Political Security and Natural Disaster Evacuation Services Overview

**Services Provided**

The plan pays for specified costs of emergency evacuations under certain conditions for covered members.

In the event of a covered emergency situation, on a best-effort basis, DRUM arranges and pays for an emergency evacuation by any appropriate means consistent with the member’s health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

**What is a Covered Event?**

A covered event, *as determined by DRUM in ALL cases*, is when certain “triggers” occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority (such as the US State Department) issues travel advice recommending that the member(s) should leave that country or region, (this can include travel to or from the member’s assignment location); or
- The recognized Government in the Host Country:
  i. declares a state of emergency necessitating immediate evacuation; or
  ii. formally recommends or instructs that the member(s) should leave that country or region for safety; or
  iii. withdraws all scheduled international commercial flights for more than 24 hours as a result of political or military action intervention which has a direct impact on the member's safety and prevents the member from leaving the country; or
- A natural disaster makes the Host Country uninhabitable which has a direct impact on the member and their safety; or
- The political or military events in the Host country represent an imminent threat of bodily harm.

**What The Program Sponsors and Entitled Persons Need to Do**

Members and plan sponsors must adhere to certain guidelines, including:

- Advising the Global Health & Safety team immediately of any situation that may give rise to a covered event as soon as reasonably possible;
- Providing DRUM with all assistance and information requested in a timely manner;
- *Following DRUM’s advice at all times*;
- *Not making or attempting to make arrangements without DRUM’s agreement*;
- Contacting the Global Health & Safety team or DRUM as soon as possible after the Host Country or Appropriate Authority issues an official disaster declaration;

Delays in contacting the Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure the member’s safety. If evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and advise the member(s) until evacuation becomes viable or the emergency situation has been resolved.

The Global Health & Safety team will contact and coordinate communications and services with DRUM. *DRUM is responsible for all decisions regarding when situation is a Covered Event and any, and all, travel arrangements*.

**After An Event, Is Future Travel Covered?**

Once a triggering event has been declared by DRUM, future travel to the Host country is not covered except if:

- Drum approves the trip on a case-by-case in advance of travel in writing;
- Sufficient time has lapsed (at least 14 days) after the security event and no further threat of imminent danger exists as determined by DRUM;
- The travel warning by the Appropriate Authorities has been rescinded.

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What is Not Covered?

A partial list of circumstances where DRUM will NOT be obliged to provide assistance may include, but is not limited to:

- DRUM’s advice is not followed;
- The evidence available to DRUM shows there is no direct threat to the member's safety;
- The member(s) take(s) part in any political activity or violates laws of the host country;
- The emergency results from the member’s failure to possess the required immigration, work, residence or similar visas or permits;
- At inception of travel, the member(s) or program sponsor(s) had prior knowledge of the covered event or received information of any specific matter, fact or circumstance which would have led to the covered event.
- DRUM is not able to provide assistance without breaching any applicable laws or regulations; or
- Any information provided by the member(s) or program sponsor(s) is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.
- Once DRUM has acknowledged that a Triggering Event has occurred, and DRUM starts to make material arrangements regarding the Evacuation, the member is under obligation to accept the Evacuation arrangements at the time or as reasonably practicable.

Are There Coverage Limits?

DRUM’s obligation to pay for any one member’s evacuation is limited to $100,000 subject to overall aggregate limits defined in the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should the member(s) be moved to a Safe Haven during an evacuation, DRUM shall provide up to ten (10) days lodging in reasonable accommodations where the member(s) is/are delayed at a safe departure point. Unless otherwise agreed to by DRUM, reasonable expenses for accommodations at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise is limited to $15,000.

The return of remains as a result of death during a Covered Event is limited to $10,000.

What are the Communication Challenges?

If the Plan Sponsor or member contacts Global Health & Safety, the GHS team will coordinate communications with DRUM.

Should DRUM acknowledge that a triggering event has occurred, Global Health & Safety will send an e-mail message to all Evacuation Coordinators who have been entered on the Service Agreement.

If there is a situation where a triggering event is likely to occur, we only know about our member whereabouts if they are enrolled and that the Host Country information is accurate.

Enrollment information may not precise nor reflect the exact location of any member. Members who are covered under a “blanket program” are virtually not known to neither Global Health & Safety nor DRUM unless prior trip approval was requested.

We rely on the Plan Sponsors to address the need to identify potential affected members and follow the General Advice outlined below.

The Application and Service Agreement contain the complete list of coverage exclusions and limitations. Coverage and service decisions, including all transportation services, payments and arrangements are determined by DRUM security personnel, in accordance with local and U.S. authorities.

In an emergency contact:
Global Health & Safety
800.257.4823 (Toll Free USA)
1.610.254.8771 (Collect)

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Member Evacuation Preparation in Country

The following is a brief guide for individuals for any travel, particularly should an evacuation be necessitated by events. Members should:

- Produce scanned copies of key documentation prior to travelling and keep them separate from the originals.
- Keep any ID Cards, passports, minimum amount of money cash and cellular phone on their person at all times, ensure the phone is fully charged at all times and also ensure everyone has emergency contacts (Preferably on a separate piece of paper in addition to phones). If a phone number changes, members need to let someone know. Any emergency medical data or prescription drugs for an on-going medical condition should also be kept on the person.
- Have documents while driving: driver’s license, medical certificate, copy of ownership document, car registration, insurance papers and ID or passport.
- Keep a small overnight bag (rucksack type) packed and close to hand which includes water and non-perishable food/snacks, change of clothing, warm clothing, phone charger and flashlight with spare batteries and any relevant medication. Members need to be prepared to only carry one bag. Availability of transport and/or air charter coupled with the necessity to evacuate members quickly and safely will mean that non-essential personal items and large baggage, etc. will have to remain behind.
- Maintain plentiful supply of water and food ideally to last at least 48 hours in their residence.
- Maintain situational awareness of events as they develop.
- Exercise heightened caution in all public spaces, while all protest sites and march routes, and their surrounding areas, should be avoided to reduce the risk of incidental exposure to any outbreaks of unrest; also, offices of political parties and government establishments should be avoided.
- Adhere to curfews.
- Maintain a low profile and stay away from windows.
- Not take photos of any protest or violence.
- Keep people informed of their whereabouts at all times.
- Not travel alone.
- Ensure doors are locked and windows are closed if travelling in vehicles.
- Remain compliant during any confrontation.
- Never open the door until the caller has been positively identified. DRUM will inform contacts of movement times and who will arrive at the member’s location. Be suspicious of any unexpected callers.
- Not permit strangers into their residence without proper identification.
- Listen to the advice and instructions of the Security teams – they are there for member safety and will be perceptive to any risks.

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