERY SERVICES

Cancellation of Lost or Stolen Credit Cards:

On Call will place a call to the Member's or Dependent's credit card companies and report them as lost/stolen. It will also be requested that new cards be sent to the Member or Dependent at an address of their request. In addition, On Call will instruct the Member or Dependent on how to obtain a police report, if necessary, for claim filing purposes.

Fraud Alert Reporting:

On Call will connect the Member or Dependent with one of three nationwide credit reporting agencies (Equifax, Experian or TransUnion) to place a fraud alert on their credit records. When one credit reporting agency receives an alert, the other two receive notification of the alert as well. By doing this it will add additional steps to verify the Member's or Dependent's identity in the event someone tries to open a new line of credit in the Member's or Dependent's name, extend an existing line of credit or request a replacement card.

Cash Advance Assistance:

On Call will assist the Member or Dependent in obtaining additional funds due to their credit cards being lost/stolen. On Call will connect the Member or Dependent with a family member or friend to aide in the transferring of funds to the Member or Dependent. On Call will assist the family member or friend with the transferring of funds. The recommended method of transfer is via Western Union but a more costly wire transfer to the Member or Dependent on behalf of the family member or friend is also available. All fees associated with the transfer of funds are the Member's or Dependent's responsibility.

Emergency Replacement of Lost or Stolen Identification:

On Call will assist the Member or Dependent in contacting the local authorities to report a lost/stolen passport, driver's license or ID card. For passports, On Call will assist in securing an appointment with the local consulate/embassy for emergency replacement. For driver's licenses or ID cards, On Call will assist with connecting the Member or Dependent with their state's Department of Motor Vehicles for emergency replacement. On Call will also notify the airline on which the Member or Dependent is traveling to make them aware of the situation, determine if other documents could be used for domestic travel, and assist with arranging new flights if lost documents caused delays/missed flights.

Identity Theft Information:

On Call will provide a generic guide from the National Crime Prevention Council to the Member or Dependent which outlines how identity theft occurs, how to prevent identity theft and what to do as a victim of identity theft.



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POLITICAL AND NATURAL DISASTER EVACUATION SERVICES

Emergency Political Evacuation / Repatriation:

In the event of a threatening security or political emergency situation due to governmental or social upheaval at the Member's or Dependent's location in a foreign country due to:

1. the Officials of the foreign country (or the embassy of the country with which the Member or Dependent is a national) has issued, for reasons other than medical, a recommendation that categories of persons which include the Member or Dependent should leave the foreign country; and/or
2. the Member or Dependent being expelled or declared persona non-grata on the written authority of the recognized government of the foreign country; and/or
3. the political and military events in the foreign country having created a situation in which the Member or Dependent is in danger of Imminent Bodily Harm to the extent that the Member or Dependent must be removed from the foreign country; and
4. the Member or Dependent being unable to obtain commercial transportation to the nearest safe location within a time period which will enable the Member or Dependent to leave the foreign country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the foreign country pursuant to the orders of the recognized government of that foreign country,

On Call will coordinate and provide for the evacuation of the Member or Dependent from the area within ten (10) days of the qualifying event(s) described above. Evacuation services are provided by On Call security personnel to the nearest safe location and then to a Member's or Dependent's country of permanent place of residence. The decision to evacuate will be made by On Call security personnel in consultation with local governments and security analysts. On Call may use any or all appropriate resources to evacuate the Member or Dependent, including but not limited to charter aircraft and ground or sea transportation in such circumstances where the point of departure may not be an international airport.

Arrangements will be by the most appropriate and economical means available and consistent with the Member's or Dependent's health and safety. All transportation and arrangements must be coordinated by On Call.

On Call shall not provide any services in connection with an event arising from or attributable to:

1. violation by a Member or Dependent of the laws or regulations of the country in which the qualifying event takes place;
2. the failure of a Member or Dependent to properly procure or maintain immigration, work, residence or similar visas, permits, or other documentation;
3. the debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Member or Dependent;
4. the failure of a Member or Dependent to honor any contractual obligation or bond to obey any condition of a license; or
5. the kidnap and/or ransom of a Member or Dependent.

In the event a Member or Dependent is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits On Call's ability to fully provide services, On Call shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or other conditions beyond its control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.



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Natural Disaster Evacuation:

In the event of a natural disaster situation occurring directly out of a event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the country issues an official disaster declaration and determines the affected area to be uninhabitable, On Call will on a best-effort basis arrange for the Member's or Dependent's evacuation from a designated safe departure point to a safe haven of our selection. On Call will coordinate and provide for the Member's or Dependent's evacuation up to and including seven (7) days from the date of the official disaster declaration issued by the relevant country. On Call will coordinate and provide for ground, water and/or air transportation, as may be warranted, to a safe haven. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the Member or Dependent until evacuation becomes viable or the natural disaster situation has passed. When necessary, measures will be taken to protect the Member's or Dependent's safety during assembly and transit. Food, lodging and incidental expenses at the safe haven are not included.

A natural disaster does not include the direct or indirect affect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

1. the path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or
2. less than 72 advance hours' notice of a potential landfall for a named storm exists.

In no event, shall a natural disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

On Call shall not be responsible for any costs or expenses arising from natural disaster evacuations when the natural disaster situation or the event directly giving rise to it precedes the Member's or Dependent's arrival.

Should the U.S. Government intervene and provide for evacuation services, this action will supersede the need for any evacuation services to be provided by On Call.



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SERVICES NOT COVERED

ON CALL WILL NOT BE RESPONSIBLE FOR ANY COSTS OR EXPENSES ARISING FROM:

1. Hospital or medical expenses of any kind or nature.
2. Travel arrangements that were neither coordinated nor provided by On Call.
3. Traveling against the advice of a physician, traveling with a chronic or life-threatening condition without medical clearance prior to departure, or traveling for the purpose of obtaining medical treatment.
4. Suicide, attempted suicide, or willful self-inflicted injury.
5. Taking part in military, paramilitary or police service operations.
6. The commission of, or attempt to commit, an unlawful act.
7. Injury or Sickness caused by or contributed to by use of drugs or alcohol.
8. Pregnancy, except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus.
9. Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, flying in an experimental aircraft, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports
10. Travel expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
11. Services covered by valid and collectible insurance, including Medicare.
12. Services not otherwise outlined hereunder.



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LIMITATIONS

On Call is not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond the control of On Call. This includes the Member's or Dependent's failure to obtain care or service, or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

On Call shall not be responsible for any claim, damage, loss, costs, liability or expense which arises in whole or in part as a result of On Call's inability to reach the authorized Contact Person on file with the accident insurance policy which allows for STARLINE TRAVEL ASSISTANCE for any reason beyond On Call's control, or as a result of the failure and/or refusal of the Contact Person to authorize services proposed by On Call.

The Member's or Dependent's legal representative shall have the right to act for and on their behalf if they are incapacitated or deceased. All legal actions arising under this service agreement shall be barred unless written notice thereof is received by On Call within one (1) year from the date of the event giving rise to such legal action. The Member or Dependent may be required to release On Call or any healthcare provider from liability during any Emergency Medical Evacuation and/or Repatriation service. Without limiting the foregoing, the actions and obligations of On Call under this service agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by the Member or Dependent and in no event is the responsibility of On Call. On Call is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney.

On Call retains the medical discretion to limit one (1) Emergency Medical Evacuation and/or Medically Necessary Repatriation attributable to any single medical condition of a Member or Dependent.

If a Member or Dependent requests a transport related to a condition that has not been deemed medically necessary by a physician designated by On Call in consultation with a local attending physician or a transport related to any condition excluded within this service agreement, and the Member or Dependent agrees to be financially responsible for all expenses related to that transport, On Call will arrange but not pay for such transport to a medical facility or to the Member's or Dependent's permanent place of residence, and will make such arrangements using the same degree of care and completeness as if On Call was providing service under this agreement. A waiver of liability will be required prior to arranging these types of services.

On Call retains the discretion to limit one (1) Emergency Political Evacuation/Repatriation attributable to any single political emergency situation.

On Call, at its sole discretion, will assist a Member or Dependent on a fee-for-service basis for political emergency situations for which services are not covered. Any such services shall be paid for by the Member or Dependent and On Call agrees that it shall be responsible for securing the agreement from such Member or Dependent to pay On Call directly. On Call reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Member or Dependent prior to rendering such service on a fee-for-service basis. If an evacuation is impossible due to hostile conditions, On Call will use security resources to maintain contact with the Member or Dependent until evacuation becomes possible or the emergency is concluded. All arrangements must be arranged and coordinated by On Call.

*Accident Insurance Policies administered by StarLine, 804 Main Street, Suite 2A, Osterville, MA 02655.
(Contact: 508-495-0882 and/or www.starlinegroup.com).*

*Travel Assistance Services provided by On Call International, 11 Manor Parkway, Salem, NH 03079.
(Contact: 866-509-7709 and/or www.oncallinternational.com).*