



**GEOS Worldwide, Ltd. | Search And Rescue Benefit |Terms and Conditions**

**MEMBER BENEFIT DESCRIPTION – SAR50**

By subscribing to the GEOS Private Search and Rescue (SAR), members are eligible for reimbursement of out-of-the pocket expenses incurred during qualifying events, or incidents that may occur while the member is performing any number of activities.

These membership products and benefits have proven to be a popular addition in support of devices monitored at the International Emergency Response Coordination Center (IERCC). GEOS supported devices provide the immediate communication of an emergency event to the IERCC for coordination and dispatch of emergency services. Once the assistance has been rendered the next concern is always, who's going to pay for this or what happens now? If the user has the SAR and/or Medevac memberships that concern is minimized.

The GEOS memberships provide piece of mind to the user following an already stressful situation. With the SAR membership users don't have to be concerned about the potential high cost of the response by a First Response Agency.

The GEOS Search and Rescue-SAR50 Membership covers the Member for search and rescue (SAR) expenses, up to \$100,000(USD) per subscriber in any 12-month period. The SAR50 Membership Benefit can be used multiple times per year, up to \$50,000(USD) for any one claim by a member who summons emergency (911/SOS) assistance as a result of an accident or other life threatening circumstance by activating their GEOS-approved device.

**MEMBER BENEFIT DESCRIPTION – SAR100**

By subscribing to the GEOS Private Search and Rescue (SAR), members are eligible for reimbursement of out-of-the pocket expenses incurred during qualifying events, or incidents that may occur while the member is performing any number of activities.

These membership products and benefits have proven to be a popular addition in support of devices monitored at the International Emergency Response Coordination Center (IERCC). GEOS supported devices provide the immediate communication of an emergency event to the IERCC for coordination and dispatch of

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emergency services. Once the assistance has been rendered the next concern is always, who's going to pay for this or what happens now? If the user has the SAR and/or Medevac memberships that concern is minimized.

The GEOS memberships provide piece of mind to the user following an already stressful situation. With the SAR membership users don't have to be concerned about the potential high cost of the response by a First Response Agency.

The GEOS Search and Rescue-SAR100 Membership covers the Member for search and rescue (SAR) expenses, up to \$100,000(USD) per subscriber in any 12-month period. The SAR100 Membership Benefit can be used multiple times per year, up to \$100,000(USD) for any one claim by a member who summons emergency (911/SOS) assistance as a result of an accident or other life threatening circumstance by activating their GEOS-approved device.

### **DEFINITIONS**

**Active War** - Active participation in a war by a Member who is deemed under English Law to be under instruction from or employed by the armed forces of any country.

**Expedition** - An organized journey or voyage by the covered member, not for his or her own recreation or leisure, but for a specific purpose including, but not limited to:

- Scientific Research and Exploration
- Filming of Documentaries
- Nature Conversation, Charitable and Developmental Projects
- Military and/or Government Activities

**GEOS Approved Device or Application** – The devices and applications supported by GEOS increase from time to time, with a large host of devices supported by the GEOS International Emergency Response Coordination Center (IERCC), or GEOS Response, llc. Please visit the GEOS Website for the most accurate list of supported devices.

**International Emergency Response Coordination Center (IERCC)** – Is operated by GEOS Response, LLC. With the headquarters, emergency operations and incident command center at a secure campus facility just outside of Houston, TX. The IERCC is staffed by a certified team of Emergency Operations personnel 24x7, 365 days per year, who handle thousands of emergency incidents globally every year.

**Loss** - Search and rescue costs and expenses (including by air) necessarily incurred by a Member arising in order to prevent bodily injury, illness or danger to such Member's life provided that search and rescue services have been recommended by the appropriate emergency authorities.

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GEOS will indemnify the Member in respect of such costs and expenses from the time when first responders advise that additional search and rescue services are required and shall cease when the Member is delivered by the responders to a place of safety.

**Member** - Any individual or group who subscribes to GEOS Membership Benefit services, for a period of membership of no less than 12 months and that the Membership Benefit is paid-in- full at the time of incident.

### **Pre-Existing Medical Condition**

- A medical condition for which a Member had received a Terminal Prognosis by a Doctor when they took out their membership or before the Member's need for evacuation or repatriation occurred, whichever the later;
- A medical condition for which a Member was awaiting an operation when they took out Membership with the GEOS or before the Member's need for evacuation or repatriation occurred, whichever the later;
- A medical condition for which a Member had been to see a specialist, had had a hospital consultation (other than for regular check-ups), had been admitted to a hospital overnight, or had received hospital treatments or investigations during the 3 month period prior to the date they took out membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever the later;
- Any blood disorder, psychiatric illness, any form of cancer, leukemia or tumor, dialysis treatment, a transplant or dementia, from which a Member has suffered or for which a Member has received treatment (other than regular medication) during the 12 months prior to the date when the Member took out Membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever is later;
- Any breathing or heart problem for which a Member has required hospital treatments during the 12 months prior to the date when they took out Membership with GEOS or before the Member's need for evacuation or repatriation occurred, whichever is later;
- A Member being diagnosed as HIV positive or requiring treatment for HIV or any HIV related illness.

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**Qualifying Event** – An incident requiring utilization of first response assets/resources to:

- Provide emergency services/aid to a member;
- Remove (rescue) member from an incident area;
- Stabilize and/or transport an injured member to safety.

**Rescue Costs** - means rescue costs and expenses (including by air) and medical stabilization expenses necessarily incurred by a **Member** in order to transport that **Member** who is injured or has become ill during a **Trip**, to a **Medical Facility** provided that the costs and expenses have been deemed necessary by the appropriate emergency authorities. Such costs and expenses incurred by the **Member** will only be covered from the time the appointed **Emergency Provider** advises that the rescue services are required and shall cease when the **Member** is delivered by the responders to a **Medical Facility**. If the first **Medical Facility** to which the **Member** is taken does not have the necessary facilities in order to treat the **Member**, the costs and expenses incurred to transport the **Member** to another **Medical Facility** will be covered.

**Search and Rescue Costs** - means search and rescue costs and expenses (including by air) necessarily incurred by a **Member** arising during a **Trip** in order to prevent bodily injury, illness or danger to such **Member's** life provided that search and rescue services have been recommended by the appropriate emergency authorities.

**Terrorism** - An act, including but not limited to the use or threat of force and/or violence of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### **War**

- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- Any act of terrorism, or
- Any act of war or terrorism involving the use of or release of a threat to use any nuclear weapon or device or chemical or biological agent

**GENERAL CONDITIONS**

1. The Member shall submit full details of any membership benefit claim in writing within 90 days of an incident. Failure to submit a claim in writing within 90 days of an incident will result in non-payment of claim, unless pre-arranged with the GEOS Claims Administrator.
2. Upon submission of a request for reimbursement as part of the claims process, the Member shall provide a signed release form, which authorizes GEOS and any of GEOS' authorized representatives, access to:
  - a. All records of treatment and services provided in relation to an incident; and
  - b. The details of any other valid and collectible insurance policies held by the Member.
3. The Member shall cooperate fully with GEOS upon request for any information relating to a claim and shall provide GEOS access to all records of treatment and services they have been provided in relation to an incident including the details of any other valid and collectible insurance policies held by the GEOS Member.
4. Cancellation With Notice - GEOS may cancel or change this membership upon written notification to the Member. Such notice shall state when the cancellation shall be effective.
5. Other Insurance - The Member will confirm to GEOS at the time of requesting reimbursement of a claim hereunder that all other valid and collectible insurance policy and/or policies held by the Member and any other valid and collectible insurance policy and/or policies have been first applied to settle costs of said claim.
6. The membership benefits will only indemnify the Member to the extent that any claim is:
  - a. Excluded from any Members other Insurance policy and/or policies or,
  - b. Not fully recovered under such other valid and collectible insurance policy and/or policies but only to the extent such amounts are not recoverable under such other insurance.
7. Fraud, Concealment or Deliberate Misstatement - Any fraud, concealment, or deliberate misstatement by the member in relation to any matter affecting

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this membership or in connection with the making of any claim hereunder shall render this GEOS Membership null and void.

### **EXCLUDED TERRITORIES**

The GEOS SAR entitlement extends to all countries of the World subject to the following **excluded** territories:

- Afghanistan
- Chechnya
- Democratic Republic of Congo (DRC)
- Iraq
- Israel (West Bank, Gaza Strip and Occupied Territories Only)
- Libya
- North Korea
- Somalia
- Syria

**EXCLUSIONS – The exclusions set forth are for the protection of our members and to allow GEOS to continue to offer this high value of membership at affordable prices.**

The GEOS SAR 50 Membership excludes claims, arising from, or contributed to, by any of the following:

1. Any Member of the Assured traveling or arranging to travel;
  - a. To obtain medical or convalescent treatment,
  - b. Against medical advice,
  - c. After a terminal prognosis has been made, contrary to health and safety restriction(s) from an Airline or Carrier,
  - d. To any country within the Excluded Territories stated in the Schedule,
2. Criminal Acts and/or the illegal use of a weapon;
3. Civil commotions or riots of any kind.
4. Natural Disasters.
5. Any sickness medical or mental condition, injury, illness, chronic or recurring disease suffered or the undergoing of any planned or recommended medical

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procedure of a GEOS Member, which the Member knew about or, in the Underwriter's reasonable opinion should have known about at the commencement date of such Member's membership with the Assured.

6. A pre-existing medical condition that is directly related to or attributes to the activation of a GEOS Supported device to the GEOS IERCC.
7. Any GEOS Member taking part in or training for;
  - a. Expeditions (as defined above), time trials and/or record attempts,
  - b. Professional sports or riding or driving in any kind of race,
  - c. Skydiving, skysurfing, hang-gliding, paragliding or aerobatics.
8. Any Member of the Assured taking part in any form of operational duties as a member of the armed forces including as a reservist, volunteer or mercenary
9. Negligent and willful exposure to dangerous situations except in an attempt to save human life. This does not exclude reasonable dangers associated with normal activities that a normally prepared person would engage in.
10. Inadequate provision, training or competence needed to safely complete the trip being undertaken, as defined by regular participants of stated activity.
11. Failure to observe Coastguard and/or Emergency Services Instructions, including posted notices and warnings that directly lead to a reported or escalated incident.
12. Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction.
13. Suicide, Attempted Suicide and/or deliberate self-injury whether of sound mind or not.
14. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
15. A decision not to travel and/or to not continue to travel is not considered a qualifying event.
16. A change in financial circumstances, such as loss of money, or credit cards is not considered a qualifying event.

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17. Failure to obtain a passport, visa or other necessary travel documentation.
18. Any cause, which existed, had started or had been forecast or for which advance warning had been given before the trip being undertaken had commenced.
19. War or acts of terrorism.
20. Engaging in active war.
21. Kidnap, abduction or Ransom.
22. Arising from fraud, concealment, or deliberate misstatement by the Member in relation to any matter affecting this Policy or in connection with the making of any claim hereunder .

### **CLAIMS PROCESS**

GEOS Worldwide, Ltd. (GEOS) strive to ensure that the process of filing a request for SAR Expense Reimbursement related to this Membership Benefit as streamlined as possible and have outlined the following process to be followed.

Claims should be made direct through the GEOS Members Management page at <http://www.geosalliance.com/member-services/>.

- Download the Membership Claims form from the page listed above and complete with information requested, if you do not have all of the information simply submit what you have to the claims administrator at [claims@geosalliance.com](mailto:claims@geosalliance.com).
- To support the claims process the member must provide a signed 'Release' for the disclosure to GEOS by the medical aid provider of all medical services, and treatment, provided in relation to the incident and full details of any other Insurance cover held. This form will be provided to you upon sending your detailed claim form to the claims administrator.
- The claims administrator, upon receipt of the above information will make immediate contact with you to help simplify the claims process for you.
- All requests for reimbursement of expenses covered by this Membership Benefit are reviewed by our Underwriters and are dictated by these Terms and Conditions.
- The member must first claim against their existing Medical Insurance or Travel Insurance, if any is in place at the time of the qualifying incident. The GEOS Membership Search and Rescue entitlement is for any additional costs incurred or those costs not covered by existing medical cover.



**PLEASE NOTE: In an effort to keep the cost of GEOS Membership Benefit programs affordable, they are offered as a secondary expense exposure instrument, not a primary benefit. You are expected to possess coverage for primary expense coverage elsewhere, typically either in the form of primary medical insurance or travel insurance. GEOS Membership Benefits organize your rescue and covers the costs that your primary coverage does not. Membership Benefits are not an insurance or secondary insurance policy but are benefits accruing to Members.**

**GEOS SAR 50 is a prepaid private Search and Rescue membership program and is not an insurance plan, travel insurance policy nor a healthcare plan and, therefore, GEOS will not reimburse members for expenses they incur on their own.**

**If you have any questions about the terms and conditions, please contact our membership benefit team at +1.832.799.6322 or +1.855.238.1908 (Toll-Free), or by emailing them at [support@geossafetysolutions.com](mailto:support@geossafetysolutions.com).**

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***GEOS Membership Benefit Products and Services are underwritten for GEOS Worldwide, Ltd. (GEOS by Certain Underwriters at [Lloyd's](#) , these policies indemnify GEOS in respect of benefits provided by GEOS to its members.***