

DAN TravelAssist

One important benefit of your DAN Membership is that with your Individual Membership fee, you are automatically enrolled in DAN's travel assistance plan. Your family is covered with your family membership fee. DAN *TravelAssist*, through Travel Guard Group, arranges emergency medical evacuations for any medical emergency — and provides many more benefits — for you and your immediate family members.

IMPORTANT: DAN TravelAssist must arrange ALL evacuations. Emergency evacuation arrangements made directly by you will not be reimbursed by DAN TravelAssist.

These benefits are available to each DAN Member if the Member has an Individual DAN Membership, and to his or her immediate Family Member if the DAN Member has a Family DAN Membership and the Member is listed. Coverage is provided on a 24-hour basis to those traveling on a trip at least 50 miles / 80 km from the person's permanent residence as listed in the DAN database. Benefits payable for expenses incurred for the following benefits will not exceed the maximum amounts shown below. All covered benefits must be arranged in advance by DAN TravelAssist. All travel arrangements must also be coordinated through TravelAssist.

MEDICAL ASSISTANCE

EMERGENCY EVACUATION AND REPATRIATION

If a DAN Member or a Covered Family Member suffers a medical condition during the course of a trip and such condition (as determined by DAN TravelAssist in consultation with a local attending Physician) requires an emergency evacuation, or medically necessary repatriation, benefits up to a maximum of US\$150,000 per person (if a Family Membership) will be paid by DAN TravelAssist directly to the provider for the expenses incurred for such evacuation or repatriation.

Emergency Evacuation means that, due to medical necessity, the Member or Family Member requires immediate transportation from the place where such person has a medical emergency to the nearest medical facility where appropriate medical treatment can be obtained.

Transportation means any land, water or air conveyance required to transport the Member or Family Member during an emergency evacuation or repatriation. Expenses for special transportation must be recommended by the attending Physician in conjunction with DAN *TravelAssist* or required by the standard regulation of the conveyance transporting the Member or Family Member. Special transportation includes, but is not limited to, an air ambulance, land ambulance, and private motor vehicle. Expenses for medical supplies and services must be recommended by both the attending Physician and *TravelAssist*.

Covered Expenses are expenses for transportation, medical services and medical supplies necessarily incurred in connection with emergency evacuation or repatriation of the Member or Family Member. All transportation arrangements made for evacuating or repatriating the Member or Family Member must be by the most direct and economical conveyance, and arranged in advance by DAN *TravelAssist*. Covered expenses do not include amounts that are eligible for reimbursement under "Other Medical Expense Insurance."

Repatriation means that, due to medical necessity, the Member or Family Member requires transportation to either:

- their primary residence as listed in the DAN database; or
- the region where they are currently living and/or working at the time of the injury; or
- the appropriate medical facility for care or evaluation, whichever of these is nearest.

Prescription Assistance

If You require prescription medication or eyeglasses not available where You are staying, DAN *TravelAssist* will consult with the prescribing physician, and locate and arrange to send Your medications when it's possible and legally acceptable. You are responsible for the cost of providing the medication or eyeglasses.

Medical Expense Advances

Hospital admittance or discharge deposits will be advanced up to \$5,000 by DAN *TravelAssist* with an acceptable guarantee of reimbursement from either You or Your insurance.

Medical Monitoring

When DAN *TravelAssist* is notified of a Member's medical emergency, its staff will establish communication with the local attending medical provider and obtain a full understanding of the situation and begin to monitor the Member's condition. Medical professionals will stay in regular communication with the local medical personnel and relay necessary information to the Member and his or her Family until the situation is resolved and the Member continues with his or her travels or returns to their primary residence as listed in the DAN database.

24-Hour Worldwide Medical Information and Assistance

A multilingual staff at DAN *TravelAssist*'s Emergency Assistance Centre provides 24-hour assistance and consultation while You're traveling. These offices also handle non-diving related medical referrals to physicians, hospitals and specialists as well as coordinating all aspects of emergency medical evacuation for You. DAN *TravelAssist* is not responsible for diagnosis or treatment.

TRAVEL ASSISTANCE

Visit of Family Member or Friend

If a Member or Covered Family Member is traveling alone and requires hospitalization for more than seven consecutive days, DAN *TravelAssist* will arrange and pay for economy round-trip airfare for a visitor chosen by the Member (or his or her Family) to travel to the site of hospitalization and return the visitor to his or her point of departure.

Return of Dependent Children

If a Member or Covered Family Member is traveling alone with his or her children, and becomes ill or injured and is unable to attend to the children's needs, DAN *TravelAssist* will arrange and pay for one-way economy airfare to return them to their place of residence. Qualified escorts will be provided at no charge, if necessary.

Return of Traveling Companion

If a Member's traveling companion loses previously made travel arrangements due to a delay caused by the Member's medical emergency, DAN *TravelAssist* will arrange and pay for one-way economy airfare to return the companion to his or her original departure point.

Pre-Trip Information

Get visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consular referrals; foreign exchange rates; and travel advisories through DAN *TravelAssist*.

Repatriation of Remains

If a Member or Covered Family Member dies while traveling, DAN *TravelAssist* will arrange and pay, up to the policy limit, for all costs associated with the return of the Member's remains, including expenses for embalming, necessary government authorization, coffin(s) or cremation if desired prior to the repatriation of the Member's remains, and a container appropriate for transportation of the remains to the Member's place of residence as listed in the DAN database for burial.

Return of Vehicle

If the Member or Covered Family Member is hospitalized or has an emergency medical evacuation, DAN *TravelAssist* will reimburse the cost of returning the unattended vehicle to the rental agency or to his or her current principal residence. Payment will not exceed more than US\$1,000 for this benefit, per medical condition.

PERSONAL ASSISTANCE

Emergency Message Transmission

DAN *TravelAssist* will receive and relay emergency messages to and from Your Family and/or employer.

Emergency Cash Advances

When possible, DAN *TravelAssist* will provide You with a cash advance of up to US\$250 in local monies for medical emergencies with an acceptable guarantee of reimbursement from either You or Your insurance.

Assistance With Recovering Lost or Stolen Items

When a Member has had luggage, documents, credit cards, or personal items lost or stolen, DAN *TravelAssist* will attempt to recover the items by contacting the appropriate parties. DAN *TravelAssist* will advise the Member of its efforts as the search takes place. Direct cost of replacing the lost or stolen items are the responsibility of the Member.

Translator and Interpreter Referrals

You can receive referrals to local translators and interpreters in the case of communication problems, which cannot be solved via telephone. You are responsible for the selection and payment of the translator or interpreter.

Insurance Claims Assistance

You can receive assistance in obtaining information for insurance claims generated overseas for cases coordinated through DAN *TravelAssist*. DAN *TravelAssist* will assist with Your eligible insurance until such claims have been settled or denied.

LEGAL ASSISTANCE

Legal Referrals

Referrals to local qualified attorneys are provided in the area in which You are traveling. Telephone interpretation can be provided when necessary. All expenses other than legal referrals are Your responsibility.

Bail Advances

Where permitted by law, You will be advanced up to Us\$5,000 in bail funds with an acceptable guarantee of reimbursement from either You or Your insurance.

Legal Assistance

If appropriate, DAN *TravelAssist* will advise the proper embassy or consulate of Your incarceration. DAN *TravelAssist* will also continue to communicate with You and any other party designated by You until the situation is resolved. All expenses other than the notification of incarceration are Your responsibility.

IMPORTANT CONDITIONS & EXCLUSIONS

Benefits, under DAN TravelAssist, are not payable with respect to expenses incurred:

1. While traveling against the advice of a Physician;
2. For assistance or treatment which is compensable under "Other Medical Expense Insurance," travel insurance, the Workers' Compensation or Occupational Disease Act or Law, or any services, supplies or treatments provided under any federal, state or other governmental plan or law;
3. For services, supplies, or treatment, including any period of Hospital confinement that were not recommended, approved and certified as necessary and reasonable by a Physician, or any expense that is non-medical in nature;
4. For suicide or attempted suicide, while sane or insane, or self-inflicted injury;
5. Due to war or act of war, declared or undeclared;
6. For Injury sustained while participating in professional sports or in club, interscholastic or intercollegiate sports (except scuba diving-related); or from the riding of a motorcycle, motor scooter or moped;
7. For any nervous, emotional or mental disorder;
8. In connection with alcoholism or drug addiction, or use of any drug or narcotic agent, except as prescribed by a Physician;
9. As a result of, or in connection with, the commission of a felony offense; or
10. Treatment provided by any Family Member.
11. The *TravelAssist* portion does not cover any medical treatment for accidents or injuries of any nature other than those costs incurred during evacuation.

DAN *TravelAssist* reserves the right to suspend services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbances, strikes, man-made catastrophe, acts of God, or refusal of authorities to permit DAN *TravelAssist* to fully provide services. In the event a Member travels into an area in which any of the above situations arises, DAN *TravelAssist* will attempt to provide its services to the best of its ability. The Member must realize that due to political or socioeconomic conditions there are some countries where longer time periods are required to safely perform a medical evacuation. It is the responsibility of the Member to inquire with DAN *TravelAssist* whether a country is “open” for assistance prior to his or her departure.

All decisions as to the need for evacuation and/or repatriation, the means and/or timing of any evacuation, the medical equipment and the medical personnel to be used and the final destination are medical decisions, which will be made by physicians designated by DAN *TravelAssist*, in consultation with a local attending physician based on medical factors, and DAN *TravelAssist*'s decision shall be conclusive in determining the need for such services.

The final selection of the medical professional, medical facility or legal counsel is your choice alone. DAN *TravelAssist*, assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall DAN *TravelAssist*, be liable for the negligence or other wrongful acts or omissions of any of the legal and/or healthcare professionals providing direct services pursuant to this Agreement.

The medical professionals, medical facilities, attorneys or other professionals (suggested or designated by DAN *TravelAssist*) who provide services on behalf of DAN *TravelAssist*, are not employees of DAN *TravelAssist* or DAN and neither DAN *TravelAssist* nor DAN shall be liable for their negligence or their other acts or omissions. DAN *TravelAssist* will not be responsible for providing medical diagnosis or treatment. The final selection of the medical provider is the right and responsibility of the Member.

DAN *TravelAssist*, their agents and contractors shall be fully and completely subrogated to the rights of the Member against parties who may be liable to provide services or make a contribution, which is the subject of the services provided under this program. DAN *TravelAssist* is not responsible under this program to pay the cost of any services covered under any occupational benefits plan, health insurance, other insurance plan or public assistance program. In the event DAN *TravelAssist* provides services on behalf of, or to, a Member, the Member agrees to assign to DAN *TravelAssist* or their agents

or contractors any rights of recovery under such plan(s). DAN *TravelAssist* retains the right to bill any other insurance carrier You may have.

Services not arranged for by DAN *TravelAssist* will not be reimbursed. You must call the DAN *TravelAssist* number on Your DAN Member card prior to making any arrangements to receive service or to have the included benefits provided without charge. Medical transportation services are only provided if authorized in advance by DAN *TravelAssist*.

DAN *TravelAssist* benefits are available up to a maximum of US\$150,000 per person (if a Family Membership) and are subject to change without notice.

Assistance services are being provided by AIG Travel Guard Group of Stevens Point, Wisconsin, USA.