



**GEOS Worldwide, Ltd.
High Risk Search And Rescue Benefit
Terms and Conditions**

GEOS HR SAR is a prepaid private Search and Rescue membership program and is not an insurance plan, travel insurance policy nor a healthcare plan and, therefore, GEOS will not reimburse members for expenses they incur on their own.

MEMBER BENEFIT LEVEL

For additional necessary and reasonable search and rescue (SAR) expenses (including helicopter with prior approval from the GEOS IERCC), up to US\$100,000 per subscriber in any 12 month period with a limit of US\$100,000 for any one claim by a member who summons emergency (911/SOS) assistance as a result of an accident or other life threatening circumstance by activating their GEOS-approved device. See Note below.

The GEOS SAR HR membership permits members to participate in most expeditions. SAR HR members may also participate in professional sports, riding, or driving in any kind of race as well as participate in skydiving, skysurfing, hang gliding, paragliding and/or aerobatics.

This entitlement extends for a period not exceeding 72 hours from the time of the call for assistance, which is necessary to prevent further injury or illness or danger to human life as a result of an unforeseeable emergency where the appropriate rescue authorities recommend the dispatch of a Search and Rescue team, and such dispatch is further authorized and provided through the GEOS International Emergency Response Coordination Center (IERCC).

The GEOS SAR entitlement extends to all countries of the World subject to the following **excluded** territories:

Afghanistan, Chechnya, Democratic Republic of Congo, Iraq, Israel (West Bank, Gaza and the Occupied Territories only) Somalia and Syria.

NOTE: The excluded territories change from time to time, so please check out website periodically for updates.

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EXCLUSIONS

This Insurance excludes claims, arising from, or contributed to, by any of the following:

- any Member of the Assured traveling or arranging to travel: (a) to obtain medical or convalescent treatment; (b) against medical advice; (c) after a terminal prognosis has been made; (d) contrary to health and safety restriction(s) from an Airline or Carrier. (e) to any country within the Excluded Territories stated in the Schedule.
- Criminal Acts and/or the illegal use of a weapon.
- Civil commotions or riots of any kind.
- Earthquake or Tsunami
- Any sickness medical or mental condition, injury, illness, chronic or recurring disease suffered or the undergoing of any planned or recommended medical procedure of a Member of the Assured which the Member knew about or, in the Underwriter's reasonable opinion should have known about at the commencement date of such Member's membership with the assured.
- Any Member of the Assured taking part in or training for: (a) time trials and/or record attempts; (b) unguided Expeditions where there is no organization involved in the planning and support prior to and/or during the Expedition.
- Any Member of the Assured taking part in any form of operational duties as a member of the armed forces including as a reservist, volunteer or mercenary.
- Willful exposure to danger except in an attempt to save human life.
- Inadequate provision or training or competence needed to safely complete the trip being undertaken.
- Failure to observe Coastguard and/or Emergency Services Instructions
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction.
- Suicide, Attempted Suicide and/or deliberate self-injury whether of sound mind or not.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- A decision not to travel and/or to not continue to travel
- A change in financial circumstances
- Failure to obtain a passport, visa or other necessary travel documentation.
- Any cause, which existed, had started or had been forecast or for which advance warning had been given before the trip being undertaken had commenced.
- War or acts of terrorism.
- Engaging in active war.
- Kidnap, abduction or Ransom
- the Member of the Assured is entitled to indemnity or recovery from any other insurance policy.

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- Fraud, concealment, or deliberate misstatement by the Member in relation to any matter affecting this Policy or in connection with the making of any claim hereunder

DEFINITIONS

Active War

Active participation in a war by a Member who is deemed under English Law to be under instruction from or employed by the armed forces of any country.

Event

An incident involving more than one Member each of whom are travelling together as part of one group or party.

Expedition

An Organized journey or voyage for a specific purpose: especially but not exclusively for exploration or for a scientific or military purpose and organized by a third party or an organized journey requiring a permit.

Loss

Search and rescue costs and expenses (including by air) necessarily incurred by a Member arising in order to prevent bodily injury, illness or danger to such Member's life provided that search and rescue services have been recommended by the appropriate emergency authorities.

GEOS will indemnify the Member in respect of such costs and expenses from the time when first responders advise that additional search and rescue services are required and shall cease when the Member is delivered by the responders to a place of safety or 72 hours from the time that the Member first calls for assistance, whichever happens first.

Member

Any individual or group who subscribes to GEOS's services, for a period of membership of no less than 12 months and that the Membership Benefit is paid-in-full at the time of incident.

Pre-Existing Medical Condition

- (i) A medical condition for which a Member had received a Terminal Prognosis by a Doctor when they took out their membership or before the Member's need for evacuation or repatriation occurred, whichever the later;

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- (ii) A medical condition for which a Member was awaiting an operation when they took out Membership with the GEOS or before the Member's need for evacuation or repatriation occurred, whichever the later;
- (iii) A medical condition for which a Member had been to see a specialist, had had a hospital consultation (other than for regular check-ups), had been admitted to a hospital overnight, or had received hospital treatments or investigations during the 3 month period prior to the date they took out membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever the later;
- (iv) Any blood disorder, psychiatric illness, any form of cancer, leukemia or tumor, dialysis treatment, a transplant or dementia, from which a Member has suffered or for which a Member has received treatment (other than regular medication) during the 12 months prior to the date when the Member took out Membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever is later;
- (v) Any breathing or heart problem for which a Member has required hospital treatments during the 12 months prior to the date when they took out Membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever is later;
- (vi) A Member being diagnosed as HIV positive or requiring treatment for HIV or any HIV related illness.

Terminal Illness or Terminal Prognosis

Advanced or rapidly progressing incurable disabling illness, such that life expectancy is no greater than 12 months.

Terrorism

An act, including but not limited to the use or threat of force and/or violence of any person or group(s) or 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 or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

War

(a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(b) Any act of terrorism, or

(c) Any act of war or terrorism involving the use of or release of a threat to use any nuclear weapon or device or chemical or biological agent

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NOTE: The GEOS International Emergency Response Coordination Center (IERCC) will not refuse to call out additional emergency response services when advised by 'first responders' that such additional services will be necessary. In such cases where a Member activates their emergency (911/SOS) signal for an emergency and it later transpires that the additional rescue service was not required or covered by the terms and conditions of the Search and Rescue Benefit cover, the member will be liable for the whole cost.

PLEASE NOTE The member must first claim against their existing Medical Insurance. The GEOS Membership Search and Rescue entitlement is for any additional costs incurred or those costs not covered by existing medical cover. All claims for reimbursement under the Members Search & Rescue Benefit are dealt with by our Underwriters and their decision is final.

CLAIMS PROCESS

- Claims should be made direct through the GEOS Members web site, which can be accessed using the user name and password provided to you for access to the GEOS Members site
- All claims are dealt with by the GEOS Underwriters at [Lloyd's](#)
- To support claims the member must provide a signed 'Release' for the disclosure to GEOS by the medical aid provider of all medical services, and treatment, provided in relation to the incident and full details of any other Insurance cover held.

Up to \$100,000 of Search and Rescue Benefits *GEOS Worldwide, Ltd. (GEOS) is insured by Certain Underwriters at [Lloyd's](#) These policies indemnify GEOS in respect of benefits provided by GEOS to its members.*