

On Call International Description of Services DELUXE MEMBERSHIP

The following is a Description of Services provided by your On Call International Membership any time you are on a trip 50 miles or more from home.

A. ASSISTANCE SERVICES

MEDICAL ASSISTANCE

1) Pre-Trip Plan

ON CALL shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for global destinations worldwide.

2) Medical Monitoring

ON CALL shall, via telephone, monitor the Member's conditions when hospitalized and provide ongoing updates to the Member's family. Depending upon the medical and/or geographical situations, ON CALL may retain the services of consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of the Member's condition. ON CALL does not provide or control the provision of medical services to Members. The attending medical practitioner and/or the Member or their representative makes all decisions regarding medical services. The parties understand and agree that the rendering of medical services to a Member and the result thereof are solely within the control of medical practitioners and/or other providers of the services and advice. ON CALL and performance of its obligations shall not constitute any undertaking to render any medical services, to assume or guarantee the result of medical services provided on behalf of Members, or to guarantee that the medical services performed by others will be rendered in accordance with generally accepted standards or procedures.

3) 24-Hour Nurse Help Line

ON CALL shall provide Members with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for Members (based on symptoms reported and/or health care questions asked by or on behalf of Members). Nurses shall not diagnose Member's ailments.

4) Medical, Dental and Pharmacy Referrals

ON CALL shall provide, at the Member's request, referrals to medical, dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other health care providers in an area served by ON CALL to the extent possible.

5) Deposits, Advances and Guarantees

Deposits, advances and guarantees will be provided for, but not limited to, medical facilities, hotels, airlines, ground and air ambulances and other like providers to secure service for Member. Any advances of funds on behalf of the Member shall be charged to the Member's credit card at the time of service.

6) Dispatch of Medicine

ON CALL shall dispatch to the Member prescription medicine, when not locally available and legally permissible, upon the written authorization of Member's Primary Physician. The Member is responsible for any expenses incurred in this regard, including but not limited to, the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to the Member's credit card prior to shipping.

7) Dispatch of Physician/Nurse

When a Member is away from home, ON CALL may, at its sole discretion, dispatch to the Member's location a physician or other health care professional to assist in determining the medical condition and suitability to travel to a Member who has been hospitalized.

8) Unlimited Emergency Medical Transportation via Private Air Ambulance

If a Member is hospitalized due to sudden illness or injury while traveling 50 miles or more from their primary residence, AND

- a) the remaining hospital stay can be continued at a hospital of the member's choice closer to their primary residence
 - b) the Member is unable to return by commercial airline with or without a medical escort
- ON CALL will make arrangements and pay for air medical transfer of the patient via private air ambulance. If a member is unstable for transfer to their hospital of choice, ON CALL will provide initial medical transfer to the closest appropriate hospital of choice capable of providing immediate emergent medical care. Limitations and Exceptions for these services are defined in Section (B) Coverage Limitations, Terms and Conditions for Members.

9) Medically Supervised Evacuation via Commercial Airline

If a Member is hospitalized due to sudden illness or injury while traveling 50 miles or more from their primary residence, AND

- a) the remaining hospital stay can be continued at a hospital of the member's choice closer to their primary residence
- b) the member is able to return by commercial airline with a medical escort

ON CALL will make arrangements and pay for air medical transfer of the patient via commercial airline with a medical escort. On Call shall make the determination of the type and number of escorts needed. Limitations and Exceptions for these services are defined in Section (B) Coverage Limitations, Terms and Conditions for Members.

10) Unsupervised Evacuation via Commercial Airline

If a Member must return home for further treatment after being hospitalized as the result of an accident or sudden illness occurring while away from his/her permanent residence and the Member is **able** to travel home without a medical escort, ON CALL will make arrangements and pay to transfer the Member via commercial air to the facility of their choice near their permanent residence, or to their permanent residence for continuing care. Limitations and Exceptions for these expenses are defined in Section (B) Coverage Limitations, Terms and Conditions for Members.

11) Return of Traveling Companion

If a Member is transported under Emergency Medical Transportation via Private Air Ambulance, Medically Supervised Repatriation via Commercial Airline, Unsupervised Repatriation via Commercial Airline, or Repatriation of Deceased Remains, ON CALL will make and pay for economy travel arrangements to return one (1) of Member's traveling companions to his/her permanent residence. Limitations and Exceptions for these expenses are defined in Section (B) Terms and Conditions.

12) Up to \$2,500 for Family Reunion

If a Member is alone and hospitalized away from home and will be medically incapable of transport for more than seven (7) days, at the Member's request, ON CALL shall make and pay for economy travel arrangements for a parent or family member to join the Member. ON CALL shall also make suitable hotel arrangements and pay for hotel and meals up to the limit of coverage. Limitations and Exceptions for these expenses are defined in Section (B) Coverage Limitations, Terms and Conditions for Members.

13) Up to \$ 2,500 Return of Dependent Children

If a Member is hospitalized medically incapable of transport for more than seven (7) days, ON CALL will return the Member's minor children who are under 18 years of age and accompanying him/her on the trip, to their home, with an attendant if necessary. Limitations and Exceptions for these expenses are defined in Section (B) Coverage Limitations, Terms and Conditions for Members.

14) Up to \$20,000 Repatriation of Deceased Remains

In the event of a Member's death away from home, ON CALL will render every assistance possible to obtain necessary clearances and make arrangements for the return of deceased remains and pay such reasonable expenses associated with the return. If the Member was traveling alone, On Call will also arrange and pay for a round-trip economy ticket to bring a friend or family member to the location of the remains to accompany the remains to the Member's permanent residence. Limitations and Exceptions for these expenses are defined in Section (B) Coverage Limitations, Terms and Conditions for Members.

15) Up to \$1,000 for Pet Return

If Member is traveling with a Pet, which is left unattended as a result of Member's Injury or Illness, ON CALL will arrange and pay for the Pet to be returned to Member's permanent residence, or to a boarding facility near Member's permanent residence. Limitations and Exceptions for these expenses are defined in Section (B) Coverage Limitations, Terms and Conditions.

***All coverages are subject to Section B-Limitations, Terms and Conditions. ON CALL must arrange and pay for all transportation services. ON CALL is not responsible for services rendered without their coordination and approval.**

TRAVEL ASSISTANCE

1) Travel Assistance

At the Member's request, ON CALL shall assist Member once a trip has started with changing airline, hotel or car rental reservations.

2) Translation and Interpreters

ON CALL will provide foreign language assistance over the telephone, or up to one-page translations submitted via fax. ON CALL will also provide referrals to local translators and interpreters. Fees for these types of translators are the responsibility of the Member.

3) Emergency Cash Advance Assistance

ON CALL shall provide assistance to Members by arranging for the forwarding of funds from Member's credit cards or family members. Any fees associated with the transfer of funds will be the responsibility of the Member.

4) Replacement of Lost Traveling Documents Assistance

ON CALL shall provide assistance to Members by arranging for the replacement of passports, airline documents, birth certificates and other travel-related documents. Any fees required for the acquisition or forwarding of these documents is the responsibility of the Member.

5) Emergency Message Forwarding Assistance

In the event a Member is unable to reach an employer, family member or traveling companion, ON CALL shall forward a message via telephone or fax to the intended party.

6) Lost Luggage Assistance

ON CALL shall assist the Member with the tracking of luggage lost in transit.

7) Legal Consultation and Referral

If a Member is away from home and is arrested, or requires the services of an attorney, ON CALL shall arrange for an initial telephone consultation with an attorney without charge to Member. If needed, a Member will be referred to an attorney in the appropriate geographical area. Fees and costs charged by the referred attorney shall be the responsibility of Member.

SECURITY ASSISTANCE

1) Political Evacuation/Repatriation

If Member requires emergency evacuation due to Political and Military Events which place him/her in Imminent Bodily Harm in the opinion of On Call Security Personnel and as described in Section C, On Call International shall arrange and pay for Member's transportation to the nearest safe location. Once the Member has been transported to the Safe Haven, On Call shall arrange and pay up to a maximum of three (3) days for reasonable accommodations related to lodging if Member is delayed at the Safe Haven. On Call shall also arrange and pay for one-way economy airfare to return Member to the U.S. following a Political Evacuation. Evacuation, economy airfare and lodging costs shall not exceed a Combined Single Limit of \$10,000 USD per Member.

The method of transportation will be as deemed most appropriate to ensure Member's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise Member until evacuation becomes viable or the political or social upheaval has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place Member in Imminent Bodily Harm, On Call shall arrange and pay for Member's secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Member once he/she reaches the departure point where normal commercial transportation is available.

2) Natural Disaster Evacuation/Repatriation

If Member requires emergency evacuation due to a Natural Disaster, which makes his/her Host Country location Uninhabitable, as deemed by On Call Security Personnel and as described in Section C, On Call will arrange and pay for evacuation from a safe departure point to the nearest safe location. On Call shall arrange and pay up to a maximum of three (3) days for reasonable accommodations related to lodging if the Member is delayed at the Safe Haven. On Call shall also arrange and pay for one-way economy airfare to return Member to the U.S. following a Natural Disaster Evacuation. Evacuation, economy airfare and lodging costs shall not exceed a Combined Single Limit of \$10,000 USD per Member.

Member must contact On Call as soon as possible after his/her Host Country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure Member's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the Member until evacuation becomes viable or the natural disaster situation has been resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place Member in Imminent Bodily Harm, On Call shall arrange and pay for Member's secure transport to the departure point. Fees for commercial transportation and/or change fees are the responsibility of the Member once he/she reaches the departure point where normal commercial transportation is available.

3) Repatriation of Deceased Remains

If a Member dies as a result of a Political Upheaval or Natural Disaster, On Call will arrange for the return of the deceased remains, including embalming, necessary government authorization, and a container appropriate for transportation of the remains to the Member's place of residence.

***All coverages are subject to Section C- Political and Natural Disaster Evacuation Coverage Triggers, Limitations, Exclusions and Definitions. ON CALL must arrange and pay for all transportation services. ON CALL is not responsible for services rendered without their coordination and approval.**

B. COVERAGE LIMITATIONS, TERMS AND CONDITIONS FOR MEMBERS

1) Participation

A participant of this Program is defined as a Member who has enrolled in and paid for this Program prior to their departure on a covered trip. A Member may also enroll their Dependents for coverage under this Program. An enrolled Dependent shall also be known as a Member.

Dependent shall mean: A spouse who is legally married to the Member, the Domestic Partner of the Member, or unmarried children of a Member who is over 30 days and under 19 years of age, or up to and including 25 years of age if they are attending an accredited institution of higher learning on a regular full-time basis and/or wholly dependent upon the Member for maintenance and support.

Domestic Partner shall mean: A personal relationship between two individuals who are neither married nor related by blood, who are living together in the same residence and intend to indefinitely, who are

responsible to each other for each other's welfare and are a sole spousal equivalent to each other.

2) The Following Medical/Travel Benefits will be paid up to the Maximum Combined Single Limit per event per Member:

Combined Single Limit of \$2,500 for one (1) economy fare, round-trip airline ticket and accommodations and meals not to exceed \$150 per day subject to a maximum of five (5) days for a family member to join hospitalized Member.

Return of Deceased Remains up to \$20,000

3) The Following Expenses Are Not Covered

- a. Services other than those indicated herein.
- b. SERVICES RENDERED WITHOUT THE AUTHORIZATION AND/OR INTERVENTION OF ON CALL.**
- c. Intentionally self-inflicted injuries, suicide, or any attempted threat (in Missouri, suicide or any attempted threat, while sane) except when hospitalized as an inpatient.
- d. Services provided for a Member for which no charge is normally made.
- e. Expenses incurred if the original or ancillary purpose of the Member's trip is to obtain medical treatment.
- f. Participation in a declared or undeclared act of war, civil disturbance, or insurrection, or an accident occurring while the Member is serving on full-time or active duty in the Armed Forces of any country.
- g. Participation in an international authority flight in aircraft being used for experimental purpose, or in military aircraft (except the Military Aircraft Command of the United States or similar air transport Services Account of other), or while serving as a member of the crew of any aircraft.
- h. Use of any alcohol or drug, unless prescribed by a physician, or except if hospitalized as an inpatient.
- i. Any services provided to an injured person where the Member is entitled to receive reimbursement for such expenses under any group insurance program maintained by the Member's insurance company or employer.
- j. Routine or non-disabling medical problems, such as simple fractures, or sickness, which can be treated by local doctors and do not prevent the injured person from continuing the trip or returning home.
- k. Any treatment or expense related to childbirth, miscarriage or pregnancy except for any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- l. Transportation for an organ transplant when a Member was on an organ transplant list prior to enrollment.
- m. Any expenses incurred while traveling within 50 miles of an eligible Member's primary place of residence.

4) Limitations

- a. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by ON CALL within one year from the date of event giving rise to such legal action.
- b. ON CALL cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is

prohibited by local laws or regulatory agencies.

c. Member may be required to release ON CALL or any health care provider from liability during emergency evacuation and/or repatriation.

d. Without limiting the foregoing, ON CALL's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Member and in no event is the responsibility of ON CALL. ON CALL is not liable for any malpractice performed by a local doctor, health care provider or attorney.

e. ON CALL retains the medical discretion to limit two separate flights per Member, per year and to limit one emergency evacuation and or repatriation attributable to any single medical condition of a Member.

f. Transport to hospital of patient's choice must be to home area hospital. If patient requests transport to hospital outside home area and the cost does not exceed home destination costs by 50%, arrangements will be made. Patient acknowledges that coverage ends once patient is transported to hospital of choice.

g. ON CALL, at its sole discretion, will assist Members on a fee for service basis for interventions falling under the Limitations and Uncovered Services. ON CALL reserves the right, at its sole discretion, to request additional financial guarantees or pre-payment or indemnification from the Member prior to rendering such service on a fee for service basis.

5) Eligibility

This plan is available to residents of the U.S. and Canada, up to and including age 76. Only the person designated as a Member on the Application, who is undertaking a Covered Trip shall be eligible for services under the Plan. The Covered Trip day limit does not apply to full-time students. Membership continues only for the period the subscription fee has been paid. A Covered Trip shall be defined as anytime the covered Member is more than 50 miles from their primary place of residence. The maximum length of a Covered Trip is defined in the Member's chosen plan as outlined on the Membership Card.

Deluxe Annual Membership: Covered Trip not to exceed 90 consecutive days

6) Payment of Subscription Fees and Reimbursements

All initial and supplemental fees are due and payable on or before the departure date of the covered trip. ON CALL shall have no obligation to render services hereunder unless and until subscription fees have been paid in full. Subscription fees and Reimbursement are net of any applicable taxes.

7) Refunds

Refunds will only be given if covered trip is cancelled prior to departure.

8) Membership Cards

Membership cards will be sent to the primary Member, their spouse or domestic partner and dependent children over age 16 as listed on the Member's Enrollment Form. Additional Membership cards are available for a fee upon request.

C. POLITICAL AND NATURAL DISASTER EVACUATION COVERAGE TRIGGERS, LIMITATIONS, EXCLUSIONS AND DEFINITIONS

Evacuation Triggers

Political Evacuation/Repatriation and (Return of Deceased Remains

If a Member is away from his/her permanent residence when Political and Military Events take place, On Call shall make arrangements for the Member's Political Evacuation/Repatriation. The transportation will take place as determined by On Call International security personnel, and in accordance with local and U.S.

authorities, if Member cannot obtain commercial transportation to the nearest safe location within a time period:

- i. Enabling Member to leave the Host Country in time to avert Imminent Bodily Harm

OR

- ii. Complying with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country.

AND one or more of the below must occur:

- i. Officials of the Host Country or the U.S. Embassy, have issued, for reasons other than medical, a recommendation that categories of persons which include the Member should leave the Host Country; and/or
- ii. Member is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; and/or
- iii. The Political and Military Events in the Host Country have placed the Member in danger of Imminent Bodily Harm to the extent that the Member must be evacuated from the Host Country.

Natural Disaster Evacuation/Repatriation

If a Member is away from his/her permanent residence when a Natural Disaster takes place, On Call shall make arrangements for the Member's Natural Disaster Evacuation/Repatriation. The transportation will take place as determined by On Call International security personnel, in accordance with local and U.S. authorities, if Member cannot obtain commercial transportation to the nearest safe location within a time period:

- i. Enabling the Member to leave the Host Country in time to avert Imminent Bodily Harm

OR

- ii. Complying with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country.

AND one or more of the below must occur:

- i. Officials of the Host Country or the U.S. Embassy, have issued for reasons due to the Natural Disaster situation, a recommendation that categories of persons which include the Member, should leave the Host Country;
- ii. Participant's location in the Host Country is deemed Uninhabitable by On Call security personnel

General Limitations

On Call International security personnel will determine the need for evacuation in consultation with local governments and security analysts. On Call International may use any and all appropriate resources to evacuate the Member including, but not limited to, charter aircraft, ground and sea transportation in such circumstances where the point of departure may not be an international airport. In the case that an evacuation is impossible due to hostile conditions, On Call International will use security resources to maintain contact with the Member, to the greatest extent allowed by circumstance, until evacuation becomes possible or the emergency is resolved.

In the event a Member is in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits On Call's ability to fully provide services, On Call shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. On Call cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of Member to comply

with On Call's recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

On Call International must make all arrangements for the Member. Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted.

If the Member is able to leave his/her Host Country by normal means, such as changing a commercial airline ticket, On Call International will assist in rebooking flights or other transportation. Such expenses for non-emergency transportation are the responsibility of the Member.

All legal actions arising under this Agreement shall be barred unless written notice thereof is received by On Call within one (1) year from the date of event giving rise to such legal action.

On Call International shall be under no obligation to provide the Services to Members, who in the sole opinion of On Call International, are located in areas that represent conditions in which providing Services is impossible, including without limitation geographical remoteness, war (declared or undeclared), civil or other hostilities or political unrest.

Any payments for services will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under this Membership. For more information, you may consult the OFAC website at www.treas.gov/offices/enforcement/ofac/.

Exclusions

The Following Exclusions Apply to Political/Natural Disaster Evacuation/Repatriation Services Only:

Upon request, On Call shall assist Members on a fee-for-service basis for excluded circumstances. On Call reserves the right, at its sole discretion, to request additional financial guarantees, pre-payment or indemnification from the Member prior to rendering such services.

- i. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
- ii. The failure of a Member to properly procure or maintain immigration, work, residence or similar visas, permits or other documentation;
- iii. The Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of an Member who is in the United States;
- iv. Any medical expenses incurred by a Member;
- v. The kidnap and/or ransom of a Member;
- vi. Any expenses not related to an Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;
- vii. Natural Disaster Evacuation/Repatriation and/or Political Evacuation/Repatriation when the Natural Disaster situation or the Political and Military Event directly giving rise to it precedes Member's arrival;

- viii. The evacuation of a Member from a Host Country when the evacuation notice issued by the United States or Host Country Government has been posted for a period of more than sixty (60) days;
- ix. Members who elect not to depart in a timely manner with evacuation arrangements coordinated by On Call. Coverage for that Member is immediately terminated;
- x. Services rendered without the coordination and approval of On Call International.
- xi. Any country subject to the administration and enforcement of U.S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL (OFAC).

Definitions

“Member” means all declared individuals who are eligible under a Deluxe Membership to receive assistance and transportation services from On Call International.

“Evacuation” is the transportation of the Member from the Host Country to the nearest place of safety.

“Repatriation” is the transportation of the Member from the safe haven to his/her permanent residence in the U.S.

“Host Country” is the country which the Member has traveled to and which is not the United States.

“Imminent Bodily Harm” means the existence of any condition or circumstance, which cannot be avoided through reasonable precautionary measures, and could be expected to cause death or serious physical harm to the Member, if Member were to remain in the affected area where the Political or Natural Disaster event has occurred.

“Covered Event” is the Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation of a Member. In order to qualify as a Covered Event, the Emergency Political Evacuation or Natural Disaster Evacuation must occur as soon as reasonably possible following the event or events set forth in the definitions of Emergency Political Evacuation/Repatriation and Emergency Natural Disaster Evacuation/Repatriation. The event or events shall be deemed to commence at the first manifestation of a political, military, or natural event in which the Member is in danger of Imminent Bodily Harm.

Any Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation, as a result of a Member traveling to a Host Country within 90 days following the U.S. State Department’s official declaration of the Political or Natural Disaster Event or when the Member traveled to the Host Country while officials of the U.S. Government or Host Country continued to recommend against travel to that location, shall in no way be considered a Covered Event.

“Natural Disaster” means an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the Host Country issues an official disaster declaration and determines the affected area to be Uninhabitable.

Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

- i. the path of the named storm deviates by a distance of greater than 200 miles within a 72 hour period from the path forecast by a national recognized meteorological service
- ii. or less than 72 hours’ advance notice of a potential landfall for a named storm exists.

“Political and Military Events” means civil unrest, rebellion, riot, military uprising or labor disturbances, strike, or a nuclear, biological, or chemical occurrence caused by terrorism.

“Combined Single Limit (CSL)” is the maximum amount of On Call will pay.

“Return of Deceased Remains” is the return of a Member’s remains to his/her permanent residence in the event the Member dies as a result of bodily harm under the conditions set forth in the definitions of Emergency Political Evacuation/Repatriation or Natural Disaster Evacuation/Repatriation.

“Uninhabitable” means Member’s Host Country location is deemed unfit for residence, as determined by On Call International security personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.

Medical evacuation and repatriation benefits are underwritten by the United States Fire Insurance Company.

ON CALL INTERNATIONAL

Call us in the U.S. at 800-575-5014, or call collect 1-603-328-1926

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