



Fairmont Premier Insurance Company Travel Assist Plan

The Fairmont Premier Insurance Company Travel Assist Plan is designed to provide students, who travel 100 miles or more from home or in a foreign country that is not the country of permanent residence, with a worldwide, 24-hour emergency telephone assistance service during the term of coverage. This Plan supplements the insurance benefits provided by Fairmont Premier Insurance Company. The assistance plan services are provided by On Call International (OCI).

Emergency Medical Transportation Services are provided by OCI up to a combined maximum limit of \$25,000 for covered services for:

Emergency Evacuation: If you suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of OCI's designated physician, OCI will provide emergency evacuation (under medical supervision if necessary) by whatever means necessary to the nearest facility capable of providing adequate care. Services include arranging and providing for transportation and related medical services (including cost of medical escort) and medical supplies necessarily incurred in connection with the emergency evacuation.

Medically Necessary Repatriation: After initial treatment and stabilization of your Injury or Sickness, if the attending Physician and OCI's designated physician deem it medically necessary, OCI will transport you back to your permanent place of residence for further medical treatment or to recover. Services include arranging and providing for transportation and related medical services (including escort if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Repatriation of Remains: In the event of your death, OCI will render assistance and provide for the return of mortal remains. Services include: location of a sending funeral home; transportation of the body from the site of death to the sending funeral home; preparation of the remains for either burial or cremation; transportation of the remains from the funeral home to the airport; minimally necessary casket or air tray for transport; coordination of consular services (in the case of death overseas); procuring death certificates; transport of the remains from the airport to the receiving funeral home. Other services that might be performed in conjunction with those listed above include: making travel arrangements for any traveling companions; identification and/or notification of next-of-kin.

Family or Friend Transportation Arrangements: If you are hospitalized for more than seven consecutive (7) days and are traveling alone, OCI will arrange and provide a family member or friend with transportation to visit you hospitalized.

Return of Minor Children: If you are hospitalized for more than seven consecutive (7) days, OCI will return your minor children who are under 18 years of age and accompanying you on the trip, to their home, with an attendant if necessary.

All transportation related services, coverages and payments must be arranged and pre-approved by OCI. OCI will not pay Emergency Evacuation, Medically Necessary Repatriation, Repatriation of Remains, Family or Friend Transportation Arrangements, and Return of Minor Children expenses incurred for any one of the following reasons: suicide or attempted suicide; intentionally self-inflicted injuries; participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), or civil war; participation in any military maneuver or training exercise; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless hospitalized; participation as a professional in athletics; underwater activities; being under the influence of drugs or intoxicants, unless prescribed by a Physician; commission or the attempt to commit a criminal act; participating in: bodily contact sports;

skydiving; hang gliding; parachuting; mountaineering; bungee cord jumping; and speed contest; pregnancy and childbirth (except for complications of pregnancy); traveling against the advice of a physician traveling to obtain medical services or treatment; when care can be delivered at the Institutions health and/or medical facilities; or expenses incurred for emergency evacuation or repatriation as a result of Injury or Sickness while traveling within 100 miles of your place of residence.

When the services provided by OCI are covered in whole or in part by an insurance policy or other health insurance plans, OCI shall be subrogated to the rights and causes of action of the person for whom services are rendered against said insurance policy or other insurance plans, except for plans or policies sponsored by the Institution you are attending.

**For Emergency Assistance call:
1-866-509-7715 Toll free in U.S. and Canada
all other locations call collect: 1-603-898-9159
On Call International is available 24 hours a day.**

IN ADDITION TO EMERGENCY MEDICAL TRANSPORTATION SERVICES THE FAIRMONT PREMIER INSURANCE COMPANY TRAVEL ASSIST PLAN OFFERS A VARIETY OF SERVICES:

MEDICAL ASSISTANCE: available when you are more than 100 miles from home:

Locating Medical Care; Case Communications;
Medical Insurance
Assistance; Locating Legal Services; Bail Bond Services;
Baggage Assistance; Emergency Payment Assistance;
Emergency Assistance in Obtaining a Cash Advance;
and Emergency Assistance to Replace Credit Cards
[or Plan ID Cards].

TRAVEL ASSISTANCE - available when traveling more than 100 miles from home:

Consulate and Embassy Locations; Translation and Interpreter Services;
Emergency Message Assistance; Emergency Ticket Replacement;
Emergency Travel Arrangements; Hotel Convalescence Arrangements;
and Prescription Drug Assistance.

PRE-TRIP ASSISTANCE - available at any time during your term of coverage and not subject to 100 mile travel radius condition:

Passport and Visa Information; Health Hazards Advisory;
Inoculation Requirements; Weather Information;
and Currency Exchange Information.

In all cases You are responsible for any expenses associated with the services except as provided under Emergency Medical Transportation services.

OCI reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, labor disturbances and strikes, nuclear accidents, acts of God, or refusal of the authorities in the country of assistance to permit OCI to fully provide services. OCI will, however, endeavor to provide services to the best of its ability during any such occurrence. It is the responsibility of you to inquire whether a country is "open" for assistance.

The medical professional and/or attorneys suggested and/or designated by OCI and/or providing services on behalf of OCI are not employees of OCI and, therefore, OCI is not responsible or liable for their negligence or other acts or omissions.