

BASIC COVERAGE INCLUDED ON ISIC MEMBERSHIP TERMS AND CONDITIONS

As a value-added service to its customers, ISIC USA provides a basic medical expense **Membership** program for its customers embedded as part of the ISIC membership. This Membership is administered and facilitated by **Inherent Risks**.

WHAT IS INCLUDED IN YOUR MEMBERSHIP?

- ISIC Membership includes services listed in **Membership Benefits & Limits** when all of these Membership Terms & Conditions are met.
- During the Period of Membership, Inherent Risks will respond on behalf of Members, contact and liaise with Medical Facilities, guarantee necessary medical fees, consult with medical advisors and medical transportation providers, and/or arrange for Medically Necessary Repatriation and/or assistance in getting you back to your Country of Domicile.
- Inherent Risks will provide 24/7 access to, and services of, their in-house Medical Professionals and provide access to their retained network of Medical Facilities.
- Inherent Risks will pay any Emergency Medical Expenses up to the limits specified in the Schedule of Membership Benefits & Limits and arrange for Medical Evacuation / Repatriation Expenses resulting from a member suffering a Serious Medical Condition during a Trip.

Membership is available to USA citizens who have purchased an eligible ISIC, ITIC or IYTC card.

Membership is not available to citizens of or persons traveling to: Iran, North Korea, Cuba, Russia and Belarus, who also reside within either Iran, North Korea, Cuba, Russia & Belarus.

All Members are subject to a Sanctions Check prior to payment of any Membership benefit.

This Membership Agreement is not an insurance plan, travel insurance, or healthcare plan.

The benefits provided by this Membership Agreement is additional to any existing travel insurance or study abroad scheme that the Members may have and We will only reimburse expenses which are not recoverable elsewhere.

Inherent Risks will determine the best mode and timing of all response services provided.

PATIENT PROTECTION AND AFFORDABLE CARE ACT:

- This Membership is not subject to and does not provide certain benefits required by the United States Patient Protection and Affordable Care Act (ACA).
- This Membership does not provide nor is it intended to provide minimum essential criteria as set out under ACA.
- ACA requires certain US citizens and US residents to obtain ACA compliant health coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA compliant coverage.
- The Member should consult the Member's attorney or tax professional to determine if ACA's requirements are applicable to the Member.
- Should the services provided under this Membership be altered and be subsequently deemed not to be exempt from the requirements of ACA, We will notify the Member immediately.

In no event will services be extended, or costs be indemnified more than those specified in this Agreement.

This Membership is not subject to guaranteed issuance or renewability other than as specified in this Agreement.

DEFINITIONS:

In addition to those terms defined elsewhere in these Terms & Conditions, the following terms, when capitalized, shall be ascribed meaning as follows:

Accident

A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Membership.

Accidental Bodily Injury

An identifiable physical injury which:

- A. Is caused by an Accident, and
- B. Solely and independently of any other cause, except Illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the member within twelve months from the date of the Accident.

Baggage

Personal possessions or valuables.

Certificate of Membership

The certificate each Member receives via email to confirm the Level of Membership and the Period of Membership which has been purchased.

Communicable Disease

Illness, virus, bacteria, fungus or protozoa that spreads from one person to another, or from an animal to a person, or from a surface, or a food.

Country of Domicile

The country where the Member is habitually resident.

EHIC

A European Health Insurance Card (EHIC) entitles qualifying citizens and residents to receive healthcare for free, or at a reduced cost in the EU, the EEA, Switzerland and the United Kingdom. The EHIC has been superseded by the Global Health Insurance Card (GHIC).

Emergency Assistance

A 24/7 service provided by Inherent Risks to coordinate requests for help from Members:

Email: Isic@inherentrisks.com

Phone: + 44 20 37699461

Emergency Medical Evacuation

The cost of transporting the Member by air and/or surface transportation by Inherent Risks from the place where the Member is located to a Medical Facility within the limit specified in the Schedule of Membership Benefits & Limits.

Emergency Medical Repatriation

With the prior approval of Inherent Risks and the Member's treating Medical Professional the return of the Member to their Country of Domicile by normal Scheduled airlines or by an air ambulance or suitable means of transport. Inherent Risks will work with Medical Professionals to determine "Fit to Fly" status and ability/ capability to travel, including most appropriate mode of transport.

Fit to Fly

An official document provided by a Medical Facility and signed by a Medical Professional to determine that the Member is in fact fit enough to fly without causing further harm.

Global Health Insurance Card (GHIC) - UK

The UK - GHIC replaces the existing European Health Insurance Card (EHIC) for UK citizens/residents.

Hazardous Activity

Training, practicing, or participating in mountaineering, water sports, horse riding activities, judo, martial arts, boxing, wrestling, bungee jumping, scuba diving, rock or precipice climbing, hang gliding, paragliding, sport parachuting, sky diving, pot-holing or organized team sports, engaging in or practicing for speed or time trials, sprints, heli-skiing, or off-piste skiing or boarding without an accompanying a mountain guide or approved and certified Ski guide.

Hospitalized or Hospitalization

Admission to a Medical Facility on a continuous, in-patient basis necessitated by a Serious Medical Condition.

Illness

An Illness, sickness or disease that manifests itself during the Period of Membership

Inherent Risks

Membership Provider.

Inpatient

Admission to a Medical Facility for a period of more than 10 continuous hours or overnight.

Loss of limb

The permanent severing at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

Loss of Sight

Complete and irrecoverable loss of sight in one or both eyes.

Manual Work

Paid or unpaid work that involves: using, installing or maintaining equipment or machinery; building or construction; or caring for any child who is not a close relative.

Medical Expenses

Reasonable and Medically Necessary costs of medical, surgical, specialists' fees, hospital, nursing home, nursing attendance charges, X-rays, surgical and medical requisites given or prescribed by a qualified Medical Professional, including the cost of medical supplies and ambulance hire as a result of a Serious Medical Condition.

Medical Facility

The most appropriate and nearest Medical Facility as determined and authorized by Inherent Risks in the best interests of the Member

Medical Professional

A registered, qualified, practicing member of the medical profession appointed by Inherent Risks or treating the Member who is not the Member or a member of their family.

Medically Necessary

Services or supplies provided by a Medical Professional that are required to identify or treat a Serious Medical Condition and which, as determined by Inherent Risks:

- A. Provides for the diagnosis, prevention, or treatment for an eligible Serious Medical Condition,
- B. Is appropriate for the diagnosis, prevention, or treatment of an eligible Serious Medical Condition,

- C. Is within the standards of good and generally accepted medical practice, as reflected by scientific and peer medical literature, and recognised within the organised medical community,
- D. Is not primarily for the convenience of the Member, Your family, Your Medical Professional, Your Hospital, or Your treatment providers and is not conducted solely for research purposes.
- E. Is care or treatment which could not have been omitted without adversely affecting the patient's condition or quality of medical care rendered, and
- F. Is the most appropriate level of service or supply which can be provided safely and effectively.

The fact that any Medical Professional may prescribe, order, recommend, or approve a service does not, of itself, make such treatment Medically Necessary.

Member(s)

The individual(s) named on the enrolment application that has been approved for Membership by Inherent Risks and for whom the applicable Membership fees has been paid.

Outpatient

A Member who attends a medical facility for treatment, for a period of less than 10 hours, and not overnight.

Period of Membership

The dates listed on the Member's Certificate of Membership for which Membership starts and ends.

Personal Accident

Accidental Bodily injury on the Member's Trip which results in the Member's Death, Loss of Sight, Loss of Limbs or Permanent Total Disablement

Permanent Total Disablement

Permanent disablement that prevents a Member from engaging in or attending to any and every kind of profession or occupation for which a Member is trained and educated and which lasts 52 weeks and at the end of that period is beyond hope of improvement.

Personal Money

Cash, travelers checks, letters of credit, travel tickets, hotel vouchers, passports and green cards all held for personal use.

Pre-existing Medical Condition

An illness, medical condition or disability that was diagnosed or treated prior to the Period of Membership, or for which symptoms existed which would cause an ordinary prudent person to seek such diagnosis or treatment prior to the Period of Membership.

Repatriation of Mortal Remains & Funeral Expenses

In the event of a Member's death we will arrange and pay for the repatriation of the Member's remains to the Member's Country of Domicile or contribute to funeral expenses after any other

expenses have been met and up to the limit in the Schedule of Membership under this Personal Accident section.

Sanctions Check

A specialized screening that involve several Government sanction databases which identify and list individuals who are prohibited from certain activities or industries. These types of checks enables Inherent Risks to Know Your Customer (KYC) in the fight to prevent money laundering, terrorist financing and financial crime.

Serious Medical Condition

Accidental Bodily Injury or Illness that in the opinion of the Inherent Risks and their Medical Professionals is determined as requiring immediate emergency medical treatment to avoid death or serious impairment to the Member(s)' health.

Travel Delayed Departure Expenses

incurred by the Member up to the limits in the Schedule of Membership caused by a delay of more than 4 hours to the departure of an international flight on which the Member's is pre-booked to travel due to: a) strike or industrial action provided that when this policy was taken out, there was no expectation that the trip would be delayed; b) adverse weather conditions; c) mechanical breakdown or technical fault of the plane.

Travel Disruption

Departure of the outbound or return leg flight or ship journey, on which the Member/s are prebooked to travel which is delayed by at least 12 hours.

Travel Documents

Current passports, valid visas and valid travel tickets.

Trip

A journey outside the USA defined as time operative whilst travelling on an ISIC card and as an ISIC card Member that begins on entry at the outbound airport in the USA or a return leg as an international departure flight to or from the Member's country of domicile.

Valuables

Cameras (still and video), voice recorders, binoculars, telescopes, laptops, tablets, e-book readers, audio and music players, smart/digital watches, health/fitness trackers, GPS/satellite navigation, mobile phones, and/or any association accessories, jewellery and/or any items containing gold, silver, precious metals or precious/semi-precious stones.

Winter Sports Equipment

Skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment.

You/Your/You're/Yourself

Member.

ISIC USA

Distributor, concierge travel agent and technology provider to the Member.

WHAT TO DO IN THE EVENT OF...

A MEDICAL EMERGENCY:

In an emergency you should contact the assigned Emergency Response provider listed on your Certificate of Membership as soon as is practically possible.

What will happen in the event of medical expenses claim or medical emergency?

- All transportation costs will be authorized by Us in advance.
- We will decide what costs will be paid by Us.
- We aim to provide You with health information services by telephone, email, or other appropriate modes of communication provided that is allowed by Law.
- Your treating Medical Professional or our appointed Medical Professional will establish Your diagnosis and treatment.
- We will assist to move you or repatriate You to Your Country of Domicile when We and your treating Medical Professional decide that You are Fit to Fly.
- We will transfer You to a hospital, clinic or location that We choose.
- If repatriation to Your Country of Domicile is on a commercial flight, You may be accompanied by a medical escort at our expense and up to the expense AMOUNTS outlined in the Schedule of Membership for this section.
- Hospital expenses are subject to an Excess of USD \$100 per Member.
- You are responsible for all costs, expenses, services not benefited by this Membership.

SCHEDULE OF MEMBERSHIP:

MEMBERSHIP BENEFITS	MEMBERSHIP LIMITS
EMERGENCY MEDICAL EXPENSES INPATIENT HOSPITALISATION <i>(Including expenses incurred in the Repatriation of the Member to their Country of Domicile)</i>	Up to USD \$2,000 per member
BAGGAGE AND TRAVEL DOCUMENTS EXPENSES <i>Applies for loss, damage or theft of personal belongings whilst on a trip</i>	Up to USD \$350 per member
(a) SINGLE ARTICLE LIMIT	(a) USD \$100 per member
(b) VALUABLES LIMIT	(b) USD \$100 per member
(c) TRAVEL DOCUMENTS EXPENSES	(c) Up to USD \$100 per member
TRAVEL DELAYED DEPARTURE EXPENSES: <i>Delay in excess of 4 hours:</i>	Up to USD \$75 per member

- All Membership Limits are per any one Member.
- All currencies quoted are in United States Dollars (\$).

EMERGENCY MEDICAL EXPENSES / HOSPITALISATION - WHAT IS PROVIDED?

We will pay the Member up to the Emergency Medical Expenses and Medical Evacuation/Repatriation limit in the Members Schedule of Membership if a Member suffers a serious medical condition when you are traveling.

The following services are available to You when You are traveling:

- 1) (Emergency) Medical Expenses, including the cost of a semi-private room in nearest and most appropriate medical facility that may include the cost of Inpatient Hospitalization.
- 2) Licensed ground or air ambulance transportation to the nearest and most appropriate medical facility or hospital, or from one hospital to another.

3) Evacuation including Local Field Rescue if permitted by law including all necessary rescue, air and/or surface transport services, including related advisory services, to the nearest and most appropriate Medical Facility, provided there is a defined and pre-determined location established for You. Services related to searching for you are not included.

4) Reasonable additional expenses for available accommodation of a similar standard to that which was enjoyed for the duration of the trip if it is medically necessary for you to stay beyond the intended return date and to pay for travel expenses which you must pay to get back to Your Home Address if you cannot use your return ticket.

5) Expenses incurred in Your repatriation to Your Home Address in your Country of Domicile if it is medically necessary following Serious Medical Condition.

WHAT IS NOT PROVIDED?

We will not provide services or benefits for:

- the Excess amount;
- any expenses that You can recover from elsewhere;
- anything mentioned in the General Exclusions section of this Agreement;
- any expense submitted after ninety (90) days following the date the expense was incurred;
- any claim that is the result of a Pre-Existing Medical Condition;
- any further expenses incurred if You choose not to move hospital or return to Your Country of Domicile after Our medical adviser and Your treating doctor have deemed it safe for You to be moved;
- any claim for costs of In-Patient hospital treatment or being returned to Your Country of Domicile that have been incurred without the prior permission of Our emergency medical service;
- any claim for a medical condition if You were traveling against the advice of a Medical Professional, or would have been traveling against the advice of a Medical Professional if You had sought such advice;
- any claim where You are traveling in order to receive medical advice or treatment;
- any claim which is the result of You not taking: – necessary medication which You knew at the start of Your trip that You would need while you were away (including costs incurred in obtaining or replacing medication); or – vaccinations for tropical diseases;
- any claim for costs of treatment, tests or surgery (including preventative treatment and cosmetic or elective surgery) which is not essential in the opinion of our medical adviser or could reasonably have waited until Your return to your Country of Domicile;
- any dental work involving precious metals or dental fittings;
- any claim for single or private room accommodation, unless it has been deemed medically necessary by Our medical adviser;
- any claim for treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre;
- any claim as a result of You participating in any Hazardous Activity unless that Hazardous Activity had already been declared to Us and accepted by Us in writing;

- any claim as a result of manual work;
- any claim as a result of You riding or driving any motorised vehicle, unless You are licensed to drive that vehicle type within Your home area;
- any claim as a result of you using any motorcycle, moped or scooter:
 - if You do not wear a crash helmet;
 - if You are the rider and you do not hold a valid licence to drive that vehicle type in Your Country of Domicile; or
 - if the vehicle is above 125cc, and it is not Your mode of transport from Your Country of Domicile or if You are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all-terrain vehicle as a rider or passenger.
- any claim for a ‘deep water’ (more than 25kms from shore) or ‘deep blue’ ocean or a ‘ship to shore’ physical evacuation;
- any claim for Hospitalization that is covered by a EHIC card or Reciprocal Healthcare agreements, Defense Base Act Compensations, Local State Health, a travel insurance or any Private or International Medical Plan.
- any claim you if you are not reasonably accessible and cannot be transported safely or you are in a region that is not safely accessible;
- any claim for pregnancy or childbirth unless in an emergency.
- any claim whilst in the Arctic above 80th parallel North OR on the Antarctic continent below the 60th parallel South, or at an altitude above 4,400 meters;
- any claim as a result of Your failure to maintain immigration, work, residence or similar visas, permits or other documentation necessary for transport;
- any claim if You are in or have returned to Your Country of Domicile;
- any claim if You are on a one-way trip or residing permanently overseas.

BAGGAGE AND TRAVEL DOCUMENTS EXPENSE:

BAGGAGE - WHAT IS PROVIDED?

We will pay the Member up to the Baggage limit in the Member’s respective Schedule of Membership if a Member’s Baggage is lost, stolen, accidentally damaged or destroyed during the Member’s Trip.

SPECIAL CONDITIONS:

- The Member’s must report any theft or loss of Baggage to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If the Member’s Baggage is lost, stolen or damaged whilst in the care of the travel provider
- the Member’s must:
 - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
 - keep the Member’s tickets and luggage tags.

- If the Member's baggage is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority the Member's must get a report from them.
- The Member must always take reasonable care of the Member's Baggage to keep it safe and take all reasonable steps to recover baggage that is lost or stolen.
- The Member must provide us with proof of ownership and value for the items of baggage for which the Member is claiming to substantiate the Member's claim. If the Members does not, it may affect the Member's claim.
- We will deduct the amount of any claim under sub-section Delayed Baggage (other • than for hire costs) from any claim the Member make under this section if the Member's baggage is permanently lost.
- We will at our option either:
 - pay the cost of repairing or replacing the item; or
 - make a cash payment to the Member.
- No payment will be more than the original purchase price the Member's paid for the item.
- We will make a deduction for wear and tear for claims for clothing, including sports clothing.

TRAVEL DOCUMENTS EXPENSES:

TRAVEL DOCUMENTS - WHAT IS PROVIDED?

If the Member's travel documents are lost or stolen during a Trip for which Membership is valid, We will pay up to the Travel Documents limit in the Member's Schedule of Membership for additional travel and accommodation expenses necessarily incurred while the Member's obtain replacement travel documents.

APPLICABLE TO BAGGAGE AND TRAVEL DOCUMENTS – WHAT IS NOT PROVIDED?

We will not provide services or expenses under this membership for:

- any expenses that the Member can recover from elsewhere;
- anything mentioned in the General Exclusions section of this Agreement;
- any claim for theft or loss of Baggage that the Member does not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- any claim for valuables.
- any claim for Baggage:
 - that the Member has left unattended unless it has been stolen from the Member's locked personal accommodation, a safe or safety deposit box or motor vehicle;
 - that is confiscated, detained or delayed by customs or other officials; - not in the Member's hand luggage or on the Member's person;
 - left in a motor vehicle or tent; or household goods and anything shipped as freight;

- any claim for loss or damage caused by:
 - wear and tear or loss of value;
 - moths or vermin; or
 - any cleaning, repairing or restoring process;
- any claim for:
 - property more specifically covered elsewhere;
 - pedal cycles, motor vehicles, caravans, trailers or water craft;
 - Mobile phones and accessories;
 - musical instruments, antiques, pictures or furs;
 - cracking, scratching or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items;
 - perishable goods;
 - contact lenses, dental or medical fittings or hearing aids;
 - personal money, bonds, negotiable instruments, securities or documents (Claims can be made for some of these items under section Personal Money);
 - Winter Sports Equipment
 - business equipment;
 - golf equipment;
 - sports equipment and accessories while in use;
 - the cost of replacing any other pieces that form part of a set; or
 - shortages due to error omission or depreciation in value or costs which are due to any errors or omissions on the Member's Travel Documents and any costs incurred before departure or after the Member's return home to Country of Domicile;
 - the cost of replacement travel documents and any expenses for food or drink;
 - The Member's failure to obtain the required passport, visa or ESTA;

LOST BAGGAGE EXPENSES:

WHAT IS PROVIDED?

We will pay the Member up to the limit in the Member's Schedule of Membership.

SPECIAL CONDITIONS:

- If the Member's baggage is lost while it is in the care of the airline or ferry, the Member must:
- get a Property Irregularity Report within the time limit shown in their conditions of carriage to show how long the Member were without the Member's baggage; and
- keep the Member's tickets and luggage tags.
- the Member must keep the receipts for any essential replacement items the Member buys or hires.
- We will deduct the amount of any claim under this section (other than for hire costs) from any claim the Member makes for Baggage if the Member's Baggage is permanently lost.

WHAT IS NOT PROVIDED?

We will not provide services or benefits for:

- anything mentioned in the General Exclusions section of this Agreement;
- any claim for hire of winter sports equipment.
- any claim for hire of business equipment;
- any claim for Baggage that is confiscated, detained or delayed by customs or other officials; or
- any claim for Baggage that is lost on the day of the Member's return home to Country of Domicile.

DELAYED DEPARTURE AND TRIP DISRUPTION EXPENSE:

DELAYED DEPARTURE

We will pay the Member up to the limit in the Member's Schedule of Membership for reasonable additional travel expenses if the Member is delayed by more than 4 hours in departing from the Member's Country of Domicile or on the return leg of the Member's Trip.

TRIP DISRUPTION EXPENSES

We will refund non-recoverable deposits and other pre-paid trip, accommodation costs, replacement ticket or alternative mode of transport journey costs incurred and or charges up to the maximum amount stated in the Schedule of Membership, after twelve (12) hours of Delayed Departure if the Member then chooses to cancel their booked Trip.

SPECIAL CONDITIONS

- The period of delay will be calculated from the date and time of departure of the as specified in the Member's itinerary;
- The Member must check in according to the Member's itinerary and. provide us with the Member's booking invoice and travel itinerary showing the Member's scheduled departure times along with the actual departure times and reason for the delay from the carrier as well as any other supporting documents that we reasonably require in support of the Member's claim;
- The Member must provide receipts confirming any additional costs the Member has incurred;
- The Member must seek recompense from the travel operator where the Member should be entitled to compensation (e.g. due to EU Passenger Rights);
- If the Member are claiming for a missed departure as a result of the vehicle in which the Member are traveling being involved in an accident or breaking down, the Member must get a report from the vehicle repairer or breakdown assistance provider.
- We will not provide services or benefits for:

- any claim due to strike, industrial action or possible delay that had been announced or started either:
 - you became a Member or
 - you booked the Trip whichever is the later;
- under more than one item of this Section.
- any expenses that the Member can recover from elsewhere, such as compensation, assistance or refund that should be provided by the Member's operator or travel agent. If the Member should be entitled to such compensation We will not pay any claim unless the Member provide evidence from them showing why such compensation was not given to the Member
- anything mentioned in the General Exclusions section of this Agreement;
- any claim for any trip that is solely within the Member's Country of Domicile ;
- any claim where the Member have missed the check in time as shown on the Member's travel itinerary;
- any claim for administration costs charged by the Member's travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim where the Member are traveling in a vehicle that the Member own and which has not been serviced and maintained in accordance with the manufacturer's instructions.

GENERAL EXCLUSIONS:

There is no cover under Your Membership:

- ✗ If You are traveling against the advice of a Medical Professional.
- ✗ If You are 70-years or older.
- ✗ For a Private Treatment/Recovery Room unless approved by Inherent Risks, or unless deemed Medically Necessary by a Medical Professional.
- ✗ If You are diagnosed with an Infectious/ Communicable Disease.
- ✗ If Your emergency is in any way related to a Pre-existing Medical Condition.
- ✗ For any costs not pre-approved by Inherent Risks.
- ✗ For any expenses incurred more than 12 (twelve) months after the date on which the Serious Medical Condition occurred.
- ✗ For medication and/or treatment which at the time of departure is known to be required or to be continued outside Your Country of Domicile, unless lost or stolen or delayed in transit.
- ✗ If the Member does not take prescribed medication correctly.
- ✗ For suicide, attempted suicide or intentional self-injury.
- ✗ For any loss or expense which is in any way related to or arising from Your being intoxicated by alcohol or drugs.
- ✗ For any loss that is not directly associated with the Serious Medical Condition that caused the emergency. For example, loss of earnings due to being unable to return to work following a Serious Medical Condition happening while on a trip.
- ✗ For any claim against You for personal liability.
- ✗ For any loss or expense arising out of Your active participation in terrorism.

- ✘ For any loss or expense caused or contributed to by the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials.
- ✘ For any loss or expense resulting from Your exposure to nuclear reaction, radioactive contamination or chemical contamination.
- ✘ For elective medical treatment or treatments which are not Medically Necessary.
- ✘ For cosmetic or plastic surgery.
- ✘ If the Member is traveling against the advice of a Medical Professional while waiting for treatment or is traveling for purposes of obtaining medical or dental treatment.
- ✘ For any loss or expense arising out of or consequent upon sexually transmitted diseases or viruses, including but not limited to, Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivative or variations thereof however caused.
- ✘ If the Member is in the third trimester of pregnancy (after the 186th (one hundred and eighty-six) day).
- ✘ For any Serious Medical Condition where the primary diagnosis is psychiatric in nature, including mental or nervous disorders, anxiety, depression or Post Traumatic Stress Disorder (PTSD).
- ✘ For any loss or expense which resulted from You serving as an armed or unarmed combatant, or in an armed security role during a war (whether declared or not), invasion, armed conflict, police action or civil disorder.
- ✘ For any loss or expense resulting from You committing a criminal act.
- ✘ For any costs incurred in Your Country of Domicile.

Inherent Risks shall not be deemed to provide Membership or shall not be liable to pay any expense under this Membership or provide any benefit hereunder to the extent that the provision of such Membership, payment of such expense or provision of such benefit would expose Inherent Risks 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 United States of America.

GENERAL CONDITIONS:

1. **Reciprocal Health Agreements:** You may be entitled to medical treatment free of charge, or at a reduced cost, due to a reciprocal healthcare agreement (e.g. Global Health Insurance Card (GHIC) for European Union (EU) citizens/residents). You must take all reasonable steps to avoid or reduce any loss that may mean You have to request Emergency Assistance under this Membership. (e.g., if You receive medical treatment in an EU country, You should produce Your GHIC).
2. **Medical Expenses:** In the event of an Emergency, You must first contact the Emergency Assistance provider whose details are listed on the Certificate of Membership to obtain authorization from Inherent Risks. All approved medical expenses will be paid directly to the Medical Facility. No reimbursement of Medical Expenses will be paid directly to the Member.

3. **Medical History:** You must provide all the documents Inherent Risks may reasonably require that Inherent Risks need to coordinate any request for Emergency Assistance, up to and including Your full medical history.
4. **Proof of Travel:** To validate your Membership in the event that Emergency Assistance is required, You must provide all necessary documents to prove dates of travel, including but not limited to, Customs & Immigration stamps in Your passport and valid Visa documentation.
5. **Non-Transfer:** This Membership may not be assigned or transferred to any other person.
6. **Government Restrictions:** Members must follow any Government Restrictions or Public Health warnings applicable to their intended destination(s).
7. **Emergency Assistance:** You should receive prior approval of Inherent Risks for all Inpatient Hospitalizations, evacuations and repatriations. If it is not reasonably possible to obtain prior approval, Inherent Risks must be contacted as soon as it is practical to do so.
8. **Limitations:** Inherent Risks shall not be under any obligation to provide Emergency Assistance for more than two requests within Your valid Period of Membership. There will be a maximum of 2 requests per Member(s) in each Period of Membership.

Members shall be required to reimburse Inherent Risks for any services requested by the Member or their Designated Representative and provided by Inherent Risks which are found not to qualify under these Terms and Conditions.

Inherent Risks shall not be obligated under any circumstances to reimburse a Member or pay any third party service provider for any costs which have been arranged by the Member or their Designated Representative, without prior authorization from Inherent Risks.

DUAL COVER

If at the time at which any Serious Medical Condition or Crisis Event occurs which results in a request for Emergency Assistance under this Membership, there is another Membership, insurance or service covering the same services, Inherent Risks will not pay more than their proportional share.

Medical expenses will only be paid after any private medical insurance, social security, reciprocal health agreement (such as the Global Health Insurance Card (GHIC)), Defense Base Act (DBA), or any other body that is bound to provide assistance or pay such costs has fulfilled their duties.

CANCELLATIONS & REFUNDS

You have 14 (fourteen) days from the purchase date to cancel Your Membership unless travel happens within the 14 (fourteen) days. A full refund will be given providing You have not requested Emergency Assistance and Your Trip has not started.

You can also cancel Your Membership at any other time, but Inherent Risks will not refund any part of Your Membership fee.

Inherent Risks reserve the right to cancel for reasons that include, but are not limited to, nonpayment of due Membership fees, delays in the provision of documentation requested, a change of Risk Rating on the Risk Map under the Membership which Inherent Risks are unable to provide Membership, to any person being on a sanctions list, or any form of misrepresentation or non-disclosure.

You will be notified by email. Inherent Risks reserve the right to retain any Membership Fee paid by You.

LIMITATION OF LIABILITY

In no event shall Inherent Risks, provider, company contractors or their respective officers, employees, directors, managers, shareholders, agents, legal counsel, accountants or guarantors be liable for any direct, indirect, punitive, incidental, special, consequential loss or damages whatsoever as a result of any action or omission by Inherent Risks, provider or any company contractor, including, without limitation, any products and services described. Member acknowledges that receiving the services described in these Terms & Conditions may be extremely risky, and agrees to hold Inherent Risks harmless for any loss or damages. Inherent Risks' maximum liability for any type of damages or loss shall be limited to the fee paid by ISIC USA to Inherent Risks for this Membership. Notwithstanding the foregoing, it is understood and agreed that Inherent Risks shall have no liability of any kind arising from or related to, directly or indirectly, any act or omission of provider or any consultation, including any personal information collected in connection with such consultation.

INDEMNITY

Member agrees to indemnify, save and hold harmless Inherent Risks, its affiliates and their respective officers, employees, directors, managers, shareholders, agents, legal counsel, accountants and guarantors from and against any and all fines, demands, costs, losses, liabilities, damages, lawsuits, actions, deficiencies, claims, taxes and expenses (whether or not arising out of third-party claims) including, without limitation, interest, penalties, reasonable attorneys' fees and all amounts paid in investigation, defence or settlement of any of the foregoing incurred in connection with or arising out of or resulting from Member(s) actions or the actions of any of such Member(s) Designated Representative(s), agents or independent contractors. Inherent Risks shall be subrogated to all of Member(s) rights of recovery against any party for loss, to the extent of any payment and/or costs made or incurred by Inherent Risks for services and regardless of whether Member is made whole. Member hereby acknowledges the foregoing subrogation rights and agrees to execute such further and other documents as Inherent Risks may reasonably request in order to evidence such subrogation rights, whether before or after services are performed. Without limiting the generality of the foregoing Inherent Risks shall be entitled to enforce all rights Member has or otherwise would have had against such party, and/or to recover directly from Member from any amounts received and/or due from such party.

AUTHORISATION TO OBTAIN AND USE PERSONAL INFORMATION

As may be required by applicable law, Member hereby authorizes (i) the release to or from Inherent Risks, any Company Contractor and/or Designated Representative of any and all confidential Member information, including but not limited to, financial information and protected health information (as may be defined by applicable law, such as medical records, histories, examinations and tests, medical images, photographs, x-rays, output data from medical devices and sound and video files) (“Personal Information”), and (ii) Inherent Risks and Inherent Risks contractors to use any and all such personal information in connection with providing services hereunder, in its sole discretion. The Member agrees to provide and to otherwise assist Inherent Risks in obtaining personal information when requested by Inherent Risks and acknowledges and agrees that Inherent Risks shall not be obligated to provide services if Inherent Risks is not able to receive or release any necessary personal information required.

INFORMED CONSENT FOR TRANSPORT AND TREATMENT

Member hereby gives informed consent for any transportation and medical care of Member by Inherent Risks and/or Inherent Risks contractors contemplated by these Terms & Conditions, including consultations. Member has been informed and understands the benefits and risks associated with transport, medical care and telemedicine consultation (including potential technology risks, such as interruptions, unauthorized access and/or technical difficulties) that may be requested and/or provided under these Terms & Conditions and hereby consents thereto. Member understands and agrees that medical care, including emergency care, may be initiated during transport by Inherent Risks and/or Inherent Risks contractors should such care become necessary in the professional judgment of Inherent Risks and/or Inherent Risks contractors. Member agrees to read and execute all forms, waivers, releases and other necessary documents prior to receiving services under these Terms & Conditions, including but not limited to consultations. Inherent Risks shall not be obligated to provide services of any kind if all requested documents are not read and executed by Member.

ENFORCEABILITY

If any portion or provision of these Terms & Conditions shall to any extent be declared illegal or unenforceable by a court of competent jurisdiction, then the remainder of these Terms & Conditions, or the application of such portion or provision in circumstances other than those as to which it is so declared illegal or unenforceable, shall not be affected thereby, and each portion and provision of these Terms & Conditions shall be valid and enforceable to the fullest extent permitted by law.

DATA PROTECTION & PRIVACY

Inherent Risks are committed to protect Your personal information and are committed to the principles of data security in the configuration of services. With respect to General Data Protection Regulation (GDPR), as a data controller, Inherent Risks collect and process information about You including Your email address, name and phone number, risk details and other information which enables Inherent Risks to issue and modify Membership and handle Emergency Assistance, detect, investigate and prevent activities which may be illegal or could result in Your Membership being cancelled or treated as if it never existed and protect our legitimate interests. Inherent Risks may share that data from time to time with insurers or contractors, investigators, crime prevention organizations who may be outside of the European

Union or the UK. Inherent Risks will never share Your data with external marketing services. Inherent Risks' Privacy Policy outlines how data is processed, the data that is collected and the processes to undertake should You either wish to request a copy of Your data or remove consent for Inherent Risks to retain Your data.

COMPLAINTS/DISPUTES

You can contact the Inherent Risks, complaints team at any time. Include Membership Number for a formal review of Your complaint or dispute. Inherent Risks will respond within 5 (five) days.

Email: complaints@inherentrisks.com

LAW AND JURISDICTION

This Membership shall be governed by the Laws of England and Wales. The courts of England and Wales shall have sole jurisdiction in any dispute and/or legal matter arising herewith.