

GEOS MediVac Terms and Conditions

GEOS MediVac is an evacuation and rescue program

As a GEOS MediVac Plus Member, Emergency Evacuation will be provided if You need to be hospitalised due to injury or illness from the place of an incident, which took place at least **99 miles** away from your main home, to the nearest medical facility or if you are ever hospitalized whilst you are 99 miles or more away from your permanent residence, GEOS will provide medical evacuation to the nearest medical facility and repatriation to a hospital nearest your home capable of providing the treatment you require as determined by the physicians providing your treatment, and GEOS, in a medically-equipped and staffed aircraft. The amount covered is specified in the scale of benefits as detailed in the Benefits Sections "A" through "D" below.

Section	Benefit	Benefit Limit USA & Canada (US\$)	Benefit Limit International (US\$)
A	Evacuation to nearest facility	Up to \$50,000	Up to \$50,000
B	Repatriation to hospital or back home	Up to \$250,000	Up to \$1,000,000
C	Repatriation of mortal remains	Up to \$10,000	Up to \$10,000
D	Medical expenses for US\$1500 per day maximum for 7 days to stabilize the members' condition prior to evacuation	Up to \$10,500	Up to \$10,500

Much more than just MediVac

Our service is one of the most comprehensive services available. We will look after you all the way from the place of the incident, to the nearest hospital required to stabilize your condition and finally throughout the medical evacuation to the final hospital of your choice. We even cover the cost of any emergency treatment required to stabilize your condition so that you may then be safely medically evacuated to your final hospital of choice.

Conditions

- Anyone under the age of 75 may apply for Membership
- GEOS will make all arrangements for medical evacuation and repatriation.
- Both the originating and receiving hospital must be reasonably accessible by ground ambulance to transport the member to and from an airfield capable of accommodating an authorized aircraft.
- You must be hospitalised as an inpatient and need to be admitted as an inpatient at the hospital to which you are being repatriated.
- If the medical condition allows, you will be transported by scheduled airline while in the care of the GEOS medical team.
- Evacuation flights will be performed if you need to be hospitalised as an inpatient and the remaining inpatient stay can be completed at a hospital near your home
- GEOS will cover medical expenses for stabilisation prior to evacuation and repatriation only. The amount covered is specified in the scale of benefits as detailed in the benefits section of the policy.
- Decisions concerning the urgency, timing and most suitable means of transportation will be made by GEOS after consultation with the local attending physician and the receiving physician.

If a GEOS Medivac Member is injured or becomes ill during a Trip GEOS will indemnify the Member up to the Benefit Level specified in the Schedule for loss arising from any claim made by Members whose membership attaches during the Membership Period specified in the Schedule for:

- Emergency medical evacuation expenses incurred on the advice of a Doctor or the Emergency Services appointed by Medical Emergency Provider to transport the Member to a Medical Facility (known as Medical Facility 'A')
- Repatriation expenses incurred to transport the Member to a Medical Facility (known as Medical Facility 'B') nearer to the Member's permanent residence following an emergency medical evacuation provided that:
 - a Doctor agrees that they are sufficiently fit to travel including if necessary by air ambulance or other appropriate specialised transport; and
 - such Member is 99 miles or more away from their permanent residence.
- Medical expenses incurred in a Medical Facility 'A' following emergency medical evacuation for medical, surgical, hospital or ambulance fees or other diagnostic treatment given or prescribed by a Doctor and for charges for staying in a nursing home.
- The expenses to send home a Member's ashes or body if they die during a covered Trip.

Excluded Territories:

GEOS cannot undertake Medivac Operations (and therefore Medivac Membership benefits are not available) in the following territories: Afghanistan, Chechnya, Democratic Republic of Congo, Iraq, Israel (West Bank, Gaza and the occupied territories only) and Somalia.

NOTE: The excluded territories change from time to time, so please ensure that you visit our site periodically to get an update on Excluded Territories.

Exclusions

Air medical transport services will not be provided in cases where a member:

- is suffering with mild lesions, simple injuries such as sprains, simple fractures or mild illness which can be treated by local doctors and do not prevent the member from continuing his or her trip or returning home
- Is suffering from tuberculosis or other chronic airborne pathogens;
- has a primary admitting diagnosis of a psychiatric disorder;
- is medically discharged or leaves the hospital against medical advice and is able to travel on their own;
- is travelling outside their country of residence for the sole purpose of seeking medical treatment whether inpatient or outpatient, experimental or otherwise;
- is travelling following a terminal prognosis;

Furthermore, members will not be entitled to air medical transport benefits if their illness or injury is a result of or is contributed to by the following:

- Pre-existing medical condition. The underwriters shall not be liable for any claim directly or indirectly consequent upon or contributed to by any defect, infirmity or medical condition known to a Member at the inception date or renewal date of Membership. This exclusion shall not apply if such condition has been without the necessity of medical consultation or treatment for 24 consecutive months prior to the original inception date or any subsequent membership renewal date.
- War, invasion or civil war;
- Suicide or attempted suicide or intentional self injury;
- Alcohol or Drug abuse;
- A members own criminal or felonious act, or sustained while the member is in a state of insanity;
- A member with an infectious disease under treatment at the time of enrolment will not be transported for any condition related to that infection;

- A member on an organ transplant list prior to enrolment will not be entitled to a transport for that transplant;

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

- any Member traveling or arranging to travel:
 - to obtain medical or convalescent treatment;
 - against medical advice;
 - after a terminal prognosis has been made;
 - contrary to health and safety restriction(s) from an Airline or Carrier.
 - 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 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 GEOS.
- Any Member of GEOS taking part in or training for:
 - expeditions, time trials and/or record attempts where an expedition is defined as "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". Please refer to the "Definitions" section of these Terms and Conditions.
- mountain climbing or hiking or walking where the member ascends over 4,000 metres or 13,123 feet above sea level at any time either during or within the previous 24 hours. Additionally "free climbing" where the route has previously been ascended with technical equipment, any route where its vertical alignment would normally require technical assistance, "base climbing and base jumping", that being any building bridge or structure.
- Any Member 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 is entitled to indemnity or recovery from any other insurance policy.
- arising from 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
- Additional exclusions include, in addition to climbing expeditions,
 - any parts of the Himalayas or any other areas that meet the altitude tests and trekking to mean hiking above 4,500 metres above sea level.
 - Sailing, running, walking, biking or any endurance events that require wakefulness, exertion, mental alertness, or physical activity for a period or more than 16 continuous hours.

Furthermore, members will not be entitled to air medical transport benefits if their illness or injury is a result of or is contributed to by the following:

- tuberculosis or other chronic airborne pathogens;
- costs and expenses incurred to transport the property of a Member other than any costs and expenses to transport one small carry--on bag during emergency medical evacuation or repatriation.
- for any treatment not confirmed by a doctor as medically necessary.
- any additional traveling or accommodation expenses which GEOS or their appointed Medical Emergency Provider have not authorized if a Member has to return home earlier than planned or be repatriated from a Trip.
- for surgery, medical or preventative treatment which can be delayed in the opinion of a Doctor treating the Member, or the appointed Medical Emergency Provider, until the Member returns home.
- for telephone calls, except calls made to the appointed Medical Emergency Provider.

- for taxi fares.
- for medication a Member is taking before and which he or she will have to continue to take during a Trip.

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 Member who subscribes to GEOS's services. The period of membership in respect of any one Member shall not exceed 12 months in all.

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 organisation(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

- 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
- any act of terrorism, or
 - 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

This is a prepaid air medical transportation membership program. Please note that this is not an insurance plan, travel insurance policy or a healthcare plan and, therefore, GEOS will not reimburse members for expenses they incur on their own.

Up to \$1,000,000 of Medical Evacuation Benefits

Travel Safety Group Limited (GEOS) is insured by Certain Underwriters at Lloyd's

These policies indemnify GEOS in respect of benefits provided by GEOS to its members