

Earthwatch US Travel Insurance FAQ

1. What is the purpose and limitation of this document?

This document addresses frequently asked questions about the Earthwatch travel medical and evacuation insurance program in which you are automatically enrolled and additional insurance options. It allows you to quickly locate the information you need to know about the program and its benefits. Please note that this document does not contain all of the policy details however further detail can be found on <http://www.earthwatch.org/europe/expeditions/insuranceinfo/> . Additional information is available from Sutton Winson Limited, who manage the insurance program on behalf of Earthwatch Institute (see question 3).

2. Who is the insurance company?

The insurer is Axiom Underwriting Agency Limited, on behalf of certain Underwriters at Lloyd's and other UK authorized insurers.

3. Who handles my insurance questions and administration?

Our insurance brokers for this insurance are Sutton Winson Limited, who process your coverage and can answer any questions that you have. Their normal office hours are 0845 to 1700 Greenwich Mean Time (GMT) from November to April and British Summer Time (GMT +1) from April to November. The primary contact during office hours is Michelle Ralph who can be reached at +44 (0) 144 251164, Fax number +44 (0)144 251250, or email michelle.ralph@swib.co.uk.

Outside of office hours please contact Tim Wilkinson at Sutton Winson on his mobile +44 (0) 7894 935418 or land line +44 (0) 5600 793355.

4. What benefits does this plan offer and what are its limits?

This insurance program is automatically provided to Earthwatch volunteers while they are on an Earthwatch expedition anywhere in the world. It covers your travel medical risks, including medical expenses and emergency medical evacuation, while you are travelling and it provides trip cancellation insurance (see Question 18). It doesn't provide liability insurance or baggage insurance, which can be purchased separately through CSA Travel Protection at 1-800-348-9505 or visit www.csatravelprotection.com. Details can also be found on the Earthwatch website at <http://www.earthwatch.org/insurance>. Please note: Some coverage is dependent on purchasing insurance within 24 hours of paying in full for your expedition. Should you decide to purchase our optional insurance, please use the following producer code to indicate your affiliation with Earthwatch: **83534816**.

The benefits and limits of this insurance are shown in the summary of coverage.

5. When does the coverage begin and end?

You are automatically covered for the period of the Earthwatch expedition, plus a maximum of 2 days before and/or two days after the expedition for your travel to and from the expedition (for expeditions outside your home country). For expeditions within your home country, you are covered from the time of the expedition rendezvous through the expedition departure. For expeditions outside the US, coverage begins at the airport (or international disembarkation site) on the day you depart for your Earthwatch expedition, and stays in effect until you arrive back at the airport or port of arrival in your Home Country. The insurance does not cover ordinary travel to and from the airport, or to and from the international disembarkation point. However if you return home as a result of an emergency medical evacuation, the insurance covers transportation directly to the designated medical facility or to your home.

If you plan additional travel before or after your Earthwatch expedition, see Question 6.

6. Is it possible to buy insurance that would cover me either before or after the Earthwatch expedition?

Not directly through this insurance program. Please contact CSA Travel Protection for information about additional insurance at 1-800-348-9505 or visit www.csatravelprotection.com. Details can also be found on the Earthwatch website at <http://www.earthwatch.org/insurance>.

7. Where does the insurance cover me?

Coverage is valid in the country of your Earthwatch expedition, and during international travel to and from your expedition. Coverage is not available for travel within the US or within your Home Country unless your Earthwatch expedition is taking place in your Home Country (see Question 8 for Home Country or 'In-country' coverage.) If you are travelling internationally, your travel insurance covers you once you have left the point of international disembarkation and stays in effect while you are travelling to your overseas destination. Coverage is only valid while you are actually travelling to and from the international disembarkation site and while on your Earthwatch expedition. It is no longer effective once you arrive in your Home Country after your expedition is over.

8. Am I covered if I am on an Earthwatch expedition in my Home Country?

You are covered for accidents that occur while you are on the Earthwatch expedition, and for any medical evacuation you may require, as long as the expedition takes place more than 100 miles from your permanent place of residence. This coverage is secondary to any domestic medical insurance you carry, and it does not provide coverage for illness. It applies once you have arrived at the designated Earthwatch rendezvous location and ends when the expedition is over. If you have no domestic medical insurance then it is important that you know that this policy has a \$1000 deductible for medical claims and can cover expenses up to \$100,000.

9. Does coverage continue if I remain out of my Home Country?

Cover ends when your Earthwatch expedition is over, even if you choose to remain overseas, stay at the expedition location or don't return directly home. Your travel medical coverage is only effective for the official period of your Earthwatch trip, as per question 4. If you plan to continue travelling or remain overseas after your Earthwatch expedition ends, you may want to purchase additional coverage to remain protected. If this is the case, please contact CSA Travel Protection for information about additional insurance at 1-800-348-9505 or visit www.csatravelprotection.com.

10. Is there any deductible, co-payment or policy excess that I am responsible for?

Yes, £50 (or \$ equivalent at the prevailing rate) each and every claim. If you have no domestic medical insurance, for medical expenses incurred within the USA there is a \$1000 deductible (as referenced in Q8).

11. I think I am already insured for my medical expenses while on my Earthwatch expedition. What happens then?

The Earthwatch insurance program is provided for all volunteers, regardless of existing coverage. In order for Earthwatch to provide comprehensive assistance in an emergency situation, it is essential that all volunteers have the same insurance and evacuation provider. If your existing health insurance covers you for medical expenses you incur on the Earthwatch expedition, then this policy will treat that insurance as primary. However, many domestic insurance policies don't cover expenses incurred outside your Home Country or even in different states or provinces in your Home Country. In particular, many don't cover Emergency Medical Evacuation, especially from remote areas. We have this policy to make sure you don't encounter such gaps in coverage that might impede your medical care while on an expedition or that could result in costly medical expenses for you. There are also special travel risks that can occur on an Earthwatch expedition that this policy is designed to address which other medical policies may not cover. In many cases, such as automobile accidents, the administrator is obliged to investigate coverage related to the vehicles involved.

12. What is covered under the Medical Expenses benefit?

The medical limit is £5,000,000 or dollar equivalent at the time of a claim. It applies to Medical Expenses that arise from a covered illness or injury. This policy is meant to cover expenses that can't wait until you return home, and those not covered under any other source of insurance. If an injury or illness occurs during the period of coverage and you require medical or surgical treatment, this plan will pay:

"The costs incurred for medical, surgical and other remedial attention or treatment given or prescribed by a Medical Practitioner and all hospital, nursing home and ambulance charges. Dental expenses are covered if incurred for the emergency relief of pain or if they are the result of accidental bodily injury. Also included are the transportation costs to return the body and personal effects to the Home Country in the event of death,

and all reasonable additional transport and accommodation expenses incurred by an Insured Person and up to two persons who need to travel to, remain with, or escort an Insured Person, including repatriation costs.

Medical expenses not covered:

Routine physical examinations, vaccinations
Routine eye examinations, eyeglasses and contact lenses
Preventive Medical Services and Wellness Benefits
Maternity or Childbirth
If you are travelling against the advice of your doctor/physician

13. Does coverage apply when I return home from my expedition?

The policy provides coverage after your return home, in respect of medical expenses emanating from a covered illness or injury incurred during your expedition, including travelling to and from your international disembarkation point. The maximum amount you can claim is £10,000 or dollar equivalent, and this coverage lasts up to three months after your return home. If you have domestic health insurance, this policy will only apply in excess of that insurance.

14. How much coverage is available for Emergency Medical Evacuation and how does it work?

The maximum limit for Medical Evacuation is £5,000,000 or dollar equivalent. The Emergency Medical Evacuation benefit is used when the Physician assisting you, and the Insurers appointed Medical Advisor recommend that your illness or injury requires an Emergency Medical Evacuation to the nearest medical facility where appropriate medical treatment can be obtained, or to your Home Country. It is important to note that Emergency Medical Evacuation is subject to the terms and conditions of the policy, which means that exclusions apply. *If you are medically evacuated for a reason that is found to be excluded under the policy, the Medical Evacuation expenses become your responsibility. If it is possible that you could be medically evacuated for a reason excluded under this policy (see Question 21), it is advisable to make special provisions for additional coverage.*

Evacuation must be approved in advance by the Insurance Company, and arrangements will be made by the Assistance Provider (International SOS) for your transport. This can include the cost of a nurse and/or Physician to accompany you, either on a commercial airliner, on a special chartered plane or other means of transportation.

Note that Emergency Medical Evacuation is done only in serious cases, where your life is threatened or where you face a risk of permanent disability, and used when your health would be threatened by using regular forms of transport.

The process has to be coordinated by International SOS in order to be covered. Do not arrange a Medical Evacuation on your own. Make sure that both the Insurer and Earthwatch are involved in helping with any medical evacuation plans.

15. How do I reach International SOS?

Their 24-hour emergency line is London +44(0)208 762 8550 or Philadelphia +1 (215) 942 8459.

16. How does the Accidental Death benefit work?

The benefit is paid to a beneficiary if you die as the result of a covered injury that occurred while travelling on an expedition. Your estate will be the designated beneficiary. The death has to arise solely as a result of the covered injury, and within 24 months of the date the injury occurred. There is no coverage for injuries/death arising from hazardous sports – see Question 22.

17. How are benefits paid for disability?

This is covered under the personal accident and loss of/loss of use of limbs/eyes benefits. A lump sum payment is made to you if you are disabled because of a covered injury beyond any hope of improvement, or prospect of your carrying out your usual occupation during your lifetime.

The schedule of benefits are specified in the policy document. In summary, the policy provides £15,000 (or dollar equivalent) for death, and £30,000 (or dollar equivalent) for disability.

18. What does the cancellation, curtailment, travel disruption, and travel delay section cover?

This section of the insurance provides coverage for:

Cancellation, curtailment or disruption: Costs associated with the curtailment or disruption of a trip due to circumstances beyond your control, including advance payment deposits in respect to transport and accommodation costs arising out of the cancellation, curtailment or disruption of a trip due to circumstances beyond Earthwatch's control.

Note: The policy does cover expeditions cancelled by Earthwatch due to lack of enrollment, but volunteers are encouraged to buy flexible, refundable tickets.

Travel delay: Delay caused by strike, industrial action, adverse weather or mechanical breakdown, up to £20 per hour in excess of 4 hours delay, subject to a maximum of £100.

19. Can I get higher limits of coverage?

Please contact CSA Travel Protection for information about additional insurance at 1-800-348-9505 or visit www.csatravelprotection.com.

20. Can I obtain coverage for my lost checked baggage?

Please contact CSA Travel Protection for information about additional insurance at 1-800-348-9505 or visit www.csatravelprotection.com.

21. What are the general exclusions under the policy?

- A condition that you could reasonably have anticipated when the coverage started
- Expenses payable by any other insurance
- Nuclear or atomic reaction
- Intentional self-injury or suicide
- Flying as a pilot
- Travelling against the advice of a medical practitioner
- Where the purpose of the insured trip is to receive medical treatment or advice
- Within 2 months of the expected date of birth if an insured person is pregnant and accidental bodily injury or illness has resulted from the pregnancy
 - As a result of an Insured Person giving birth
 - As a result of drug or alcohol abuse by an Insured Person
 - Involvement in a felony or illegal occupation
 - As a result of suicide, attempted suicide or self-inflicted injury

22. Are there any activities that this policy does NOT cover?

This policy does NOT cover certain hazardous activities such as:

- Motorcycling
- Snow skiing
- Mountain climbing
- Sky diving
- Piloting any aircraft
- Bungee jumping
- Spelunking, or caving
- White-water rafting
- Fighting or self-defense sports
- Solo sea sailing
- Free climbing without ropes
- Motor sports

Use of firearms

Scuba diving down to 30 meters is covered under this insurance, but it is a policy at Earthwatch that volunteers who participate in expeditions that involve scuba diving also purchase a membership and insurance coverage from DAN, the Divers Alert Network. This provides access to special expertise and medical evacuation assistance should that be needed as a result of scuba diving. Earthwatch will provide volunteers on expeditions with scuba activity with specific information on the coverage required from DAN and how to obtain it.

23. How does this coverage address war risks?

This insurance does not exclude war risks, but in certain territories, you will need to advise the insurers in advance of your expedition, for their agreement, where an appropriate charge will be made. Those territories are:

- Afghanistan
- Chad
- Chechnya
- Democratic Republic of Congo
- Iraq
- Israel (West Bank, Gaza Strip)
- Ivory Coast
- Nigeria
- Somalia
- Sudan

24. Does this policy cover me if I am over 75 years of age?

Earthwatch volunteers over age 75 that have submitted completed health forms signed by their healthcare provider are covered under this policy. Volunteers over age 75 are covered as long as they have submitted this information to Earthwatch in advance of their expedition.

25. How do I make a claim under this policy?

Please see the Axiom Insurance Policy Summary which can be found at <http://www.earthwatch.org/expedition/insurance/>.

26. Is there a time limit for making a claim?

It is important to let the insurers know that a claim will be made as soon as possible, however there is no time limit (within reason) for processing paperwork associated with a claim.

This summary is intended as a quick reference only of the cover arranged and, by definition, does not detail all of the policy terms, conditions and exclusions. If you have any queries regarding the cover you should either refer to the policy document, or preferably, contact Sutton Winson.