



EMERGENCY
ASSISTANCE
PLUS

EMERGENCY ASSISTANCE PLUS® (EA+®) PLAN DESCRIPTION

How To Access EA+ Services 24 hours a day, 7 days a week, 365 days a year

Your EA+ identification card is your key to travel security. If you have a medical or travel problem, simply call us for assistance. Our toll-free and collect-call telephone numbers are printed on your ID card. You may either call the toll-free number while traveling within the U.S., or call the assistance center collect when you are in another country.

An assistance coordinator will ask for the member's name, group's name and a description of your situation. We will immediately begin assisting you. A full listing of services follows.

If the condition is an emergency, you should call 911 or go immediately to the nearest physician or hospital without delay and then contact us.

All arrangements must be coordinated and approved by us in order to be covered under this membership. Expenses incurred without our intervention or assistance are not covered.

EA+ provides you with Medical Assistance Services, Medical Evacuation and Repatriation Services, Travel Assistance Services, and Personal Security Services as described below. These services are subject to certain Conditions, Limitations, and Exclusions, as described beginning on page 8.

MEDICAL ASSISTANCE SERVICES

The following benefits apply wherever you are — whether you are at Home or away. Expenses incurred without our intervention or assistance are not covered.

Worldwide Medical and Dental Referrals: At your request, we will provide referrals to medical professionals in a given geographic area including, to the extent possible, western-style medical facilities and English-speaking doctors, dentists, and other health care providers.

Deposits, Advances and Guarantees: Deposits, advances and guarantees will be provided to medical facilities, hotels, airlines, ground and air ambulances and other like providers in order to secure service for you. Any advances of funds on your behalf shall be charged to the member's credit card at the time of service.

TRAVEL & PERSONAL SECURITY ASSISTANCE SERVICES

The following benefits apply wherever you are — whether you are at Home or away. Expenses incurred without our intervention or assistance are not covered.

Pre-Travel Information: Upon your request, we will provide you with destination intelligence regarding weather, travel, health, inoculations, travel restrictions and special events.

Lost Luggage Assistance: EA+ assistance coordinators will assist you with the tracking of luggage lost in transit. If the luggage cannot be recovered, we will assist you with locating replacements.

Real-Time Security Intelligence: In the event you feel threatened by political unrest, social instability, weather conditions, or health or environmental hazards, we will provide you with the latest authoritative information and guidance for over 180 countries and select cities. Our global intelligence database is continuously updated and includes destination intelligence from over 5,000 worldwide sources.

Security Evacuation Assistance Services: In the event of a threatening situation, we will assist you in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, we will assist you in making arrangements with providers of specialized security services. Any fees will be billed to the member's credit card at the time of service.

MEDICAL EVACUATION & REPATRIATION SERVICES

The following benefits apply while you are Traveling Away From Home. Expenses incurred without our intervention or assistance are not covered.

The following services are available if the member suffers an Injury or a sudden and unexpected Illness and your medical condition requires these emergency services:

Emergency Medical Evacuation: If you are Traveling Away From Home and you sustain an Injury or suffer a sudden and unexpected Illness and appropriate medical treatment is unavailable in your current facility, we will arrange and pay for a medically supervised evacuation to a hospital that we determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and *EA+* Physicians, you require immediate emergency medical treatment, without which there would be significant risk of death or serious impairment. If you need to be evacuated by air ambulance, we will attempt to arrange for a person traveling with you to accompany you on the air ambulance, taking into consideration safety regulations and space limitations.

Transportation to Join a Hospitalized Member: If you are alone and Traveling Away From Home and are, or will be, Hospitalized for more than seven (7) days, we will coordinate and pay for one economy round-trip airfare for a person of your choice to join you while you are Hospitalized. No benefits will be payable after you have been discharged from the hospital. Please note this benefit does not provide reimbursement for any other travel expenses incurred.

Return of Minor Children: If, while Traveling Away From Home, the member's Dependent child(ren) or grandchild(ren) through the age of 18 are present but left unattended as a result of member's Injury or Illness, we will send them back to either the member's or their own Home by coordinating and paying for one-way economy airfare (or upgraded airfare if that's the manner in which they were originally scheduled to travel). We will also arrange and pay for the services and transportation expenses of a qualified escort, if required.

Transportation After Stabilization: If you are Traveling Away From Home and you are treated at a medical facility for an Injury or a sudden and unexpected Illness that requires immediate emergency medical treatment and Hospitalization, without which there would be significant risk of death or serious impairment, we will transfer you to your Home or to a medical facility near your Home for continuing care, provided the attending physician and *EA+* Physicians have determined that your condition has reached maximum medical improvement; and

1. You have been evacuated under the Emergency Medical Evacuation benefit as defined above; or
2. The treating physician and *EA+* Physicians have determined you are unable to operate your Aircraft;
or

3. The treating physician and EA+ Physicians have determined you are unable to operate your RV/ vehicle and no one in your traveling party is capable of operating the RV/vehicle; or
4. The treating physician and EA+ Physicians have determined your physical medical condition prevents traveling as a passenger in the RV/vehicle; or
5. You are not traveling in a vehicle and the treating physician and EA+ Physicians have determined your physical medical condition prevents you from continuing on your trip and you must return to your Home or to a medical facility near your Home to recover from your condition.

Services that we will provide to you include the following options:

1. Arrange and pay for a one-way economy airfare ticket (or upgraded ticket if that's the manner in which you were originally scheduled to return Home) and medically necessary ground ambulance transportation to/from the airport to return you to your Home or to a medical facility near your Home. If it is deemed medically necessary by EA+ Physicians that you travel Home on an upgraded airfare ticket, we will coordinate and pay for a one-way upgraded airfare ticket. If it is deemed medically necessary by EA+ Physicians that you travel Home with a nurse or non-medical escort, we will coordinate and pay for the escort's transportation. If EA+ Physicians deem it medically necessary for you to travel with a nurse escort, all covered service fees, medically necessary supplies (including oxygen, if necessary) and the nurse escort's incidentals will be coordinated and paid by EA+ as well.

If EA+ Physicians recommend and deem it medically necessary for you to travel by any other method not outlined in number one (1) above, we will pay up to the value of a nurse escort transport toward the value of the alternate transportation method. Any remaining expenses are the responsibility of the member.

2. If you have been medically evacuated, we will arrange and pay for a one-way economy airfare ticket to return you to the original place of transport where your Emergency Medical Evacuation began; or
3. If you are unable to operate your RV/vehicle and no one in your traveling party is capable of operating your RV/vehicle and you have chosen to have a family member or friend return your RV/vehicle, you may choose to return to your Home in your RV/vehicle. You will be covered under the RV/Vehicle Return benefit. Please see RV/Vehicle Return benefit for a complete detail of what is covered.

Return of Deceased Remains: In the event of your death while Traveling Away From Home, we will assist in obtaining the necessary clearances for the return of your remains. We will coordinate and pay for the expenses of the preparation and transportation of your deceased remains to your Home.

Return of Traveling Companion: If you are Traveling Away From Home and we coordinate an Emergency Medical Evacuation, Transportation After Stabilization, Aircraft Return or a Return of Deceased Remains, we will return one Traveling Companion to either your or his/her Home by paying for a one-way economy class ticket (or upgraded ticket if that's the manner in which he/she was originally scheduled to return).

RV/Vehicle Return: We will return your automobile, motorcycle, non-commercial truck or RV to your Home or place of rental within 90 days of the incident if:

1. We approved transporting you to your Home under either the Emergency Medical Evacuation, Transportation After Stabilization, or Return of Deceased Remains benefit; or
2. You have not been transported under the services listed above but your documented Injury or Illness (which does not require Hospitalization) prevents you from driving the RV/vehicle.

We will authorize this service only if no one in your traveling party is capable of driving the RV/ vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. If the vehicle is an RV, we will also return an additional vehicle if it was hitched to your

RV. You are responsible for all costs required to maintain the safe operation of the RV/vehicle and/or tow vehicle during the return. This includes any vendor fees associated with an RV/vehicle breakdown if you request to have your RV/vehicle returned by a hired professional. Any delays associated with RV/vehicle breakdown and/or maintenance will be your responsibility. The return must be approved and coordinated by us and must be performed by one of our contracted service providers.

Alternatively, you may choose to have your vehicle returned by a friend or family member. In such instance, and provided the vehicle is returned directly and expediently to your Home, we will provide reasonable transportation in the form of a one-way economy ticket and reasonable ground transportation for that person to either the location of the vehicle or to return Home after the RV/ vehicle has been returned, and we will reimburse you for gas and tolls during the return. In addition, we will provide up to a \$100 per day benefit, in accordance with the per diem allowance as set forth in the Federal Trade Regulation by the U.S. General Services Administration, for incidental expenses while driving (receipts must be submitted within 180 days from the date of service). Note that if you choose to have a friend or family member perform the RV/Vehicle Return, EA+ will not pay more than it would have cost to have EA+ arrange the RV/Vehicle Return.

Please note: In the event you qualify for RV/Vehicle Return by virtue of number 2 above, please see the following:

- The medical condition that prevents you from driving and/or returning in your RV/vehicle must be documented by a physician near the original location of the Illness or Injury. You must be evaluated by a physician prior to traveling to your Home.
- If you choose to have a friend or family member return your RV/vehicle, you can choose to ride to your Home in your RV/vehicle if you are medically cleared to do so.
- If you choose to have a professional return your RV/vehicle, you will not be able to travel as a passenger in your RV/vehicle for liability reasons. We will assist you with any transportation arrangements for you and a companion. However, any costs associated with your transportation and your Traveling Companion's transportation are your responsibility.
- If you qualify for an RV/Vehicle Return under this scenario, you do not qualify for paid transportation under Emergency Medical Evacuation nor Transportation After Stabilization to your Home.

You must inform us within 30 days of the incident that you need assistance returning your RV/ vehicle. The actual RV/vehicle return must take place within 90 days from the date of incident.

Aircraft Return: Within the U.S., Canada, and Mexico, we will return your Aircraft to the airport where your Aircraft was stored and maintained at the time that the return service is rendered if we approved transporting you to your Home under either the Transportation After Stabilization or Return of Deceased Remains services. The Aircraft must be in good condition and capable of being safely flown in compliance with applicable aviation laws and regulations, including the Federal Aviation Administration. You must pay any costs required to maintain the safe operation of your Aircraft before or during the return as well as any airport and flight fees, fuel costs, and associated insurance requirements.

The return must be approved and coordinated by us and must be performed by one of our contracted service providers. We will pay the costs to have our contracted service providers return your Aircraft including pilot fees, per diem for miscellaneous expenses, and commercial tickets to travel to the location of your Aircraft and back to their originating airport after returning your Aircraft. We will also pay for any hangar fees to store your Aircraft until our contracted service provider arrives to return your Aircraft.

If you are traveling with eligible dependents in an EA+ family program, and they are left stranded as a result of your medical condition, we will coordinate and pay for a one-way, commercial airline ticket to get them back to your originating airport.

If a Traveling Companion is left stranded as a result of your medical condition, we will coordinate and pay for a one-way, economy commercial airline ticket to get one Traveling Companion back to your originating airport.

Additionally, if your Aircraft is in Mexico and EA+ security personnel determine it necessary, we will pay for a security driver to get our contracted service provider from their arrival airport in Mexico to your Aircraft. Our contracted service providers will have Commercial pilot licenses and be rated to fly your Aircraft make and model. Aircraft Return service in Hawaii will be restricted to intra-island returns.

Please note: Medical expenses of any nature are not covered by this membership program. This includes hospital bills, doctor visits, and/or prescriptions.

MEDICAL ASSISTANCE SERVICES

The following benefits apply while you are Traveling Away From Home. Expenses incurred without our intervention or assistance are not covered.

Monitoring of Treatment: In an emergency, EA+ assistance coordinators will continually monitor your condition while you are Hospitalized and provide ongoing updates to your family. Depending upon the medical and/or geographic situation, we may retain the services of licensed consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of your condition.

Transfer of Insurance Information to Medical Providers: To help prevent delays or denials of medical care, EA+ assistance coordinators will assist you with hospital admission, such as relaying insurance benefit information. We will also assist with discharge planning.

Medication, Vaccine and Blood Transfers: At your request, and with authorization of the prescribing physician, we will assist in dispatching prescription medicine, vaccines or blood products when unavailable locally and when legally permissible. Member is responsible for all costs other than shipping. These expenses will be billed to the member's credit card prior to shipping.

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen or broken during travel. Member is responsible for all costs other than shipping. These expenses will be billed to the member's credit card prior to shipping.

Dispatch of Doctors/Specialists: If you are Hospitalized, EA+ assistance coordinators may dispatch a physician or other health care professional to assist in determining your medical condition and suitability to travel.

Ground Ambulance Benefit: We will reimburse member up to \$200 toward the cost of either an initial emergency transportation for you by ambulance to a hospital while Traveling Away From Home or to transport you by ambulance from one hospital to another (if not arranged under Emergency Medical Evacuation) while Traveling Away From Home.

Please note: In order to be eligible for consideration of reimbursement you must submit the Explanation of Benefits from your primary insurance carrier showing balance due.

- You must submit the Explanation of Benefits letter within 180 days of incident date.
- This benefit is limited to 2 events per year for unrelated incidents.

Medical Records Transfer: Upon your consent, we will transfer any necessary medical information and records to you or the treating physician.

Continuous Updates to Family, Employer, and Physician: With your approval, we will provide case updates to appropriate individuals you designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist you with the arrangement of hotel stays and room requirements before or after Hospitalization. Any fees will be billed to member's credit card.

Please note: Medical expenses of any nature are not covered by this membership program. This includes hospital bills, doctor visits, and/or prescriptions.

TRAVEL ASSISTANCE SERVICES

The following benefits apply while you are Traveling Away From Home. Expenses incurred without our intervention or assistance are not covered.

Emergency Travel Arrangements: In an emergency, *EA+* assistance coordinators will help you change airline, hotel or car rental reservations as necessary.

Emergency Cash Advance Assistance:

In an emergency, *EA+* assistance coordinators will provide assistance to you by arranging for the forwarding of funds from member's account, credit cards or family members. All fees associated with the transfer of funds will be billed to the member's credit card at the time of service.

Replacement of Lost or Stolen Travel Documents Assistance: *EA+* assistance coordinators will provide assistance to you by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. Member is responsible for all costs other than shipping. These expenses will be billed to the member's credit card prior to shipping.

Legal Referrals: If you are Traveling Away From Home and are arrested, involved in an accident, or otherwise require the services of an attorney, *EA+* assistance coordinators will arrange for an initial telephone consultation with an attorney, without charge. *EA+* assistance coordinators will also assist with the securing of a bail bond, if needed. If further legal assistance is needed, you will be referred to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney will be the responsibility of the member.

Translation Services: *EA+* assistance coordinators will, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. If necessary, we will also provide referrals to translators and interpreters. All fees for such services are the responsibility of the member.

Emergency Message Forwarding Assistance: In the event of an emergency, if you are unable to reach an employer, family member or Traveling Companion, we will forward a message via telephone or email to the intended party.

Emergency Pet Housing and/or Pet Return: If you are expected to be Hospitalized for seven (7) or more days, and you are traveling with a pet that is left unattended as the result of your Injury or Illness, we will arrange and pay for your pet to be boarded up to a maximum of \$50 per day not to exceed \$600 in total. This benefit will be paid only until your discharge from the Hospital. In the event your Injury or Illness results in your transport under either the Emergency Medical Evacuation, Transportation After Stabilization, or Return of Deceased Remains we will return your pet to either your Home, or to a boarding facility near your Home. The maximum paid under this benefit is \$1,500.

PROGRAM DEFINITIONS

The Following Definitions Apply:

“Aircraft” means a fixed wing airplane of 12,500 pounds or less that is capable of flight using forward motion that causes air to pass over its wings to generate lift.

“Coverage” means the period of time for which You are validly enrolled for *EA+* and for which We have received the appropriate enrollment fee.

“Dependent” means the Member’s unmarried children from birth through age 18; or through age 22 if enrolled as a full-time student in an accredited college, university, vocational or technical school; or whose support is required by a court decree, or adult child(ren) or grandchild(ren) with mental or physical disabilities who are solely dependent for maintenance and support. Children include natural children, stepchildren and legally adopted children. They must be primarily dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. If traveling on a trip without the Member, Dependents are covered provided the trip does not exceed ninety (90) days.

“Domestic Partner” means a person with whom You reside and can show evidence of cohabitation (including the shared responsibility of basic living expenses) for at least the previous six (6) months and with whom You have an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

“*EA+* Physician” means physicians retained by Our service provider to provide Us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

“*Emergency Assistance Plus*” and “*EA+*” refer to the program, benefits and services created by Worldwide Rescue & Security, Inc. and serviced by Our provider.

“Experimental Aircraft” means an aircraft that has an FAA special airworthiness certificate in the experimental category or an aircraft that is not FAA certified.

“Home” means the locale of the address of Your permanent primary residence as shown on Your state driver’s license or state-issued identification card.

“Hospitalization/Hospitalized” means being admitted as an inpatient after Your initial visit in the emergency room.

“Illness” means a sudden and unexpected sickness that manifests itself during Your Coverage period and which requires Hospitalization.

“Injury” means an identifiable accidental Injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Coverage period and which requires Hospitalization.

“Member” (whether capitalized or not) means the primary person validly enrolled for *EA+* and for whom We have received the appropriate enrollment fee. Under Family Memberships, Member shall include Spouse and Dependent(s).

“Spouse” means the Member’s Spouse (to include legally recognized Domestic Partner), unless they are legally separated.

“Traveling Away From Home” means on a vacation or business trip away from Your Home (by car, plane, or other mode of travel), for a purpose other than Your normal daily activities or routine.

“Traveling Companion” shall mean any individual traveling on the same itinerary, and accompanying Member on Member’s trip for more than 50% of the time sharing the same accommodations.

“We,” “Us,” and “Our” (whether capitalized or not) means and/or refers to Worldwide Rescue & Security, Inc. and/or Our service provider.

“You” and “Your” (whether capitalized or not) means Member in the context of an Individual Membership and means Member, Spouse and Dependent(s) in the context of a Family Membership.

CONDITIONS, LIMITATIONS AND EXCLUSIONS

The services described are available to You only during Member’s Coverage period and medical assistance services are available only when You are Traveling Away From Home. Expenses for the While You Are Away Benefits will be covered only if We have given Our prior approval and if those services are coordinated by Us. In the event We are arranging transportation by commercial air and an original return airline ticket exists, We may use that ticket and are responsible only for any applicable change fees.

We have sole discretion in making the Coverage determination for Your Transportation After Stabilization. Our determination will be based on Your medical inability to return in Your vehicle, Aircraft or previously booked transportation. We will not return You to Your Home for the sole sake of Your convenience. We have sole discretion in making the determination as to whether We will cover the cost of Emergency Medical Evacuations, RV/Vehicle Returns and Aircraft Returns. Our decision will be based on medical considerations, including the recommendations of the treating physicians, Our EA+ Physicians and Our Medical Director with respect to Your condition and ability to travel. We will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care as determined by Us. We will not return You or Your RV/vehicle to Your Home for the sole sake of Your convenience.

We will only direct-pay and not reimburse You for any transportation costs paid by You to the transportation providers, unless approved by EA+ in advance for the following benefits: Emergency Medical Evacuation, Return of Deceased Remains, Transportation After Stabilization, Return of Minor Children, Return of Traveling Companion, and Transportation to Join Hospitalized Member. We are not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond Our control. This includes Your 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.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by Us within one (1) year from the date of the event giving rise to such legal action. Member may be required to release Us or any healthcare provider from liability during Emergency Evacuation and/or Repatriation. Without limiting the foregoing, Our actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by You and in no event is this our responsibility. We are not liable for any malpractice performed by a local doctor, healthcare provider, or attorney. EA+ retains the medical discretion to limit one Medically Necessary Evacuation and/or Medically Necessary Repatriation attributable to any single medical condition of You.

The EA+® and Emergency Assistance Plus® service marks are federally registered and owned by Worldwide Rescue & Security, Inc. The Emergency Assistance Plus® program is owned and operated by Worldwide Rescue & Security, Inc. and the individual Member relationships are the confidential property of the program.

ELIGIBILITY

The primary Member shall be covered under Individual Membership. The Member, Spouse, and Dependent(s) shall be covered under Family Membership, as outlined in the Program Definitions. You are eligible during the enrollment period for which We have received the appropriate enrollment fee.

Worldwide Rescue & Security, Inc. has the right to refuse to renew any membership and/or to terminate any membership in the event that it is determined within reasonable and good faith discretion that the Member has abused or misused, is abusing or misusing, or is attempting to abuse or misuse the program or any of its benefits, or that the Member has engaged, is engaged or is attempting to engage in any fraudulent or bad faith claims or benefits activities.

PROGRAM COSTS

Once enrolled in *EA+*, Member cannot be singled out for fee increase nor can Member's benefits be changed, unless the program costs or benefits are changed for all Members within a specific class. If rates and benefits are changed for the Member's class, individual participant rates will only change upon Member's renewal date and with proper notification. Program rates are earned as paid after the initial money-back review period and Member's program costs are guaranteed for the remaining Coverage period.

EXPENSES NOT COVERED

We 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 by nor approved by Us in advance.
3. Anyone 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, or similar activities.
6. The commission of, or attempt to commit, an unlawful act.
7. Injury or Illness caused by or contributed to by use of drugs or alcohol.
8. Pregnancies, 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. Psychiatric, psychological, or emotional disorders.
11. Unless specifically listed herein, incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
12. Subsequent evacuations for the same or related medical condition, regardless of location.
13. Services covered by other valid and collectible insurance, including Medicare
14. Aircraft Return benefit does not cover Experimental Aircraft, Aircraft over 12,500 pounds, Aircraft being used in air shows or air competitions, and Aircraft falling into the classifications of rotocraft, gliders, lighter than air, powered lift, powered parachute, or weightshift control.
15. Aircraft being used for commercial purposes.
16. Services not otherwise shown as covered.
17. Members who enroll in this plan while Hospitalized.
18. Any service from or within countries with Office of Foreign Asset Control (OFAC) sanctioned programs. For the most updated list of OFAC-sanctioned programs visit:
www.EmergencyAssistancePlus.com/OFAC

REIMBURSEMENT TO US AND RIGHTS OF SUBROGATION

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses, directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by healthcare providers for the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by Us under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by EA+ or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, Medicare, or other insurance plan or public assistance program, up to the sum of any payments by Us.

PRIVACY POLICY

Worldwide Rescue and Security, Inc. does not sell or rent any of Your personally identifiable information to affiliates or unaffiliated third parties. In no circumstance, will We disclose customer bank account numbers, credit card numbers or access codes to third parties for telemarketing or direct marketing purposes.

We will not share any of Your personally identifiable information with third parties except in the circumstances described below or with Your permission:

- We share personally identifiable information with the third parties that help Us process the transactions You request.
- We may disclose personally identifiable information with third parties in connection with investigations of suspected fraud or other illegal activity, investigations of violations of Our agreements with You and investigations of situations involving potential threats to the physical safety of any person, and as required by law. In the event that We are required by law to disclose non-public personal information about You, We will use reasonable efforts to limit Our disclosures to the information that We are obligated to disclose.
- We may disclose information to Your agent or legal representative (such as the holder of a power of attorney granted by You, or to a guardian appointed for You).