Eligibility:
Students, Faculty, Scholars, or other persons with a current passport or student visa, who are temporarily residing outside their Home Country or regular residence. The Insured must be engaged in full-time educational or research activities of the Participating Organization outside the United States.

Policy Number: NWT2015019
Policy Dates: 9/01/15-8/31/16

Territory Restrictions:
1. United States*
2. Cuba, unless the member has a valid license from the United States
* The U.S. is defined as the 50 United States and the District of Columbia.

PLAN DESIGN: The plan provides benefits for the Reasonable and Customary Expenses incurred by an Insured person for Loss due to a covered Accident and Sickness up to a $1,000,000 policy year maximum. Coverage will be provided for each benefit or service as listed in the summary below.

<table>
<thead>
<tr>
<th>Sickness and Accident Medical Expense:</th>
<th>$1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visit</td>
<td>Covered</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>Covered</td>
</tr>
<tr>
<td>Anesthetics, X-ray, and Labs</td>
<td>Covered</td>
</tr>
<tr>
<td>Ambulance Services</td>
<td>Covered</td>
</tr>
<tr>
<td>Prescriptions and Therapeutic Services</td>
<td>Covered</td>
</tr>
<tr>
<td>Mental Health Services</td>
<td>Covered</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>$10,000/insured, $5,000/spouse/child</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment – Common Carrier (Air Only)</td>
<td>$25,000/insured, $10,000/spouse/child</td>
</tr>
<tr>
<td>Baggage/Personal Effects</td>
<td>Up to $250 per item; $1,000 max</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Emergency Medical Evacuation/Repatriation Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Evacuation</td>
</tr>
<tr>
<td>Repatriation of Mortal Remains</td>
</tr>
<tr>
<td>Visit by Family Member or Friend</td>
</tr>
<tr>
<td>Return of Dependent Child</td>
</tr>
<tr>
<td>Visit by Family Member or Friend Due to Felonious Assault</td>
</tr>
<tr>
<td>Repatriation due to Felonious Assault</td>
</tr>
</tbody>
</table>

POLITICAL & NATURAL DISASTER EVACUATION COVERAGES
*The benefits outlined in this section are services provided by International SOS.*

| Political Evacuation                          | $100,000 |
| Natural Disaster Evacuation                   | $100,000 |
| Aggregate Benefit any One Occurrence          | $500,000 |
IMPORTANT: The individual or their representative must contact International SOS to arrange for any services provided herein. Failure to contact International SOS, and failure to utilize International SOS to make arrangements for services shall render the expenses ineligible.

EXCLUSIONS:
The following exclusions apply to AD& D, AD& D – Common Carrier (Air Only), Emergency Sickness and Accident Medical Expense:
Loss caused by or resulting from:
1. participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
2. participation in any military maneuver or training exercise any loss starting while the Insured is in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to the Insured pro-rata any premium paid, less any benefits paid, for any period during which the Insured is in such service;
3. piloting or learning to pilot or acting as a member of the crew of any aircraft;
4. participation as a professional in athletics;
5. commission or the attempt to commit a criminal act;
6. dental treatment except as a result of an injury to sound natural teeth limited to $750;
7. any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
8. curtailment or delayed return for other than covered reasons;
9. traveling for the purpose of securing medical treatment;
10. services not shown as covered;
11. Care or treatment that is not medically necessary;
12. Care or treatment for which compensation is payable under Worker’s Compensation Law, any Occupational Disease law; or similar legislation;
13. Injury or Sickness when traveling against the advice of a Physician;
14. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.

Please refer to the Evidence of Benefits for exclusions that apply to Baggage/Personal Effects and Baggage Delay:

Exclusions and Limitations for Emergency Medical Evacuation/Repatriation Coverage:
1. International SOS shall not provide services enumerated if the coverage is sought as a result of: participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; piloting or learning to pilot or acting as a member of the crew of any aircraft; commission or the attempt to commit a criminal act; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental Injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered; travel within 100 miles of your permanent residence, unless in a foreign country.
2. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, International SOS may not be able to respond in the usual manner. It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. International SOS also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit International SOS to fully provide services.
3. If you request a transport related to a condition that has not been deemed medically necessary by a Physician designated by International SOS in consultation with a local attending Physician, or to any condition excluded hereunder, and you agree to be financially responsible for all expenses related to that transport,
International SOS will arrange for such transport to a medical facility or to your residence and will make such
arrangements using the same degree of care and completeness as if International SOS was providing service
under this agreement. A waiver of liability will be required prior to arranging these transportation services.

**Exclusions and Limitations for Political Evacuation/Repatriation Coverage:**
International SOS shall not cover any services in connection with an event arising from or attributable to:

1. Violation by a Member of the laws or regulations of the country in which the Covered Event takes place;
2. The failure of a Member to properly procure or maintain immigration, work, residence or similar visas,
   permits, or other documentation;
3. The debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other
   financial default by a Member;
4. The failure of a Member to honor any contractual obligation or bond to obey any condition of a license;
5. The Emergency Political Repatriation of a Member who is in his or her Resident Country;
6. Any medical expenses incurred by a Member;
7. The kidnap and/or ransom of a Member;
8. Any expenses not related or incident to an Emergency Political Repatriation.

**Exclusions and Limitations for Natural Disaster Evacuation Coverage:**
We shall not be responsible for any costs or expenses arising from:

1. Travel arrangements that were neither coordinated nor approved by International SOS in advance.
2. Natural disaster evacuations when the natural disaster situation or the event directly giving rise to
   it precedes your arrival.
3. Services not otherwise shown as covered in the program description to which this amendment is
   attached.

**Limitations:** Our obligation to pay for a natural disaster evacuation will be limited to a maximum of $100,000 per
event per person. Eligible expenses shall include transportation and, if required, costs to protect your safety during
assembly and transit. Food, lodging and incidental expenses at the safe haven are not included. Should the U.S.
Government intervene and provide for evacuation services, this action will supersede any paid evacuation benefit.