Colorado Seminary – University of Denver
Evacuation/Repatriation Plan – Evidence of Benefits

Eligibility: Students; Faculty, Staff or Other Employees and their Spouses and Children; Parents and Other Volunteers or Chaperones; Trustees; or Other Persons with a current passport or student visa, who are temporarily traveling outside the United States, as part of a Sponsored Trip of the participating organization.

Coverage: Mandatory for all eligible participants of University of Denver.

Coverage #1: Emergency Medical Evacuation/Repatriation Coverage
Coverage #2: Political & Natural Disaster Evacuation Coverage

Territory Restrictions:

- United States
- Cuba, unless traveling to Cuba under an approved reason as stated by the United States Government

** The U.S. is defined as the 50 United States and the District of Columbia.*

Period of Coverage: Master Agreement Year: July 15, 2015 to July 14, 2016. No Insured person may have a policy period longer than twelve (12) months.

WHEN YOUR COVERAGE BEGINS - All coverage will take effect at 12:01 A.M. local time, at the location of the Insured, on the Scheduled Departure Date provided:
(a) coverage has been elected; and
(b) the required premium has been paid.

All coverage will take effect at 12:01 A.M. local time, at the location of the Insured, on the later of the Scheduled Departure Date, or upon Your departure from Your Home Country.

WHEN YOUR COVERAGE ENDS – Your coverage will end at 11:59 local time on the date that is the earliest of the following:
(a) upon Your return to Your Home Country;
(b) three hundred sixty-five (365) days after the Effective Date.

In no event will coverage be extended for unscheduled extensions to Your covered Trip for which premium has not been paid in advance.

COVERAGE #1: EMERGENCY MEDICAL EVACUATION/REPATRIATION COVERAGE
The benefits outlined in this section are services provided by International SOS.

SCHEDULE OF BENEFITS:

All Coverages and Benefits are in U.S. Dollar Amounts	
Emergency Medical Evacuation Medically Necessary Repatriation	Up to $1,000,000 per Person per Event
Repatriation of Mortal Remains	Up to $1,000,000 per Person per Event
Visit by Family Member or Friend	Up to $10,000 per Person per Event, to include meals & accommodations at $300 per day, up to a maximum of 10 days
Return of Traveling Companion	Up to $10,000 per Person per Event
Return of Dependent Children	Up to $10,000 per Person per Event

EMERGENCY TRANSPORTATION SERVICES
Emergency Evacuation: If you or your dependent suffer an Injury or Sickness and adequate medical facilities are not available locally in the opinion of ISOS's Medical Director, ISOS will arrange and 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 paying for transportation and related medical services (including cost of medical escort, if necessary) and medical supplies necessarily incurred in connection with the emergency evacuation.

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

Repatriation of Mortal Remains: In the event of your death, ISOS will render assistance and provide for the return of mortal remains. Services include arranging for the following: location of a sending funeral home; transportation of the body from the site of death to the sending 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. ISOS will also arrange and provide roundtrip economy airfare and lodging expenses (lodging and meal expenses not to exceed $500 per day up to a maximum of fourteen (14) days)) for a family member or designated person to identify and accompany the Insured's body to their Home Country.

Visit by Family Member or Friend: If you are hospitalized for more than five (5) days, ISOS will arrange and provide your family member or friend with transportation to visit you. Visit by Family Member or Friend services are subject to a maximum coverage limit, to include meals and accommodations subject to a daily maximum, up to a maximum of ten (10) days.

Return of Traveling Companion: If your traveling companion loses previously made travel arrangements due to your medical emergency, ISOS will arrange and pay for your traveling companion's return home by the most direct and economical route.

Return of Dependent Children: If you are hospitalized for more than five (5) days, ISOS will arrange and provide the return of your minor children who are under eighteen (18) years of age, and, if necessary, accompany him/her with an attendant.

EXCLUSIONS AND LIMITATIONS:

A. ISOS shall not provide services enumerated if the coverage is sought as a result of: participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; piloting or learning to pilot or acting as a member of the crew of any aircraft; commission or the attempt to commit a criminal act; skydiving; hang gliding; parachuting; mountaineering (does not apply to school sponsored trips); any motorized speed race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental Injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered; travel within your Home Country.

B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, ISOS may not be able to respond in the usual manner. ISOS also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit ISOS to fully provide services.

C. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by ISOS in consultation with a local attending Physician, or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport, ISOS will arrange for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if ISOS was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

All transportation benefits provided hereunder must be by the most direct and economical route possible.

For the purposes of Coverage #1, the following definitions shall apply:

Accident means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place.

Injury means identifiable injury caused by an Accident.

Mountaineering shall mean the sport, hobby or profession of walking, hiking and climbing up mountains either: 1) utilizing harnesses, ropes, crampons, or ice axes; or 2) ascending 4,500 meters or above.

Sickness means a sickness of the Participant declares itself during the period when services are available under this Agreement. Sickness shall include any mental or nervous disorders if hospitalized.

ISOS is not responsible and cannot be held liable for any malpractice performed by a local Physician or attorney who is not an employee of ISOS; or for any loss or damage to your vehicle during the return of vehicle; or for any loss or damage to any personal belongings.

IMPORTANT: The individual or their representative must contact ISOS to arrange for any services provided herein. Failure to contact ISOS and failure to utilize ISOS to make arrangements for services shall render the expenses ineligible.

COVERAGE #2: Political & Natural Disaster Evacuation Coverages
The benefits outlined in this section are provided by International SOS ("ISOS").

SCHEDULE OF BENEFITS:

All Coverages and Benefits are in U.S. Dollar Amounts	
Political Evacuation	Up to $100,000 per Person per Event
Natural Disaster Evacuation	Up to $100,000 per Person per Event
Aggregate Benefit any one occurrence	$500,000

$100,000 Emergency Political Evacuation/Repatriation
A. Emergency Political Evacuation/Repatriation: In the event of a threatening security or political emergency situation due to governmental or social upheaval at the Member's location (as defined in the definition of Emergency Political Repatriation outlined in Section B), International SOS will arrange (and pay for in accordance with the terms set forth herein) for the evacuation of the Member from the area. Evacuation services are provided by International SOS security personnel to the nearest safe location and then to Member's Resident Country. The decision to evacuate will be made by International SOS security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in Section B. International SOS may use any or all appropriate resources to evacuate the Member, including but not limited to charter aircraft and ground and sea transportation in such circumstances where the point of departure may not be an international airport.

Covered Expenses: All reasonable expenses incurred for your transportation to the nearest place of safety, and then to your Resident Country, are covered up to a maximum of $100,000. Arrangements will be by the most appropriate and economical means available and consistent with your health and safety. All transportation and arrangements must be coordinated by International SOS. Expenses incurred without the authorization of International SOS are not covered. No claims for reimbursement will be accepted.

B. Definitions
"Emergency Political Repatriation" is an evacuation for the following reasons:

1. Officials of the U.S. Government, or the U.S. Embassy in the host country has issued for reasons other than medical, a recommendation that categories of persons which include the Member should leave the Foreign Country; and/or
2. Member is being expelled or declared persona non grata on the written authority of the recognized government of the Foreign Country; and/or
3. The political and military events in the Foreign Country has created a situation in which the Member is in danger of Imminent Bodily Harm to the extent that the Member must be removed from the Foreign Country; and
4. Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member to leave the Foreign Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Foreign Country pursuant to the orders of the recognized government of that Foreign Country.

"Imminent Bodily Harm" means imminent bodily injury to a Member caused solely and directly by violent and external means.
"Covered Event" is the Emergency Political Repatriation of a Member. In order to qualify as a Covered Event, the Emergency Political Repatriation must occur within 10 (ten) days of the event or events set forth in the definition of Emergency Political Repatriation.
"Repatriation" is the return of a Member to his or her Resident Country or in the event of death the return of remains.
"Resident Country" is the domiciliary country of the Member.

C. Exclusions and Limitations:
International SOS shall not cover any services in connection with an event arising from or attributable to:

1. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
2. The failure of a Member to properly procure or maintain immigration, work, residence or similar visas, permits, or other documentation;
3. The debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Member;
4. The failure of a Member to honor any contractual obligation or bond to obey any condition of a license;
5. The Emergency Political Repatriation of a Member who is in his or her Resident Country;
6. Any medical expenses incurred by a Member;
7. The kidnap and/or ransom of a Member;
8. Any expenses not related or incident to an Emergency Political Repatriation.

Limitations: In the event a covered Member is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits International SOS's ability to fully provide services, International SOS shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. International SOS cannot be held responsible for failure to provide services or for delays caused by

strikes or other conditions beyond its control including, but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.

International SOS, at its sole discretion, will assist Members on a fee-for-service basis for interventions falling under the Limitations. Any such services shall be paid for by the Member and International SOS agrees that it shall be responsible for securing the agreement from such Members to pay International SOS directly. International SOS reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Member prior to rendering such service on a fee-for-service basis. If an evacuation is impossible due to hostile conditions, International SOS will use security resources to maintain contact with the Member until evacuation becomes possible or the emergency is concluded. All arrangements must be arranged and coordinated by International SOS. Services rendered without the coordination and approval of International SOS are not covered.

International SOS retains the discretion to limit one (1) emergency evacuation and or repatriation attributable to any single political emergency situation.

$100,000 Natural Disaster Evacuation

A. Natural Disaster Evacuation: In the event of a Natural Disaster Situation, International SOS will on a best-effort basis arrange for your evacuation from a safe departure point we designate to a safe haven of our selection or to your country of origin. International SOS will arrange and pay for your evacuation up to and including seven (7) days from the date of the official disaster declaration issued by the relevant host country or the U.S. Government issues advise to leave the country. International SOS will arrange and pay for ground, water and/or air transportation, as may be warranted, to either a safe haven and return you when the situation has stabilized or to Your country of origin. International SOS will also arrange and provide lodging and meal expenses not to exceed $100 per day up to a maximum of five (5) days if You are evacuated to a safe haven. If evacuation becomes impractical due to hostile or dangerous conditions, International SOS will maintain contact with and advise you until evacuation becomes viable or the natural disaster situation has passed.

B. Definitions

"Natural Disaster" means a Natural Disaster within a host country which has a direct impact on you or your safety.
"Natural Disaster Situation" means an event occurring directly out of a event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the host country issues an official disaster declaration, or the U.S. Government issues advice to leave the country.
Natural Disaster does not include the direct or indirect affect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

a. the path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or
b. less than 72 advance hours notice of a potential landfall for a named storm exists.

In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

C. Exclusions and Limitations:

We shall not be responsible for any costs or expenses arising from:

1) Travel arrangements that were neither coordinated nor approved by International SOS in advance.
2) Natural disaster evacuations when the natural disaster situation or the event directly giving rise to it precedes your arrival.
3) Services not otherwise shown as covered in the program description to which this amendment is attached.

Limitations: Our obligation to pay for a natural disaster evacuation will be limited to a maximum of $100,000 per event per person. Eligible expenses shall include transportation and, if required, costs to protect your safety during assembly and transit. Should the U.S. Government intervene and provide for evacuation services, this action will supersede any paid evacuation benefit.