GEOS Search and Rescue Claims, Terms and Conditions

Claims
In the event that you need to make a claim, please go to your Member Area and follow the instructions there.

Any claims must be submitted within 45 days of an incident. To go to your Member Area, please log in at:

https://www.geosalliance.net/geoslogin/sarlogin.aspx

Also see the section on Claims below.

GEOS SAR Benefit Terms and Conditions

GEOS SAR 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. The GEOS SAR Benefit Plans are to be used as a supplement to your existing travel, and/or healthcare insurance.

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. If you have any questions about the terms and conditions, please contact our membership benefit team at +1.936.582.5807.

SAR 50 - MEMBER BENEFIT LEVEL

For additional necessary and reasonable search and rescue (SAR) expenses (including helicopter with prior approval from the GEOS IERCC), up to US$100,000 per subscriber in any 12 month period with a limit of US$50,000 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 by
pressing the 911/SOS button, or by dialing 911/112 on a GEOS-approved Satellite telephone. (See Supported Devices)

**SAR 100 - MEMBER BENEFIT LEVEL**

For additional necessary and reasonable search and rescue (SAR) expenses (including helicopter with prior approval from the GEOS IERCC), up to US$100,000 per subscriber in any 12 month period with a limit of US$100,000 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, or by dialing 911/112 on a GEOS-approved Satellite Telephone. (See Supported Devices)

**Initial Notification Timeline**

This entitlement extends for a period not exceeding 72 hours from the time of the call for assistance, which is necessary to prevent further injury or illness or danger to human life as a result of an unforeseeable emergency where the appropriate rescue authorities recommend the dispatch of a Search and Rescue team, and such dispatch is further authorized and provided through the GEOS International Emergency Response Coordination Center (IERCC).

**General Conditions**

1. The Member shall notify GEOS within 72 hours of any incident that is likely to incur a claim, including a reasonable estimation of the cost of the claim.

2. Failure to submit a claim in writing within 90 days of an incident will result in non-payment of claim.

   a. The Member shall submit full details of any claim in writing within 90 days of an incident.

3. The Member shall provide a signed release form, which authorizes GEOS and any of GEOS’ authorized
representatives, access to:

(i) All records of treatment and services provided in relation to an incident; and

(ii) The details of any other valid and collectible insurance policy(ies) held by the Member.

The Member shall co-operate 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 policy(ies) held by the GEOS Member.

4. Cancellation - GEOS may cancel 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.

The membership benefits will only indemnify the Member to the extent that any claim is:

. (i) Excluded from any Members other Insurance policy and/or policies or,

. (ii) 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.

6. Fraud, Concealment or Deliberate Misstatement - Any fraud, concealment, or deliberate misstatement by the member in relation to any matter affecting this membership or in connection with the making of any claim hereunder shall
render this GEOS Membership null and void.

**Excluded Territories/Countries:**

The GEOS SAR entitlement extends to all countries of the World subject to the following excluded territories and any area of armed conflict:

Afghanistan, Cameroon, Central African Republic, Chechnya, Democratic Republic of Congo (DRC), Eastern Ukraine, Gaza Strip and The West Bank, Iran, Iraq (The Kurdistan Territory is not excluded), Libya, Lebanon, Mali, Nigeria, Niger, Pakistan, Peoples Republic of North Korea, Syria, Somalia, Republic of South Sudan, Yemen

*NOTE: The excluded territories change from time to time, so please check out website periodically for updates.*

http://www.geosalliance.com/iercc/country-alerts/

**EXCLUSIONS**

This Insurance excludes claims, arising from, or contributed to, by any of the following:

- 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;(d) contrary to health and safety restriction(s) from an Airline or Carrier.(e) to any country within the Excluded Territories stated in the Schedule;

- Criminal Acts and/or the illegal use of a weapon;

- Civil commotions or riots of any kind;

- Earthquake or Tsunami;

- Any sickness medical or mental condition, injury, illness, chronic or recurring disease suffered or the undergoing
of any planned or recommended medical procedure of a Member of the Assured 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.

• Any Member of the Assured taking part in or training for: (a) Expeditions, time trials and/or record attempts, where and expedition is defined as “an organized journey or voyage for a specific purpose: especially but not exclusively for exploration or for a scientific or military purpose and organized by a third party or an organized journey requiring a permit”. Please refer to the “Definitions” section of these Terms and Conditions; (b) Professional Sports or Riding or Driving in any kind of race; (c) Skydiving, skysurfing, hang-gliding, paragliding or aerobatics. For this later part and for the avoidance of doubt, we are unable to cover you for any incident in which you tie, strap, hold, harness or attach yourself in any manner to a sail, kite, chute, wing, suit or any other method that lifts, propels, moves or supports you either in the air, water or on the ground. Licensed ski lifts, tows and cable cars ARE covered. Licensed private aircraft ARE covered. Sailing vessels ARE covered; (d) Mountain climbing where the member ascends over 4,500 meters (14,763 feet) above sea level at any time either during or within the previous 24 hours. Additionally “free climbing” where the route has previously been ascended with technical equipment, any route where its vertical alignment would normally require technical assistance, “base climbing and base jumping”, that being any building bridge or structure;

• Any Member taking part in any form of operational duties as a member of the armed forces including as a reservist, volunteer or mercenary;

• Willful exposure to danger except in an attempt to save
human life;

• Inadequate provision or training or competence needed to safely complete the trip being undertaken;

• Failure to observe Coast Guard and/or Emergency Services Instructions;

• 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;

• Suicide, Attempted Suicide and/or deliberate self-injury whether of sound mind or not;

• 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;

• A decision not to travel and/or to not continue to travel;

• A change in financial circumstances;

• Failure to obtain a passport, visa or other necessary travel documentation;

• 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;

• War or acts of terrorism;

• Engaging in active war;

• Kidnap, abduction or Ransom;

• The Member of the Assured is entitled to indemnity or recovery from any other insurance policy;
• 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;

• Sailing, running, walking, biking or any endurance events that require wakefulness, exertion, mental alertness, or physical activity for a period or more than 16 continuous hours.

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 for a specific purpose: especially but not exclusively for exploration or for a scientific or military purpose and organized by a third party or an organized journey requiring a permit.

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.

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 or 72 hours from the time that the Member first calls for assistance, whichever happens first.
Member

Any individual or group who subscribes to GEOS's 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.

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

(a) 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

(b) Any act of terrorism, or (c) 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

NOTE: The GEOS International Emergency Response Coordination Center (IERCC) will not refuse to call out additional emergency response services when advised by 'first responders' that such additional services will be necessary. In such cases where a Member activates their emergency (911/SOS) signal for an emergency and it later transpires that the additional rescue service was not required or covered by the terms and conditions of the Search and Rescue Benefit cover, the member will be liable for the whole cost.

PLEASE NOTE The member must first claim against their
existing Medical Insurance. The GEOS Membership
Search and Rescue entitlement is for any additional costs
incurred or those costs not covered by existing medical
cover. All claims for reimbursement under the Members
Search & Rescue Benefit are dealt with by our
Underwriters and their decision is final.

CLAIMS PROCESS

- Claims should be made direct through the GEOS Members
web site, which can be accessed using the user name and
password provided to you for access to the GEOS Members
site

- All claims are dealt with by the GEOS Underwriters at Lloyd's

To support claims 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.

Terms and Conditions are subject to change, see our site for
details.