

## Global Repatriation

### *Helping to Provide Peace of Mind During Your Time of Need*

The passing of a loved one can be a difficult and emotional experience. When it occurs during travel, you or your loved ones may feel that help is no longer within reach.

Global Repatriation is a worldwide benefit designed to help your family when you or a covered dependent suffers a loss of life due to a covered accident or illness while traveling 100 miles or more away from their permanent residence.

The benefit provides transportation of a covered member's remains to his/her primary place of residence in the United States and repatriation of foreign nationals to their home countries.

#### **Benefit Includes:**

- Expenses for preparations; embalming or cremation
- Transport casket or air tray
- Transportation of remains to place of residence or place of burial

All services must be authorized and arranged by AXA Assistance designated personnel and the maximum benefit per person is \$20,000 USD per occurrence.

No claims for reimbursement will be accepted.

**To Activate Assistance Call:  
1-888-558-2703 / 1-312-356-5963**

Global Repatriation benefits are independently offered and administered by AXA Assistance USA, Inc. [www.axa-assistance.us](http://www.axa-assistance.us)  
Pan-American Life and AXA Assistance USA, Inc. are not affiliated.

## INDEMNIFIED TRANSPORTATION SERVICES

### DEFINITIONS, TERMS, CONDITIONS AND EXCLUSIONS

#### A. DEFINITIONS

For purposes of the Services performed pursuant to this Agreement, the following terms shall be defined as follows:

**“Dependent Children”** means a Member’s natural child, adopted child (including a child from the date of placement with the adopting parents until the legal adoption) or step-child (including the child of a Domestic Partner) and who, in each case, is under age 26 and supported by the Member. A Dependent Child who reaches the age limit but continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Member for support and maintenance.

**“Domestic Partner”** means each of two people, one of whom is a Member, are of the same or opposite sex and have a mutually dependent relationship so that each has an insurable interest in the life of the other. Each person must be:

1. 18 years of age or older;
2. unmarried;
3. the sole domestic partner of the other;
4. sharing a primary residence with the other; and,
5. not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

**“Family Member”** means any of the following: a Member’s legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew or Domestic Partner.

**“Eligible Person”** means an individual who is a policyholder under an individual or group accident insurance policy issued by the Company or eligible to receive the Services pursuant to the terms of a Subscriber Contract with the Company.

**“Hospitalization/Hospitalized”** means being admitted as an inpatient after Member’s initial visit in the emergency room.

**“Illness”** means a sudden and unexpected sickness that manifests itself during Member’s membership period and which requires Hospitalization.

**“Injury”** means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Member’s membership period and which requires Hospitalization.

**“Member”** means the Eligible Person who is enrolled for services hereunder and, if covered under the policy, his/her legal spouse (or common-law spouse where legal), or Domestic Partner (if applicable) and his/her Dependent Children (if applicable) and Family Member (if applicable). 4 Internal

## **B. GENERAL TERMS**

The Member may be eligible for the indemnified transportation services as described in this **Appendix A**. All terms and conditions of this **Appendix A** are subject to the Member suffering a loss or incurring eligible expenses covered under this **Appendix A** as the direct result an Injury or Illness while residing in the United States of America.

The Services do not provide coverage for medical expenses incurred by Members. All medical expenses are the responsibility of the Member. No reimbursements are available for costs associated with indemnified transportation services.

## **C. INDEMNIFIED TRANSPORTATION SERVICES<sup>1</sup>**

The “Indemnified Transportation Services” provided pursuant to this Agreement are as follows:

**For Return of Remains:** when a Member suffers loss of life due to a covered accident (as defined in the applicable Company insurance policy) or Illness while residing in the United States of America AXA will arrange and coordinate the preparation and transportation of the Member’s remains and pay for such costs in accordance with terms below.

The Maximum Benefit Amount is 100% of such expenses incurred up to \$20,000 per Member per occurrence.

AXA must make all arrangements and must authorize all expenses in advance for any benefits to be payable. AXA reserves the right to determine the benefit payable, including reductions, if it is not reasonably possible to contact AXA in advance.

## **D. ASSISTANCE SERVICES**

The “Assistance Services” provided pursuant to this Agreement are as follows:

1. Connecting Member’s family to a local funeral home.
2. Coordination of arrangements with funeral home preparation services.
3. Cultural and legal requirements through local authorities.
4. Transportation logistics of the Member’s remains.
5. Payment for preparation and transport of the Member’s remains to place of residence or place of burial in accordance with Section C above.

## **E. EXCLUSIONS AND LIMITATIONS**

The following exclusions and limitations apply to both the Insured Transportation Services and the Assistance Services.

Services are not available to the Member for Sickness, Injuries or losses resulting from:

1. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion; or
2. a Member’s mental or nervous condition, unless hospitalized; or
3. traveling against the advice of a physician; or
4. traveling for the purposes of securing medical treatment; or

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<sup>1</sup> \*Indemnified Transportation Services are underwritten by a licensed third party insurance company that is solely responsible for the payment of the benefits described above. AXA is only responsible for the coordination of such transportation services.

5. Evacuations to or from your home or host country that has been declared a Level 4 Travel Advisory by the U.S. Department prior to your Scheduled Departure Date or while traveling against the advise of a Level 4 Global Health Advisory issued by the U.S. State Department.

There may be times when circumstances beyond AXA's control hinder its endeavors to provide Services under this Agreement. AXA will, however, make all reasonable efforts to provide such Services and help the Member resolve his/her emergency situation.

AXA will not be obliged to provide any Services under this Agreement or to pay any claim or provide any other benefit hereunder to the extent that the provision of such Services, payment of such claim or provision of such benefit would expose AXA to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any other applicable sanctions laws or regulations ("Sanctions Restrictions"). In addition, AXA may terminate this contract if the Company becomes subject to sanctions that would expose AXA to Sanctions Restrictions or fails, after notice has been provided by AXA, to terminate activities that expose AXA to Sanctions Restrictions. Further, AXA may delay the provision of Services where AXA determines that any Service, claim or benefit hereunder may involve countries or persons that are the subject of Sanctions Restrictions in order to allow AXA to ensure compliance therewith. This Section shall survive the termination or expiration of this Agreement.