

# Application for Political and Natural Disaster Evacuation Services

Administered by:

Worldwide Insurance Services, LLC  
933 First Ave  
King of Prussia, Pennsylvania 19406

<u>Legal Name of Program Sponsor:</u>	Montana University System
Address:	560 North Park Avenue
Address2:	
City, State & Zip Code:	Helena, MT 59601
Phone No.:	(406)- 449-9124
Fax No.:	(406)- 449-9171

Contact for Administration & Eligibility:

Name & Title:	Please review contact list attached to this document
Phone No:	
E-mail Address:	

Contact for Billing:

Name & Title:	Please review contact list attached to this document
Phone No:	
E-mail Address:	

Contact for Evacuation Coordination:

Name & Title:	Please review contact list attached to this document
Phone No:	
E-mail Address:	

The undersigned (“Program Sponsor”) hereby agrees to participate in the Political and Natural Disaster Evacuation Services agreement between Crisis24 Limited (trading as “Crisis24”) and Worldwide Insurance Services, LLC (“WIS”).

WIS will provide Program Sponsor exclusively with front end, administrative, liaison services. Crisis24 will be solely responsible to Program Sponsor for all Global Security Assistance Services provided under this Agreement.

Both the provision of the WIS front end, administrative services and the Crisis24 Global Security Assistance Services will be in accordance with the terms and conditions set forth on this Application, the Administrative Service Agreement attached hereto as Exhibit “A” and the Crisis24 Description of Covered Services and Provision of Non-Covered Services attached as Exhibits “B” and “C” respectively, (collectively referred to as the “Program” or “Services Program”), and incorporated herein by reference.

Program Sponsor understands and affirms that WIS is strictly an administrative resource between Crisis24 and Program Sponsor, and as such, has no input, control, authority over, or liability for, Crisis24's professional or operational decisions. Discussion of any concerns about Crisis24's decision whether or not to implement professional services is the responsibility of Program Sponsor and Crisis24. If necessary, WIS shall act within its specified administrative capacity to expedite any discussion or resolution.

1. Effective Date: The Effective Date of this coverage is: **07/01/2022**
2. Entitled Persons:

Active students, faculty and staff who are Participants in the Program Sponsor's Study Abroad Programs, for whom the fees have been paid. Entitled Persons shall include students who were participating in one of the above listed Programs and who have graduated but may continue to be involved in school related activities. Entitled Persons" shall also include a chaperone or family member of any student, faculty and/or staff accompanying other "Entitled Persons" involved in any of the Programs listed above.

Entitled Persons shall also include a spouse, domestic partner or dependent of any student, faculty and/or staff involved in any of the Programs listed above for whom fees have been paid.

3. Program Compensation.
  - a. In consideration for the Program, Program Sponsor agrees to pay WIS the Program Fee for Crisis24 services when accepting one of the following WIS medical benefit plans: GeoBlue Expat, GeoBlue Business Traveler, HTH Worldwide Study Abroad or similar WIS Blanket Accident & Sickness coverage.

**Fees will be:**

	Weekly
Participant Only:	\$0.85
Participant & Spouse:	\$0.85
Participant & Children:	\$0.85
Participant & Family	\$1.70

- b. If Program Sponsor fails to provide payment of the Program Fee as noted in subsection 3a above, neither WIS, nor Crisis24 shall be obligated to provide any services hereunder.

Program Sponsor and WIS hereby agree to the terms set forth on this Application and as set forth in the Administrative Services Agreement, Description of Crisis24 Covered Services and Provision of Non-Covered Services, attached hereto.

This Services Program Agreement shall become binding between the undersigned Parties upon execution by Worldwide Insurance Services, LLC. (the "Effective Date").

Signed by Program Sponsor Organization

DocuSigned by:  
*Tyler Trevor*  
447B5F6807C24E4...  
By: \_\_\_\_\_  
Name: Tyler Trevor \_\_\_\_\_  
Title: Deputy Commissioner \_\_\_\_\_  
Date: 5/10/2022 | 11:44 AM MDT \_\_\_\_\_

Signed by Worldwide Insurance Services, LLC

*Dave Nagengast*  
By: \_\_\_\_\_  
Name: Dave Nagengast \_\_\_\_\_  
Title: VP of Client Management \_\_\_\_\_  
Date: 5/11/2022 \_\_\_\_\_

## **Exhibit A**

### **Front End Administrative Services Agreement (Services Agreement)**

#### **For**

### **Political and Natural Disaster Evacuation and Return of Deceased Remains**

This Administrative Services Agreement is entered into by and between Program Sponsor and Worldwide Insurance Services, LLC (WIS) as of the Effective Date referenced in the Program Application. Program Sponsor and WIS also may be referred to individually as a “Party” and collectively as the “Parties.”

WHEREAS, WIS has agreed to act as the front-end administrative liaison for Global Assistance Security Services which are being made available to Program Sponsor and its Entitled Persons by Crisis24. All Global Assistance Security Services are provided subject to the terms and conditions of this Administrative Services Agreement, Application, and Description of Covered Services, with Provision of Non-Covered Services (Exhibits A, B and C respectively), incorporated herein by reference as applicable, and collectively called the “Services Program or Program”, and

WHEREAS, Crisis24 provides and controls all aspects of the Global Assistance Security Services in connection with the Program. The Services provided by Crisis24 are not supported by an insurance policy, but rather are subject to an indemnification contract between Crisis24 and its Insurer. Therefore, while the Program will cover the services in accordance with Exhibits “B” or “C”, it is not an insured program, and

WHEREAS, Program Sponsor desires to purchase the Global Assistance Security Services in accordance with the terms and conditions set forth under the Services Program referenced above.

Now, therefore, in consideration of the promises and mutual covenants contained herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, WIS and Program Sponsor agree as follows:

a. WIS Front End Services.

- a. Throughout the Term of this Services Agreement, WIS shall act solely as the front-end administrative liaison between Crisis24 and Program Sponsor and/or Entitled Persons in connection with any questions or concerns regarding applicability of the Services Program.
- b. Program Sponsor acknowledges that WIS’s role is strictly limited to its specified duties and that Crisis24 is the single provider of the Covered Services and has the sole, independent responsibility, authority and discretion as to coverage decisions and additional options under the Description of Covered Services or Provision of Non-covered Services.
- c. All calls from Entitled Persons and from Program Sponsor shall be directed initially to WIS. WIS shall take the appropriate action in its stated capacity, and under the proper circumstance this may include a warm transfer to Crisis24.

b. Term and Termination.

- a. This Services Agreement shall commence on the Effective Date and shall continue for an initial term of one (1) year (the "Initial Term") unless earlier terminated by the Parties as set forth herein. Upon termination of the initial term, the terms of the Services Agreement shall be renegotiated for any subsequent Term.
- b. Either Party may terminate this Services Agreement immediately, upon providing written notice to the other of such termination, for cause, in the event of such other Party's material breach of the Services Agreement, provided that the non-breaching Party has first provided the breaching Party with notice of the breach and an opportunity of thirty (30) business days of receiving notice to cure the breach.
- c. Notwithstanding subsection "b" above, WIS may terminate this Services Agreement immediately upon: (a) the withdrawal, loss, suspension, limitation or restriction of any license(s), permit(s), registration(s), certification(s) or authority that may be required of Crisis24 in order to provide the Services in accordance with the terms and conditions set forth hereunder, in the Application, and in Exhibits "B" and "C", and/or Crisis24's inability to fulfill its obligations to provide covered services or loss of its right to provide covered services.
- d. Either Party may terminate this Services Agreement immediately upon the bankruptcy, receivership, judicial administration, arrangement or assignment by or for the benefit of creditors, or dissolution of the other Party.

c. General.

- a. Entire Agreement. This Administrative Services Agreement (including Exhibits B, C and the Application) as the Services Program constitute the entire agreement between the Parties and supercedes any prior understandings, agreements, or representations by or between the Parties, written or oral, to the extent they relate in any way to the subject matter hereof.
- b. Modification of Agreement. The terms of this Services Agreement can be modified only by a written agreement between the Parties hereto.
- c. Third Party Referral. Notwithstanding anything to the contrary above, and to the extent permitted by applicable law, Program Sponsor, its Agents, Employees and Entitled Members, waive all claims against WIS for any loss resulting from any act or omission of any third party service provider who is referred to Program Sponsor by WIS unless such claim is due to WIS's gross negligence, omissions or willful misconduct.
- d. Consequential Damages. In no event shall WIS be liable for any loss of profits, incidental, special, consequential, or indirect loss, damages, costs, charges, fees or expenses, including without limitation, loss of revenue, loss of business, or loss of use.
- e. Total Liability. In no event shall WIS's Liability to Program Sponsor or any Entitled Person out of or in connection with this Agreement exceed in the aggregate the total fees paid by Program sponsor as specified on the Application hereunder.
- f. Independent Contractor. WIS is providing services to Program Sponsor as an independent contractor. Nothing herein shall be construed to create any further relationship between the parties or to authorize either Party to act as agent or employee for the other Party, or to permit either Party to enter into any agreement or otherwise incur any obligation on behalf of the other Party, except as may otherwise be expressly provided in this Services Agreement.

- g. Succession and Assignment. This Services Agreement shall be binding upon and inure to the benefit of the parties named herein and their respective successors and permitted assigns. Neither Party may assign either this Services Agreement or any of his or its rights, interests, or obligations hereunder, unless it is to a parent company, subsidiary or affiliate, without the prior written approval of the other (which approval shall not be unreasonably withheld).
- h. Arbitration. All disputes, controversies or claims arising out of or relating to the operation or interpretation of this Services Agreement shall be settled by arbitration before one arbitrator in accordance with the rules of the American Arbitration Association. The arbitrator shall be jointly selected by WIS and Program Sponsor. Any award rendered by the arbitrator shall be final and binding upon the parties and judgment upon any such award may be entered in any court having jurisdiction thereof. The arbitration shall be held in a location decided by the arbitrator. The fees and expenses of the arbitrators shall be borne equally by the Parties. Each Party shall pay its own fees and costs relating to any arbitration proceedings, including attorney fees.
- i. Counterparts. This Services Agreement may be executed in one or more counterparts, each of which shall be deemed an original but all of which together will constitute one and the same instrument.
- j. Headings. The section headings contained in this Services Agreement are inserted for convenience only and shall not affect in any way the meaning or interpretation of this Services Agreement.
- k. Notices. All notices, requests, demands, claims, and other communications hereunder will be in writing. Any notice, request, demand, claim, or other communication hereunder shall be deemed duly given when it is sent by registered or certified mail, return receipt requested, postage prepaid, and addressed to the intended recipient as set forth on the Application and the Receipt is returned. Any Party also may send any notice, request, demand, claim, or other communication hereunder to the intended recipient at the address set forth above using any other means (including personal delivery, expedited courier, messenger service, telecopy, telex, ordinary mail, or electronic mail), but no such notice, request, demand, claim, or other communication shall be deemed to have been duly given unless and until it actually is received by the intended recipient. Any Party may change the address to which notices, requests, demands, claims, and other communications hereunder are to be delivered by giving the other party notice in the manner herein set forth.
- l. Governing Law. This Contract is governed by the laws of Montana. The parties agree that, in the event of litigation concerning this Contract, venue shall be in the Eighteenth Judicial District of the State of Montana, in and for the County of Gallatin. State of Montana and each party shall pay its own cost and attorney fees. (See section 18-1-401, MCA.)
- m. Amendments and Waivers. No amendment of any provision of this Services Agreement shall be valid unless the same shall be in writing and signed by both Parties hereto. No waiver by any Party of any default, misrepresentation, or breach of warranty or covenant hereunder, whether intentional or not, shall be deemed to extend to any prior or subsequent default, misrepresentation, or breach of warranty or covenant hereunder or affect in any way.
- n. Severability. Any term or provision of this Services Agreement that is invalid or unenforceable in any situation in any jurisdiction shall not affect the validity or enforceability of the remaining terms and provisions hereof or the validity or enforceability of the offending term or provision in any other situation or in any other jurisdiction.
- o. Incorporation of Exhibits. The Exhibits identified in this Services Agreement are incorporated herein by reference and made a part hereof.

- p. Authority. Both Parties hereto represent and warrant to each other that:
  - i. no further approval (corporate or otherwise) from it is necessary for this Services Agreement to become effective,
  - ii. they each have the legal power, authority, and right to enter into and perform its obligations under this Services Agreement, their execution of, delivery of and performance under this Services Agreement shall not constitute a violation of any oral or written agreement to which it is a party or by which it is bound, and they shall be entitled to rely, without investigation or inquiry, upon any written or oral information or communication of each other's respective employees or its agents

IN WITNESS WHEREOF, the Parties have signed this Agreement as of the date referenced above.

Program Sponsor

By: Tyler Trevor  
447B6F68C7C24E4...  
 Title: Deputy Commissioner  
 Date: 5/10/2022 | 11:44 AM MDT

Worldwide Insurance Services

By: Dave Nagengast  
 Title: VP of Client Management  
 Date: 5/11/2022

**Exhibit B**

**Description of Covered Services**

1. Where a Triggering Event occurs in a Host Country, Crisis24 will at all times and subject to the terms of this Agreement, use best endeavors to arrange the evacuation and repatriation, including accommodation, transportation and food, for each Entitled Person affected by the Triggering Event who is on a Visit outside his or her Home Country at the time of the Triggering Event described below as follows:
  - a. Political or Military Situation Evacuation or Natural Disaster Evacuation -- Crisis24 will use best endeavors to arrange for Evacuation of Entitled Person(s) where a Political or Military Situation

or Natural Disaster Triggering Event occurs in any Entitled Person's Host Country. Crisis24 shall arrange, at its cost, for the Entitled Person's transportation to the nearest safe location, then to the Entitled Person's Home Country or Country of Permanent Residence, as chosen by the Entitled Person with the agreement of Crisis24.

- b. Return of Deceased Remains - Crisis24 will use all reasonable endeavors to arrange for the Return of Deceased Remains to the Entitled Person(s) Home Country if the Entitled Person(s) die(s) during a Triggering Event.

Crisis24 will arrange transportation only at economy fares unless unavailable or manifestly impractical.

- c. Safe Haven. If an Entitled Person requires Evacuation following a Triggering Event, and needs to be moved to a Safe Haven, Crisis24 shall provide up to ten (10) days' meals and lodging in reasonable accommodation where an Entitled Person is delayed at a safe departure point. Crisis24 shall also provide air travel of a reasonable standard to return the Entitled Person to his/her Home Country, chosen by the Entitled Person, with Agreement by Crisis24, from the Safe Haven following a Natural Disaster or Political Evacuation. For the avoidance of doubt, it shall always be reasonable for Crisis24 to determine that accommodation at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise as previously designated is not reasonable where the combined cost of both arranged for the same Entitled Person exceeds \$15,000 USD. Any such determination of Crisis24 shall be final and binding on the parties.
- d. If the Entitled Person(s) are able to leave their Host Country by normal means, Crisis24 will assist the Entitled Persons in rebooking flights or other transportation. Arranging non-emergency transportation is the Entitled Person's responsibility and cost, and the Services shall apply only to Triggering Events that take place in a Host Country.



2. Obligations of the Program Sponsor/Entitled Person(s)

- a. The Entitled Person, or the Program Sponsor, must advise WIS Services or Crisis24 immediately of any situation of which they have knowledge that may give rise to a Triggering Event affecting an Entitled Person or as soon as reasonably possible thereafter. If WIS Services or Crisis24 is not contacted as soon as reasonably possible using best efforts in the obligation to assist the Entitled Person will cease.
- b. The Entitled Person and/or the Program Sponsor must provide Crisis24 with all assistance and information requested in a timely manner.
- c. The Entitled Person and/or Program Sponsor must follow Crisis24's advice at all times. Any costs incurred by the Entitled Person by failing to follow Crisis24's advice will not be recoverable by the Program Sponsor or the Entitled Person.
- d. Where an Entitled Person is entitled to any refund on unused tickets or returnable deposits or advanced payments (a "Refund"), the Entitled Person must pay that Refund to Crisis24.
- e. The Entitled Person must maintain and possess duly authorized and issued required immigration, work, residence or similar visas or permits or other relevant documentation for each country where the Entitled Person is on a Visit.
- f. The Entitled Person and/or the Program Sponsor must not make or attempt to make any material arrangements without Crisis24's agreement.
- g. The Entitled Person shall take all reasonable and necessary steps to ensure that the existence of these Services remain confidential.
- h. The Entitled Person must not take part in any political activity or operations of any security or armed forces unless notified to and agreed to in writing by Crisis24.
- i. Once Crisis24 has been notified of a Triggering Event, and Crisis24 starts to make material arrangements regarding the Evacuation, the Program Sponsor and Entitled Person are under an obligation to accept the Evacuation arrangements at that time or as reasonably practicable or within 5 days prior to the Evacuation time as arranged by Crisis24, if the Evacuation arrangements are rejected by the Program Sponsor or Entitled Person at that time then Crisis24 is under no obligation to Evacuate the Entitled Person under the terms of the Agreement but may do so as a Discretionary Service.
- j. The Program Sponsor acknowledges that Crisis24 shall not be obliged to provide any Services arising from an event attributable to or in connection with any breach of the obligations set out in this clause 2.

3. Triggering Event - Services will be provided when:

- a. a formal recommendation is issued by an Appropriate Authority (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) that categories of persons including Entitled Person(s) should leave the Host Country due to the Political or Military Situation;
  - i. If it is known by the Program Sponsor that an Entitled Person is already "in country", then that Entitled Person has the option to stay unless in Crisis24's reasonable professional opinion there is the likelihood of serious physical harm to an Entitled Person. Under this circumstance, Crisis24 will offer an evacuation option. If that offer is declined by any Entitled Person, then that individual(s) shall not be entitled to

Crisis24's Services until the earlier of the individual's departure from the country or removal of the formal recommendation by the Appropriate Authority;

- b. an Entitled Person is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country;
- c. a Natural Disaster occurs within an Entitled Person's Host Country (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country; or
- d. the Political or Military Situation in the relevant Host Country creates a situation which an Entitled Person is in danger of imminent Bodily Harm (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country.
- e. In the event of a Preemptive Evacuation Crisis24 agrees to reimburse the Reasonable Expenses incurred as if an Emergency Political Evacuation had been triggered at the time of the removal of Entitled Persons.

Any planned movements of Entitled Persons occurring within the period from the date that the first Entitled Person is removed at the Program Sponsor's request, under a Preemptive Evacuation, to the date that the Emergency Political Evacuation is subsequently triggered, will not be eligible for reimbursement.

#### 4. General Limitations

- a. Crisis24 shall not be obliged to carry out services where the Crisis24 considers that it will not be able to complete its provision of the services within 60 days of the Triggering Event.
- b. Crisis24 shall not be obliged to provide the services where it is not able to assist the Entitled Person without breaching any applicable law or regulation or where assisting the Entitled Person would expose Crisis24 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.
- c. Crisis24 shall not be obliged to provide the services where:
  - i. The Triggering Event results from a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause (whether affecting the Program Sponsor or an Entitled Person);
  - ii. The Entitled Person is located in their Home Country. For purposes of this subsection Home Country shall be defined as an Entitled Person's country of citizenship or country of permanent residence;
  - iii. They relate to a Visit where the relevant Triggering Event has taken place or is reasonably likely to take place prior to the start date of that Visit; unless the evacuation Advisory has been withdrawn and any Triggering Event in the Host Country has ceased for a period of 14 days or more so that the situation under which the Entitled Person was in danger of imminent serious bodily Harm has ceased or the location in the Host Country is no longer Uninhabitable, subject to the following exception:

1. if the whereabouts of individual(s) is unknown by the Program Sponsor, that individual(s) will nonetheless remain an Entitled Person for the purposes of this Agreement regardless of the underlying circumstance affecting his or her initial date of presence in that country;
  - iv. The Triggering Event preceded the Entitled Person's arrival in the Host Country by more than eighteen (18) hours when such individual was already in route to a Host Country;
  - v. An Entitled Person's Home Country intervenes and provides for Evacuation of that Entitled Person;
  - vi. The Triggering Event results from an actual or alleged violation of the laws of the Host Country by the Entitled Person, unless Crisis24 determines that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect upon or at the expense of the Entitled Person;
  - vii. Crisis24 is inhibited in its ability to provide the Services due to the Political or Military Situation, nuclear accident, interference by authorities or for any other reason without placing its employees or agents in a circumstance that may result in serious Bodily Harm or in Crisis24 breaching any law or regulation; or
  - viii. If the Program Sponsor or an Entitled Person behaves fraudulently or makes any misrepresentation to, or fails to disclose a material fact to Crisis24, Crisis24 shall not be obliged to perform the Services.
- d. Crisis24 retains at its sole discretion the right to limit each Entitled Person to one Evacuation per Triggering Event.
  - e. The cost to Crisis24 will not exceed:
    - i. USD \$100,000 for assisting an Entitled Person;
    - ii. USD \$5,000,000 for assisting an Entitled Person, together with the aggregate cost to Crisis24 of meeting its other obligations under Agreement between Crisis24 and WIS Services in relation to the relevant Triggering Event.
    - iii. USD 10,000 for the Return of Deceased Remains; or
    - iv. USD \$10,000,000 for assisting the Entitled Person, together with the aggregate cost of meeting its other obligations under Agreement between Crisis24 and WIS Services in relation to any relevant Triggering Events in the preceding 12 month period.

5. Definitions:

- a. Appropriate Authorities - means officials or the embassy of an Entitled Person's Home Country or the appropriate Authority of the Entitled Person's Host Country.
- b. Bodily Harm - means physical injury to an Entitled Person caused solely and directly by violent means.
- c. Discretionary Service –means a service that Crisis24 shall not have the obligation to cover or be responsible for any costs or expenses arising from the event, but shall nonetheless, at its sole discretion, provide service according to a subsequent separate agreement between Crisis24 and the Program Sponsor and/or the Entitled Person.

- d. Entitled Person (or “Member”) - as defined in the application.
- e. Evacuation – The transportation of any Entitled Person from the Host Country to the nearest, reasonable place of safety, and then to the Entitled Person’s Home Country as soon as practicable and in accordance with the terms of the Services. An Evacuation in which one or a group of more than one Entitled Person (s) is evacuated shall be considered a single Evacuation (and “**Evacuate**” and “**Evacuated**” shall be construed accordingly).
- f. Home Country - for the purposes of Evacuation means:
  - i. The Entitled Persons country of permanent residence; or
  - ii. Where the Program Sponsor that sponsored the Entitled Persons travel is located; or
  - iii. Back to the country in which the Entitled Person was traveling during the Program Sponsor’s program, from the place of safety or in transit, if Crisis24 deems appropriate; or
  - iv. To another program location of the Program Sponsor.
- g. Home Country – for all other purposes other than Evacuation means the Entitled Person’s country of citizenship or country of permanent residence.
- h. Host Country – means the Country in which the Entitled Person is visiting apart from Afghanistan, Burundi, Central African Republic, Chad, Democratic Republic of Congo, Ethiopia (Tigray region only), Haiti, Iran, Iraq, Lebanon, Libya, Mali, Myanmar, Niger, Nigeria (Borno, Yobe, Bauchi, Gombe, Kaduna, Kano, Katsina, Zamfara, and northern Adamawa states only), North Korea, Pakistan, Palestinian Territories (Gaza only), Republic of South Sudan, Somalia, Syria and Yemen, each of which require written agreement from Crisis24 prior to travel by Entitled Persons whose itinerary is subject to written approval by Program Sponsor. The following US Territories and Possessions may be considered a Host Country: American Samoa, Guam, Marshall Islands, Micronesia, Northern Mariana Islands, Palau, Puerto Rico, US Virgin Islands, Wake Island, Baker, Howland, Jarvis, and Midway Islands, Johnston (and Palmyra Atolls) and Kingman Reef, Navassa Island, and Swains Islands.

Host Country shall include Corporate Client (Non-US resident or citizen) travelling in the United States of America being 50 States and Washington DC.

- i. Host Country National - means an individual based or traveling for business in their Home Country at the time of a covered event, and who has been approved by Crisis24.
- j. Inbound Student – means a full-time international student, practical training student, visiting faculty, scholar or other person possessing and maintain a current passport and valid visa status (F-1, J-1 or M-1, etc.) engaged in education activities at a University within the 50 states of the United States of America (and any participating State Community College), and is temporarily located outside of their home country and has not been granted permanent residency status.

A student that is registered as a matriculating student for classes at University inside the 50 states of the United States (and any participating State Community College). Inbound international students must meet the criteria established, published, and updated from time to time by the Student and Exchange Visitor Program administered by the Department of U.S. Immigration and Customs Enforcement.

All students are domiciled in the 50 states of United States of America. Political & Natural Disaster Evacuation Services is included for these members. It is understood for inbounds that coverage is only while resident in the 50 states of the United States of America and does not travel with them if they should travel outside the United States of America.

- k. Natural Disaster - An event of natural occurrence, being an earthquake, volcanic eruption, tsunami, snow, rain, hail, lightning, flood, wind, windborne dust or sand, wildfire, or similar event, that results in widespread and severe physical damage to property such that the government of the Host Country issues an official disaster declaration and determines the affected area to be Uninhabitable. In no event shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.
- l. Period of Coverage - Means, in relation to an Entitled Person, the period in relation to which the fees have been paid for that Entitled Person.
- m. Political or Military Situation - Means war, civil war, civil unrest, rebellion, riot, military uprising or labor disturbances or strike leading to civil unrest, strike, or a nuclear, biological or chemical occurrence caused by terrorism.
- n. Preemptive Evacuation - is defined as a situation where:
  - i. the Program Sponsor has decided to arrange the removal of Entitled Persons from a Host Country prior to an Emergency Political Evacuation being triggered; and
  - ii. within the period 5 days from the date that the first Entitled Person is removed, an Emergency Political Evacuation is subsequently triggered in that Host Country.
- o. Program Sponsor - US universities, colleges and educational institutions who have elected these Political and Natural Disaster Evacuation services and have paid the requisite fees; or US corporations, partnerships and charities who have elected these Political and Natural Disaster Evacuation services and have paid the requisite fees.
- p. Return of Deceased Remains - means the return of an Entitled Person to his or her Home Country in the event of their death as a result of Bodily Harm occurring as a result of Political and Military Events and/or a Natural Disaster.
- q. Safe Haven - means a location where an Entitled Person is taken during an evacuation as an interim step to being transported to their Home Country, where he or she is protected from immediate harm or danger and from where there is a reasonable expectation that commercial air transportation or other appropriate transportation will be available within ten (10) days of arrival to fully evacuate that Person to his or her Home Country or Country of Residence
- r. Triggering Event -- means, in relation to any Host Country, Evacuation being necessitated by:
  - i. a formal recommendation issued by an Appropriate Authority that categories of persons including Entitled Person(s) should leave the Host Country due to the Political or Military Situation; or
  - ii. an Entitled Person being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; or
  - iii. a Natural Disaster occurring within an Entitled Person's Host Country (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country; or
  - iv. the Political or Military Situation in the relevant Host Country creating a situation in which an Entitled Person is in danger of imminent Bodily Harm (as determined by Crisis24 in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country.

- s. Uninhabitable - means the relevant Host Country is deemed unfit for residence, as determined by Crisis24 in accordance with the authorities of an Entitled Person's Home Country or Host Country, due to a lack of habitable shelter, food, heat and/or drinking water and no suitable accessible alternative housing being available within ten miles of the Entitled Person's location.
- t. Visit – means a visit undertaken by an Entitled Person not exceeding 12 months in duration (unless otherwise agreed by Crisis24) to a Host Country outside their Home Country (and "Visiting" shall be construed accordingly).

War - means armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Entitled Person or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Entitled Person whether war be declared with that state or not

## Exhibit C

### Provision of Non-covered Services

There may be circumstances wherein the Program Sponsor may ask for evacuation assistance services (Services) that Crisis24 is not obligated to provide under Description of Covered Services, Exhibit B.

Under this circumstance:

1. Crisis24's Security Personnel will formulate a plan of action ("Master Service Information Travel and Response Services Agreement" or the "Plan") which will include detailed logistics, such as travel itineraries, methods of transportation and costs for an evacuation. Crisis24 will be responsible for making all Services arrangements, including air or other chosen means of transportation.
2. Following Plan review by Program Sponsor, WIS will facilitate a call between Crisis24 and the Program Sponsor to discuss the Plan. Program Sponsor agrees that Crisis24 is the sole provider of any requested Services and has the sole, independent responsibility, authority and discretion for implementation.
3. Program Sponsor also acknowledges WIS's roll hereunder is strictly limited to acting as a front-end administrative customer service liaison with Crisis24, and WIS has no authority to authorize Crisis24 to proceed with any evacuation activity or to approve any expenses connected to an evacuation hereunder. Such decisions are solely the responsibility of Crisis24 and the Program Sponsor.
4. If the Program Sponsor is in agreement with the Plan, Crisis24 will directly provide the Program Sponsor (with copy to WIS) with the formal agreement as referenced in #1 above.
5. Program Sponsor will indicate final approval of the Plan by submitting a signed original and any payment requirements directly to Crisis24 with copy to WIS. If the evacuation requires additional Services not included in the original Plan, Crisis24 will submit a written Amendment directly to the Program Sponsor (with copy to WIS), detailing the added Services, which must be signed by Program Sponsor, and along with any payment requirements, returned directly to Crisis24 including copy to WIS. Under no circumstance shall WIS have any responsibility for any fees payable to Crisis24 in connection with the Services provided.
6. Unless otherwise agreed by Crisis24 and Program Sponsor in writing, Services and additional Services will not commence without a signed, formal, written Plan.
7. Crisis24 will update Program Sponsor and copy WIS (copy to WIS strictly for quality assurance purposes) with any schedule and logistical variations until the evacuation is complete.