

Service Certificate AC Newman Group Travel Accident Coverage

AC Newman has arranged through an agreement with Assist America, Inc., One Palmer Square, Suite 315, Princeton, NJ 08542, (hereinafter known as "AAI") to make available to employers the following Assist America and SecurAssist® services at a fee mutually agreed.

Effective January 1, 2014, employees of Montefiore Medical Center ("the Company") and their dependents (as defined by their insurance policy) ("Participants(s)") are eligible for these Assist America services from AAI, as applicable, namely those employees covered under the provisions of the Group Travel Accident coverage provided through AC Newman, policy # BTA-123108. SecurAssist® services are available directly to the employer.

Now, therefore, AAI agrees to provide the Company the Assist America and SecurAssist® services as described below under Service membership #01-AA-ACN-06048. All Assist America travel assistance services described below are provided by AAI when Participants are traveling 100 miles or more from their legal residence or in another country that is not their country of residence for less than 90 days. Should you wish to retain coverage for employees who will be traveling in excess of 90 days, please contact AAI directly at 609-921-0868 to arrange for expatriate coverage.

All services must be arranged by AAI. No claims for reimbursement will be accepted.

AAI's Assist America program makes the following benefits available to Participants:

Medical consultation, evaluation and referral: Participants have access to an Operations Center with multilingual medical staff on duty 24 hours a day, 365 days a year. Medical personnel are available for medical consultation, evaluation and referrals to Western-trained physicians.

Hospital Admission Guarantee: AAI will validate a Participant's medical insurance, as applicable, or advance funds to a medical facility, to facilitate Participant's admittance to a foreign (non-U.S.) medical facility, as necessary. The Participant must repay any emergency hospital admittance deposit paid by AAI within 45 days. Participants, through their health plan or other means, are responsible for costs incurred for medical services rendered by the treating medical facility.

Medical evacuation: When an adequate medical facility is not available proximate to where the Participant is located, as determined by the AAI physician and the consulting physician, AAI will arrange an emergency evacuation, with medical supervision, by an appropriate means to the nearest medical facility capable of providing the required care.

Medical Repatriation: When medically necessary, as determined by the AAI physician and the consulting physician, repatriation under medical supervision to the Participant's legal residence at such time as the Participant is medically cleared for travel via commercial carrier, provided the repatriation can be accomplished without compromising the Participant's condition. If the time period to receive medical clearance to travel by common carrier exceeds fourteen days from the date of discharge from the hospital, an appropriate mode of transportation may be arranged, such as an air ambulance. Medical or non-medical escorts may be provided as necessary.

Critical Care Monitoring: Monitoring of Eligible Participant's condition by medical personnel who will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

Transportation to Join Patient: Provide a designated family member or personal friend with an economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalization, provided the Participant is traveling alone and is projected to be hospitalized for more than seven consecutive days. At a Participant's request, AAI will provide assistance with arrangements for the family member or the friend's accommodations.

Prescription transfer or replacement: AAI will assist in transferring or replacing prescription medicine, when possible and legally permissible and upon request of the attending physician. Participant is responsible for the cost of the prescription.

Care and/or Transportation of Minor Children: When a minor child(ren) is left unattended as the result of a Participant's medical situation, AAI will provide the child with transportation to home or to the home of a person designated by the Participant living in the same country as the Participant and child. If appropriate, an attendant will escort the child.

Emergency Message Transmission: AAI will receive and transmit emergency messages to/from home.

Return of Mortal Remains: In the event of a Participant's death, AAI will arrange and pay for the return of mortal remains. 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, obtaining all legal clearances, procuring consular services (for death overseas), providing 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: AAI will provide immediate telephonic emergency trauma counseling with follow-up referrals to qualified counselors either on site or upon return home.

Return of Vehicle: AAI will return a Participant's fully operable personal automobile, as necessary, due to the medical situation.

Legal and Interpreter Referrals: AAI will provide the Participant with referrals to interpreters, counselors or legal personnel, as requested.

Bail Bond Coordination: AAI will assist in coordinating a bail bond, wherever legally permissible.

Emergency Cash Advance: AAI will coordinate emergency cash advance. Source of funds is the responsibility of Participant.

Pre-trip and General Assistance Services: AAI will provide other support assistance services, as requested, such as assistance with lost documents, ticket replacement, and lost luggage. AAI will also provide travel-related information such as addresses and telephone numbers of Embassies and Consulates, currency conversion, inoculation and visa requirements as well as telephonic access codes to the U.S. from foreign locations and other pertinent information.

Fulfillment/Communication Material: AC Newman will provide Identification Cards with the telephone numbers necessary to access AAI Operations Center for issuance to Participants.

The Company and Participant hereby acknowledge that AAI's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

Conditions:

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 insurrections
- ◆ Commission of an unlawful act(s)
- ◆ Attempt at suicide
- ◆ Incidents involving the use of drugs unless prescribed by a physician
- ◆ Transfer of Participant from one medical facility to another medical facility of similar capabilities and providing a similar level of care

AAI will not evacuate or repatriate a 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 with a term of over six months
- ◆ With mental or nervous disorders unless hospitalized

Exclusions:

- ◆ Travel by a Participant's spouse when it is for the benefit of the spouse's employer (spouse business travel)
- ◆ Trips exceeding 90 days from legal residence without prior notification to AAI. (Separate purchase of Expatriate coverage is available)
- ◆ Students at home/school campus address (as they are not considered to be in travel status)

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.

Company must reimburse AAI for any service rendered upon its request that is beyond the scope of this Certificate.

Company is responsible for issuing Identification Cards (as described above) to Participants. The Company'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.

Company hereby acknowledges its appointment of a designated contact person to be available to verify a Participant's participation under this agreement ("Designee"). There may be circumstances under which AAI reasonably believes that a sick or injured person is a Participant under this agreement but cannot verify participation through the Designee, and, in the opinion of that person's then attending physician, an evacuation or repatriation is medically imperative. In such an event, Company acknowledges its responsibility to verify participation at the earliest possible time but in no event shall the verification be later than 72 hours from AAI's initial verification inquiry. AAI will not hold Company financially responsible for services rendered pending verification during above verification time frame.

The Company has access to the Basic Membership Services of the SecurAssist® program, made available through its AC Newman policy BTA-123108 and Assist America Services, Inc.

The Company understands and acknowledges the need to enroll itself on the secure SecurAssist® website (www.securassist.com) to become a recognized member of the SecurAssist® program and to maximize the effectiveness of its services. This will enable the SecurAssist® team to respond immediately should a security situation arise.

The Basic Membership Services of the SecurAssist® program are the following:

Access to Security Experts: Direct and immediate access with 24-hour emergency accessibility to an elite team of experienced professionals, with comprehensive expertise in crisis and risk management, and with global capabilities.

Maintenance of corporate profile: Via the SecurAssist® website, the Company can maintain and up-date a corporate profile to ensure an efficient and effective response to security needs. SecurAssist® is a confidential partner, which will know the Company's business requirements when a call is made to SecurAssist®.

Security Resource: General phone access to SecurAssist® for security questions

Secure Website: Controlled access to the SecurAssist® website

Documentation and information:

- Complimentary issue of "Travel Security Insights"
- Employer guide to contingency planning for expatriate personnel
- Country profiles
- General travel and security advisories

International strategic and tactical security services: Access on a fee-for-service basis to a full range of security services as requested by The Company.

For Immediate SecurAssist® Membership, the Company must complete the SecurAssist® New Client Information form on the SecurAssist® website, www.securassist.com. See attached document for detailed directions on how to enroll.

AAI is not affiliated with the underwriter of the Company'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.

By: George Howard, President, Assist America, Inc.

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SecurAssist Enrollment Information and Procedures For AC Newman Policyholders

Contact information:

SecurAssist® at Operations Center
800-819-8692 (within the U.S.)
U.S. access code + (609) 921-7233

Steps to enrollment:

1. Navigate to the SecurAssist website at www.securassist.com.
2. To become a registered member of SecurAssist, you must complete the registration form by clicking on the “Sign Up” button on the left side of the screen.
3. To enroll, enter your company’s AC Newman/Assist America reference number, starting with 01-AA-.
4. Complete form and click on “submit.”
5. Your Company’s SecurAssist security advisor will contact you shortly to discuss your enrollment information and your company’s Corporate Risk Management program.
6. Once you are member, you can access Security Briefs, Country Profiles (available to anyone in an enrolled company), as well as important web links for traveling employees at any time using your numeric login number. Keep your login information conveniently located (or check the box to have your password remembered) so you can access the Member Area at any time.

If you need to speak with SecurAssist directly, call (800) 819-8692 (within the U. S.) or (U.S. Access Code) + (609) 921-7233 (if outside the U.S.)