

## NOTICE RE: HURRICANE IRMA

**Please check your policy wording to see if you have the “Insured Security Evacuation” benefit.**

Under the Security Evacuation section of the policy, there is coverage for emergency evacuation to the nearest safe and acceptable location when there is a natural disaster in your Host Country and the government declares your location a disaster area that is uninhabitable or dangerous. In other words, if there is a mandatory evacuation in place for your location due to Hurricane Irma, there is coverage for the cost of transportation expenses to the nearest safe location. Arrangements need to be made by us/our Assistance Centre. *Where this is not possible, please retain your receipts and once you are in a safe location, submit them online at [www.guard.me](http://www.guard.me), Making a Claim.*

### **What To Do If You Need Assistance:**

Please contact our Assistance Centre using one of the telephone numbers listed below. We are available for you **24 hours per day, 365 days per year.**

#### Toll-Free Options:

If you are in the USA or Canada, please call 1-800-334-7787.

#### Calling Collect:

If you are anywhere else in the world, please call collect using the operator at 905-667-0587. A voicemail prompt will accept all charges.

After you dial any of the above numbers, once the line is connected you will hear 2 options:

- Press 1 for travel and medical assistance.
- Press 2 for claim inquiries.

**Press 1** (or stay on the line), and you will be immediately connected to our Assistance Centre who will assist you.

The above telephone numbers are operational and tested regularly. Sometimes there may be issues with connections and the availability of lines when calling from some international locations. In the event you are unable to connect to the Assistance Centre using one of the above numbers, the following email can be used as an alternative:

[assistance@oldrepublicgroup.com](mailto:assistance@oldrepublicgroup.com)

This email address is handled by our Assistance Centre and is monitored 24 hours a day, 365 days a year.

When contacting our Assistance Centre, please be ready to provide your name, policy number, contact information, location and the nature of your call.

Complete Security Evacuation wording is as follows:

## SECURITY EVACUATION

This Policy provides emergency evacuation coverage from or within Your Host Country to the nearest place of safety in the event that:

- 1) You are expelled from a Host Country if you are declared persona non-grata on the written authority of the recognized government of the Host Country;
- 2) Political or military events involving Your Host Country if the authorities issue a notice advising that citizens of Your Home Country or of Your Host Country should leave the Host Country;
- 3) A natural disaster, within 7 days of the event, in Your Host Country and the government of the Host Country declares Your location a disaster area that is uninhabitable or dangerous. Natural disaster, as used herein, means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or similar event;
- 4) Verified physical attack or verified threat of physical attack to You from a third party;
- 5) You are kidnapped or have a missing person report for You filed with the local/international authorities.

Benefits will be paid for:

1) Your transportation to the nearest safe and acceptable location as determined by Us. The safe location is where:

- a) You are safe;
- b) You have access to transportation to Your Home Country; and,
- c) You have access to food and temporary accommodations;
- 2) Your transportation back to the Host Country if it is safe or to Your Home Country within 14 days of the initial security evacuation as determined by Us;
- 3) Consulting services of a safety consultant selected by Us in the event that You are kidnapped or have a missing person report for You filed with local and international authorities.

All travel expenses must be authorized and arranged by Us. At our discretion, We will utilize whatever resources that are available including economy public transportation, private aircraft, ground and/or sea transportation. Return to Home Country will involve the lower of:

- a) the change fees on existing tickets where possible; or,
- b) the purchase of new replacement tickets.

Fourteen (14) days after the security evacuation, if it is determined by Us to return You to Your Home Country or, if it is safe, to return You to Your Host Country, and You choose to remain where You are located, no further benefits under Security Evacuation are applicable. All other benefits of the Policy will remain in force up to the earlier of:

- a) Your Policy Termination Date; or,
- b) the date You cease to be an Eligible person.

We or our assistance providers are not responsible for the availability of transportation services. Where security evacuation becomes difficult due to dangerous or hostile conditions, We will try to maintain contact with You until security evacuation is possible or until the dangerous situation has subsided.

### Exclusions Applicable to Security Evacuation:

This Policy does not cover any loss caused by or resulting from:

- 1) You being a participant in the event that gave rise to a claim;
- 2) Your fraudulent, dishonest or illegal act;
- 3) Your violation of the laws in Your Host Country or of Your Home Country;
- 4) Your failure to maintain and possess required travel documents and visas;
- 5) Any common, endemic or epidemic diseases or global pandemic; or,
- 6) Risks or incidents present in Your Host Country prior to the start date of this coverage.

We will not pay Security Evacuation expenses and fees:

- 1) Recoverable from any other source;
- 2) Associated with repatriation of remains;
- 3) Associated with monies payable in the form of a ransom;
- 4) Where You contact Us for a Security Evacuation more than 30 days after authorities in Your Host Country issue a notice advising that citizens of Your Home Country or of Your Host Country to leave the Host Country; or,
- 5) Incurred in a Host Country against which the United States of America has economic embargos or trade sanctions.