“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

“Security” means a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

“Evacuation” means a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

“Emergency Security Situation” means a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

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“Our obligation to pay for Your Security and/or Political Evacuation will be limited to a maximum of $100,000 USD per person per Emergency Security Situation.

In the event We are arranging transportation by commercial air and You hold an original return airline ticket, We may use that ticket and are only responsible for any applicable change fees.

We will only direct-pay any transportation costs to the transportation providers, unless otherwise approved by Us in advance.

We are not responsible for the availability, timing, quality, results of, or failure to provide any medical, security, legal or other care or service caused by conditions beyond Our control. This includes Your 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.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased.

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. Your traveling against the advice of a physician or traveling for the purposes of obtaining medical care.

4. Taking part in military or police service operations.

5. The commission of, or attempt to commit, an unlawful act.

6. Paternity, except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or disability of the mother or fetus.

7. Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.

8. Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, 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 Enrollment Period.

9. Incidental expenses, including but not limited to accommodations, transportation, meals, telephone, and facsimile charges.

10. Subsequent Medical Evacuations for the same or related medical condition, regardless of location, or more than one Security or Political Evacuation from a country or territory per individual per annual term.

11. Failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.


13. Security or Political Evacuations when the Emergency Security Situation proceeds Your Arrival in the Host Country, or when the evacuation notice issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than seven (7) days.

14. The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.

15. Natural Disaster Evacuations when the Natural Disaster or the event directly giving rise to it preceded Your arrival.

REIMBURSEMENT TO FRONTIERMEDEX AND RIGHTS OF SUBROGATION

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by health care providers for the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by Us under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Us or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other insurance plan or public assistance program, up to the sum of any payments by Us.

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ILLNESS, We will coordinate and pay for one-way economy airfare to your point of origin. If following stabilization, we will coordinate and pay for round-trip economy airfare for a family member to accompany the remaining members to the place of residence if the member was unaccompanied by a family member.

SECURITY AND POLITICAL EVACUATION SERVICES

Security Evacuation: In the event of an Emergency Security Situation, we will coordinate and pay for one-way economy airfare to your point of origin. If following stabilization, we will coordinate and pay for round-trip economy airfare for a family member to accompany the remaining members to the place of residence if the member was unaccompanied by a family member.

TRAVEL ASSISTANCE SERVICES

Emergency Travel Arrangements: We will make new reservations for airplanes, hotels, and other travel services in the event of an illness or injury. We will assist you in making arrangements with providers of specialized security services. We will be responsible for costs associated with this type of voluntary evacuation.

Repatriation of Mortal Remains:

We will assist in obtaining the necessary clearances for your cremation or the return of your mortal remains. We will coordinate and pay for the cost of services to protect your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation to Departure Point: As part of a Natural Disaster Evacuation, we will arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation After Natural Disaster Evacuation: We will assist in obtaining the necessary clearances for your return to either your Host Country or your Home Country.

PROGRAM DEFINITIONS

“Dependent” means the Member’s legal spouse or domestic partner; the Member’s unmarried children from birth and under age 19, or under age 23, 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 and legally adopted children. They must be primarily dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. A spouse or child who is insured under this Policy as a Member will not be eligible as a Dependent.

“Emergency Security Situation” means a civil and/or military uprising, insurrection, war, revolution, or other violent disturbance in a Host Country, which in the opinion of the recognized government of your Home Country or the applicable frontier authority, is recognized as a valid emergency situation. "Enrollment Period" means the period of time for which you are validly enrolled for SECURE and for whom we have received the appropriate enrollment fee.

"Host Country" means the country or territory as shown on your FrontierMEDEX ID Card.

"Home Country" means the country or territory as shown on your FrontierMEDEX ID Card.

If You sustain an Injury or suffer a sudden and unexpected Illness and adequate medical treatment is not available in Your current Host Country, we will arrange and pay for a medically supervised evacuation to the nearest medical facility. We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, You require immediate medical emergency treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Member: If you are traveling alone and are or will be hospitalized for more than three days, we will coordinate and pay up to $2,500 for economy round-trip airfare for a person of Your choice to join You.

Return of Dependent Children: If Your dependent child(ren) age 19 or under are present but left unattended as a result of Your Injury or Illness, we will coordinate and pay for one-way economy airfare to send them back to Your Host Country. We will also arrange and pay for the cost of services and transportation expenses of a qualified escort, if required.

Transportation After Stabilization: Following emergency medical evacuation and stabilization, we will coordinate and pay for one-way economy airfare to your point of origin. If following stabilization, we determine that hospitalization or rehabilitation should occur in Your Host Country, we will alternatively coordinate and pay for Your transportation there.

Repatriation of Mortal Remains: We will assist in obtaining the necessary clearances for Your cremation or the return of Your mortal remains. We will coordinate and pay for the cost of services to protect Your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation to Departure Point: As part of a Natural Disaster Evacuation, we will arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect Your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation After Natural Disaster Evacuation: We will assist in obtaining the necessary clearances for your return to either your Host Country or your Home Country.

WORLDWIDE DESTINATION INTELLIGENCE

Destination Profiles: When preparing for travel, you can contact the Emergency Response Center to have a pre-trip destination report sent to you. This report draws upon our intelligence databases of over 500 cities covering such subjects as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, cultures, weather, transportation information, entry and exit requirements to various countries.

Our global medical and security intelligence database is continuously updated and includes information from thousands of worldwide sources.

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help you locate appropriate medical care and arrange for payment. We will arrange and pay for hospital admission, such as relaying insurance benefit information, to help prevent delays or denial of medical care. We will also assist with discharge planning.

Medication, Vaccine and Blood Transfers: In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, we will coordinate their transfer to you upon the requesting physician’s authorization, if it is legally permissible.

Replacement of Corrective Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

Dispatch of Doctors/Specialists: In an emergency where you cannot adequately be assessed by telephone for possible evacuation, or you cannot be moved and local treatment is unavailable, we will send an appropriate medical practitioner to you.

Medical Records Transfer: Upon your consent, we will assist with the transfer of medical information and records to you or the treating physician.

Continuous Updates to Family, Employer, and Physician: With your approval, we will provide case updates to appropriate individuals you designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist you with the arrangement of hotel stays and room requirements before or after hospitalization.

MEDICA EVACUATION & REPATRIATION SERVICES

Emergency Medical Evacuation: If you sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is not available in your current Host Country, we will arrange and pay for a medically supervised evacuation to the nearest medical facility. We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and FrontierMEDEX, you require immediate medical emergency treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Member: If you are traveling alone and are or will be hospitalized for more than three days, we will coordinate and pay up to $2,500 for economy round-trip airfare for a person of your choice to join you.

Return of Dependent Children: If your dependent child(ren) age 19 or under are present but left unattended as a result of your Injury or illness, we will coordinate and pay for one-way economy airfare to send them back to your Host Country. We will also arrange and pay for the cost of services and transportation expenses of a qualified escort, if required.

Transportation After Stabilization: Following emergency medical evacuation and stabilization, we will coordinate and pay for one-way economy airfare to your point of origin. If following stabilization, we determine that hospitalization or rehabilitation should occur in your Host Country, we will alternatively coordinate and pay for your transportation there.

Repatriation of Mortal Remains: We will assist in obtaining the necessary clearances for your cremation or the return of your mortal remains. We will coordinate and pay for round-trip economy airfare for a family member to accompany the remaining members to the place of residence if the member was unaccompanied by a family member.

SECURITY AND POLITICAL EVACUATION SERVICES

Security Evacuation: In the event of an Emergency Security Situation, we will on a best-effort basis arrange for your evacuation from an international airport or other safe departure point. We will arrange and pay for the cost of services to protect your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation to Departure Point: As part of a Natural Disaster Evacuation, we will arrange and pay for ground transportation to the designated international airport or other safe departure point. We will also arrange and pay for the cost of services to protect your safety while assembled or during evacuation if required and as determined by FrontierMEDEX.

Transportation After Natural Disaster Evacuation: We will assist in obtaining the necessary clearances for your return to either your Host Country or your Home Country.

WORLDWIDE DESTINATION INTELLIGENCE

Destination Profiles: When preparing for travel you can contact the Emergency Response Center to have a pre-trip destination report sent to you. This report draws upon our intelligence databases of over 500 cities covering such subjects as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, cultures, weather, transportation information, entry and exit requirements to various countries.

Our global medical and security intelligence database is continuously updated and includes information from thousands of worldwide sources.

TRAVEL ASSISTANCE SERVICES

Emergency Travel Arrangements: We will make new reservations for airplanes, hotels, and other travel services in the event of an illness or injury.

Transfer of Funds: We will provide you with an emergency cash advance subject to first securing funds from you or your Fund.

Replacement of Lost or Stolen Travel Documents: We will assist you in replacing passports, tickets, and other important travel documents.

Legal Referrals: Should you require legal assistance, we will direct you to an attorney and assist you in securing a bail bond.

Translation Services: Our multilingual Assistance Coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise, we will provide you with referrals to local interpreter services.

Message Transmissions: You may send and receive emergency messages toll-free, 24-hours a day, through our Emergency Response Center.