



ACE American Insurance Company  
(A Stock Company)  
Philadelphia, PA 19106  
(Herein called We, Us, Our)

## COVERAGE SUMMARY

### COMPREHENSIVE SECURITY EVACUATION EXPENSE BENEFIT

We will pay Security Evacuation Expense Benefits for the Insured Person, if:

1. an Occurrence takes place during the Covered Activity described in the Policy and within his or her Term of Coverage; and
2. while he or she is traveling outside of his or her Home Country.

Benefits will be subject to the Benefit Maximum shown in the *Schedule of Benefits*.

Security Evacuation Expense Benefits will be paid for:

1. the Insured Person's Transportation and Related Costs to the Nearest Place of Safety, necessary to ensure his or her safety and well-being as determined by Our Designated Security Consultant.
2. the Insured Person's Transportation within 14 days of the Security Evacuation to either of the following locations:
  - a. the Insured Person's Home Country;
  - b. a destination where the Policyholder is located or where the Policyholder directs the Insured Person to travel to continue a Covered Activity. Coverage will be extended for up to 5 days if the Policyholder provides documented proof that it is not possible to make arrangements for the Insured Person's relocation within 5 days.
3. consulting services for seeking information on a Missing Person or kidnapping case, if the Insured Person is considered kidnapped or a Missing Person by local or international authorities.

Security Evacuation Expense Benefits are payable only once for the Insured Person for any one Occurrence.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. If expenses are not authorized in advance by Us or Our assistance provider, We will pay 100% of such expenses to the extent that We or Our assistance provider determine(s) that such authorization would have been provided to the Insured Person.

Our assistance provider is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Insured Person until a Security Evacuation can occur.

Right of Recovery – If, after a Security Evacuation is completed, it becomes evident that the Insured

Person was an active participant in the events that led to the Occurrence, or that another third party may be liable for evacuation expenses, We have the right to recover all Transportation and Related Costs from the Insured Person or the third party.

**Changes in Terms and Conditions** – The term and conditions of this benefit may be changed at any time to reflect conditions that constitute a change in the Policyholder's Security Evacuation Exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to the Policyholder of any change in the terms and condition of this benefit.

**“Appropriate Authority(ies)”** means the U.S. State Department, the government authority(ies) in the Insured Person's Home Country, or the government authority(ies) of the Host Country or the Company's Designated Security Consultant.

**“Designated Security Consultant”** means an employee of a security firm under contract with Us or Our assistance provider who is experienced in security and the measures necessary to ensure the safety of the Insured Person(s) in his or her care.

**“Host Country”** means any country, other than an OFAC excluded country, in which the Insured Person is traveling while covered under the Policy.

**“Imminent Danger”** means an immediate threat of harm, or the existence of any condition or practice that could reasonably be expected to cause death or serious physical harm if a

Insured Person were to proceed in the affected area or if the Insured Person were to enter the affected area before the condition or practice was eliminated.

**“Missing Person”** means a Insured Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

**“Natural Disaster”** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Insured Person's Trip occurs and the area is deemed to be uninhabitable or dangerous.

Natural disaster does not mean nuclear reactions, uninhabitable property, transportation strikes, lost or stolen passport or travel documents, radiation or radioactive contamination, civil disorder and other similar events.

**“Nearest Place of Safety”** means a location determined by the Designated Security Consultant where:

1. the Insured Person can be assumed safe from the Occurrence that precipitated the Insured Person's Security Evacuation; and
2. the Insured Person has access to Transportation; and
3. the Insured Person has the availability of temporary lodging, if needed.

**“Occurrence”** means any of the following situations involving the Insured Person that trigger the need for a Security Evacuation:

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. a Political or Military Event involving a Host Country, if the Appropriate Authority(ies) issue a Travel Advisory stating that citizens of the Insured Person's Home Country, or citizens of the Host Country should avoid all but essential travel to the Host Country; or Our Designated Security Consultant recommends an evacuation due to political or civil unrest;
3. within 7 days of a Natural Disaster;
4. deliberate physical harm to the Insured Person or a threat of Imminent Danger against the Insured Person confirmed by a documented report from a supervising authority, police report or other physical evidence;
5. being found if there is documented evidence that the Insured Person is threatened after being deemed kidnapped or a Missing Person.

**"Political or Military Event"** means social unrest or a military activity such that Appropriate Authorities suggest evacuation of travelers or in-patriates and/or warn travelers to defer all but essential travel, or issue a similar warning of Imminent Danger. Coverage will not be available for any future travel to such an area until the same Appropriate Authorities, who issued the initial warning, have revised or rescinded the warning indicating that it is now nominally safe to travel to the area affected by the original warning.

**Related Costs** means lodging and, if necessary, physical protection for the Insured Person during or while waiting for Transport to the Nearest Place of Safety. Related Costs will include temporary lodging, if necessary, while the Insured Person is waiting to be transported back to the his or her Home Country or other country where the Policyholder that sponsored the Insured Person's Trip is located, or where the Policyholder directs the Insured Person to travel to continue a Covered Activity. Related Costs do not include charges for alcoholic beverages, tobacco, entertainment, or non-emergency use of a mobile device.

Benefits will not be payable for Related Costs unless We authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. If expenses are not authorized in advance by Us or Our assistance provider, We will pay such expenses to the extent that We or Our assistance provider determine(s) that such authorization would have been provided to the Insured Person.

**"Security Evacuation"** means the extrication of the Insured Person from an area of conflict or hostility due to an Occurrence which could result in the likelihood of grave physical harm or death to the Insured Person.

**"Transport" or "Transportation"** means the most efficient and available method of conveyance, where practical, economy fare will be utilized. If possible, the Insured Person's common carrier tickets will be used. Transportation includes any expenses associated with transporting the Insured Person's Baggage and Personal Property, subject to availability.

**"Travel Advisory"** means a formal recommendation issued by the Appropriate Authority(ies) that the Insured Person or citizens of his or her Home Country, or citizens of the Host Country should avoid all but essential travel in the Host Country. In the U.S. this is a Level 4 Travel Advisory.

**"Trip"** means your sponsored travel by air, land, or sea from the Insured Person's Home Country. It includes the period of time from the start of the trip until its end provided the Insured Person is

engaged in a Covered Activity or personal deviation if covered under the Policy.

### **Exclusions and Limitations**

Additional Exclusions - We will not pay Security Evacuation Expense Benefits for expenses and fees:

- payable under any other provision of the Policy.
- that are recoverable through the Insured Person's employer or other entity sponsoring the Insured Person's Trip.
- due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas.
- for repatriation of remains expenses.
- for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization.
- for medical services.
- for monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping.
- arising from or attributable, in whole or in part, to:
  - o a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
  - o non-compliance by the Insured Person with regard to any obligation specified in a contract or license.
- failure of the Insured Person to cooperate with Us or Our assistance provider with regard to a Security Evacuation. Such cooperation includes, but is not limited to, failure to provide any documents needed to extricate the Insured Person, failure to follow the directions given by Our designated security consultants during a security evacuation.

If the Insured Person refuses to participate in a Security Evacuation, or any part of a Security Evacuation, no further benefits will be payable under the Security Evacuation Expense Benefit for that Occurrence.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.