

EVACUATION PLUS RIDER

Attaching to and becoming part of Patriot America®, Patriot International®, Outreach America®, Outreach International®, Patriot Adventuresm America, Patriot Adventuresm International, Patriot Green Americasm, or Patriot Green Internationalsm, as applicable

In consideration of additional Premium, and subject to all other Terms of the Master Policy and Certificate of Insurance, the above-referenced Master Policy and Certificate is hereby amended as follows:

The Section of the Master Policy and Certificate entitled SCHEDULE OF BENEFITS/LIMITS will be amended to add the following:

Medical Evacuation Up to US\$25,000 lifetime maximum per Insured Person. All evacuations must be approved in advance and coordinated by the Company.

Natural Disaster Evacuation Up to US\$5,000 lifetime maximum per Insured Person. All evacuations must be approved in advance and coordinated by the Company.

The following new Section entitled MEDICAL EVACUATION will be added in its entirety to and become part of the Master Policy and Certificate of Insurance:

MEDICAL EVACUATION - Subject to the applicable Maximum Limit set forth in the Schedule of Benefits/Limits above, and the other Terms of this insurance, including the Exclusions and the Conditions and Restrictions set forth below, the Company will reimburse the Insured Person for the following transportation costs, when it arranges such transportation, and expenses incurred by the Insured Person arising out of or in connection with a medical evacuation occurring while this Certificate is in effect and during the Period of Coverage:

- (1) Air transportation to a suitable airport nearest to the Hospital where the Insured Person will receive Treatment; and
- (2) Ground transportation necessarily preceding air transportation and from the destination airport to the Hospital where the Insured Person will receive Treatment.

Conditions and Restrictions - To be eligible for coverage for medical evacuation benefits the Insured Person must be in compliance with all Terms of this insurance. The Company will provide Medical evacuation Plus benefits only when the condition, Illness, Injury or occurrence giving rise to the medical evacuation is covered under the Terms of this insurance, subject to the provisions of subparagraph (f)(II), below. The Company will provide Medical Evacuation Plus benefits only when all of the following conditions and restrictions are met:

- (a) the Insured Person is under the age of 65; and
- (b) the Insured Person is hospitalized outside of their Home Country and more than 150 miles from home for a sudden and Unexpected medical condition, where Hospitalization is Medically Necessary; and
- (c) medical evacuation is approved by the attending Physician who certifies to the need for continued Hospitalization, and that the condition is not life-threatening; and
- (d) medical evacuation is agreed to by the Insured Person or a Relative of the Insured Person; and
- (e) medical evacuation is approved in advance and all arrangements are coordinated by the Company; and
- (f) the condition, Illness, Injury or occurrence giving rise to the need for the Medical Evacuation:

(I) occurred suddenly, Unexpectedly, and spontaneously, and without: (i) advance warning, (ii) advance Treatment, diagnosis or recommendation for Treatment by a Physician, and (iii) prior manifestation of symptoms or conditions which would have caused a reasonably prudent person to seek medical attention; and

(II) was not a Pre-existing Condition; and

(g) The Company will cover reimbursement for the above-described costs and expenses and will arrange medical evacuation to the qualified Hospital chosen by the Insured Person. In all cases the Company will make the necessary arrangements for the medical evacuation, and will use commercially reasonable efforts to arrange with independent, third-party contractors any medical evacuation within the least amount of time reasonably possible. By acceptance of this Certificate and request for medical evacuation benefits hereunder, the Insured Person understands, acknowledges and agrees that the timeliness, duration, occurrences during, and outcome of a medical evacuation can be directly and indirectly affected by events and/or circumstances which are not within the supervision or control of the Company, including but not limited to: the availability, limitations, physical condition, reliability, maintenance and training schedules and procedures, and performance or non-performance of competent transportation equipment, supplies and/or staff of such third-party contractors; delays or restrictions on flights or other modes or means of transportation caused by mechanical problems, government officials, telecommunications problems, non-availability of routes, and/or other travel, geographical or weather conditions; and other acts of God and unforeseeable and/or uncontrollable occurrences. The Insured Person agrees to release and to hold the Company, the Plan Administrator and their agents and representatives harmless from, and agrees that the Company, the Plan Administrator and its agents and representatives shall not be held liable or responsible for, any delays, losses, damages, further injuries or illnesses, or any other claims that arise from or are caused in whole or in part by the acts or omissions of such independent third-party contractors or their agents, employees or representatives, or that arise from or are caused in whole or in part by any acts, omissions, events or circumstances that are not within the direct and immediate supervision and control of the Company, the Plan Administrators and/or their authorized agents and representatives, including without limitation the events and circumstances set forth above. The Insured Person further agrees that upon seeking a medical evacuation, he or she will cooperate fully as required above. Failure to so cooperate and/or failure to use or accept medical evacuation once it has been arranged by the Company will require the Insured Person to reimburse the Company for costs incurred for any medical evacuation that was arranged, but not used, by the Insured Person. Furthermore, the Insured Person may be required to arrange for payment of any subsequent medical evacuation and seek reimbursement thereafter for eligible costs associated with that subsequent medical evacuation.

*In addition, the following new Section entitled **NATURAL DISASTER EVACUATION** will be added in its entirety to and become part of the Master Policy and Certificate of Insurance:*

NATURAL DISASTER EVACUATION – Subject to the limits set forth in the Schedule of Benefits/Limits, in the event of a Natural Disaster, as herein defined, that occurred during the Period of Coverage, the Company will pay the Insured Person for necessary transportation if the Insured Person is displaced from planned, paid accommodations due to an evacuation from a forecasted Natural Disaster or following a Natural Disaster event. The evacuation must have been ordered by the responsible civil or military authorities governing the location of the predicted or actual Natural Disaster. Coverage for the evacuation will only be available where the following conditions are met:

- (a) the Insured Person is under the age of 65; and
- (b) the evacuation is approved in advance and all arrangements are coordinated by the Company; and
- (c) transportation is to the nearest place of safety or for repatriation to the Insured Person's Home Country or country of residence.