

GLOBAL
EMERGENCY TRAVEL SERVICES
MEMBER SERVICE AGREEMENT



Worldwide Protection

THANK YOU for being a Global Emergency Travel Services Member.
Global ETS is our abbreviated name.
We have been protecting Members for more than 30 years.

Our Chairman Will Klein's Brand Promise is still ...
"Simply to be the best emergency travel membership service in the world!"

We recommit to this standard every day.



NO ONE
DOES IT BETTER



MEMBER SERVICE AGREEMENT

This Member Service Agreement (Agreement) is made and entered into by and between:

Global Emergency Travel Services
(referred to herein as "Global ETS")
&
The Subscribing Member
(referred to herein as the "Member").

In consideration of payment of the membership and any other associated fees, Global ETS agrees to provide the services selected on the Membership application and described herein to the Member during the membership term, subject to the conditions and limitations stated herein.

Global ETS is governed exclusively by the terms set forth in this Agreement.

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WHAT TO DO IN AN EMERGENCY

Call 911, GET MEDICAL ATTENTION FIRST, THEN CALL Global ETS IMMEDIATELY

Or have someone take you to the closest medical facility or hospital for immediate medical attention. If possible, appoint a designated family member or friend to be your spokesperson should you or a loved one become seriously ill or injured.

- R NEVER assume the doctor or nurse will contact Global ETS for you.**
- R NEVER give your credit card number to make transport arrangements.**
- R If you are asked for a credit card, you are NOT speaking to Global ETS**

EMERGENCY CALLS

1 800 475 9633

1 480 946 5188 collect

Worldwide call direct or collect, your call will be accepted 24/SEVEN/365.

From Mexican Cell Phone Call

001 480 946 5188

When calling from outside the USA or Canada, dial country code 001 first.



R Global ETS SERVICE Area R

A comprehensive program providing
"WHILE the MEMBER IS AWAY BENEFITS",
including emergency medical assistance,
emergency evacuation/repatriation, and other travel assistance services
WORLDWIDE.

Global ETS Notice of Privacy Practices

AUTHORIZATION FOR RELEASE OF PROTECTED HEALTH INFORMATION, HIPAA PRIVACY RULE

The HIPAA Privacy Rule gives you the right to be informed of Global's privacy practices as well as your rights with respect to your personal health information. We recognize that your privacy is of the utmost importance and we are required by law to protect medical information about you. You may obtain a copy of Global's Notice of Privacy Practices by:

↳ **Visiting our website at www.GlobalETS.com and click on the PRIVACY POLICY link**

↳ **Email Global at HIPAA@globalets.com to request a copy be emailed to you**

↳ **Request a copy by mail and address your request to:**

**HIPAA &/or PRIVACY POLICY Official
Global Emergency Travel Services
9089 E. Bahia Drive, Suite 100
Scottsdale, AZ 85260 - 1561**

Global Statement of Intent:

The Member understands that Congress passed a law entitled the Health Insurance Portability and Accountability Act (HIPAA) that limits use, disclosure, or release of Member's individually identifiable health information, as HIPAA and the supporting Regulations define that phrase. Member is granting this authorization because it is crucial that Member's health care providers readily use, release, or disclose Member's protected medical information to, or as directed by, that person or those persons designated in this authorization. This authorization allows the designated persons to discuss with and obtain advice from others or to facilitate decisions regarding Member's health care when Member otherwise may not be able to do so without regard to whether any health care provider has certified in writing that Member is incompetent for purposes of HIPAA.

↳ Appointment of Authorized Recipients

Therefore, the Member appoints the following persons or entities, or any of them, as Authorized Recipients for health care disclosure under the Standards for Privacy of Individually Identifiable Health Care Information (45 CFR Parts 160 and 164) under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and A.R.S. 12-2291 et seq.:

Globalets International, Inc. and/or Global Emergency Travel Services

↳ Grant of Authority

Member authorizes all Member's HIPAA-defined covered entities to use, release, and disclose Member's individually identifiable health information to the Authorized Recipients under 45 CFR Sec(s). 164.502(a)(1)(i) and (iv), 164.502(a)(2)(i), 164.524 and 64.528, including medical reports and records concerning Member's medical history, condition, diagnosis, testing, prognosis, treatment, billing information, and identity of health care providers, whether past, present, or future, as well as any other information that is in any way related to Member's health care except as specifically limited as to any Authorized Recipient named in Paragraph 1 above.

This disclosure includes the authority to ask questions and discuss Member's individually identifiable health information with the person or entity that has possession of Member's individually identifiable health information even if Member is fully competent to ask questions and discuss this matter at the time.

Member intends to give a full authorization for access to, disclosure of, and release of ANY individually identifiable health information by or to the persons named in this authorization as if each person were Member.

↳ Covered Entities

Covered entities means those entities specifically defined by HIPAA or the supporting Regulations including any physician, podiatrist, chiropractor, osteopathic physician, health care professional, dentist, hospital, clinic, laboratory, pharmacy, ambulance service, assisted living facility, nursing home or other covered health care provider, any insurance company, and the Medical Information Bureau Inc. or other health care clearinghouse that has provided treatment or services to Member, or that has paid for or is seeking payment from Member for such services.

↳ Disability

Member's subsequent disability or incapacity will neither affect nor terminate this authorization.



WHAT TO DO IN AN EMERGENCY

- **Call the local emergency response number or have someone take you to a hospital**
- **Call or have someone call Global Emergency Travel Services 1 480 946 5188**
- **When calling from outside the USA & Canada, dial country code 001 480 946 5188**

GLOBAL EMERGENCY TRAVEL TRIP PROGRAM & TRAVEL ASSISTANCE PLAN DESCRIPTION

A comprehensive program providing “WHILE The MEMBER IS AWAY BENEFITS,” including emergency medical assistance, worldwide emergency evacuation/repatriation, and other travel assistance services.

PROGRAM DESCRIPTION

If The MEMBER has a medical or travel problem, call Global Emergency Travel Services for assistance. An English-speaking assistance coordinator will ask for The MEMBER name, The MEMBER company or group name, and a description of The MEMBER situation. Then WE will immediately begin assisting The MEMBER.

If the condition is an emergency, The MEMBER should go immediately to the nearest physician or hospital without delay and then contact Global Emergency Travel Services. WE will then take the appropriate action to assist The MEMBER and monitor The MEMBER's care until the situation is resolved.

Global Emergency Travel Services provides The MEMBER with:

- Medical Assistance Services,
- Medical Evacuation
- Repatriation Services.

These services are subject to certain Conditions, Limitations, and Exclusions, also described below.

EMERGENCY MEDICAL TRAVEL ASSISTANCE SERVICES

The services below are covered services up to a combined single limit of \$250,000 (\$100,000 for the Short-Term Plan).

Claim reimbursements are not provided under the Emergency Medical Travel Assistance Services. All Services must be arranged and provided by Global Emergency Travel Services; otherwise, the MEMBER costs are the MEMBER's sole responsibility.

EMERGENCY MEDICAL EVACUATION

If The MEMBER suffers an INJURY or ILLNESS and in the professional opinion of both Global Emergency Travel Services' Medical Director and the attending physician, the INJURED or ILL party is:

- Not receiving adequate treatment from the facility, they are at;
- The medical condition and situation require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment;

Global Emergency Travel Services will provide an emergency evacuation (under medical supervision, if necessary) by whatever means necessary to the nearest facility capable of providing adequate care.

Services include that Global Emergency Travel Services will:

- Arrangement and payment of the transportation;
- Arrangement and payment of the cost of a medical escort if necessary.
- Medically Necessary Repatriation:



MEDICALLY NECESSARY REPATRIATION

Global Emergency Travel Services will transfer The MEMBER, by whatever means necessary, to a medical facility near HOME or directly to HOME for continuing care provided:

- ✎ The MEMBER has been Evacuated under the “Emergency Medical Evacuation” benefit as described Above; or
- ✎ The MEMBER has become stabilized from treatment for an INJURY or ILLNESS at an adequate facility, and it has been deemed necessary by both Global Emergency Travel Services’ Medical Director and the attending physician that the INJURED or ILL party cannot continue their trip and must return home immediately to recover,

Services include that Global Emergency Travel Services will:

- 1) Arrangement and payment for the transportation;
- 2) Arrangement and payment of the cost of a medical escort if necessary.

REPATRIATION of MORTAL REMAINS

In the event of The MEMBER’S death, Global Emergency Travel Services will render assistance and provide for the return of mortal remains.

Services include arranging and paying for:

- ✎ Locate a funeral home to perform the service of sending the body home;
- ✎ Transportation of the body from the site of death to the sending funeral home and then to the airport;
- ✎ A minimally necessary casket or air tray for transport;
- ✎ Coordination of consular services (in the case of death overseas);
- ✎ Procuring death certificates (maximum of three (3)); 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:

- ✎ Making travel arrangements for any travelling companions;
- ✎ identification and/or notification of next of kin

The services below are subject to certain sub-limits:

- ✎ Transportation of a Travelling Companion:

If The MEMBER is travelling Away from Home and The MEMBER requires a “Medical Emergency Evacuation”, “Medically Necessary Repatriation” or “Repatriation of Mortal Remains” as outlined above, Global Emergency Travel Services will arrange and pay for one (1) “one-way” economy class ticket to return The MEMBER or The MEMBER’S TRAVELLING COMPANION Home up to a maximum of \$5,000.

Return of Dependent Children

If The MEMBER is hospitalized or expected to be hospitalized for more than seven (7) days and The MEMBER are travelling with The MEMBER DEPENDENT Children or Grandchildren who are under eighteen (18) years of age and are left unattended as the result of The MEMBER INJURY or ILLNESS, Global Emergency Travel Services will arrange and pay for the return of The MEMBER minor children or grandchildren to their home, and if necessary, accompany them with a travelling attendant up to a maximum of \$5,000.



Visit by Family Member or Friend:

If The MEMBER is hospitalized or expected to be hospitalized for more than seven (7) days and are travelling alone, Global Emergency Travel Services will arrange and pay for one (1) economy class round-trip ticket for a family member or friend of The MEMBER choice to join The MEMBER up to a maximum of \$5,000.

Global Emergency Travel Services will arrange suitable hotel arrangements for that individual and provide an allowance for that individual of up to \$100 a day to a maximum of ten (10) days for boarding and meals.

TRAVEL ASSISTANCE SERVICES

Emergency Travel Arrangements

In an emergency, Global Emergency Travel Services shall help The MEMBER change airline, hotel, or car rental reservations as necessary.

Emergency Cash Advance Assistance

In an emergency, Global Emergency Travel Services shall provide assistance to The MEMBER by arranging for the forwarding of funds from The MEMBER 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

Global Emergency Travel Services shall provide assistance to The MEMBER by arranging for the replacement of passports, visas, airline documents, birth certificates, and other travel-related documents. All fees associated with the acquisition or forwarding of these documents will be billed to the MEMBER's credit card at the time of service. Administrative Note: Some of these services may be subject to the United States Patriot Act, and limited services may be realized depending upon the request.

Legal Referrals

If a MEMBER is TRAVELLING AWAY FROM HOME and is arrested, is involved in an accident, or otherwise requires the services of an attorney, Global Emergency Travel Services shall arrange for an initial telephone consultation with an attorney without charge. Global Emergency Travel Services shall also assist with the securing of a bail bond if needed. If further legal assistance is needed, MEMBER will be referred to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney shall be the responsibility of The MEMBER.

Translation Services

Global Emergency Travel Services shall, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. If necessary, Global Emergency Travel Services shall 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, a The MEMBER is unable to reach an employer, family member, or traveling companion, Global Emergency Travel Services shall forward a message via telephone or email to the intended party.



PROGRAM DEFINITIONS

The following definitions apply:

"Assistance Company", "Global Emergency Travel Services", "WE", "US", "OUR", means the program's service provider.

"Coverage" means the period of time for which The MEMBER is validly enrolled for Global Emergency Travel Services and for whom WE have received the appropriate enrollment fee.

"Dependent" means the MEMBER's spouse (to include legally recognized domestic partner), unless they are legally separated; the MEMBER's unmarried children from birth and under age 18; or under age 24, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren, legally adopted children, and grandchildren. With the exception of grandchildren, all children must be primarily dependent on the MEMBER for support and maintenance and must live in a parent-child relationship with the MEMBER. Family coverage includes any and all legal dependents of the MEMBER at the time of service.

"Home" shall mean the MEMBER's PERMANENT PRIMARY RESIDENCE.

"Illness" means a sudden and unexpected sickness that manifests itself during The MEMBER Coverage Period.

"Injury" means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during The MEMBER Coverage Period.

"Permanent Primary Residence" means where The MEMBER has true, fixed, and permanent home and principal establishment.

"Physician" means any physician retained by Global Emergency Travel Services to provide US with consultative and advisory services, including the review and analysis of the quality of medical care The MEMBER is receiving.

"Travelling Companion" shall mean The MEMBER Dependent or friend who has accompanied The MEMBER on The MEMBER trip and are utilizing the same accommodations.

"YOU", "YOUR" and "MEMBER" means a person validly enrolled for this program for whom WE have received the appropriate enrollment fee.

"Travelling Away From Home" means being on a vacation or business trip 100 miles or more away from The MEMBER's PERMANENT PRIMARY RESIDENCE (by car, plane, or other modes of travel), **with a maximum trip duration of 90 days.**



CONDITIONS AND LIMITATIONS

The services described are available to the MEMBER only during the MEMBER Coverage Period, and medical assistance services are available only when the MEMBER is Travelling Away From Home.

Expenses for the WHILE THE MEMBER IS AWAY BENEFITS will only be covered if WE have given OUR prior approval or if those services are coordinated by US.

Global Emergency Travel Services has sole discretion in making the coverage determination for the MEMBER TRANSPORTATION AFTER STABILIZATION. OUR determination will be based on The MEMBER's medical inability to return in The MEMBER's vehicle or previously booked transportation. WE will not return The MEMBER to The MEMBER's PERMANENT PRIMARY RESIDENCE for the sole sake of The MEMBER's convenience. In the event WE are arranging transportation by commercial air under the EMERGENCY MEDICAL EVACUATION benefit, and The MEMBER holds an original return airline ticket, WE may use that ticket and are only responsible for any applicable change fees. Global Emergency Travel Services has sole discretion in making the determination as to whether WE will cover the cost of EMERGENCY MEDICAL EVACUATIONS and RV/VEHICLE RETURNS. OUR decision will be based on medical considerations, including the recommendations of the treating physicians, OUR ASSISTANCE COMPANY PHYSICIANS, and OUR Medical Director with respect to The MEMBER 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 only direct-pay any transportation costs under the EMERGENCY MEDICAL EVACUATION, and RETURN OF MORTAL REMAINS to the transportation providers unless otherwise approved by US in advance. 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 The MEMBER's 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.

The MEMBER legal representative shall have the right to act for The MEMBER and on The MEMBER's behalf if The MEMBER is 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 health care 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 a MEMBER, and in no event is this the responsibility of Global Emergency Travel Services. Global Emergency Travel Services is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney. Global Emergency Travel Services retains the medical discretion to limit one Medically Necessary Evacuation and/or Medically Necessary Repatriation attributable to any single medical condition of the MEMBER.

PROGRAM COSTS

Once enrolled in this program, The MEMBER cannot be singled out for fee increase, nor can The MEMBER benefits be changed unless the program costs or benefits are changed for all MEMBERS of the group. If rates and benefits are changed for the group, individual participant rates will only change upon The MEMBER renewal date and with proper notification. Annual program rates are earned as paid after the initial money back review period, and The MEMBER program costs are guaranteed for the remaining annual period.



EXPENSES NOT COVERED

WE shall 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 travelling against the advice of a physician, travelling with a life-threatening illness, chronic medical condition, travelling for the purpose of obtaining medical treatment or elective surgery;
4. Suicide, attempted suicide, or willful self-inflicted injury;
5. Taking part in military or police service operations or travelling in a country in which the US State Department has issued travel restrictions;
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, Global does not provide services for complications due to pregnancy;
9. Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang-gliding, deep-sea diving utilizing a hard helmet with an 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 unless otherwise agreed in writing by US prior to YOUR Coverage Period;
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. Services not otherwise shown as covered;
15. MEMBERS who enroll in this plan while hospitalized.

SUBROGATION/MITIGATION

Because the services offered by Global Emergency Travel Services are intended to be secondary to a MEMBER's primary health and/or auto insurance coverage, and in order to mitigate any losses, the MEMBER agrees that Global Emergency Travel Services shall have the right to recover the cost of any services provided hereunder from the MEMBER'S primary insurance, or, if such insurance reimburses the MEMBER, to recover from the MEMBER.





9089 E Bahia Drive, Suite 100,
Scottsdale, AZ 85260 -1561

www.globalets.com

EMERGENCY CALLS

1 800 475 9633

1 480 946 5188 collect

Worldwide call direct or collect, your call will be accepted 24/SEVEN/365

From Mexican Cell Phone Call

001 480 946 5188

When calling from outside the USA or Canada, dial country code 001 first

General Member Questions

1 800 475 9633

(8:30am to 5pm, Arizona Time, Monday through Friday)

Send faxes to: 1 866 255 5824

E M A I L

info@globalets.com

membermanagement@globalets.com

to notify Global of changes to your membership record

memberservices@globalets.com

to notify Global of emergency service alerts



Globalets International, Inc.

Globalets Florida, Globalets USVI, Globalets Canada,
Globalets Travel, Fareline,

Global Emergency Travel Services