University of Akron  
Travel Medical Plan – Evidence of Benefits

Eligibility:  Students, Faculty, Scholars, or other persons of the Sponsoring School with a current passport or student visa, who are temporarily residing outside the United States on a Study Abroad program.

Coverage #1:  Travel Medical & Travel Services  
Coverage #2:  Emergency Medical Evacuation/Repatriation Coverage  
Coverage #3:  Political & Natural Disaster Evacuation Coverage

Territory Restrictions:
- United States*
- Cuba, unless a valid travel license is obtained from the United States

* The U.S. is defined as the 50 United States and the District of Columbia.

Period of Coverage:  Master Agreement Year: October 1, 2013 to September 30, 2014.  No Insured person may have a policy period longer than twelve (12) months.

WHEN YOUR COVERAGE BEGINS - All coverage will take effect at 12:01 A.M. local time, at the location of the Insured, on the Scheduled Departure Date provided:
(a) coverage has been elected; and
(b) the required premium has been paid.

All coverage will begin on the later of the Effective Date or upon Your departure from Your Home Country.

WHEN YOUR COVERAGE ENDS – Your coverage will end at 11:59 local time on the date that is the earliest of the following:
(a) upon Your return to Your Home Country;
(b) three hundred sixty-five (365) days after the Effective Date;

In no event will coverage be extended for unscheduled extensions to Your Covered Trip for which premium has not been paid in advance.

COVERAGE #1:  TRAVEL MEDICAL & TRAVEL SERVICES

SCHEDULE OF BENEFITS:

<table>
<thead>
<tr>
<th>All Coverages and Benefits are in U.S. Dollar Amounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Sickness Medical Expense</td>
<td>$500,000</td>
</tr>
<tr>
<td>Emergency Accident Medical Expense</td>
<td>$500,000</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>$10,000 per Insured; $5,000 per Spouse/Dependent Child</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment – Common Carrier (Air Only)</td>
<td>$25,000 per Insured; $10,000 per Spouse/Dependent Child</td>
</tr>
<tr>
<td>Lost Baggage</td>
<td>Up to $250 per Period of Coverage</td>
</tr>
</tbody>
</table>

DESCRIPTION OF BENEFITS

Emergency Sickness Medical Expense:

The Company will pay benefits up to the maximum shown on the Schedule of Benefits subject to any deductible, if You incur Covered Medical Expenses as a result of Emergency Treatment of a Sickness that first manifests itself during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Sickness.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include but are not limited to:

a) the services of a Physician;
b) charges for Hospital confinement and use of operating rooms;
c) charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
d) ambulance service; and
e) drugs, medicines, prosthetics and therapeutic services and supplies.
The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

If You are hospitalized due to a Sickness which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the Group Policy have been paid.

**Emergency Accident Medical Expense:**

The Company will pay benefits up to the maximum shown on the Schedule of Benefits, subject to any deductible if You incur Covered Medical Expenses for Emergency Treatment of an Accidental Injury that occurs during the Covered Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include, but are not limited to:

a) the services of a Physician;

b) charges for Hospital confinement and use of operating rooms;

c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;

d) ambulance service; and

e) drugs, medicines, prosthetic and therapeutic services and supplies.

The Company will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges means charges commonly used by Physicians in the locality in which care is furnished. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

The Company will pay benefits, up to $750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

If You are hospitalized due to an Accidental Injury which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the Group Policy have been paid.

**Accidental Death and Dismemberment:**

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table below. The loss must occur within 180 days after the date of the Accident causing the loss. The Principal Sum is shown on the Schedule of Benefits. If more than one loss is sustained, as the result of an Accident, the amount payable shall be the largest amount of a sustained loss shown in the Table of Losses.

<table>
<thead>
<tr>
<th>Loss of:</th>
<th>Percentage of Principal Sum:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or both feet</td>
<td>100%</td>
</tr>
<tr>
<td>Sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>Either hand or foot and sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>Either hand or foot</td>
<td>50%</td>
</tr>
<tr>
<td>Sight of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech and hearing in both ears</td>
<td>100%</td>
</tr>
<tr>
<td>Speech</td>
<td>50%</td>
</tr>
<tr>
<td>Hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Thumb and index finger of same hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

"Loss" with regard to:

1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.
EXPOSURE
The Company will pay benefits for covered losses that result from Your being unavoidably exposed to the elements due to an Accident. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE
The Company will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

Accidental Death and Dismemberment – Common Carrier (Air Only): Paid in lieu of the AD&D Benefit
The Company will pay benefits for Accidental Injuries resulting in a loss as described in the Table of Losses below, that occurs while You are riding as a passenger in or on, boarding or alighting from, any air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 180 days after the date of the Accident causing the loss. The Principal Sum is shown Schedule of Benefits.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

<table>
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<tr>
<th>Loss of:</th>
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<tbody>
<tr>
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"Loss" with regard to:
1. hand or foot, means actual complete severance through and above the wrist or ankle joints; and
2. eye means an entire and irrecoverable loss of sight;
3. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears; and
4. thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE
The Company will pay benefits for covered losses that result from You being unavoidably exposed to the elements due to an Accident of an air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip. The loss must occur within 365 days after the event that caused the exposure.

DISAPPEARANCE
The Company will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to forced landing, stranding, sinking, or wrecking of an air conveyance operated under a license for the transportation of passengers for hire during the Covered Trip in which he/she was a passenger.

Lost Baggage:
The Company will pay benefits if Your Checked Baggage is lost due to theft or misdirection by a Common Carrier while You are on a Covered Trip and are ticketed passenger on the Common Carrier.

The Company will reimburse You for the cost of replacement of the baggage and its contents up to the maximum shown on the Schedule of Benefits.

There will be a per article limit shown on the Schedule of Benefits.

This coverage is secondary to any coverage provided by a Common Carrier.

The Company will pay the lesser of the following:
   a) actual cash value at time of loss, theft or damage to baggage and personal effects, less depreciation as determined by the Company; or
   b) the cost of repair or replacement.
PLAN DEFINITIONS

**Accident** means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

**Accidental Injury** means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

**Bodily Injury** means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of Your death or dismemberment within twelve months from the date of the Accident.

**Checked Baggage** means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

**Common Carrier** means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

**Company** means Nationwide Mutual Insurance Company.

**Covered Expenses** shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under this Policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

**Covered Trip** means any class of scheduled trips, tours or cruises You request coverage and remit the required premium.

**Effective Date** means the date and time Your coverage begins, as outlined in the General Provisions section of this Certificate.

**Family Member** means the Insured's or Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, who reside in the United States, Canada or Mexico.

**Home Country** means the country where You have Your true, fixed and permanent home and principal establishment.

**Hospital** means a facility that:
(a) holds a valid license if it is required by the law;
(b) operates primarily for the care and treatment of sick or injured persons as in-patients;
(c) has a staff of one or more Physicians available at all times;
(d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call;
(e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a prearranged basis; and
(f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

**Individual Coverage Term** means the period of time beginning when You have been enrolled for coverage under this Policy and for whom the required premium has been paid.

**Insured** means the person who has enrolled for and paid for coverage under the Group Policy.

**Land/Sea Arrangements** means any activities undertaken by You while in the Individual Coverage Term.

**Loss** means injury or damage sustained by You in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

**Physician** means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

**Scheduled Departure Date** means the date on which You are originally scheduled to leave on the Trip.

**Scheduled Return Date** means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

**Sickness** means an illness or disease which is diagnosed or treated by a Physician after the effective date of insurance and while You are covered under the Group Policy.
Terrorist Incident means an incident deemed a terrorist act by the United States Government that causes property damage or loss of life.

Trip means any trip outside Your Home Country not to exceed 365 days.

You or Your refers to all persons listed on the Schedule of Benefits under the program purchased by the Insured.

EXCLUSIONS AND LIMITATIONS:
The following exclusions apply to Emergency Sickness Medical Expense, Emergency Accident Medical Expense, Accidental Death & Dismemberment and Air Common Carrier Accident Death & Dismemberment:

Loss caused by or resulting from:
1. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
2. participation in any military maneuver or training exercise any loss starting while the Insured is in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to the Insured pro-rata any premium paid, less any benefits paid, for any period during which the Insured is in such service;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as a professional in athletics;
5. commission or the attempt to commit a criminal act;
6. participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing; extreme skiing;
7. dental treatment except as a result of an injury to sound natural teeth within twelve (12) months of the Accidental Injury limited to up to $750;
8. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
9. pregnancy and childbirth (except for complications of pregnancy) except if hospitalized;
10. curtailment or delayed return for other than covered reasons;
11. traveling for the purpose of securing medical treatment;
12. services not shown as covered;
13. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
14. confinement or treatment in a government Hospital; however the United States government may recover or collect benefits under certain conditions;
15. care or treatment that is not medically necessary;
16. care or treatment for which compensation is payable under Worker’s Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
17. care or treatment that is payable under any Insurance policy that does not require deductible and/or coinsurance payments by You;
18. Injury or Sickness when traveling against the advice of a Physician;
19. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

The following exclusions apply to Lost Baggage:
The Company will not provide benefits for any loss or damage to:
1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. aircraft;
8. bicycles (except when checked as baggage with a Common Carrier);
9. household effects and furnishing;
10. antiques and collector’s items;
11. eye glasses, sunglasses or contact lenses;
12. artificial teeth and dental bridges;
13. hearing aids;
14. prosthetic limbs;
15. prescribed medications;
16. keys, money, stamps, securities and documents;
17. tickets;
18. credit cards;
19. professional or occupational equipment or property, whether or not electronic business equipment;
20. personal computers, telephones, computer hardware or software;
21. sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from the following is excluded:
1. breakage of brittle or fragile articles;
2. wear and tear or gradual deterioration;
3. insects or vermin;
4. inherent vice or damage while the article is actually being worked upon or processed;
5. confiscation or expropriation by order of any government;
6. radioactive contamination;
7. war or any act of war whether declared or not;
8. theft or pilferage while left unattended in any vehicle;
9. mysterious disappearance;
10. property illegally acquired, kept, stored or transported;
11. insurrection or rebellion;
12. imprudent action or omission;
13. property shipped as freight or shipped prior to the Scheduled Departure Date.

COVERAGE #2: EMERGENCY MEDICAL EVACUATION/REPATRIATION COVERAGE

The benefits outlined in this section are services provided by International SOS.

SCHEDULE OF BENEFITS:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Evacuation</td>
<td>Up to $200,000</td>
</tr>
<tr>
<td>Medically Necessary Repatriation</td>
<td>Up to $200,000</td>
</tr>
<tr>
<td>Repatriation of Mortal Remains</td>
<td>Up to $100,000</td>
</tr>
<tr>
<td>Visit by Family Member or Friend</td>
<td>Up to $5,000, to include meals &amp; accommodations at $150 per day, up to a maximum of 10 days</td>
</tr>
<tr>
<td>Return of Dependent Children</td>
<td>Up to $5,000</td>
</tr>
</tbody>
</table>

EMERGENCY TRANSPORTATION SERVICES

Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of International SOS’s Medical Director, International SOS will arrange and provide emergency evacuation (under medical supervision, if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging and paying for transportation and related medical services (including cost of medical escort, if necessary) and medical supplies necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization for an Injury or Sickness, if the attending Physician and International SOS’s Medical Director deem it medically necessary, International SOS will arrange and transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging for transportation and related medical services (including cost of medical escort, if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Mortal Remains: In the event of your death, International SOS will render assistance and provide for the return of mortal remains. Services include arranging for the following: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; and transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: assisting with travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Visit by Family Member or Friend: If you are hospitalized for more than seven (7) days and are traveling alone, International SOS will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services are subject to a maximum coverage limit, to include meals and accommodations subject to a daily maximum, up to a maximum of ten (10) days.

Return of Dependent Children: If you are hospitalized for more than seven (7) days, International SOS will arrange and provide the return of your minor children who are under eighteen (18) years of age, and, if necessary, accompany him/her with an attendant.
EXCLUSIONS AND LIMITATIONS:

A. International SOS shall not provide services enumerated if the coverage is sought as a result of: participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; piloting or learning to pilot or acting as a member of the crew of any aircraft; commission or the attempt to commit a criminal act; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental Injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered.

B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, International SOS may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. International SOS also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit International SOS to fully provide services.

C. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by International SOS in consultation with a local attending Physician, or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, International SOS will arrange for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if International SOS was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

For the purposes of this Agreement, the following definitions shall apply; “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 sickness of the Participant declares itself during the period when services are available under this Agreement.

International SOS is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of International SOS; or for any loss or damage to your vehicle during the return of vehicle; or for any loss or damage to any personal belongings.

IMPORTANT: The individual or their representative must contact International SOS to arrange for any services provided herein. Failure to contact International SOS, and failure to utilize International SOS to make arrangements for services shall render the expenses ineligible.

COVERAGE #3: POLITICAL & NATURAL DISASTER EVACUATION COVERAGES

The benefits outlined in this section are services provided by International SOS.

SCHEDULE OF BENEFITS:

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Benefit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Political Evacuation</td>
<td>Up to $100,000</td>
</tr>
<tr>
<td>Natural Disaster Evacuation</td>
<td>Up to $100,000</td>
</tr>
<tr>
<td>Aggregate Benefit any one occurrence</td>
<td>$500,000</td>
</tr>
</tbody>
</table>

$100,000 Emergency Political Evacuation/Repatriation:

A. 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 location (as defined in the definition of Emergency Political Repatriation outlined in Section B). International SOS will arrange (and pay for in accordance with the terms set forth herein) for the evacuation of the Member from the area. Evacuation services are provided by International SOS security personnel to the nearest safe location and then to Member’s Resident Country. The decision to evacuate will be made by International SOS security personnel in consultation with local governments and security analysts and in accordance with the Definition of Emergency Political Repatriation outlined in Section B. International SOS may use any or all appropriate resources to evacuate the Member, including but not limited to charter aircraft and ground and sea transportation in such circumstances where the point of departure may not be an international airport.

Covered Expenses: All reasonable expenses incurred for your transportation to the nearest place of safety, and then to your Resident Country, are covered up to a maximum of $100,000. Arrangements will be by the most appropriate and economical
means available and consistent with your health and safety. All transportation and arrangements must be coordinated by International SOS. Expenses incurred without the authorization of International SOS are not covered. No claims for reimbursement will be accepted.

B. Definitions:
“Emergency Political Repatriation” is an evacuation for the following reasons:
1. Officials of the Foreign Country or the embassy of the country with which the Member is a national has issued for reasons other than medical, a recommendation that categories of persons which include the Member should leave the Foreign Country; and/or
2. Member is 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 has created a situation in which the Member is in danger of Imminent Bodily Harm to the extent that the Member must be removed from the Foreign Country; and
4. Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member 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.
“Imminent Bodily Harm” means imminent bodily injury to a Member caused solely and directly by violent and external means. “Covered Event” is the Emergency Political Repatriation of a Member. In order to qualify as a Covered Event, the Emergency Political Repatriation must occur within 10 (ten) days of the event or events set forth in the definition of Emergency Political Repatriation.
“Repatriation” is the return of a Member to his or her Resident Country or in the event of death the return of remains. “Resident Country” is the domiciliary country of the Member.

C. Exclusions and Limitations:
International SOS shall not cover any services in connection with an event arising from or attributable to:
1. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
2. The failure of a Member 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;
4. The failure of a Member to honor any contractual obligation or bond to obey any condition of a license;
5. The Emergency Political Repatriation of a Member who is in his or her Resident Country;
6. Any medical expenses incurred by a Member;
7. The kidnap and/or ransom of a Member;
8. Any expenses not related or incident to an Emergency Political Repatriation.

Limitations: In the event a covered Member 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 International SOS’s ability to fully provide services, International SOS shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. International SOS 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.

International SOS, at its sole discretion, will assist Members on a fee-for-service basis for interventions falling under the Limitations. Any such services shall be paid for by the Member and International SOS agrees that it shall be responsible for securing the agreement from such Members to pay International SOS directly. International SOS reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Member prior to rendering such service on a fee-for-service basis. If an evacuation is impossible due to hostile conditions, International SOS will use security resources to maintain contact with the Member until evacuation becomes possible or the emergency is concluded. All arrangements must be arranged and coordinated by International SOS. Services rendered without the coordination and approval of International SOS are not covered.

International SOS retains the discretion to limit one (1) emergency evacuation and or repatriation attributable to any single political emergency situation.

$100,000 Natural Disaster Evacuation
A. Natural Disaster Evacuation: In the event of a Natural Disaster Situation, We will on a best-effort basis arrange for your evacuation from a safe departure point we designate to a safe haven of our selection. We will pay for your evacuation up to and including seven (7) days from the date of the official disaster declaration issued by the relevant host country. We will assist with and pay 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, we will maintain contact with and advise you until evacuation becomes viable or the natural disaster situation has passed.
B. Definitions
“Natural Disaster Situation” means an event 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 host country issues an official disaster declaration and determines the affected area to be uninhabitable. 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:
   a. 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
   b. 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.

C. Exclusions and Limitations:
We shall not be responsible for any costs or expenses arising from:
   1) Travel arrangements that were neither coordinated nor approved by International SOS in advance.
   2) Natural disaster evacuations when the natural disaster situation or the event directly giving rise to it precedes your arrival.
   3) Services not otherwise shown as covered in the program description to which this amendment is attached.

Limitations: Our obligation to pay for a natural disaster evacuation will be limited to a maximum of $100,000 per event per person. Eligible expenses shall include transportation and, if required, costs to protect your safety during assembly and transit. Food, lodging and incidental expenses at the safe haven are not included. Should the U.S. Government intervene and provide for evacuation services, this action will supersede any paid evacuation benefit.
PLAN PROVISIONS

Refund of Plan Cost:
Unearned premiums will be refunded for the number of full days only. Premium refunds will be considered only for school withdrawal or entry into the armed forces. The refund request must be in writing, and your ID card must be returned with your request. Premium refunds will not be considered if a claim has been filed during the Period of Coverage. All refunds are subject to the approval of the Plan Administrator.

Important Information:
In the event of Injury or Sickness, you should:

If an emergency:
- Go directly to the hospital
- Call the 24-hour assistance service center at the number listed on your ID card to alert the center of your situation

If not an emergency:
- Call the 24-hour assistance services provider for assistance in locating English speaking or appropriate providers, facilities, medical or medical transport advice and they will be happy to assist you.

Notice of Claim:
Written notice of claim(s) must be given to the Claims Administrator, Consolidated Health Plans, LLC (CHP), within thirty (30) days after the occurrence or commencement of any Disablement, or as soon thereafter as is reasonably possible. Notice given by someone on your behalf to CHP, with information sufficient to identify you shall be deemed sufficient notice to CHP.

Payment of Claims:
Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to your estate. If any indemnity of the Plan shall be payable to a minor, or one otherwise not competent to give a valid release, the Plan shall pay such indemnity, up to an amount not exceeding $1,000, to any Relative by blood or connection by marriage to you who is deemed to be equitably entitled thereto. Any payment made by the Plan in good faith pursuant to this provision shall fully discharge the Plan to the extent of such payment. Subject to any written direction by you, all or a portion of any indemnities provided by this Plan on account of hospital, nursing, medical or Surgical service may, at the Plan’s option and unless you request otherwise in writing not later than the time for filing proof of such loss, be paid directly to the hospital or person rendering such services, but is not required the service be rendered by a particular hospital or person.

Monetary Limits:
The monetary limits stated in this Plan and the Plan Cost shall be in U.S. dollars. For service outside of the territorial limits of the United States, the exchange rate date used to determine the amount of U.S. dollars to be paid is the exchange rate effective for the date the claim expense was incurred.

Subrogation:
To the extent the Plan pays for a loss suffered by you, the Plan will take over the rights and remedies you had relating to the loss. This is known as subrogation. You must help the Plan to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Plan may reasonably require. If this Plan takes over your rights, you must sign an appropriate subrogation form supplied to you.

Renewal:
Coverage under this Plan is not renewable. If additional coverage time is needed, a new application must be completed and correct Premium submitted to Plan Administrator. A new Deductible, Coinsurance, and Pre-existing Condition Exclusion will apply at each succeeding or subsequent Period of Coverage.

Underwriter:
Products underwritten by Nationwide Life Insurance Company.

Important Notice:
Please keep this document as a general summary of the Insurance. This Evidence of Benefits is a brief summary of filed form number NHPINTRVL which contains complete details of the coverage. A copy of the Travel Protection Policy is available for inspection at the Plan Administrator's office. The Evidence of Benefits shall control in the event of any conflict between this Evidence of Benefits and the Travel Protection Policy.
CLAIMS:
Consolidated Health Plans
On Behalf of Nationwide Insurance Company and Affiliated Companies
2077 Roosevelt Avenue
Springfield, MA 01104
Phone: (800) 633-7867 / (413) 733-4540
www.chpstudent.com

24-HOUR EMERGENCY ASSISTANCE:
WHAT TO DO IN THE EVENT OF AN EMERGENCY
Upon enrollment into a study abroad program travelers should visit their school’s online portal with International SOS to familiarize themselves with the services that International SOS offers students while they are abroad.

Please go to www.internationalsos.com and at the prompt for the Members’ website log in enter your school’s International SOS membership number.

If you have a pre-trip medical or security related question or emergency while overseas, please call collect to the 24-hour International SOS alarm center in Philadelphia: 1-215-942-8478

The alarm center is staffed by doctors, logistics coordinators and security experts. International SOS alarm centers can provide medical advice, assistance in your location, or arrange for an evacuation.

International SOS services include the following:

- Medical Evacuation and Repatriation coordinated through International SOS.
- Political and Natural Disaster Evacuation coordinated through International SOS.
- Payment of overseas Medical Bills coordinated through International SOS and Consolidated Health Plans.
- One call to International SOS coordinates all benefits with the Plan Administrator.
- Full coordination with the International SOS credentialed medical provider network worldwide.
- Transportation to join a hospitalized member, accommodation while visiting hospitalized member, return of minor children, and return of traveling companion are services coordinated through with International SOS.
Nationwide® Privacy Statement

Thank you for choosing Nationwide
Our privacy statement explains how we collect, use, share, and protect your personal information. So just how do we protect your privacy? In a nutshell, we respect your right to privacy and promise to treat your personal information responsibly. It’s as simple as that. Here’s how.

Confidentiality and security
We follow all data security laws. We protect your information by using physical, technical, and procedural safeguards. We limit access to your information to those who need it to do their jobs. Our business partners are legally bound to use your information for permissible purposes.

Collecting and using your personal information
We collect personal information about you when you ask about or buy one of our products or services. The information comes from your application, business transactions with us, consumer reports, medical providers, and publicly available sources. Please know that we only use that information to sell, service, or market products to you.

We may collect and use the following types of information:
- Name, address, and Social Security number
- Assets and income
- Account and policy information
- Credit reports and other consumer report information
- Family member and beneficiary information
- Public information

Sharing your information for business purposes
We share your information with other Nationwide companies and business partners. When you buy a product, we share your personal information for everyday purposes. Some examples include mailing your statements or processing transactions that you request. You cannot opt out of these. We also share your information where federal and state law requires.

Sharing your information for marketing purposes
We don’t sell your information for marketing purposes. We have chosen not to share your personal information with anyone except to service your product. So there’s no reason for you to opt out. If we change our policy, we’ll tell you and give you the opportunity to opt out before we send your information.

Using your medical information
We sometimes collect medical information. We may use this medical information for a product or service you’re interested in, to pay a claim, or to provide a service. We may share this medical information for these business purposes if required or permitted by law. But we won’t use it for marketing purposes unless you give us permission.

Accessing your information
You can ask us for a copy of your personal information. Please call the number on your insurance ID card if applicable, contact your customer service representative, or send a letter to the address below and have your signature notarized. This is for your protection so we may prove your identity. We don’t charge a fee for giving you a copy of your information now, but we may charge a small fee in the future.

We can’t update information that other companies, like credit agencies and third parties, provide to us. So you’ll need to contact these other companies to change and correct your information.

Send your privacy inquiries to the address below. Please include your name, address, and policy number. If you know it, include your agent’s name and number.

Consolidated Health Plans
On Behalf of Nationwide Insurance Company and Affiliated Companies
2077 Roosevelt Avenue
Springfield, MA 01104

A parting word...
These are our privacy practices. They apply to all current and former clients of Nationwide Specialty Insurance. They also apply to joint policy or contract holders. This includes the following companies:

Nationwide Life Insurance Company
Nationwide Mutual Insurance Company
National Casualty Company
Allied Property and Casualty Insurance Company