





hotel arrangements and pay for hotel and meals up to the limit of coverage. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

**11) Up to \$ 2,500 Return of Dependent Children**

If a Member is hospitalized for more than seven (7) days, ON CALL will return the Member's minor children who are under 18 years of age and accompanying him/her on the trip, to their home, with an attendant if necessary. Coverage Limitations, Terms and Conditions for these expenses are defined in Section (B) Terms and Conditions.

**12) Up to \$10,000 Repatriation of Deceased Remains**

In the event of a Member's death away from home ON CALL will render every assistance possible to obtain necessary clearances and arrangements for the return of deceased remains and pay such reasonable expenses associated with the return. Coverage, Limits and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

\*All coverages are subject to Section B-Limitations, Terms and Conditions.

**TRAVEL ASSISTANCE**

**1) Travel Assistance**

ON CALL shall assist the Member with the tracking of luggage lost in transit.

**7) Legal Referral**

If a Member is away from home and is arrested, or requires the services of an attorney, ON CALL shall arrange for an initial telephone consultation with an attorney without charge to member. If needed, a Member will be referred to an attorney in the appropriate geographical area. Fees and costs charged by the referred attorney shall be the responsibility of Member.

**B. COVERAGE LIMITATIONS,**

(except the Military Aircraft Command of the United States or similar air transport Services Account of other) or while serving as a member of the crew of any aircraft. Use of any alcohol or drug unless prescribed by a physician or except if hospitalized as an inpatient. Any services provided to an injured person where the Member is entitled to receive reimbursement for such expenses under any group insurance program maintained by the Member's insurance company or employer. Routine or non-disabling medical problems, such as simple fractures, or sickness, which can be treated by local doctors and do not prevent the injured person from continuing the trip or returning home. Any treatment or expense related to childbirth, miscarriage or pregnancy except for any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy. A Member on an organ transplant list prior to enrollment will not be entitled to a transport for that transplant. Any expenses incurred while traveling within 50 miles of an eligible Member's primary place of residence.

#### **4) Limitations**

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one year from the date of event giving rise to such legal action. ON CALL cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

Member may be required to release ON CALL or any health care provider from liability during emergency evacuation and/or repatriation.

Without limiting the foregoing, ON CALL's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Member and in no event is the responsibility of ON CALL. ON CALL is not liable for any malpractice performed by a local doctor, health care provider or attorney.

ON CALL retains the medical discretion to limit two separate flights per Member, per year and to limit one emergency evacuation and or repatriation attributable to any single medical condition of a Member.

Transport to hospital of patient's choice must be to home area hospital. If patient requests transport to hospital outside home area and cost does not exceed home destination costs by 50%, arrangements will be made. Patient acknowledges that coverage ends once patient is transported to hospital of choice.

ON CALL, at its sole discretion, will assist Members on a fee for service basis for interventions falling under the Limitations and Uncovered Services. ON CALL 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.

**5) Eligibility**

Only the person designated as a Member on the Application, who is undertaking a short-term study trip for up to one (1) year shall be eligible for services under the Program. Membership continues only for the period the subscription fee has been paid.

**6) Payment of Subscription Fees and Reimbursements**

All initial and supplemental fees are due and payable on or before the departure date of the covered trip. ON CALL shall have no obligation to render services hereunder unless and until subscription fees have been paid in full. Subscription fees and Reimbursement are net of any applicable taxes.

**7) Refunds**

Refunds will only be given if covered trip is cancelled prior to departure.

ON CALL INTERNATIONAL

Call us in the U.S. at 1-800-689-1896 or call collect 1-603-898-9159

For more detailed information, please visit our website at [www.oncallinternational.com](http://www.oncallinternational.com)

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