

Service Certificate for Stop Loss

Companion Life Insurance Company (hereinafter "COMPANION") has an agreement with Assist America, Inc., 202 Carnegie Center, Suite 302A, Princeton, NJ 08540, (hereinafter "AAI") to make available upon the terms and conditions set forth herein the Assist America services described below. Effective as of XX/XX/XXXXX, individuals under the provisions of coverage provided by COMPANION are eligible for services described in this Certificate and such individuals are hereinafter referred to as "Participants."

AAI will provide Participants the Assist America services described below under Service membership # XX-XX-XXX-XXXXXX. All services are subject to certain conditions and exclusions as set forth in this Certificate and are provided by AAI when a Participant is traveling 100 miles or more from his/her primary legal residence or in another country that is not his/her country of residence and has not been away from such residence for more than 90 days. A Participant meeting such requirements is hereinafter referred to as an "Eligible Participant." All services must be arranged by AAI. No claims for reimbursement are accepted.

The following benefits are available to Participants through Assist America:

Medical Consultation, Evaluation and Referrals: Telephone access to operations center staffed twenty-four (24) hours a day, every day of the year, with multilingual, medical trained personnel for medical consultation, evaluation and referral to Western-trained physicians.

Emergency Medical Evacuation: When an adequate medical facility is not available proximate to the Eligible Participant, as determined by the AAI physician and the attending physician, evacuation under appropriate medical supervision, by the mode of transport necessary, to the nearest medical facility capable of providing required care.

Medical Repatriation: When medically necessary, as determined by the AAI physician and the attending physician, repatriation under medical supervision to the Eligible Participant's residence or to a medical or rehabilitation facility near Eligible Participant's residence, at such time as the Eligible Participant is medically cleared for travel by commercial carrier. If the time period to receive medical clearance to travel by common carrier exceeds fourteen (14) days from the date of discharge from the hospital, an alternative, appropriate mode of transportation may be arranged, such as an air ambulance. Medical or non-medical escorts may be provided as necessary.

Hospital Admission Assistance: Issue a prompt financial guarantee to facilitate admittance to a foreign (non-U.S.) medical facility and/or validate Eligible Participant's medical insurance; provided that the Eligible Participant must repay all funds advanced for hospital admittance within forty-five (45) days of the date advanced.

Medical Monitoring: Medical personnel will monitor Eligible Participant's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family participants.

Prescription Assistance: If an Eligible Participant needs replacement prescription medicine while traveling, AAI helps with replacing prescription, when possible and legally permissible and upon consulting with the attending physician; the Eligible Participant is responsible for the cost of the prescription.

Emergency Message Transmission: Upon request by an Eligible Participant, AAI will transmit and receive legally permitted emergency messages to and from family members or employer.

Compassionate Visit: When an Eligible Participant is traveling alone and will be hospitalized for more than seven (7) consecutive days, AAI will provide economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalization to a designated family participant or personal friend. It is the responsibility of the family participant or the friend to meet all visa and document requirements, if applicable.

Care of Minor Child(ren): One-way economy common carrier transportation, with attendants if required, will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Eligible Participant.

Return of Mortal Remains: In the case of an Eligible Participant's death, the return of mortal remains will be arranged and paid for. AAI will render any assistance necessary in the transport including locating a local, licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, acquire all legal clearances, procuring consular services (for death overseas), obtaining death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains, including retrieval from site of death and delivery to receiving funeral home.

Emergency Trauma Counseling: Provide Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Return of Vehicle: Arrange for the return of Eligible Participant's fully operable, non-commercial vehicle when necessary due to Eligible Participant's medical condition. AAI will arrange for the vehicle to be return to the Eligible Participant's place of residence.

Interpreter and Legal Referrals: Upon request by an Eligible Participant, AAI will arrange for referrals to interpreters, counselors or legal personnel will be provided.

Lost Luggage or Document Assistance: AAI helps Eligible Participant locate lost luggage, document, personal belongings or assist with the replacement of travel tickets

Bail Bond Coordination: AAI will assist in coordinating bail bond, wherever legally permissible, as required for Eligible Participants, provided that Eligible Participant is the source of, or coordinates the source of the funds.

Emergency Cash Coordination: AAI will assist in coordinating the transfer of emergency cash to an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without other financial means. The source of the funds is the responsibility of the Eligible Participant.

Pre-trip Information: AAI offers Participants web-based country profiles that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

Fulfillment/Communication Material: AAI will make available identification cards for Participants with the telephone numbers necessary to contact the Operations Center.

Policyholder hereby acknowledges that AAI's obligation to provide or contract for the above services is subject to the following Conditions and Exclusions:

AAI will not evacuate or repatriate an Eligible Participant:

Without medical authorization

- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Participant from continuing his/her trip or returning home
- With a pregnancy over six months
- With mental or nervous disorders unless hospitalized

AAI does not guarantee the provision of services to an otherwise Eligible Participant who does not possess valid worldwide health insurance coverage. Notwithstanding this provision, AAI shall use its best reasonable efforts to provide service in such circumstances.

AAI will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection
- Commission of an unlawful act(s)
- Attempt at suicide
- Incidents involving the use of drugs unless prescribed by a physician
- Transfer of Eligible Participant from one medical facility to another medical facility of similar capabilities which provides a similar level of care
- Trips exceeding 90 days from primary legal residence without the purchase of Expatriate Coverage. Eligible Participants may purchase Expatriate Coverage for trips exceeding 90 days.

Legal actions arising hereunder shall be barred unless written notice thereof is received by AAI within one (1) year from the date of event giving rise to such legal action.

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. AAI is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of AAI. AAI is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.

COMPANION must reimburse AAI for any service rendered upon the COMPANION's specific request that is beyond the scope of this Certificate.

COMPANION is responsible for issuing Identification Cards (as described above) to Participants. COMPANION's failure to maintain in-force the insurance policy cited above will invalidate the described program as to the Participant and AAI will have no obligation to provide any service to the Participant.

AAI is not affiliated with the underwriter of COMPANION's group insurance cited above, and such underwriter shall not be held liable or responsible for any acts or omissions by AAI in connection with or arising under the rendering of services described herein.

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