

# OVERWATCH ✖ RESCUE

## PLAN TERMS AND CONDITIONS

**The terms and conditions contained herein govern the provision of emergency assistance services under the Overwatch x Rescue™ Plan (“Overwatch x Rescue” or “OxR”) of FocusPoint International (“FocusPoint” or “FPI”). The OxR plan is distributed in partnership with SEND (Satellite Emergency Notification Device), GPS-enabled device manufacturers / suppliers and other 3<sup>rd</sup> party distributors. The benefits of the Overwatch x Rescue Plan are separate and distinct from the terms and conditions of any product or service of said partners. Please read these terms and conditions carefully and keep a copy readily available.**

Overwatch x Rescue is an emergency assistance plan, not an insurance policy. FocusPoint does not and will not reimburse or indemnify subscribers for any expenses incurred directly by a subscriber and/or on behalf of a subscriber. By purchasing the Overwatch x Rescue Plan, you acknowledge and accept that you shall at all times respect all safety alerts and instructions provided by FocusPoint and in addition take all relevant precautions and comply with general rules on safety. Nothing in the content of the service is intended to replace your own personal risk assessment, common sense, or general principles on good safety and personal security. You further acknowledge and accept that even though there may not be any active alerts for an area that does not mean that the area is safe, and general safety should always be a concern. Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against this assistance plan, applies or requests assistance, containing a false or deceptive statement is committing fraud.

The content of this emergency assistance plan constitutes a tool to be used for risk management and risk assessment (e.g., for travelers). FocusPoint is unable to warrant that all information and updates are complete, adequate and error free. FocusPoint disclaims all liability and shall not be liable in contract, tort (including negligence), statutory duty, pre-contract or otherwise arising out of or in connection with the services of this assistance plan. Users should always evaluate output and data from the service on an individual basis.

If you have any questions regarding the Overwatch x Rescue Plan, please contact FocusPoint International at [rescue@wwfocus.com](mailto:rescue@wwfocus.com). Should an emergency or the need for any protected assistance occur during a qualifying period, FocusPoint must be contacted via an SOS alert activation on an approved emergency communications device or at the telephone number listed below.

### **24 HOUR EMERGENCY RESPONSE CENTER (CRC) HOTLINE +1 619 717 8549**

Any and all assistance provided to an Overwatch x Rescue Plan subscriber(s) is at the sole discretion of FocusPoint International and in accordance with the terms and conditions provided herein. FocusPoint International shall not be liable to provide any benefit or incur any expense hereunder to the extent that the provision of such assistance or such benefit would expose FocusPoint International to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or the United States of America.

## DESCRIPTION OF THE OVERWATCH & RESCUE PLAN EMERGENCY ASSISTANCE SERVICES

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Overwatch x Rescue (OxR) is an emergency assistance plan by FocusPoint International, Inc. OxR plan subscribers are provided a number of benefits (listed below) and assistance for a wide range of crises (further defined herein) that directly impacts or has the potential to impact a subscriber during a qualifying **period of emergency or period of travel**. OxR benefits include:

### Security Assistance Benefits

1. 24/7 Assistance Hotline
2. Crisis Consultation (phone advice)
3. Emergency Message Transmission during a **period of emergency or travel**
4. Legal Referrals during a **period of travel**
5. Lost Document Advice & Assistance, during a **period of travel**
6. Access to Interpreters, during a **period of emergency or travel**

What We Provide: as a fully funded service, at no additional cost to you:

Response to the following **Emergency Events**:

1. Disappearance of Persons
2. Search and Rescue (SAR)
3. Natural Disasters
4. Violent Crime
5. Political Threats (extended to include civil threats caused by riots, strikes and civil commotion)
6. Terrorism
7. Kidnap for Ransom
8. Blackmail or Extortion
9. Wrongful Detention
10. Hi-Jacking
11. Pandemic Threat

### Medical Assistance Benefits

What We Provide: as a fully funded service, at no additional cost to you:

1. Emergency Relocation when a SAR is activated
2. Medically Necessary Repatriation (nearest appropriate hospital)
3. Repatriation of Mortal Remains
4. Visit of a Family Member or Friend (when hospitalized during a qualifying period of travel)
5. Return of Dependent Children
6. Transport Escort
7. COVID19 Illness Medically Necessary Repatriation, during a **period of foreign travel**

During the term of the plan, OxR subscribers have on-demand access to a dedicated 24/7 Crisis Response Center (CRC); where they can receive advice, and (if necessary, as determined solely by FocusPoint), coordinated in-country response services to assist O&R subscribers directly impacted by the covered emergency event.

## DEFINITIONS

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### Overwatch x Rescue (OxR) Subscriber(s)

The Person(s), defined in the plan purchase confirmation, protected by the crisis consultant under the terms of service of this plan.

### Crisis Event

For the purpose of this emergency assistance plan, a crisis means any decisive, unstable, or crucial time, which occurs either: a) during a **subscriber's period of emergency** or b) during the **subscriber's period of travel**, resulting from an unforeseen event, which has directly caused or has the potential to cause serious bodily harm, detention, or death to an OxR subscriber. Any emergency or crises arising out of, based upon, or attributable to related, continuous or repeated events shall be considered to be a single crisis for the purpose of this emergency assistance plan.

### Crisis Consultant

FocusPoint International, Inc. and its appointed or authorized agents/consultants, who exclusively provide service to respond to an Overwatch x Rescue subscriber's emergency event.

### Violent Crime

Any act or threat of violence to an OxR subscriber, which causes, or is likely to cause, death or serious bodily injury.

### Political Threat

The threat of action designed to influence the government or an international governmental organization or to intimidate the public, or a section of the public; to advance a political, religious, racial, or ideological cause. For the purposes of this emergency assistance plan, a political threat is extended to mean civil threats caused by riots, strikes, or civil commotion.

### Terrorism

Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### Hazardous Occupations

Any logging, fishers and related fishing workers, airline pilots and flight engineers, construction labor, structural iron and steel workers, mining, refuse and recyclable material collection, electrical and telecommunication power/transmission line and tower installers and repairers, truck driving, farming and ranching labor, public sector first/emergency response (Police, Fire, EMT), and correctional facility labor.

### Hazardous Summer Sports

Summer sports undertaken in commercial areas for standard recreational purposes **are covered** under this emergency assistance plan. OxR subscribers that participate in **hazardous summer sports** (further defined herein) **are covered** under this emergency assistance plan, albeit limited to either **search & rescue expenses** or **medically necessary evacuation**, further defined herein.

**Hazardous summer sports** are defined as the plan subscriber's participation in the activities of hang gliding; parachuting; bungee or BASE jumping or wing suiting; water skiing; spelunking, scuba diving: whether with a certified instructor or not, to depths in excess of 30m; mountaineering; rock climbing of any type; mountain climbing to heights above 3,000 MTS above sea level; and any other sport undertaken in non-commercial areas for thrill/profit/notoriety/publicity/endorsement/social media attention-seeking, versus standard recreational purposes.

When the **OxR subscriber** suffers an **emergency** or **medically necessary repatriation** event, as a result of **hazardous summer sports**, the fully funded assistance benefit will be limited to either **search & rescue expenses** or **medically necessary evacuation** to nearest appropriate hospital, but not both benefits. Therefore, this plan's fully funded benefit will cease immediately upon the completion of **search & rescue expenses** or **medically necessary evacuation** to nearest appropriate hospital, whichever benefit has been provided first.

## **Hazardous Winter Sports**

If the winter sports activities are undertaken within the authorized trails or confines of a commercial and supervised ski resort area or winter sports gymnasium, these activities **are covered** and not considered hazardous winter sports for the basis of this emergency assistance plan. OxR subscribers that participate in **hazardous winter sports** (further defined herein) **are covered** under this emergency assistance plan, albeit limited to either **search & rescue expenses** or **medically necessary evacuation**, further defined herein.

**Hazardous winter sports** are defined as the plan subscriber's participation in the activities of skiing, cross-country skiing, snowboarding, ice skating; snowshoeing; or any other sport undertaken in non-commercial areas that have no care, custody, or control from a commercial operator and/or for thrill/profit/notoriety/publicity/endorsement/social media attention-seeking, versus standard recreational purposes.

When the **OxR subscriber** suffers an **emergency** or **medically necessary repatriation** event, as a result of **hazardous winter sports**, the fully funded assistance benefit will be limited to either **search & rescue expenses** or **medically necessary evacuation** to nearest appropriate hospital, but not both benefits. Therefore, this plan's fully funded benefit will cease immediately upon the completion of **search & rescue expenses** or **medically necessary evacuation** to nearest appropriate hospital, whichever benefit has been provided first.

## **Hi-Jacking**

Hi-Jacking means the illegal holding under duress for a period in excess of six hours of an OxR subscriber while traveling on an airplane, in a vehicle, or watercraft.

## **Disappearance of Persons**

Disappearance means the complete and unexpected loss of contact with an OxR subscriber during travel for a period in excess of 48 hours.

## **Blackmail & Extortion**

For the purposes of this emergency assistance plan, blackmail and extortion mean the making of illegal threats specifically to an OxR subscriber to:

1. Kill, Injure or Abduct an OxR Subscriber
2. Damage Property
3. Disseminate, Divulge or Use Trade Secrets

By persons who then demand payment as a condition of not carrying out such threats.

## Wrongful Detention

Wrongful detention means the involuntary confinement of an OxR subscriber by any person(s) acting as agents of or with the tacit approval of any government or governmental entity or acting or purporting to act on behalf of any insurgent party, organization, or group.

## Kidnap for Ransom

Kidnapping means any event or connected series of events of seizing, detaining, or carrying away by force or subterfuge of an OxR subscriber by any third party to demand a ransom.

## Ransom

Money or other valuables, including cash, monetary instruments, bullion, or the fair market value of any securities or property.

## Natural Disasters

Any event or force of nature that has catastrophic consequences and causes damage or the potential to cause an emergency to an OxR subscriber. This includes an avalanche, landslide, earthquake, flood, forest or bush fire, cyclone, hurricane, tornado, tsunami, volcanic eruption, or other similar natural events that give rise to an emergency if noted and agreed by FocusPoint.

## Pandemic Threat

Any sudden outbreak of one or more causative organism(s) belonging to the same genus or species that is infectious or contagious, to which the OxR subscriber is exposed outside his or her permanent country of residence, threatens the life or long-term health of an OxR subscriber and becomes widespread affecting a whole region, a continent, or the world.

The infectious or contagious disease hereunder includes, but is not limited to, those defined by the relevant Ministry of Health, Labor, and Welfare, and/or the World Health Organization (WHO).

## Search & Rescue (SAR) Event

An event, a) during an **OxR subscriber's period of emergency** or b) during an **OxR subscriber's period of travel**, where the OxR subscriber requests the **emergency consultant** provide security, medical, or search and/or rescue assistance services, which may result in **search & rescue expenses** on behalf of such subscriber, in order to prevent serious bodily harm or death.

## Search & Rescue Expenses

The necessary and reasonable search & rescue costs and expenses incurred by the **emergency consultant** on behalf of an **OxR subscriber**, for the purposes of satisfying a payment demand required by the **OxR subscriber** for search, stabilization, and transportation to the nearest appropriate medical or safe harbor facility; which have been determined necessary by the responding rescue authorities in order to prevent serious bodily harm or death. The **OxR subscriber's search & rescue expenses** benefit under this plan will cease immediately upon the **OxR subscriber's** arrival to the nearest appropriate medical or safe harbor facility, following a **search & rescue event**.

## **Period of Emergency – Applicable for certain benefits described herein**

During the Overwatch x Rescue emergency assistance plan eligibility term, for the applicable benefits described herein and do not require travel, the period of emergency is described as: the time the OxR Subscriber, at a location that is not the subscriber's place of permanent residence, initiates a distress or SOS signal via the registered device and such signal is confirmed and received by the **Emergency Response Center**, and/or requests assistance telephonically, which is received and confirmed by the **Emergency Response Center**, to the time that **Emergency Consultants** have reasonably concluded with managing the **emergency event** or at the time the **Emergency Consultants** assistance exceeds 10 consecutive days since the initiation of the registered device distress/SOS signal and/or telephonic assistance request, whichever the earlier.

## **Period of Travel – Applicable for certain benefits described herein**

During the Overwatch x Rescue emergency assistance plan eligibility term, for the applicable benefits described herein, the period of travel is defined as: the time the **OxR Subscriber** travels over 150 miles/241 kilometers away from their permanent residence or usual place of business, or arrives at a foreign country, whichever the earlier, not exceeding 365 consecutive days travel duration during a plan term, and the **OxR Subscriber** initiates a distress or SOS signal via the registered device and such signal is confirmed and received by the **Emergency Response Center**, and/or requests assistance telephonically, which is received and confirmed by the **Emergency Response Center**, to the time that **Emergency Consultants** have reasonably concluded with managing the **emergency event** or at the time the **Emergency Consultants** assistance exceeds 10 consecutive days since the initiation of the registered device distress/SOS signal and/or telephonic assistance request, whichever the earlier.

## **Pre-Existing Medical Condition**

Request for medical assistance benefit as a result of an accident, injury, illness or other condition of the subscriber, that occurs prior to the application for the plan, and including the effective date of plan: A) if condition happened, manifested prior to the purchase of this plan or travel date, worsened, became acute symptoms or had symptoms that would have prompted a reasonable person to seek diagnosis, care or treatment prior to the purchase of this plan or travel date; (B) the care or treatment was administered or recommended by a physician prior to the purchase of this plan or travel date; C) required medication or prescription drugs at any time prior to the purchase of this plan.

## **Emergency Relocation**

FocusPoint will arrange the medical transportation of an OxR subscriber in the event of a medical emergency. Transport will be performed under medical supervision and shall be to the nearest medical facility capable of providing adequate care.

As part of the medical transportation, FocusPoint will make all necessary arrangements for ground or air transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. FocusPoint will arrange for a medical escort(s) to accompany the OxR subscriber if medically necessary.

## **Medically Necessary Repatriation**

Following an illness or accident, suffered during a qualifying **Period of Travel**, and/or qualifying **Period of Emergency** requiring an OxR subscriber to obtain medical treatment, FocusPoint, under its sole discretion and consideration, shall arrange, if medically necessary, transportation for an OxR subscriber from the facility where he or she is receiving medical treatment, to the nearest appropriate hospital, subject to the subscriber, after determination by FocusPoint personnel, meeting the following 3 conditions:

1. The OxR Subscriber is hospitalized (admitted) at a medical facility and his/her medical condition requires continued inpatient care, and;
2. The OxR Subscriber is medically stable for commercial or private air ambulance flight, as determined by FocusPoint.
3. Availability of a hospital bed, at the nearest appropriate hospital, for further medical treatment or recovery.

As part of a medical repatriation, FocusPoint will make all necessary arrangements for ground transportation to and from the nearest appropriate hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. FocusPoint will arrange for a medical escort(s) to accompany the OxR subscriber if medically necessary.

### **COVID-19 Medically Necessary Repatriation**

Notwithstanding the medical assistance service limitation described in these terms and conditions if an OxR Subscriber:

1. Tests positive, during a period of travel outside of the OxR subscriber's country of residence, evidenced in a written documentation from a duly licensed medical professional or diagnostic facility, during the period of travel, for COVID-19 virus, or any mutation thereof, and;
2. Has been admitted into a medical facility, during a period of travel outside of the OxR subscriber's country of residence, and requires continuous care as a result of contracting the COVID-19 virus, or any mutation thereof, then...

FocusPoint, under its sole discretion and consideration, shall arrange, if medically necessary, transportation for a OxR subscriber from the facility where he or she is receiving medical treatment to the nearest appropriate hospital, subject to the subscriber, after determination by FocusPoint personnel, meeting the following five conditions:

1. The OxR Subscriber is hospitalized (admitted) at a medical facility during the period of travel and his/her medical condition will result in continued inpatient care, and;
2. The OxR Subscriber is medically stable for air medical transfer via air ambulance flight, as determined by FocusPoint.
3. Availability of hospitalization bedspace, at the nearest appropriate hospital for further medical treatment or recovery.
4. The OxR Subscriber does not exceed the maximum allowable height, weight and girth requirements set forth by the manufacturers of COVID-19 transport pods utilized in the safe transfer of Covid-19 positive patients.
5. The receiving hospital selected by the hospitalized OxR Subscriber must agree to accept the patient. Otherwise, transport to that hospital will not be possible.

FocusPoint, specifically for the purposes of the **COVID-19 Medically Necessary Repatriation** benefit, will not:

- Transport an OxR Subscriber requiring COVID-19 medical necessary repatriation who is under quarantine by a hospital, a government or any other regulatory entity exercising jurisdiction and that medical facility, government or regulatory entity will not allow transfer.

Furthermore,

- Because the time frame for **COVID-19 Medically Necessary Repatriation** will be extended beyond that of typical medically necessary transports and is dependent on multiple factors including, but not limited to, medical transport service affiliate availability to transfer COVID-19 patients, required permits or permissions and any other factors that are beyond FocusPoint's control, FocusPoint assumes no liability for any delays or limitations experienced whilst conducting a COVID-19 medically necessary repatriation.



- FocusPoint will not transport the traveling dependent children, spouse, or companion of the OxR subscriber by means of a **COVID-19 Medically Necessary Repatriation air ambulance**. **Notwithstanding the latter**, traveling dependent children, spouse, or companion of the OxR subscriber will be provided with **Return of Dependent Children, Spouse or Companion benefit**.

## **Repatriation of Mortal Remains**

If an OxR subscriber dies while traveling, FocusPoint will arrange all necessary government authorization, including the cost of any embalming, all the required documentation, a container suitable for transport, and transportation of the remains, to the OxR subscriber's usual country of residence.

## **Injury**

A physical injury (or related injuries) suffered by the OxR subscriber as a direct result of an emergency event requiring a **security assistance benefit**.

## **Orthodox**

When used in relation to a **treatment**, '**orthodox**' means that the procedure or treatment in question is medically accepted in the country where it takes place at the time of the commencement of the procedure or treatment, that complies with a respectable, responsible, and substantial body of medical opinion, held, and expressed by medical practitioners experienced in the particular field of medicine in question.

## **Translation Services**

FocusPoint will provide translation in all languages via telephone and/or two-way messaging where necessary.

## **Emergency Message Relay**

FocusPoint will attempt to transmit an urgent message for an OxR subscriber to their family, friends, and/or business associates. Messages can be retained for up to 15 days after the conclusion of the case.

## **Visit of a Family Member or Friend**

If an OxR subscriber is or will be hospitalized while traveling for a period in excess of 3 days or is in critical condition as determined by OxR Medical Staff, FocusPoint will arrange the transportation of one family member or friend designated by the OxR subscriber from the person's home to the place where the OxR subscriber is being hospitalized. FocusPoint will provide ground transportation for the visiting family member or friend from the airport to the medical facility where the OxR subscriber is being hospitalized and provide reasonable lodging at or near the medical facility where the OxR subscriber is being treated. Lodging will be provided for up to seven (7) days for the visiting family member or friend.

## **Return of Dependent Children, Spouse or Companion**

If an OxR subscriber is traveling with dependent children, spouse, or companion, and they are left unattended because of the hospitalization or death of the OxR subscriber, FocusPoint will arrange and pay for economy class commercial airfare return of the dependent children to the OxR subscriber's usual country of residence. If necessary, FocusPoint will also arrange the transportation of a qualified attendant to accompany the dependent children.

## **Transport Escort**

FocusPoint will arrange for one family member, companion, or travel escort to accompany the OxR subscriber during an emergency evacuation or **medically necessary repatriation** when possible.



## **EMERGENCY CONSULTATION & RESPONSE SERVICES**

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Subject to the limitations on services described herein, Overwatch x Rescue emergency assistance plans include, at no additional cost, telephonic or remote emergency consultation and coordinated in-country response services. With ALL emergency events defined herein, the goal of the assistance provided is to get OxR subscribers to safety and bring closure to an emergency event that impacts or has the potential to impact an OxR subscriber. Coordinated in-country response services for the emergency events defined herein are provided at the sole discretion of FocusPoint and may include those listed below.

### **Violent Crime**

Advice and possible deployment of a crisis consultant to assist in seeking safety, medical attention if needed, emergency message relay, and coordination with law enforcement to investigate the crime committed against an OxR subscriber.

### **Political Threat**

Advice and possible deployment of crisis consultants to assist in seeking safety, implementation of additional security personnel to assist with sheltering in place, and evacuation away from the impacted area.

### **Terrorism**

Advice and possible deployment of a crisis consultant to assist in seeking safety, emergency message relay, medical attention if needed, and the implementation of security personnel to ensure adequate security of an OxR subscriber directly impacted by a terrorist incident.

### **Hi-Jacking**

Advice and possible deployment of a crisis consultant to coordinate with local law enforcement and/or government officials to affect the safe release of an OxR subscriber and bring resolution to the hi-jacking directly impacting an OxR subscriber.

### **Disappearance of Persons**

Advice and possible deployment of a crisis consultant to investigate the disappearance of an OxR subscriber to locate and return the OxR subscriber to safety.

### **Blackmail & Extortion**

Advice and possible deployment of a crisis consultant to investigate and bring resolution to the blackmail or extortion threat directly impacting an OxR subscriber.

### **Wrongful Detention**

Advice and possible deployment of a crisis consultant to work towards the release of the OxR subscriber being wrongfully detained. Emergency message relay, legal referrals, limited legal expenses, and interpreter are provided if needed.

### **Kidnap for Ransom**

Advice and possible deployment of a crisis consultant to consult with the family of and/or the employer of an OxR subscriber that has been kidnapped for ransom to affect the safe release of the OxR subscriber.

PLEASE NOTE, BECAUSE THE OVERWATCH x RESCUE PLAN IS NOT AN INSURANCE POLICY, THE REIMBURSEMENT OF A RANSOM/EXTORTION PAYMENT IS NOT AVAILABLE UNDER THIS PLAN.

### **Natural Disasters**

Advice and possible deployment of crisis consultant(s), security personnel, and transportation assets to assist an OxR subscriber directly impacted by a natural disaster as defined herein.

### **Pandemic Threat**

Advice and possible deployment of transportation assets to assist an OxR subscriber directly impacted by a pandemic as defined herein. Additional assistance may include advocating on behalf of a quarantined OxR subscriber, emergency message transmission to an employer or loved ones, translation assistance, travel advisories and alerts directly related to changing threat conditions and possible health emergencies that impact or have the potential to impact OxR subscriber(s).

PLEASE NOTE, FOCUSPOINT HAS NO AUTHORITY TO REMOVE OxR SUBSCRIBERS FROM QUARANTINE WHO HAVE BEEN PLACED UNDER OFFICIAL QUARANTINE AS A RESULT OF A RECOGNIZED HEALTH EMERGENCY, UP TO AND INCLUDING AN OFFICIALLY DECLARED PANDEMIC. IN CERTAIN SITUATIONS, AND AT THE SOLE DISCRETION OF FOCUSPOINT, OxR SUBSCRIBERS WHO HAVE CLEARED AN OFFICIAL QUARANTINE, MAY BE ELIGIBLE FOR TRANSPORTATION FROM THE QUARANTINE LOCATION, BACK TO THEIR HOME OF RECORD.

### **ADDITIONAL PLAN BENEFITS**

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OxR is a fully funded service guarantee and not an insurance plan; FocusPoint will not reimburse SUBSCRIBERS for expenses they incur on their own. FocusPoint will, however, address certain required and reasonable "additional costs", incurred by OxR Crisis Consultant(s) during the response to an eligible emergency event directly impacting an OxR subscriber. Necessary expenses needed to satisfy the requirements of the response service are subject to limitations further defined herein. Additional costs that may be required to affect a positive outcome to an eligible emergency event include:

1. Emergency evacuation costs due to **political threat, pandemic threat, terrorism, or natural disasters**
2. Legal referrals and fees
3. Fees and expenses of an independent interpreter
4. Costs of relocation travel and accommodation
5. Fees and expenses of security personnel temporarily deployed solely and directly for the purpose of protecting OxR subscribers located in the country where an emergency event has occurred.

All costs associated with deploying OxR Crisis Consultant(s) to the impacted location to manage a required response are covered in the O&R plan fee and not subject to the limitations under "additional costs," i.e., airfare, visas, ground transportation, lodging, meals, etc.

### **OVERWATCH & RESCUE (O&R) EMERGENCY ASSISTANCE PLANS**

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FocusPoint provides emergency assistance to OxR subscribers in annual plans. OxR Emergency Assistance Plans are subject to the terms and conditions set forth herein. OxR Emergency Assistance Plans are non-transferable and non-refundable. By enrolling as an OxR subscriber, you accept and agree to the terms and conditions of the emergency assistance plan. A person who is not a party to this plan has no right under the contract to enforce any term of the plan.

## PLAN TERM

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Subject to the limitations identified herein, the term of an Overwatch x Rescue Emergency Assistance Plan commences on the effective start date selected by the OxR subscriber during the enrollment process. The end date for an Overwatch x Rescue Emergency Assistance Plan is 365 days after the plan's effective date indicated by the purchase confirmation. Regardless of the effective start date selected by the OxR subscriber, OxR Emergency Assistance Plans are valid only when the plan fee is collected. A plan is not valid if the plan fee payment is declined, returned, or otherwise unpaid. FocusPoint reserves the right to revoke, rescind, or cancel any plan or refuse a renewal at FocusPoint's sole discretion. Should FocusPoint exercise its right to revoke, rescind, or cancel an OxR Emergency Assistance Plan, FocusPoint shall refund the OxR subscriber a portion of the plan fee prorated based on the remaining term of the emergency assistance plan.

All OxR Emergency Assistance Plan enrollment data must include accurate information in order to ensure program eligibility. Any false or inaccurate information that would affect an OxR subscriber's eligibility for an OxR Emergency Assistance Plan is grounds for revocation, cancellation, or rescission of the emergency assistance plan.

## SERVICES

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### General Limitations on Services

1. Crisis Consultation (Phone Advice) – Unlimited
2. Coordinated In-Country Response Limitations as follows:
  - a. One (1) or Two (2) security, or One (1) or (2) Medical, fully funded responses, but not to exceed Two (2) fully funded responses in total, per subscriber, per annual plan term.

OxR subscribers enjoy unlimited 24/7 access to FocusPoint's dedicated Crisis Response Center (CRC) to receive advice on dealing with any one of the risks described herein. However, the deployment of Crisis Consultants, medical, SAR or security personnel, and associated emergency assistance services are limited to two (2) fully funded responses, per subscriber, per plan term. This includes any qualified transportation of mortal remains. Eligible physical responses are limited to ten (10) calendar days of assistance per qualified response.

Due to the high risk of sending personnel into countries where the United States Department of State or relevant foreign government agency has issued travel restrictions, physical response by Crisis Consultants and/or security personnel may be delayed and/or subject to the exclusion in these areas for safety reasons.

In these situations, OxR subscribers are eligible for crisis consultation (phone advice) only. Furthermore, any OxR subscriber that refuses, rejects service from a Crisis Consultant or does not abide by the instructions of the Crisis Consultant, hereby renounces and forfeits emergency event benefit.

With respect to any assistance or expense benefit provided to the OxR Subscriber under the terms defined as **COVID-19 Medically Necessary Repatriation**, which are also covered under a valid and collectable travel/trip or medical insurance/protection the OxR benefit described herein this clause, will apply in excess of such insurance coverage. With respect to any assistance or expense benefit provided to the OxR Subscriber under the terms defined as **Medically Necessary Repatriation**, which is also covered under a valid and collectable workers compensation, business travel accident or employer's liability insurance/protection, the OxR benefits described herein this clause, will apply in excess of such insurance coverage.

## Limitations on Services Surrounding Government Authority Travel Advisories and Due Diligence

In the event that an OxR subscriber elects to travel to locations which the United States Department of State, and/or the Foreign Office of Canada and/or the British Foreign Office and/or similar authority, being the country where the plan subscriber's home or corporate headquarters is located; advises against ALL TRAVEL or advises travelers to leave that location, the following provisions apply: It is a condition of the terms of service of this plan that the subscriber must observe due diligence at all times.

Due regard to all the advice applicable to the travel location must be observed at all times, including but not limited to the employment of security guards (when advised), staying in secure locations, the observance of travel advice and preferred routes, and the avoidance of high-risk locations and public gatherings. In respect of incidents that may occur in locations for which the advice is against ALL TRAVEL, this plan is amended to cover "crisis consultation" (phone advice) only, and "extra expenses" are not covered.

## Evacuation Due to Political Threat & Natural Disasters

OxR subscribers must have proper documentation to evacuate from an area impacted by political violence and/or natural disasters. FocusPoint is not responsible for obtaining these documents in the event of an evacuation. If air transportation is determined to be the best course of action by the Crisis Consultant(s), the timeframe for transport is dependent on aircraft availability, required permits, and visas for the respective countries and any other factors that may be beyond FocusPoint's control. While FocusPoint makes every effort to accommodate its OxR subscribers, due to limited space available on an evacuation aircraft, the OxR subscriber is limited to one small carry-on bag. In most cases, pets will not be allowed on an evacuation aircraft. Subscribers should be prepared to make alternative arrangements for pets during an evacuation due to political violence or natural disasters.

## Security Assistance is not available to OxR subscribers if and/or when:

1. In respect to wrongful detention - any actual or alleged violation of the laws of the host country or a failure to maintain and possess duly authorized and issued required documents and visas occurs, unless FocusPoint determines that such allegations were intentionally false, fraudulent, and malicious and made solely to achieve a political propaganda or coercive effect upon or at the expense of the OxR subscriber.
2. An OxR subscriber is:
  - a. kidnapped by a relative, or as a result of a domestic dispute
  - b. has had kidnap insurance canceled or declined in the past
  - c. has been kidnapped in the past
3. Any kidnapping, blackmail, or extortion of a OxR subscriber in their permanent country of residence.
4. War, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or Europe, other than civil war.
5. Any enforcement action by or on behalf of the United Nations, in which any of the countries stated above or any armed forces thereof are engaged.
6. An OxR subscriber that is determined to be involved in illegal activity.
7. An OxR subscriber seeks fully funded plan benefit: after traveling to or extending period of stay beyond the subscriber's travel period at: a location where the occurrence of an emergency incident is public knowledge and no longer an unforeseen event. In respect of travel to location where an emergency incident is no longer an unforeseen event; this plan is limited to cover "emergency consultation" (phone advice) only, and "extra expenses" are not covered.
8. An OxR subscriber travels for any reason to the countries of **Iran, North Korea, Somalia, Sudan, Syria, Afghanistan, Venezuela, and Yemen** or to any location which the United States Department of State, and/or the Foreign Office of Canada and/or the British Foreign Office and/or similar authority, being the country where the plan subscriber's home or corporate headquarters is located; advises against ALL TRAVEL or advises travelers to leave that location.
9. In respect only to emergency events of: Political Threats, Natural Disaster, or Pandemics: the OxR subscribers' failure to notify and/or request advice and/or assistance after a period of 96 hours from when the emergency event has first occurred.

10. The OxR subscriber's failure to accept and abide by the OxR/FocusPoint consultant's indication, instruction, advice, or directive to shelter in place, safe harbor, or evacuate as a result of a response action to an emergency event.
11. With respect to Pandemic Threat emergency events: the OxR subscriber will not be eligible for fully funded service benefit as a result of COVID/COVID-19 or any mutation thereof; until such time as any travel advisory notices, applicable to COVID-19, warning against all travel, issued by the Plan Subscriber's Home Country, in respect of any country to which the plan subscriber travels, including, for the avoidance of doubt the plan subscriber's host country, that are in effect as of the plan effective date, are rescinded or lowered to allow travel. Once such a travel advisory notice applying to the host country, or any country to which the plan subscriber travels, that is in effect as of the plan effective date is no longer in force; this service limitation no longer applies.
12. With respect to incidents requiring maritime search and rescue and to satisfy requirements of emergency transport under this assistance plan, the OxR subscriber must be within a reasonable proximity to a port or shoreline and any expense associated with land, air, or maritime search and rescue, and/or **emergency relocation** shall be deemed excess above and beyond any insurance protection or coordinated official public/governmental authority response.
13. Any **emergency event** request arising from the location of the **OxR Subscriber's** place of permanent residence as listed in the plan purchase confirmation.

**This OxR emergency assistance plan does not cover:**

1. Loss, destruction, or damage to any property whatsoever, or any loss or expense resulting or arising from any consequential loss
2. Periods while underground or in any open cast mine
3. Any legal liability of nature directly or indirectly caused by or contributed to, by or resulting from:
  - a. Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel
  - b. The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Reimbursement of a ransom and/or extortion payment

**Medical Assistance is not available to OxR Subscribers when requested directly/indirectly as a result of:**

1. Traveling against the advice of a physician
2. An OxR subscriber who is medically discharged from the hospital, or leaves against medical advice and is physically able to travel on their own, is not eligible for medical transport services for the remainder of their trip
3. End-stage COPD
4. Previous history of congestive heart failure
5. Active cancer treatment
6. Traveling for the purpose of obtaining medical treatment
7. Pregnancy, childbirth, miscarriage, or abortion - when this condition is considered by FocusPoint to require assistance
8. Neuroses, psychoneuroses, psychopathies, psychoses, mental or emotional diseases or disorders of any type
9. Pre-existing conditions for OxR subscribers aged 65 and older
10. Repatriation of Mortal Remains as a result of:
  - death by natural causes for OxR subscribers aged 65 or older who purchased or are eligible for benefit by an affinity program or a valid travel/trip or medical insurance/protection that covers mortal remains expense
  - In respect of this limitation: this travel assistance plan is limited to cover "crisis consultation" (phone advice) only, and "extra expenses" are not covered
11. Any OxR subscriber who has a diagnosis of, or is suspected of having, a Biosafety Class Level 3 (and above) pathogen as classified by either the Centers for Disease Control and Prevention (CDC) or the National Institutes of Health (NIH) will not be transported, except for OxR subscribers diagnosed with COVID-19 or any mutation thereof

12. With respect to: COVID-19 Medically Necessary Repatriation the OxR subscriber will not be eligible for fully funded service benefit as a result of COVID/COVID-19 or any mutation thereof; until such time as any travel advisory notices, applicable to COVID-19, warning against all travel, issued by the Plan Subscriber's Home Country, in respect of any country to which the plan subscriber travels, including, for the avoidance of doubt the plan subscriber's host country, that are in effect as of the plan effective date, are rescinded or lowered to allow travel. Once such a travel advisory notice applying to the host country, or any country to which the plan subscriber travels, that is in effect as of the plan effective date is no longer in force; this service limitation no longer applies
13. Intentional self-inflicted injuries, attempted suicide or being in a state of insanity
14. The OxR subscriber's deliberate exposure to extraordinary danger (except in an attempt to save human life)
15. An OxR subscriber on an organ transplant list prior to enrollment will not be eligible for transport for that transplant
16. An OxR subscriber with tuberculosis or other chronic airborne pathogens will not be transported.
17. The OxR subscriber riding or being a passenger in any 2, 3, or 4 wheeled mechanically powered motorcycle, quad, or scooter above 50cc in any kind of race or endurance test for which there is a financial reward or prize money involved
18. Traveling in any aircraft, which is being used for crop-dusting, seeding, skywriting, or racing.
19. Hazardous occupations as defined herein
20. **A medically necessary repatriation** request, after a **search & rescue** assistance, as a result of **hazardous summer or winter sports**, has been completed
21. The OxR subscriber is under the influence of alcohol or has taken drugs or narcotics, or any poison, chemical compound, gas, or fumes unless prescribed by a legally qualified physician or surgeon.
22. Bodily injury or sickness occasioned by or occurring while the OxR subscriber is committing or attempting to commit a felony or to which a contributing cause was the OxR subscriber being engaged in an illegal activity
23. Dental treatment except as a result of accidental injury to sound natural teeth
24. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses, or contact lenses
25. Bodily injury or sickness sustained while in any of the armed forces (land, sea, or air) of any country or international authority
26. Any injury, illness, or condition existing at the time of enrollment where inpatient medical care has already been scheduled or recommended by a health care provider
27. In the event that the OxR subscriber elects to travel to any location which the United States Department of State, and/or the Foreign Office of Canada and/or the British Foreign Office and/or similar authority, being the country where the plan subscriber's home or corporate headquarters is located; advises against all travel or advises travelers to leave that location
28. An OxR subscriber travels for any reason to the countries of: **Iran, Libya, North Korea, Somalia, Sudan, Syria, Venezuela, and Yemen** or to any location which the United States Department of State, and/or the Foreign Office of Canada and/or the British Foreign Office and/or similar authority, being the country where the plan subscriber's home or corporate headquarters is located; advises against ALL TRAVEL or advises travelers to leave that location.
29. War or any act of war, whether war is declared or not, invasion, civil commotion, or riots of any kind.
30. Any loss or expense resulting or arising from, or any consequential loss or any legal liability of nature directly or indirectly caused by or contributed to, by or arising from any of the following:
  - Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel
  - The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
31. The OxR subscriber's failure to notify and/or request advice and assistance after a period of 96 hours from when the emergency event has first occurred; unless it is reasonable to believe that the subscriber is not physically able to request advice or assistance
32. The OxR subscriber's failure to accept and abide by the OxR/FocusPoint consultant's indication, instruction, advice, or directive to shelter in place, safe harbor, or evacuate as a result of a response action to an emergency event
33. Any **medical assistance benefit** request arising from the location of the **OxR Subscriber's** place of permanent residence as listed in the plan purchase confirmation



## Medical Transport Benefit

Medical transport services are available to any OxR subscriber who qualifies for medical transport services in accordance with these rules and regulations, is hospitalized as an inpatient outside of the country of his/her home or place of business and is accepted as a patient into an available inpatient bed by an admitting physician at the hospital of the OxR subscriber's choice in their home country.

Medical transport services are not available to OxR subscribers with mild lesions, simple injuries or minor illnesses that can be treated by local doctors and do not prevent the OxR subscriber from continuing his or her trip or returning home without further immediate medical attention, which requires admittance into a medical facility.

To satisfy the requirements of medical transport under this travel assistance plan, both the originating and receiving hospitals must be accessible by ground ambulance to transport the OxR subscriber to and from an airfield capable of accommodating an authorized aircraft (in the case of a medical transport via medically dedicated air transport) or a commercial aircraft (in the case of medical transport via commercial airline in the care of an authorized commercial medical escort).

Due to the limited medical facilities and testing available on commercial cruise, private, or chartered maritime ships, the OxR subscriber must be admitted to a hospital on shore before scheduling medical transport to another hospital during a period of travel involving maritime travel.

Furthermore, any expense associated with land, air, or maritime search and rescue, and/or **emergency relocation** shall be deemed excess above and beyond any insurance protection or coordinated official public/governmental authority response.

The timeframe for medical transport is dependent on aircraft availability, required permits, and visas for the respective countries and any other factors that may be beyond FocusPoint's control. Subscribers must have proper documentation to return to their country of residence. FocusPoint is not responsible for obtaining these documents in the event of a request for transport.

## Commercial Medical Transport Service

FocusPoint will arrange for medical transport via a commercial airline in business class if available in the care of an authorized commercial medical escort if: (1) the OxR subscriber requires continued inpatient hospitalization; (2) the remaining inpatient hospitalization can be completed at a hospital of the OxR subscriber's choice in their home country; and (3) the OxR subscriber can be returned by commercial airline in the care of an authorized commercial medical escort.

## Medically Dedicated Transport Service

FocusPoint will arrange for medical transport via medically dedicated air transportation on an authorized aircraft if:

1. The OxR subscriber requires continued inpatient hospitalization; (2) the remaining inpatient hospitalization can be completed at a hospital of the OxR subscriber's choice in their home country; and (3) the OxR subscriber is unable to return via commercial airline in the care of an authorized commercial medical escort.

One (1) traveling companion may accompany each OxR subscriber being transported on an authorized aircraft during a medically dedicated air transport, at no additional cost, provided space is available, and the OxR subscriber's care will not be compromised. While FocusPoint makes every effort to accommodate its OxR subscribers, due to limited space available on medical aircraft, the OxR subscriber and any accompanying passenger are limited to one small carry-on bag each.



## Transport Criteria

FocusPoint will make all arrangements for medical transport and repatriation.

DECISIONS REGARDING THE URGENCY OF THE CASE, THE BEST TIMING AND THE MOST SUITABLE MEANS OF TRANSPORTATION WILL BE MADE BY FOCUSPOINT MEDICAL STAFF AFTER CONSULTATION WITH THE LOCAL ATTENDING PHYSICIAN.

FocusPoint will require a medical assessment in order to determine travel assistance plan benefits and stability for transport. The medical evaluation requires consultation between the OxR subscriber's treating physician, who will provide a final or interim diagnosis that will require continued inpatient hospitalization, and a FocusPoint physician, who will review and evaluate the treating physician's diagnosis in order to determine the OxR subscriber's transport requirements.

An OxR subscriber must be medically stable for medical transport. Assuming all other medical transport criteria are met, an OxR subscriber who is initially considered medically unstable for transport to the hospital of the OxR subscriber's choice in their home country may first be transported to the nearest appropriate medical facility for initial stabilization. After this initial stabilization, FocusPoint will arrange continued transport to the hospital of the OxR subscriber's choice in their home country if they continue to meet medical transport criteria.

## Repatriation of Mortal Remains

In the event of an OxR subscriber's death during a qualifying period of travel, FocusPoint will arrange and pay the reasonable and customary charges for the preparation and return of the OxR subscriber's remains to their home country. These charges will be at the sole discretion of FocusPoint and only paid if the OxR subscriber has no other benefit in place at the time of death that would otherwise cover this expense. Anyone requesting the repatriation of an OxR subscriber's mortal remains must be able to reasonably prove (when required by FocusPoint) that no other benefits exist that would otherwise cover the expense to repatriate the OxR subscriber's mortal remains.

OVERWATCH x RESCUE (OxR) IS NOT AN INSURANCE POLICY. FOCUSPOINT DOES NOT AND WILL NOT REIMBURSE THOSE SEEKING TO REPATRIATE THE MORTAL REMAINS OF A SUBSCRIBER. THOSE SEEKING ASSISTANCE WITH THE REPATRIATION OF MORTAL REMAINS OF A QUALIFYING SUBSCRIBER MUST ALLOW FOCUSPOINT TO PAY THE REASONABLE AND CUSTOMARY CHARGES DIRECTLY.

This emergency assistance plan benefit includes:

1. Domestic and international paperwork fees
2. Preparation of the OxR subscriber's remains for transport
3. Transport container
4. Ground and airline transport of the OxR subscriber's remains to funeral home of choice
5. One death certificate

## CHANGES

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FocusPoint reserves the right to change or amend the terms contained in these terms and conditions without prior notice. FocusPoint is solely responsible for the interpretation and application of the terms contained in this emergency assistance plan. All determinations by FocusPoint shall be final and conclusive.

## CONSENT TO RECORD COMMUNICATIONS

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FocusPoint, at its discretion, may monitor or electronically record communications between its employees or designated representatives and you as an OxR subscriber. By enrolling as an OxR subscriber, you specifically authorize communications involving you and to which you are a party to be recorded and utilized for quality control or other purposes.

## PRIVACY NOTICE

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PLEASE BE ADVISED OF THE AVAILABILITY OF FOCUSPOINT'S NOTICE OF PRIVACY PRACTICES.

You may obtain a copy of FocusPoint's Notice of Privacy Practices in the following ways:

- Email us at [rescue@wwfocus.com](mailto:rescue@wwfocus.com) to request a copy be emailed to you.
- Send a written request to the following address to receive a copy by mail:

### FocusPoint – Overwatch & Rescue Support

861 SW 78th Avenue  
Suite B200  
Plantation, FL 33324  
USA

## INTERPRETATION / CHOICE OF LAW / WAIVER OF JURY TRIAL / DAMAGES

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The interpretation of the terms and conditions is governed by the laws of the State of Ohio, United States of America, and any dispute between you and FocusPoint shall be finally resolved by the Courts of the State of Ohio. FocusPoint and its OxR subscribers agree to waive their right to trial by jury and agree to waive their right to punitive, exemplary, non-economic, and consequential damages. FocusPoint and its OxR subscribers' right to recover damages under law are limited to contractual damages only. Damages recoverable by OxR subscribers are limited to the return of travel assistance plan fees paid.

## ENTIRE AGREEMENT

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The terms and conditions contained herein, and any amendments thereto constitute the entire agreement between FocusPoint and you as an Overwatch x Rescue Plan subscriber with regard to the subject matter and supersede all previous understandings and agreements, whether oral or written. The terms and conditions may not be altered, varied, or modified in any way except in writing by FocusPoint.