

EMERGENCY SERVICE PROGRAM

SCOPE OF SERVICES

AA International Inc (AA) shall maintain verified and updated information regarding service providers at all times. AA shall review and update regularly its information regarding names, addresses, specialties, office hours and language proficiency. AA shall instruct its agents to report newly obtained relevant information promptly upon its receipt, including information about the quality of services provided, new listing and updates of addresses and telephone numbers. In response to inquiries, Insured Persons will be provided with the latest updated information on services providers and their services. AA shall, subject to the terms and conditions as defined hereunder, provide the following Services to an Insured Person calling AA:

1. Round-the-Clock Telephone Access

Call collect to the 24-hour Hotline dedicated Hotline for Insured Persons only. Trained multilingual personnel including a panel of AA appointed physicians with good credentials for immediate assistance and advice.

2. Medical Referral Service

Access to a global network of AA appointed and credentialed doctors, specialists or hospitals.

Calls to the 24-hour Hotline for referral to suitable English-speaking medical professionals near the Insured Person, or referral to the nearest medical centre.

3. Emergency Medical Evacuation

If the Insured Person has a serious medical condition and adequate medical facilities are not available locally, AA will organise a medically supervised emergency evacuation to the nearest facility capable of providing the required care. The choice of transportation depends on the nature of the medical problem, the degree of urgency, as well as practical conditions such as access to airport, weather conditions and the distance to be covered.

After thorough medical evaluation between AA's duty physicians/ doctors, specialist with the Insured Person's treating doctor will decide whether the Insured Person's condition is sufficient to warrant an Emergency Medical Evacuation.

4. Medically Supervised Repatriation

Once the Insured Person's condition has stabilised, the Insured Person will be repatriated to an appropriate hospital nearest to the Insured Person's place of residence, which is capable of providing the proper care. The decision to repatriate has to be made by the AA's physician, in consultation with the attending physician.

Note : For Medical Evacuation and Repatriation stated on item 3 and 4 above, AA shall organise and pay for the cost of services up to USD 500,000 per event.

5. Hospital Admission Guarantee

In the event that the emergency admission and the Insured Person have no means for the required hospital admission deposit, upon authorisation from Global Health Asia, AA will make arrangement for issuance and payment of hospital letter of guarantee. GlobalHealth shall reimburse to AA all amounts guaranteed on behalf.

6. Visit to bedside by a friend / relative

As a result of an Insured Person's hospitalisation outside country of origin for 7 consecutive days AA shall organise a return economy class air ticket for the Insured Person's family to visit the Insured Person.

7. Return of dependent children

Should the Insured Person's dependent children be left unattended due to the Insured Person's hospitalisation abroad, AA shall organise for one way ticket(s) to organise for the Insured Person's dependent children (below 18 years) to be sent back to their place of residence. If escort is required, AA will also make such arrangement.

8. Return to Place of Work

Once the Insured Person has been recovered from the medical condition giving rise to AA organised repatriation, and is fit to return to work, AA will organise a one-way Economy Class transportation to his / her place of work where this is outside his / her Country of Residence, and is undertaken within 30 days of the Insured Person's recovery.

9. Repatriation of Mortal Remains

In the event of death, AA will render every assistance possible in returning the Insured Person's mortal remains to his / her Country of Residence AA shall pay for such repatriation cost up to USD 15,000.00.

10. Emergency Travel Service Assistance

AA will assist the Insured Person in making reservations for air ticket or hotel accommodation on an emergency basis when traveling overseas. The provision of financial guarantee by AA is subject to contractor first securing payment from the Insured Person through his / her credit card or funds from his / her family.

11. Dispatch of essential medication not available locally

When necessary, AA will dispatch essential medicine that is not available locally when local rules and regulation allows such dispatch. AA shall organise for the cost of dispatching and the Insured Person shall bear all cost including the cost of medicine.

12. Travel Related Services

AA will provide the following travel-related information:

- i. Visa and inoculation requirements for foreign countries
- ii. Weather and temperatures for foreign countries
- iii. Exchange rates of major currencies for foreign countries
- iv. Address, telephone number and opening hours of the nearest appropriate consulate and embassy.
- v. Lost luggage assistance while the Insured Person is traveling outside his/her Home Country or Usual Country of Residence.
- vi. Lost passport assistance while the Insured Person is traveling outside his/her Home Country or Usual Country of Residence.

EXCLUSIONS TO THE PROVISION OF SCOPE OF SERVICES

Under the following circumstances the costs of rendering emergency assistance services will not be covered by AA:

1. Services rendered without the authorisation and/or intervention of AA.
2. Services made by any party other than AA for which no charge is usually made.
3. Medical treatment administered by relatives, whether qualified or not.
4. Costs, which would have been payable if the event giving rise to the intervention of AA had not occurred.
5. Any expense more specifically covered under any insurance policy.
6. Cases of minor illness or injury, which, in the opinion of the AA's appointed physician, can be adequately treated locally and which do not prevent the Insured Person from continuing his / her travels or work.
7. Expenses incurred where, in the opinion of the AA's appointed physician, the Insured Person is physically able to travel as a normal passenger and without medical escort.
8. Situations in which the Insured Person was under medical treatment at the time of commencing his / her journey and the costs concerned were related to that treatment, or if the said journey was undertaken against the orders or advice of a medical practitioner.
9. Situations where a journey was specifically undertaken with the intention of obtaining medical treatment.
10. Cases related to psychiatric disorders or diseases for which treatment has previously been received.
11. Expenses arising from wilfully inflicted self-injury or illness, insanity, alcoholism, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life).
12. Cases of pregnancy, unless unexpected complications arise and in no circumstances where the pregnancy has entered the seventh month at the commencement of the Agreement or at the start of any subsequent journey.
13. Cases where the Insured Person engages in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
14. Racing, rallies, caving, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping or martial arts or any sports undertaken on a professional or competitive basis.
15. The commission of, or the attempt to commit, an unlawful act.
16. Expenses incurred as a result of engaging in active service in the armed forces of any nation.

17. Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.

18. Any consequence or loss, which is a direct result of nuclear reaction or radiation.

19. Expenses incurred for funeral rites or any religious ceremonies.

NOTE: The Medical Assistance services mentioned herein are provided by AA International Inc. In accepting such services, the Insured Person expressly agrees to abide by the Terms and Conditions of AA International Inc.

AA International Inc (AA), Headquartered in Kuala Lumpur, Malaysia is a 24 hour assistance company and a member of the International Assistance Group (IAG). AA International operates from offices located in Malaysia, Thailand, Philippines, Indonesia, Singapore and Hong Kong.

AA's assistance services ranges from Travel Assistance, Claims management Services, Domestic Car Assistance right up to full scale Medical Evacuation and Repatriation services worldwide.

Contacts: For assistance, contact AA International Inc at (603) 7628 3880 or (603) 7841 5770

