



CAP TRAVEL ASSISTANCE PLAN

RULES & REGULATIONS

SERVICE TERMS & CONDITIONS
(INDIVIDUAL RETAIL/E-COMMERCE - SINGLE TRIP/ANNUAL PLAN MULTI-TRIP)
Version 15.14D 02.15.23

THE RULES AND REGULATIONS CONTAINED HEREIN GOVERN FOCUSPOINT INTERNATIONAL'S PROVISION OF TRAVEL ASSISTANCE SERVICES UNDER THE CARE & ASSISTANCE PLAN (HEREINAFTER REFERRED TO AS "CAP" OR "CAP ADVANTAGE"). IT IS IMPORTANT THAT YOU READ THE RULES AND REGULATIONS CAREFULLY AND KEEP THEM WITH YOUR TRAVEL PAPERS IN ORDER TO UNDERSTAND FOCUSPOINT'S SERVICES AND HOW TO ACCESS THEM PROPERLY. BY ENROLLING AS A CAP CUSTOMER, YOU ACCEPT AND AGREE TO THE TERMS AND CONDITIONS OF THIS TRAVEL 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.

CAP IS A TRAVEL ASSISTANCE PLAN, NOT AN INSURANCE POLICY. FOCUSPOINT DOES NOT AND WILL NOT REIMBURSE OR INDEMNIFY CUSTOMERS FOR ANY EXPENSES INCURRED DIRECTLY BY A CUSTOMER AND/OR ON BEHALF OF A CUSTOMER.

YOU ACKNOWLEDGE AND ACCEPT THAT YOU WILL 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 OR THE SERVICE IS INTENDED TO REPLACE YOUR OWN 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, WITH INTENT TO DEFRAUD OR KNOWING THAT THEY ARE FACILITATING FRAUD AGAINST THIS ASSISTANCE PLAN, SUBMITS AN APPLICATION, OR REQUESTS ASSISTANCE CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF FRAUD.

THE CONTENT AND THE SERVICE CONSTITUTE A TOOL TO BE USED FOR RISK MANAGEMENT AND RISK ASSESSMENT FOR TRAVELERS. FOCUSPOINT IS UNABLE TO WARRANT THAT ALL INFORMATION AND UPDATES ARE COMPLETE, ADEQUATE, AND ERROR-FREE. FOCUSPOINT DISCLAIMS ALL LIABILITY IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STATUTORY DUTY, PRE-CONTRACT, OR OTHERWISE ARISING OUT OF OR IN CONNECTION WITH THE SERVICE. USERS SHOULD ALWAYS EVALUATE OUTPUT AND DATA FROM THE SERVICE ON AN INDIVIDUAL BASIS.

IF YOU HAVE ANY QUESTIONS REGARDING THE CAP TRAVEL ASSISTANCE PLAN, PLEASE CONTACT FOCUSPOINT INTERNATIONAL AT +1 866 340 8569 OR EMAIL US AT CAP@WWFOCUS.COM. SHOULD A CRISIS OR THE NEED FOR ANY PROTECTED ASSISTANCE OCCUR DURING TRAVEL, CAP CRISIS CONSULTANTS MUST BE CONTACTED AT THE TELEPHONE NUMBER LISTED BELOW AND/OR BY ACTIVATING THE "ASSIST" BUTTON IN THE CAP ADVANTAGE APP FOR THOSE CUSTOMERS THAT HAVE ACCESS TO THE CAP ADVANTAGE PLATFORM:

24-Hour Crisis Response Center (CRC) Hotline +1 619 717 8549

A CAP TRAVEL ASSISTANCE PLAN NUMBER IS ISSUED UPON ACTIVATION. CAP CUSTOMERS MUST BE AVAILABLE TO CONFIRM THAT THE PLAN IS ACTIVE AND ELIGIBLE FOR RESPONSE. FAILURE TO CONFIRM YOUR PLAN'S ACTIVATION STATUS MAY RESULT IN A DELAY OR DENIAL OF SERVICE.

ANY AND ALL ASSISTANCE PROVIDED TO A CAP CUSTOMER IS DONE AT THE SOLE DISCRETION OF FOCUSPOINT INTERNATIONAL.

FOCUSPOINT INTERNATIONAL WILL NOT BE LIABLE TO PROVIDE ANY BENEFIT OR INCUR IN 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 UNITED STATES OF AMERICA.

DESCRIPTION OF CAP ASSISTANCE SERVICES

CAP is a travel assistance protection, exclusively by FocusPoint International, Inc. CAP customers are provided a number of benefits (listed below) and assistance for a wide range of crises as listed and defined herein that directly impact or have the potential to impact a CAP customer during a period of travel. Based on the plan type purchased, CAP travel assistance benefits include:

SECURITY ASSISTANCE BENEFITS

1. 24/7 Assistance Hotline
2. Crisis Consultation (phone advice)
3. Emergency Message Transmission
4. Legal Referrals
5. Lost Document Advice & Assistance
6. Lost Baggage Assistance
7. Access to Interpreters
8. Health, Safety, and Security Related Travel Alerts (if selected during the purchase process)

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

RESPONSE TO AND EVACUATION FROM THE FOLLOWING TEN (10) CRISIS EVENTS:

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

MEDICAL ASSISTANCE BENEFITS

1. Medically Necessary Repatriation
2. Hospital-to-Hospital Relocation
3. Repatriation of Mortal Remains
4. Visit from a Family Member or Friend
5. Return of Dependent Children
6. Transport Escort
7. COVID-19 Illness Hospital-to-Hospital Relocation or Medically Necessary Repatriation
8. Return of any hired Vehicle as a result of medically necessary repatriation

and the following services

- a. Medical and Dental Referrals
- b. Medical Monitoring
- c. Translation Services

CAP ADVANTAGE MOBILE ASSISTANCE APP AND WEB PORTAL BENEFITS AND FEATURES:

1. One-Touch Emergency Assistance Button
2. Two-Way Communications
3. Safety Check-In Button
4. Location-Based Mapping Interface
5. Travel Risk Intelligence
6. Proximity-Based Travel Alerts (if selected during the purchase process)
7. GPS Traveler Tracking
8. Manual Itinerary Management
9. User-Defined Tracking Permissions
10. Web-Based Travel Risk Portal

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

DEFINITIONS

Blackmail & Extortion

means the making of illegal threats specifically to a CAP customer to:

1. Kill, Injure, or Abduct a CAP customer
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.

CAP Customer(s)

means the person(s) defined in the plan purchase confirmation, work order, or service agreement protected by the crisis consultant under the terms of service of this plan.

Crisis Event

means for the purpose of this travel assistance plan, any decisive, unstable, or crucial time which occurs from a covered crisis event during the customer's period of travel that is an unforeseen event and which has directly caused or has the potential to cause serious bodily harm, detention or death to a CAP customer. Any crisis or crises arising out of, based upon, or attributable to related, continuous, or repeated covered crisis events will be a single crisis event for the purpose of this travel assistance plan.

Crisis Consultant

means FocusPoint International, Inc. and its appointed or authorized agents/consultants who exclusively provide service to respond to a CAP customer's crisis event.

Disappearance

means the complete and unexpected loss of contact with a CAP customer during travel for a period in excess of 48 hours.

Express Kidnap

means the illegal abduction against the will of the CAP customer for a period of fewer than twenty-four (24) hours by persons who demand the abducted CAP customer or CAP customer's company pay a ransom in order to be released.

Hazardous Occupations

means any logging, fishers and related fishing workers, pilots and flight engineers, service in the armed forces (land, sea, or air) of any country, 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 responders (Police, Fire, EMT), correctional facility labor, or any other occupation involving the use of machinery, working at heights or depths or with a high risk of injury.

Hazardous Summer Sports

means the CAP customer's participation in: 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 30 meters, solo diving; 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 that have no care, custody, or control from a commercial operator and/or are performed for thrill/profit/notoriety/publicity/endorsement or social media attention-seeking versus standard recreational purposes.

Hazardous Winter Sports

means the CAP customer's participation in the activities of: skiing, off-piste skiing without a guide, 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. However, if the activities are undertaken within the authorized trails or confines of a commercial and supervised ski resort area or winter sports gymnasium, these activities are then not considered hazardous winter sports for the basis of this plan.

Hi-Jacking

means the illegal holding under duress for a period in excess of six hours of a CAP customer while traveling on an airplane, vehicle, or watercraft.

Hospital-to-Hospital Relocation or Medically Necessary Repatriation

means that following an illness or accident suffered during the period of travel requiring a CAP customer to obtain medical treatment, FocusPoint, under its sole discretion and consideration, will arrange transportation for the CAP customer from the facility where they are receiving medical treatment to the hospital of choice, subject to the customer, after determination by FocusPoint personnel, meeting the following three conditions:

1. the CAP customer is hospitalized (admitted) at a medical facility during the period of travel, and their medical condition requires continued inpatient care, and
2. the CAP customer is medically stable for commercial or private air ambulance flight, as determined by FocusPoint, and
3. the availability of a hospital bed in their primary place of residence for further medical treatment or recovery.

As part of medical repatriation or relocation, FocusPoint will make all necessary arrangements for ground 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 CAP customer if medically necessary.

A CAP customer will not be transported by a medically dedicated air transport service if they can be safely transported via commercial airline in business class or by road.

Please note: CAP customers will need to maintain appropriate health insurance in their Home Country that will provide for inpatient admission or otherwise raise any deposits required and agree to fund all inpatient treatment at the receiving hospital prior to transport.

COVID-19 Hospital-to-Hospital Relocation or Medically Necessary Repatriation

Notwithstanding the medical assistance service limitation described in these rules and regulations, if a CAP Customer:

1. Tests positive during a period of travel outside of the CAP customer's country of residence and/or when traveling more than 100 miles/160 km for those customers that qualify for coverage while traveling within the United States of America, evidenced in written documentation from a duly licensed medical professional or diagnostic facility for COVID-19 virus, or any mutation thereof, and,
2. Has been admitted into a medical facility and requires continuous care as a result of contracting the COVID-19 virus or any mutation thereof, then

FocusPoint, at its sole discretion and consideration, will arrange transportation for a CAP customer from the facility where they are receiving medical treatment to the hospital of choice, subject to the customer, after determination by FocusPoint personnel, meeting the following five conditions:

1. the CAP Customer is hospitalized (admitted) at a medical facility during the period of travel, and their medical condition will result in continued inpatient care, and
2. the CAP Customer is medically stable for air medical transfer via air ambulance flight, as determined by FocusPoint, and
3. availability of hospitalization bed space in their primary place of residence for further medical treatment or recovery, and
4. the CAP Customer 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. Nor will a CAP customer who would normally qualify for a commercial carrier be eligible for transfer via medically dedicated aircraft instead if they exceed the maximum allowable height, weight, and girth requirements set forth by the commercial carrier, and
5. the receiving hospital selected by the hospitalized CAP Customer 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 a CAP Customer 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 the transfer,

Because the time frame for COVID-19 Hospital-to-Hospital Relocation or 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 CAP customer by means of a Hospital-to-Hospital Relocation or Medically Necessary Repatriation air ambulance. Notwithstanding the latter, the traveling dependent children, spouse, or companion of the CAP customer will be provided with the Return of Dependent Children, Spouse, or Companion benefit by other means of travel.

For CAP Customers that are Residents of the United States of America and who purchased domestic travel coverage, the COVID-19 Hospital-to-Hospital Relocation fully funded service is available at a distance of more than 100 miles/160 kilometers from their permanent place of residence.

Please note: CAP customers will need to maintain appropriate health insurance in their Home Country that will provide for inpatient admission or otherwise raise any deposits required and agree to fund all inpatient treatment at the receiving hospital prior to transport.

Injury

means a physical injury or related injuries suffered by the CAP customer as a direct result of a covered crisis event.

Kidnap

means the illegal seizing, detaining, carrying away by force or subterfuge, and holding captive of a CAP customer by any third party who then demands a ransom as a condition of the release of the CAP customer and is extended to include crisis consultant and virtual kidnap.

Natural Disasters

means any event or force of nature that has catastrophic consequences and causes damage or the potential to cause a crisis to a CAP customer. 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 a crisis if noted and agreed by FocusPoint.

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.

Pandemic Threat

means 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 CAP customer is exposed outside their permanent country of residence, which threatens the life or long-term health of a CAP customer 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).

Period of travel for the United States of America & Foreign International (Outbound) Travel CAP Customer(s)

means from the time a CAP customer arrives in a foreign country that is not the customer's country of permanent residence for the period of foreign travel, as indicated by the plan term purchase confirmation stating either:

1. a single trip with a defined start and end date or travel period duration, or
2. an annual multiple trip plan with a defined plan term start and end (anniversary) date, not to exceed 365 consecutive days of plan term in any trip purchase.

Each period of travel must incept after the effective date of this agreement and any crisis or hospitalization date must be prior to or on the expiry date of this agreement.

Period of travel for United States of America Resident CAP Customer(s) who purchased domestic travel coverage

means from the time the CAP customer travels over 100 miles/160 kilometers away from their permanent residence (as registered on the CAP purchase confirmation) or arrives in a foreign country for the period of travel, as indicated by the plan term purchase confirmation stating either:

1. a single trip with a defined start and end date or travel period duration, or
2. an annual multiple trip plan with a defined plan term start and end (anniversary) date, not to exceed 365 consecutive days of plan term in any trip purchase.

Each period of travel must incept after the effective date of this agreement, and any crisis event or hospitalization date must be prior to or on the expiry date of this agreement.

Political Threat

means 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 travel assistance plan, a political threat is extended to mean civil threats caused by riots, strikes, or civil commotions.

Pre-Existing Medical Condition

means any request for medical assistance benefit as a result of an accident, injury, illness, or other condition of the customer, that occurs prior or to and including the effective date of plan if:

- a. the condition worsened, became acute symptoms, or had symptoms that would have prompted a reasonable person to seek diagnosis, care, or treatment prior to the travel date;
- b. care or treatment was administered or recommended by a physician prior to the travel date or
- c. required medication or prescription drugs.

Ransom

means cash and/or marketable goods or services surrendered or to be surrendered by or on behalf of the CAP customer to meet a kidnap, crisis consultant, virtual kidnap, or extortion demand.

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.

United States of America Resident CAP Customer(s)

means those person(s) shown in the plan purchase confirmation, work order, or service agreement that are protected by the crisis consultant under the terms of this plan and who have legal permanent status by their home, principal establishment, work, study, or other government-issued permit in the United States of America.

Violent Crime

means any act or threat of violence to a CAP customer which causes, or is likely to cause, death or serious bodily injury.

Virtual Kidnap

means the alleged abduction of a CAP customer within the territory specified for travel by persons who then demand a ransom specifically from the assets of the CAP customer as a condition of release.

Wrongful Detention

means the involuntary confinement of a CAP customer 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. If held by legal government authorities, the detention must be the result of malicious and false accusations against the CAP customer of a criminal offense made solely and directly to achieve a political, propaganda, or coercive effect upon or at the expense of the CAP customer or the country in which the CAP customer has its headquarters or of which the CAP customer is a national.

Repatriation of Mortal Remains

If a CAP customer dies during a period of travel, FocusPoint will arrange all necessary government authorizations, including the cost of any embalming, all the required documentation, a container suitable for transport, preparation, and transportation of the mortal remains of the CAP customer and one death certificate, to the CAP customer's usual country of residence.

Medical and Dental Referrals

FocusPoint provides names, addresses, and telephone numbers of physicians, dentists, hospitals, and clinics in the area a CAP customer is traveling. Upon request, FocusPoint will attempt to confirm the availability of the provider, ascertain payments that a CAP customer will be required to pay, and make an appointment with the CAP customer's chosen medical provider. In a serious medical emergency, it is advisable that the CAP customer tries to arrange for immediate emergency help first through local sources and then call FocusPoint.

Translation Services

FocusPoint will provide translation in all major languages via telephone.

Emergency Message Relay

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

Visit from a Family Member or Friend

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

Return of Dependent Children, Spouse or Companion

If a CAP customer is traveling with dependent children, spouse, or companion, and he, she, or they are left unattended because of the hospitalization or death of the CAP customer, FocusPoint will arrange and pay for road or economy class commercial airfare return of the dependent children to the CAP customer's home or 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 CAP customer during an emergency evacuation or medically necessary repatriation or hospital-to-hospital relocation by air or by road at no cost provided space is available or permitted and the CAP customer's care will not be compromised. Only one small carry-on bag is permitted.

Evacuation Due to Political Threats & Natural Disasters

Customers 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 CAP 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 CAP customers, because of the limited space available on an evacuation aircraft, the CAP customer is limited to one small carry-on bag.

In most cases, pets will not be allowed on an evacuation aircraft. Customers should be prepared to make alternative arrangements for pets during an evacuation due to political violence or natural disasters.

Medical Transport Benefits

Medical transport services are available to any CAP customer who qualifies for medical transport services in accordance with these rules and regulations, is hospitalized as an inpatient outside of the country of their home or place of business (or in country during a period of travel if this coverage is purchased) and is accepted as a patient into an available inpatient bed by an admitting physician at the hospital of the CAP customer's choice in their home country.

Medical transport services are not available to CAP customers with mild lesions, simple injuries, or minor illnesses that can be treated by local doctors and do not prevent the CAP customer from continuing their 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 CAP customer 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 cruises, private, or chartered maritime ships, the CAP customer must be admitted to a hospital on shore before scheduling medical transport to another hospital during a period of travel involving maritime travel.

The timeframe for medical transport is dependent on aircraft availability, required permits, visas for the respective countries, and any other factors that may be beyond FocusPoint's control. Customers 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:

- a. the CAP customer requires continued inpatient hospitalization.
- b. the remaining inpatient hospitalization can be completed at a hospital of the CAP customer's choice in their home country; and
- c. the CAP customer can be returned by a 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:

- a. the CAP customer requires continued inpatient hospitalization;
- b. the remaining inpatient hospitalization can be completed at a hospital of the CAP customer's choice in their home country; and
- c. the CAP customer is unable to return via commercial airline in the care of an authorized commercial medical escort.

One (1) traveling companion may accompany each CAP customer being transported on an authorized aircraft during medically dedicated air transport at no additional cost, provided space is available, and the CAP customer's care will not be compromised. While FocusPoint makes every effort to accommodate its CAP customers, due to limited space available on a medical aircraft, the CAP customer 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. CAP and CAP customers agree to the local medical attendants and physicians releasing personal information.

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 CAP customer'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 CAP customer's transport requirements.

A CAP customer must be medically stable for medical transport. Assuming all other medical transport criteria are met, a CAP customer who is initially considered medically unstable for transport to the hospital of the CAP customer'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 CAP customer's choice in their home country if they continue to meet medical transport criteria.

CAP ADVANTAGE TECHNOLOGY FEATURES & BENEFITS

Mobile App with GPS Travel Tracking

Consent-based personal device tracking of smartphones that have the CAP Advantage mobile app downloaded from either the Apple and/or Android App Stores onto personal devices directly linked to the CAP Advantage App.

Location-Based Mapping Interface

Intuitive dashboards and maps provide visual representations of locations experiencing various levels of health, weather, or security challenges.

One-Touch Emergency Assistance Button

The one-touch assistance button located within the mobile app can be instantly connected to the Crisis Response Center to request emergency assistance.

Two-Way Communications

Communication tools synced with phones, email, and SMS allow customers to receive critical communications from the Crisis Response Center, including geo-fence alert settings that can be configured using the geo-specific proximity of travelers concerning ongoing threats in the area.

Safety Check-In Button

One-touch, in-app safety check-in button to confirm the location, health, and welfare status of connected customers using the CAP Advantage mobile app.

User-Defined Tracking

In-app functionality to turn location sharing on and off for ultimate control over privacy before, during, or after a trip.

Travel Risk Intelligence

Web and mobile destination-based country and city risk reports, travel advisories, and point-in-time travel alerts.

Proximity-Based Travel Alerts

Time-sensitive travel alerts based on the proximity of a CAP customer's smartphone with the CAP Advantage Mobile Assistance App downloaded onto the device. Proximity-based travel alerts will only be delivered if selected by the CAP customer(s) when purchasing the CAP Tripside Assistance Plan.

Manual Itinerary Management

The ability to upload travel itinerary information in the web-based travel risk portal.

Web-Based Travel Risk Portal

The web-based platform provides customers the ability to manage individual profiles, review travel advisories, seek assistance, and research destination-based health, safety, and security-related travel risk information.

CRISIS CONSULTATION & RESPONSE FULLY FUNDED CRISIS EVENTS

Subject to the limitations on services described herein, CAP travel assistance plans include, at no additional cost, telephonic or remote crisis consultation and coordinated in-country response services during a qualifying period of travel. With ALL covered crisis events defined herein, the goal of the assistance provided is to get CAP customers to safety and bring closure to a crisis event that impacts or has the potential to impact a CAP customer during a qualifying period of travel. Coordinated in-country response services for the crisis events defined herein are provided at the sole discretion of FocusPoint and are limited to 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 a CAP customer.

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, evacuation away from the impacted area, and the implementation of security personnel to ensure adequate security of a CAP customer 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 a CAP customer and bring resolution to the hi-jacking directly impacting a CAP customer.

Disappearance of Persons

Advice and possible deployment of a crisis consultant to investigate the disappearance of a CAP customer to locate and return the CAP customer 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 a CAP customer.

Wrongful Detention

Advice and possible deployment of a crisis consultant to work towards the release of the CAP customer being wrongfully detained. Emergency message relay, legal referrals, limited legal expenses, and an 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 a CAP customer that has been kidnapped for ransom to affect the safe release of the CAP customer.

Please note: CAP is not an Insurance Policy, and the reimbursement of a Ransom or Extortion payment is not available under the CAP customer program.

Natural Disasters

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

Pandemic Threat

Advice and possible deployment of transportation assets to assist a CAP customer directly impacted by a Pandemic as defined herein. Additional assistance may include advocating on behalf of a quarantined CAP customer, 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 CAP customer(s).

Please note: FocusPoint has no authority to remove CAP customers 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, CAP customers who have cleared an official quarantine may be eligible for transportation from the quarantine location back to their country of residence.

CRISIS EVENT FULLY FUNDED SERVICES AND EXPENSES

CAP is a fully funded service guarantee and not an insurance plan. FocusPoint will not reimburse CUSTOMERS for expenses they incur on their own. FocusPoint will, however, address certain required and reasonable additional costs incurred by CAP crisis consultant (s) during the response to a covered crisis event directly impacting a CAP customer during a qualifying period of travel. 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 crisis event include:

1. Emergency evacuation costs due to political threats, pandemic threats, terrorism, or natural disasters;
2. Legal referrals up to a maximum of 10 days from the date of the crisis event;
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 CAP customers located in the country where a crisis event has occurred up to a maximum of 45 days;
6. Fees and expenses for return to the nearest appropriate rental location of a hired or non-owned vehicle that was the method of transportation during the customer's period of travel when the crisis event occurred.

All costs associated with deploying CAP crisis consultant(s) to the impacted location to manage a required response are covered for up to 45 days in the travel assistance plan fee.

PLAN TERM

Subject to the limitations identified herein, the term of an eCommerce CAP Travel Assistance Plan commences on the effective start date selected by the CAP customer or by the plan administrators during the online enrollment process for eCommerce plans. The end date for an eCommerce CAP Travel Assistance Plan is determined by the number of days selected during the online enrollment process. To be eligible for CAP services, the effective start date must be prior to the CAP customer's initial departure from their residence address.

Regardless of the effective start date selected by the CAP customer, CAP Travel 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 a CAP Travel Assistance Plan, FocusPoint will refund the CAP customer a portion of the plan fee prorated based on the remaining term of the travel assistance plan.

All CAP Travel Assistance Plan enrollment data must include accurate information in order to ensure program eligibility. Any false or inaccurate information that would affect a CAP customer's eligibility for a CAP Travel Assistance Plan is grounds for revocation, cancelation, or rescission of the travel assistance plan.

SERVICES

Subject to the limitations on services described herein, FocusPoint provides crisis assistance services to any CAP customer during a period of travel. If a CAP customer's residence address changes during the term of the plan, the CAP customer must notify FocusPoint of the change by phone prior to their initial trip departure. The qualifying residence address declared during the enrollment period **MUST** be the primary residence of the CAP customer. CAP customers that own more than one residence **MUST** declare a single primary residence address during the enrollment period and provide proof that the residence is used most often during a calendar year.

CAP customers **MUST** be able to provide reasonable evidence of the "residence address" on record if requested by FocusPoint. Failure to provide reasonable proof of residence may result in revocation, cancelation, or rescission of the plan.

LIMITATIONS ON FULLY FUNDED SERVICES AND CRISIS EVENT EXPENSES

General Limitations on Services

1. Crisis Consultation (Phone Advice) – Unlimited
2. Coordinated In-Country Response Limitations as follows:
 - a. For single trip purchases as indicated in the period of travel definition: one (1) security, or one (1) medical, fully funded response, but not to exceed one fully funded response in total, per customer, per single trip period of travel; or
 - b. For annual plan/multi-trip purchases as indicated in the period of travel definition: two (2) security, or two (2) medical, fully funded responses, but not to exceed four fully (4) funded responses in total, per customer, per annual plan term.

CAP customers enjoy unlimited 24/7 access to FocusPoint's dedicated Crisis Response Center (CRC) to receive advice on dealing with any one of the travel risks described herein. However, the deployment of a CAP crisis consultant, medical or security personnel, and associated crisis assistance services are limited to one (1) or four (4) fully funded responses, per customer, per plan term based on the period of travel classification herein this Limitation of Services section. This includes any qualified transportation of mortal remains. The eligible physical response or deployment of a crisis consultant is limited to forty-five (45) calendar days of assistance.

3. Due to the high risk of sending personnel into countries where the United States Department of State or the relevant foreign government agency has issued travel restrictions, a physical response by CAP crisis consultants and/or security personnel may be delayed and/or subject to the exclusion in these areas for safety reasons. In these situations, CAP customers are eligible for crisis consultation (phone advice) only. Furthermore, any CAP customer that refuses, rejects service from a crisis consultant, or does not abide by the instructions of the crisis consultant, hereby renounces and forfeits crisis event benefits. With respect to any assistance or expense benefit provided to the CAP customer under the terms defined as **COVID-19 Medically Necessary Repatriation**, which is also covered under a valid and collectible travel/trip or medical insurance/protection the CAP benefits described herein, this clause will apply in excess of such insurance coverage.

4. Limitations on Services Surrounding Government Authority Travel Advises against All Travel and Due Diligence

In the event that a CAP customer elects to travel to locations where 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 customer'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 customer 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 travel 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 that include evacuation are not covered. For the avoidance of doubt and specific limitations on services surrounding government authority travel advisories and due diligence, if the CAP customer's home country does not have a published and official travel warning system that advises against all travel then the United States Department of State travel warning classification will prevail and govern the CAP customer's benefits delivery.

5. Security Assistance and Fully Funded Crisis Event Expenses are not available to CAP customers if and/or when:

- a. 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, 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 CAP customer;
- b. a CAP customer is:
 - i. kidnapped by a relative, or
 - ii. as a result of a domestic dispute, or
 - iii. has had kidnap insurance canceled or declined in the past or
 - iv. has been kidnapped in the past.
- c. any kidnapping, blackmail, or extortion of a CAP customer in their permanent country of residence. However, this limitation does not apply to United States of America Resident CAP customer(s) who purchased domestic travel cover;
- d. 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;
- e. a CAP customer that is involved in illegal activity;
- f. a CAP customer seeks the plan benefit after traveling to the travel destination or for extending the period of travel beyond the customer's travel period at a location where the occurrence of a crisis incident is public knowledge and no longer an unforeseen event. In respect of travel to a location where a crisis incident is no longer an unforeseen event, this plan is limited to cover "crisis consultation" (phone advice) only, and "extra expenses" are not covered;
- g. in respect only to the crisis events of political threats, natural disasters, or pandemics where the CAP customer fails to notify and/or request advice and/or assistance after a period of 96 hours from when the crisis event has first occurred;
- h. the CAP customer fails to accept and abide by the CAP/FocusPoint consultant's indication, instruction, advice, or directive;
- i. with respect to pandemic threat crisis events, the CAP customer will not be eligible for fully funded service benefits as a result of COVID/COVID-19 or any mutation thereof until such time as any travel advisory notices, applicable to COVID-19, or warning against all travel issued by the Plan Customer's Home Country in respect of any country to which the plan customer travels, including, for the avoidance of doubt the plan customer's travel destination that is in effect as of the plan effective date, are rescinded or lowered to allow travel. Once such is no longer in force, this service limitation no longer applies;

- j. with respect to pandemic threat or COVID-19 illness contagion, the CAP customer will not be eligible for fully funded medical treatment expenses (emergency or otherwise);
- k. with respect to pandemic threat, the CAP customer will not be eligible for fully funded services for a crisis event arising within the CAP customer's home country of permanent residence;
- l. due to the limited medical facilities and testing available on cruise ships and yachts, the CAP customer must be admitted to a hospital onshore before receiving assistance or scheduling a medical transfer to another hospital.
- m. search and rescue at sea
- n. loss, destruction, or damage to any property or vehicles whatsoever, whether owned or hired, or any loss or expense resulting or arising from any consequential loss;
- o. periods while underground or in any open cast mine;
- p. any legal liability of any nature directly or indirectly caused by or contributed to by or resulting from:
 - i. Ionizing radiations or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel
 - ii. The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- q. reimbursement of a ransom and/or extortion payment
- r. suffering bodily injury or sickness sustained while in any of the armed forces (land, sea, or air) of any country or international authority;
- s. suffering 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;
- t. electing 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 customer's home or corporate headquarters is located; advises against all travel or advises travelers to leave that location;
- u. they travel for any reason to the countries of **Afghanistan, Iran, Libya, North Korea, Somalia, Sudan, Syria, Ukraine, 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 customer's home or corporate headquarters is located; advises against all travel or advises travelers to leave that location;
- v. arising from war or invasion or any act of war, whether war is declared or not;
- w. suffering loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability directly or indirectly caused by or contributed to by or arising from:
 - i. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii. The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6. Medical Assistance and Fully Funded Expenses are not available to CAP customers if and/or when caused directly/indirectly by a CAP customer who:

- a. travels against the advice of a physician;
- b. travels for the purpose of seeking medical treatment, whether as an inpatient or outpatient, experimental or otherwise, for that specific trip, or any CAP customer on an organ transplant list prior to travel for transport to the hospital for that transplant;
- c. 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;
- d. has End-stage COPD, a previous history of congestive heart failure or active cancer treatment;
- e. is Pregnant or suffers childbirth, miscarriage, or abortion;
- f. suffers Neuroses, psychoneuroses, psychopathies, psychoses, mental or emotional diseases or disorders of any type, or any Hospital-to-Hospital relocation where the CAP customer's primary admitting diagnosis is an inpatient psychiatric disorder;
- g. has a pre-existing condition for CAP customers aged 65 and older;
- h. requires repatriation of Mortal Remains as a result of death by natural causes for CAP customers aged 65 or older. For these CAP customers, this travel assistance plan is limited to cover crisis consultation (phone advice) only, and extra expenses are not covered;

- i. 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 CAP customers diagnosed with COVID-19 or any mutation thereof;
- j. in respect to COVID-19 Hospital-to-Hospital Relocation or Medically Necessary Repatriation, the CAP customer will not be eligible for fully funded service benefits as a result of COVID-19 or any mutation thereof; until such time as any travel advisory notices applicable to COVID-19, warning against all travel or restricting travel if the location is in the United States of America (US), issued by the Plan Customer's Home Country or US State Health Authority, in respect to any country or US State to which the plan customer travels, including, for the avoidance of doubt the plan customer's travel destination, that are in effect as of the plan effective date, are rescinded or lowered to allow travel. Once such is no longer in force this service limitation no longer applies;
- k. has intentionally self-inflicted injuries, attempts suicide, or is in a state of insanity;
- l. deliberately exposes him or herself to extraordinary danger (except in an attempt to save human life);
- m. is on the organ transplant list prior to the period of travel, and the CAP customer will not be eligible for the transport from any such transplant;
- n. has tuberculosis or other chronic airborne pathogens, with the exception of COVID-19, as described in the COVID-19 specialized transfer section;
- o. is riding or driving in any kind of race or endurance test and/or
 - i. is riding or being a passenger in any 2, 3, or 4-wheeled mechanically powered motorcycle, quad, or scooter above 50cc;
 - ii. traveling in any aircraft which is being used for crop-dusting, seeding, skywriting, racing, exploration, or any other purpose than transportation as a passenger;
- p. performs hazardous summer or hazardous winter sports or hazardous occupations as defined herein during the period of travel;
- q. is under the influence of alcohol at the time of the crisis event or a CAP customer who has taken drugs or narcotics, or any poison, chemical compound, gas, or fumes (illicit or prescription) unless prescribed by a legally qualified physician or surgeon;
- r. is operating any type of recreational or transportation vehicle while impaired by alcohol, drugs or narcotics, or any poison, chemical compound, gas, or fumes;
- s. suffers a Bodily injury or sickness occasioned by or occurring while the CAP customer is committing or attempting to commit a felony or to which a contributing cause was the CAP customer being engaged in an illegal activity
- t. requires dental treatment except as a result of accidental injury to sound natural teeth;
- u. has any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses, or contact lenses;
- v. requires transport from any cruise ship, vessel, or yacht. This assistance plan does not cover search and rescue at sea and is restricted to the costs of repatriation or relocation to the customer's hospital of choice from a land-based hospital only.

CAP IS NOT AN INSURANCE POLICY. FOCUSPOINT DOES NOT AND WILL NOT REIMBURSE THOSE SEEKING TO REPATRIATE THE MORTAL REMAINS OF A CUSTOMER. THOSE SEEKING ASSISTANCE WITH THE REPATRIATION OF THE MORTAL REMAINS OF A QUALIFYING CUSTOMER MUST ALLOW FOCUSPOINT TO PAY THE REASONABLE AND CUSTOMARY CHARGES DIRECTLY.

CHANGES

FocusPoint reserves the right to change or amend the terms contained in these rules and regulations without prior notice. FocusPoint is solely responsible for the interpretation and application of the terms contained in the rules and regulations. All determinations by FocusPoint will be final and conclusive.

CONSENT TO RECORD COMMUNICATIONS

FocusPoint, at its discretion, may monitor or electronically record communications between its employees or designated representatives and you as a CAP customer. By enrolling as a CAP customer, 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

PLEASE BE ADVISED OF THE AVAILABILITY OF FOCUSPOINT'S (CAP™) NOTICE OF PRIVACY PRACTICES

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

- Visit our website: <https://www.captravelassistance.com/privacy-policy>
- Contact us at cap@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 - CAP Support
861 SW 78th Avenue
Suite B200
Plantation, FL 33324; USA

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

The interpretation of the rules and regulations is governed by the laws of the State of Ohio, United States of America, and any dispute between you and FocusPoint will be finally resolved by the Courts of the State of Ohio. FocusPoint and its CAP customers 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 CAP customers' right to recover damages at law are limited to contractual damages only. Damages recoverable by CAP customers are limited to the return of travel assistance plan fees paid.

ENTIRE AGREEMENT

The rules and regulations, along with the CAP Travel Assistance Plan Agreement and any amendments thereto, constitute the entire agreement between FocusPoint and you as a CAP customer with regard to the subject matter and supersede all previous understandings and agreements, whether oral or written. The terms of the rules and regulations may not be altered, varied, or modified in any way except in writing by FocusPoint.



CAP TRAVEL ASSISTANCE PLAN

FocusPoint International, Inc.

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