



EMERGENCY SERVICE PROGRAM

SCOPE OF SERVICES

APRIL Assistance shall, subject to the terms and conditions as defined hereunder, provide the following services. All limits and monetary amounts shall in all instances be in US\$. Cover is subject to our policy terms and conditions. In the event of any discrepancy, the policy terms and conditions, endorsements and benefit schedules shall prevail.

1. Round-the-Clock Telephone Access

Call collect to the 24-hour dedicated hotline for assistance. Trained multilingual personnel including a medical team will be ready to assist.

2. Medical Referral Service

Access a global network of appointed and credentialed doctors, specialists or hospitals by calling the 24-hour Hotline for referral to a suitable provider nearest you.

3. Emergency Medical Evacuation and Medically Supervised Repatriation (covered up to US\$500,000 per event)

If the member has a serious medical condition and adequate medical facilities are not available locally, we will organise a medically supervised emergency evacuation to the nearest facility capable of providing the required level of care. The choice of transportation depends on the nature of the medical problem, the degree of urgency, as well as practical conditions such as access to airport, weather conditions and the distance to be covered. After thorough medical evaluation between APRIL Assistance medical staff and with the member's treating doctor, we will decide whether the member's condition is sufficient to warrant an Emergency Medical Evacuation.

Once the member's condition has stabilised, the member will be repatriated to an appropriate hospital nearest to the member's place of residence. The decision to repatriate has to be made by the APRIL Assistance's physician, in consultation with the attending physician.

4. Hospital Admission Guarantee

In the event of an emergency admission, we will make arrangements to issue a hospital letter of guarantee.

5. Visit to bedside by a friend / relative

If a member is alone and hospitalised outside his/her country of origin for 7 consecutive days, we will organise a return economy class air ticket for the member's family to visit the member.

6. Return of dependent children

Should a member's dependent children be left unattended due to member's hospitalisation abroad, we will organise a one way ticket(s) to return the member's dependent children (below 18 years of age) to their place of residence. If an escort is required, we will also make such arrangements.

7. Return to Place of Work

Once a member has recovered from a medical condition giving rise to a repatriation organised by us, and is fit to return to work, we will organise a one-way economy class transport to his/her place of work if this is outside his/her Country of Residence. This has to be undertaken within 30 days of the member's recovery.

8. Repatriation of Mortal Remains (covered up to US\$15,000 per member)

In the event of a member's death, we will return a member's mortal remains to his/her Country of Residence or Home Country. The cost of a transport coffin for repatriation of the body by air is covered up to US\$5,000. We will also arrange a return economy class airline ticket and hotel accommodation up to US\$150 per night for a maximum of 10 nights for a person to accompany the deceased member, if the member was alone at the time of death. April Assistance will also organise the return trip to the Home Country of the insured family members who are travelling with the member, up to the cost of a one-way economy class airline ticket or 1st class railway ticket unless the original return tickets can be used or changed.

9. Compassionate Home Travel

Covers the costs of a return economy airfare, up to US\$1,000, to the member's Home Country if an immediate family member (i.e. one of your dependants, siblings or parents) passes away during the period of insurance. The trip must take place within 8 days of the death. Pre-approval must be requested and April Assistance shall have the right to require an official death certificate.

10. Emergency Travel Service Assistance

APRIL Assistance will assist the member in making reservations for an air ticket or hotel accommodation on an emergency basis when traveling overseas. All expenses will be borne by the member.

11. Dispatch of Essential Medication not available locally

When necessary, we will dispatch essential medication that is not available locally, subject to local rules and regulation. We will organise the cost of dispatching medication at the member's expense.

12. Travel Related Services

APRIL Assistance will provide the following travel-related information:

- Visa and inoculation requirements for foreign countries
- Weather and temperatures for foreign countries
- Exchange rates of major currencies
- Address, telephone number and opening hours of the nearest appropriate consulate or embassy.
- Lost luggage assistance while the member is traveling outside his/her Home Country or Usual Country of Residence.
- Lost passport assistance while the member is traveling outside his/her Home Country or Usual Country of Residence.

EMERGENCY SERVICE PROGRAM



EXCLUSIONS

Under the following circumstances the costs of rendering emergency assistance services will not be covered by APRIL Assistance:

- (1) Services rendered without the authorisation and/or intervention of the Company.
- (2) Services rendered by any other party apart from the Company for which no charge is usually made.
- (3) Medical treatment administered by the member's relatives, whether being a qualified medical practitioner or not.
- (4) Any expenses specifically covered under the member's insurance policy.
- (5) Costs and expenses which would have been payable should the event that gives rise to the intervention of the Company had not occurred.
- (6) Cases of minor illness or injury, which, in the opinion of the Company Doctor, can be treated with sufficient medical equipment and treatment within the member's locality and which does not prevent the member from continuing his traveling or work.
- (7) Any expenses incurred where, in the opinion of the Company Doctor, the member is physically fit and able to travel as a normal passenger and without medical escort.
- (8) Situations in which the member has already been under medical treatment at the time of before the member commences his journey and the costs concerned relates to that treatment, or if the said journey was undertaken under the order or advice of a medical practitioner.
- (9) Situations in which the member was traveling with the intention of obtaining medical treatment overseas.
- (10) Cases related to psychiatric disorders or diseases for which the member had previously received treatment.
- (11) Expenses arising from willfully self-inflicted injury or illness, insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life).
- (12) Cases of pregnancy and childbirth unless unexpected complications arise.
- (13) Cases where the member engages in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
- (14) Cases related to participation in professional sports, or deliberate exposure to exceptional danger except in an effort to save human life.
- (15) The commission of, or the attempt to commit an unlawful act.
- (16) Expenses arising while serving as a member of a police force or military unit of any country or international authority, or due to participation in war (whether declared or undeclared), civil war, invasion, insurrection, revolution, use of military power, usurpation of government or military power, or any known or suspected terrorist act, utilisation of nuclear weapons, chemical or biological weapons of mass destruction or participation any illegal act.
- (17) Expenses as a result of exposure to ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- (18) Expenses incurred on funeral rites or any religious ceremonies.

TO CONTACT APRIL ASSISTANCE:
**Please refer to the emergency hotline
numbers on the back of your member
card.**