

EMERGENCY ASSISTANCE PROGRAM



SCOPE OF SERVICES **NAVIGATOR**
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In the event of an emergency, the Member may call-collect our dedicated assistance hotline 24 hours a day, 365 days a year to request the following services. All limits and monetary amounts are stated in US\$ and 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. SERVICES AVAILABLE IN THE EVENT OF ACCIDENT OR SUDDEN ILLNESS OF THE MEMBER (To a combined limit of US \$1,000,000)

1.1 Emergency Medical Evacuation and Medically Supervised Repatriation

If a Member suffers a serious medical emergency and adequate medical facilities are not available locally; and in the opinion of APRIL Assistance's doctor, it is necessary to evacuate the Member to the nearest adequate registered hospital for urgent and necessary medical treatment, APRIL Assistance will arrange for the emergency transportation and all en-route medical care and supplies necessary

Following an emergency medical evacuation and once the member's condition has stabilised, if APRIL Assistance's doctor deems the Member unfit to continue their trip, APRIL Assistance will organise a medically supervised repatriation via commercial carrier to their place of residence as soon as their medical condition allows

The means of evacuation / repatriation arranged by APRIL Assistance or its authorised representative may include the assignment of a doctor and/or nurse to accompany the Member, air ambulance, regular air transportation, rail, road and any other appropriate means. All decisions as to the means of transportation and the final destination will be made by APRIL Assistance or its authorised representative, and will be based solely upon medical necessity. If the Member refuses to accept these conclusions, APRIL Assistance will not be responsible for any consequences and expenses arising from such refusal.

1.2 Return of the member to the country of residence after recovery

Following evacuation and upon the Member's recovery, APRIL Assistance will arrange an air-ticket (return economy class) for him/her to return to their place of residence.

The provision of this service is subject to a return within ten days following the Member's discharge from the hospital.

1.3 Visit to bedside by friend/relative

If the member is unaccompanied and hospitalised outside his/her home country or country of residence and is reasonably expected to be hospitalised for more than 7 days. APRIL Assistance will arrange economy round trip transportation plus up to 7 nights' accommodation in a hotel limited to US\$150 per night for a person chosen by the Member to join him/her. All other costs remain the responsibility of the Member.

1.4 Dispatch of Medication and Medical Equipment Not Available Locally

If the member suffers a serious medical emergency requiring medication and/or medical equipment not available locally, APRIL Assistance will dispatch these materials when local rules and regulations allow such a dispatch. In case it is not possible by local regulations to send the said materials, APRIL Assistance will do their best to find locally and transfer equivalent materials to the Member. APRIL Assistance will not be held responsible for any delay in the dispatch of the materials.

Unless reimbursable under the member's health insurance cover or required for an emergency as determined by APRIL Assistance's doctor, the member will be responsible for the cost of the items dispatched.

1.5 Return of member's family members

In the event when the member is hospitalised abroad when he/she is traveling with his/her family member requiring assistance to send his/her family back to the home country of place of residence, APRIL Assistance will arrange an air-ticket (one-way economy class) for him/her family member to return to their Home Country or place of residence.

1.6 Return of dependent children

If dependent children (age 18 and below) are left unattended as a result of the Member's serious medical emergency outside his/her country of residence or home country, and when there is no immediate next of kin with the children, APRIL Assistance will provide an air-ticket (one-way economy class) for them to their place of residence, or that of the nearest relative or designated guardian where appropriate. Qualified attendants will also be provided without charge, when required.

2. SERVICES AVAILABLE IN THE EVENT OF THE DEATH OF THE MEMBER (To a combined limit of US\$30,000)

2.1 Repatriation of Mortal Remains

In the event of the Member's death outside his/her country of residence or home country, APRIL Assistance will assist with the necessary formalities and will organise the return of body or remains to the Member's country of residence or Home Country.

2.2 Cost of a transport coffin for repatriation of body by air.

The cost of a coffin suitable for transportation by air is limited to US\$5,000

2.3 Presence of a person to accompany the deceased

In the event of the Member's death outside his/her country of residence or home country, APRIL Assistance will arrange economy round trip transportation plus up to 7-night accommodation in a hotel limited to US\$150 per night (if the visitor does not have any accommodation) for a person to accompany the deceased member.

2.4 Return of family members

In the event of the Member's death due to accident or illness while traveling with his/her family member outside his/her country of residence or home country and when this require assistance to send this family back to the home country of place of residence, APRIL Assistance will arrange an air-ticket (one-way economy class) for him/her family member to return to their Home Country or place of residence.

SCOPE OF SERVICES (continued)

3. SERVICES AVAILABLE IN THE EVENT IF PERSONAL EFFECTS ARE LOSS OR STOLEN ABROAD

3.1 Cash advance

In case of emergency, APRIL Assistance can advance funds to the Member only if APRIL Assistance first receive the total of the amount advanced and the added cost of full cash advance delivery cost, in cash or in the form of guarantees of reimbursement from a person designated by the Member. Such an advance should not exceed the sum of US\$2,500.00

3.2 Relay of urgent message during an emergency abroad

In case of an emergency APRIL Assistance will attempt to establish a national or international message relay to a designated addressee on behalf of the member.

4. SERVICES AVAILABLE IN THE EVENT OF AN UNINTENTIONAL INFRACTION OF THE LAW ABROAD

4.1 Legal Referral

In the event of an unintentional infraction of the law when outside his/her country of residence or home country which is non-criminal in nature and when called upon by the Member, APRIL Assistance will refer the Member to local legal advisors. All of these services remain the responsibility of the Member.

4.2 Advance of legal expenses

In case of emergency, APRIL Assistance can advance funds to the Member only if APRIL Assistance first receive the total of the amount advanced and the added cost of full cash advance delivery cost, in cash or in the form of guarantees of reimbursement from a person designated by the Member. Such an advance should not exceed the sum of US\$2,500.00).

4.3 Advance of cost of Bail Bond

In the case of traffic accident or offence committed on non-criminal grounds in which the Member is involved, APRIL Assistance will whenever possible, post on the Member's behalf up to US\$25,000.00 in bail funds, only if APRIL Assistance shall first receive the total of the amount advanced and the added cost of full cash advance delivery cost, in cash or in the form of guarantees of reimbursement from a person designated by the Member.

4.4 Assistance with translation of legal or administrative documents

In case of traffic accident or offence committed on non-criminal grounds in which the Member is involved and when it is necessary to translate the legal and administrative documents, APRIL Assistance will pay up to US\$500 and all other costs remain the responsibility of the Member.

5. SERVICES AVAILABLE IN THE EVENT OF THE DEATH OR TERMINAL ILLNESS OF A FAMILY MEMBER

5.1 Compassionate Home Travel

If an immediate family member passes away or receives an urgent terminal diagnosis, APRIL Assistance will reimburse a return economy airfare to the member's home country of up to US\$1,000. The outward journey must commence within 8 days before or following the death. This is a reimbursement benefit and subject to receipt of original supporting travel documentation, receipts and death certificate. This benefit is limited to one claim per member per policy year.

6. OTHER MEDICAL AND TRAVEL ASSISTANCE SERVICES

6.1.1 Round the clock telephone access

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

6.1.2 Medical Referral

If the Member needs any medical referrals (to have the name, address and the telephone numbers) of a doctor, hospital, and/or clinic, APRIL Assistance shall provide direction to obtain medical care by giving to the Member the address and the telephone number of the nearest medical facility.

6.1.3 Organisation of Hospital Admission including Admission Deposits

If the Member requires hospitalisation while outside his/her country of residence, APRIL Assistance will organise hospital admission including admission deposits only if the member's policy covers these medical expenses otherwise, APRIL Assistance shall first receive the total of the amount advanced in cash or in the form of guarantees of reimbursement from a person designated by the Member.

6.1.4 Tele-medicine Advice

When medical advice is needed when outside the member's country of residence during travels, the Member may call APRIL Assistance. APRIL Assistance's duty doctors will provide help over the phone. Please note that this is not a medical consultation.

Important: The telephone conversation does not permit the establishment of a diagnosis

6.1.5 Medical Monitoring

APRIL Assistance will monitor a Member's condition if he/she is hospitalised abroad and will keep the Member's employer/family informed, with the agreement of the patient.

6.2.1 Pre-Trip Travel Information

APRIL Assistance will provide pre-trip referral/travel information on countries and regions to be visited upon the Member's request. In addition, APRIL Assistance will also provide information concerning Visa, inoculation, passport or immunisation requirements of the foreign countries in which the Member will be travelling.

6.2.2 Travel Assistance while on a trip

Upon the request of the member, APRIL Assistance will provide information on exchange rates of major currencies, address and telephone numbers and opening hours of the nearest appropriate consulates or embassy.

6.2.3 Lost luggage and lost passport assistance

APRIL Assistance will assist the Member in the location of lost luggage, documents and personal items. Airlines, government authorities and credit card issuers are among those who will be contacted, if necessary.

EXCLUSIONS

1. Emergency medical evacuation or repatriation or cost not approved in advance and in writing by APRIL Assistance and/or not arranged by APRIL Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas which APRIL Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the member's prospect.
2. Services rendered without the authorisation and/or intervention of the Company.
3. Services rendered by any other party apart from the Company for which no charge is usually made.
4. Medical treatment administered by the member's relatives, whether being a qualified medical practitioner or not.
5. Any expenses specifically covered under the member's insurance policy.
6. Any expense if the Member is not suffering from a serious medical condition and can be treated within the Member's locality or if the treatment can be reasonably delayed until the Member returns to his/her Home Country
7. Costs and expenses which would have been payable should the event that gives rise to the intervention of the Company had not occurred.
8. 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.
9. 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.
10. 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.
11. Situations in which the member was traveling with the intention of obtaining medical treatment overseas.
12. Cases related to psychiatric disorders or diseases for which the member had previously received treatment.
13. Expenses arising from wilfully 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).
14. Cases of pregnancy and childbirth unless unexpected complications arise.
15. 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.
16. Cases related to participation in professional sports, or deliberate exposure to exceptional danger except in an effort to save human life.
17. The commission of, or the attempt to commit an unlawful act.
18. Failure by the Member to take reasonable precautions following warnings of any intended strike, riot or civil commotion via the mass media.
19. Detention, destruction, confiscation by customs or government authorities, breach of government regulations.
20. 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.
21. 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.
22. Expenses incurred on funeral rites or any religious ceremonies.
23. Sanction Limitation and Exclusion Clause. Services will not be available when members are in countries sanctioned by United Nations resolutions, European Union, United Kingdom or United States of America. Members may like to check with us the excluded countries prior to their travel or expatriation.

LIMITATIONS AND LIABILITY

APRIL Assistance cannot be held responsible for the failure to provide services or for delays caused by strikes or conditions beyond its control including, but not limited to, flight conditions or where local laws of regulatory agencies prohibit APRIL Assistance from rendering such services.

APRIL Assistance reserves the right to impose a limit of one (1) emergency evacuation and/or repatriation attributable to any single medical condition of a Member.

Any legal professionals and/or medical professionals suggested by APRIL Assistance for providing direct services to the Member are not employees or agents of APRIL Assistance and/or its subsidiaries or affiliated companies. APRIL Assistance and/or its subsidiaries or affiliated companies cannot be held responsible for the quality or results of any services provided by independent practitioners to whom APRIL Assistance refers the Member.

COSTS AND EXPENSES TO BE BORNE BY MEMBER

The cost of emergency assistance services stipulated in Clauses 1.1 to 1.6, 2.1 to 2.4, 4.4 and 5.1 when rendered by APRIL Assistance, will be borne by APRIL Assistance. The services other than those mentioned above are rendered by APRIL Assistance purely on a fee-for-service or referral basis. APRIL Assistance shall not be responsible for any expenses incurred in connection to such rendering of services. The Member shall pay all such costs.

The provision of guarantee or cash advance including hospital admission deposit and bail bond is subject to an interest-free repayment period of 45 days. Thereafter an interest charge will be imposed.

GENERAL PROVISIONS

F The Member must be insured under a policy including the stated benefits.

G The Member must take reasonable care to prevent accident or injury.

H If the Member holds valid open or modifiable tickets, these must be placed at the disposal of APRIL Assistance to make the new travel arrangements on the Member's behalf, where applicable.

I Fraud, mis-statement or concealment in the statements made for and on behalf of the Member prior to or when effecting this Agreement or any fraudulent claim hereunder shall render the Agreement null and void and all indemnities and Services shall be forfeited.

J Any claim with respect to a covered event must be filed within sixty (60) days of the date of such event, or the right to such action or legal claim shall be forfeited.

K Written notice of any accident, proceedings or any other event which may give rise to a claim shall be given to APRIL Assistance within 30 days of the occurrence or as soon as reasonably practicable. All certificates, information and evidence required by APRIL Assistance shall be provided at the expense of the Member or his legal representative.

GOVERNING LAW

Any disputes arising in connection with this Agreement which cannot be settled by correspondence or mutual conference between the parties shall be settled by compulsory arbitration held in Singapore, pursuant to the International Arbitration Act.

SUBROGATION AND SUBSIDIARITY

It is noted and agreed that the primary purpose of this Membership is the provision of services to Members when involved in a medical emergency.

If the services provided by APRIL Assistance are covered in whole or in part by an insurance policy or other health plans, APRIL Assistance shall only be responsible for those cost which cannot be recovered by the Member under the said insurance.

APRIL Assistance may at any time and at its own expense, and without prejudice to this Agreement, take proceedings in the name of the Member to obtain compensation or secure an indemnity from any third party in respect of any loss or injury caused by such third party giving rise to the provision of services under this Agreement.

DEFINITIONS

"Agreement": The Agreement with APRIL Assistance includes the Application for membership made by or on behalf of the Member, together with this document and the Membership Card. The documents shall be read as a whole and no modifications shall be admitted except those issued or acknowledged in writing by APRIL Assistance.

"Country of Residence": Shall mean the country in which the Member is habitually or permanently resident

"Home Country": Shall mean the country of which the member is a citizen or national. In the case of dual nationality, if a country of nationality corresponds with that in which the member is habitually resident, that country shall be deemed to be both home country and country of residence. Immediate Family assume the nationality of the principal Member for the purposes of this Agreement.

"Members": Shall mean those persons to whom Services shall be provided to under this Agreement.

"Immediate Family": Shall mean Member's spouse, children, parents.

"Illness": Shall mean any sudden and unexpected deterioration of health certified by a competent medical authority.

"Accident": Shall mean any sudden and unexpected violent event which may befall the Members, other than any intentionally self-inflicted injury.

"APRIL Assistance doctors": Shall mean the physician/s designated by APRIL Assistance.

"Physician": Refers to a legally licensed medical practitioner recognised by the law of the country where treatment is provided, qualified by a degree in Western medicine and who, in rendering such treatment, is practising within the scope of his licensing and training but excluding a medical practitioner who is the Member himself or the relative of the Member.

"Hospital or medical facility or local medical provider": Refers to any institution which is legally licensed as a medical or surgical hospital in the country in which it is located and whose main activities are not those of a spa, hydroclinic, sanatorium, nursing home or home for the aged. Treatment provided to Members must be conducted under the constant supervision of a Physician.

"Medical emergency": Refers to a situation which in the opinion of APRIL Assistance constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Member's immediate or long term health prospects. The severity of the medical condition will be judged within the context of the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

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