



Crisis Assistance PlusTM

A Travel Risk Management Membership Program



The Backdrop

The world has never been more accessible and connected than it is today. The tourism industry is now one of the largest industries in the world, with estimated annual contributions of almost seven trillion U.S. dollars worldwide. According to the World Tourism Organization (UNWTO), the number of arrivals have exceeded one billion annually.

The number of aid workers and INGO's working abroad steadily increases every year; and the insatiable appetite for innovation, increased revenues, competition and shareholder value has driven business travel and the expatriate population to an all-time high.



The Challenge

As legitimate actors, both large and small, enjoy increased global mobility and connectivity, they, along with their resources, become increasingly accessible to a startling array of deviant activity. Illegitimate actors throughout the world, whether small-time street criminals, organized crime bosses, corrupt politicians, or extremists willing and able to employ terrorism as a weapon, maintain parity in terms of creativity and determination to take advantage of the shrinking world to improve their status.

International travelers are prime targets for violent crime, including robbery and assault, kidnap for ransom, hijacking/carjacking, etc. Crooked political players view international visitors and expats as potential pawns and objects of graft and blackmail. Even astute travelers risk becoming unwitting victims of partisan, and sometimes but also empowers legions of bad actors. Unfortunately, this has led to growth in political instability, as well as growth in wealth, and the variety and severity of threats to international travelers is escalating.

The Solution

Know before you go! Understand the threat environment in which you travel, operate, plan to operate in, travel to or reside in. Develop the ability to detect changes in the threat landscape and understand the anatomy of a set up. Be vigilant, develop transitional driving skills, understand choke points, identify safe havens and utilize self-applied protection measures in locations known for street crime, incidents of kidnap, extortion and/or wrongful detention. Have a plan for responding to and dealing with crisis incidents involving violent crime, kidnap for ransom, extortion and political unrest that could lead to a potential evacuation scenario.

Finally, purchase the Crisis Assistance Plus™ (CAP) Membership with CAP MEDICAL enhancement from FocusPoint International. By purchasing a CAP membership, you will establish an immediate relationship with a travel risk management firm that has proven crisis response experience and global reach. You will have “on-demand” access to a world class 24/7 Crisis Response Center and veteran Crisis Response Consultants with deep knowledge and backgrounds in military special operations, emergency medicine, kidnap for ransom and extortion resolution, crisis communications, private aviation, global logistics, investigations, intelligence gathering and analysis.

Most importantly, you will eliminate the financial burden of responding to crisis incidents and ensure a timely, coordinated response to nine (9) different travel risks, in addition to the unparalleled benefits received via (14) different medical assistance services.



Crisis Assistance Plus™

AN “ON-DEMAND”, AFFORDABLE, TRAVEL ASSISTANCE MEMBERSHIP

CAP IS A FULLY FUNDED, COMPREHENSIVE TRAVEL ASSISTANCE MEMBERSHIP PROGRAM FOR LEISURE TRAVELERS, BUSINESS TRAVELERS, INTERNATIONAL ASSIGNEES AND EXPATRIATES. CAP IS NOT AN ACCESS PROGRAM OR AN INSURANCE PLAN. CAP IS A FULLY INDEMNIFIED SERVICE GUARANTEE THAT ADDRESSES MORE THAN JUST MEDICAL MISHAPS AND SOCIAL UNREST.

CAP provides time sensitive advice and coordinated, in-country assistance for the following nine (9) different types of travel risks that directly impacts, or has the potential to impact a member during travel:

Violent Crime

Any act or threat of violence to a CAP Member which causes, or is likely to cause, death or serious bodily injury.

Political Threat

Political threat means political and/or military events which have created a situation in which a CAP Member is in danger of or has incurred serious bodily harm.

Terrorism

Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for government and/or to put the public, or any section of the public, in fear.

Hi-jack

Hi-jack means the illegal holding under duress for a period in excess of six hours of a CAP Member whilst travelling on an airplane, vehicle or watercraft.

Disappearance

Disappearance means the complete and unexpected loss of contact during a period of travel for a period in excess of 48 hours.



Crisis Assistance Plus™

Blackmail & Extortion

For the purposes of this membership program, Blackmail and Extortion means the making of illegal threats specifically to a CAP Member to:

- kill, injure or abduct
- damage property
- disseminate, divulge or use trade secrets

By persons who demand payment as a condition of not carrying out such threats.

Wrongful Detention

Wrongful Detention means the involuntary confinement of a CAP Member by any person(s) acting as agents of or with the tacit approval of any government or governmental entity, or acting or purporting to act on behalf of any insurgent party, organization or group.

Kidnapping

Kidnapping means any event or connected series of events of seizing, detaining or carrying away by force or subterfuge of one or more CAP Member(s) by any third party for the purpose of demanding a ransom.

Natural Disasters

Any event or force of nature that has catastrophic consequences and causes great damages and the potential to cause a crisis to a CAP member. This means an avalanche, landslide, earthquake, flood, forest or bush fire, cyclone, hurricane, tornado, tsunami, volcanic eruption or other similar natural events that give rise to a crisis if noted and agreed by FocusPoint.

ADDITIONAL MEMBERSHIP BENEFITS

CAP is a membership program and not an insurance plan; FocusPoint will not reimburse Members for expenses they incur on their own. FocusPoint will however, cover certain required and reasonable “additional costs” incurred by CAP Crisis Consultant(s) during the response to an eligible crisis event directly impacting a CAP Member during a period of travel. Necessary expenses needed to satisfy the requirements of the response service are subject to limitations further defined herein. Additional costs that may be required to affect a positive outcome to an eligible crisis event include:

- Emergency Political Evacuation Costs
- Legal Referrals and Fees
- Fees and expenses of an independent interpreter
- Costs of relocation travel and accommodation
- Fees for emergency medical care of a CAP member at or near the location of the crisis event
- Fees and expenses of security personnel temporarily deployed solely and directly for the purpose of protecting CAP members located in the country where a crisis event has occurred.

All costs associated with deploying CAP Crisis Consultant(s) to the impacted location to manage a required response are covered in the membership fee and not subject to the limitations under “additional costs”...e.g. airfare, visas, ground transportation, lodging, meals, etc.



Crisis Assistance Plus

CAP members that elect to add Medical Assistance Services are provided additional benefits (listed below) and assistance for a wide range of medical needs that directly impacts or has the potential to impact a member during a period of travel. CAP Membership Medical Assistance benefits include:

- Emergency Relocation
- Medically Necessary Repatriation
- Repatriation of Mortal Remains
- Medical and Dental Referrals
- Advance of Emergency Medical Expenses
- Medical Monitoring
- Translation Services
- Emergency Message Relay
- Cash Advance
- Visit of a Family Member or Friend
- Return of Dependent Children
- Transport Escort
- Coordination/Assistance with Medical Payments
- Advance of Payment of Expenses pertaining to Emergency Transportation Services

DESCRIPTION OF MEDICAL ASSISTANCE SERVICES

Emergency Relocation

FocusPoint will arrange the medical transportation of a CAP Member in the event of a medical emergency. Said transportation will be performed under medical supervision and shall be to the nearest medical facility capable of providing adequate care. As part of a medical transportation, FocusPoint will make all necessary arrangements for ground or air transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. FocusPoint will arrange for a medical escort(s) to accompany the CAP Member if medically necessary.

Medically Necessary Repatriation

Following an illness or accident requiring a CAP Member to be hospitalized, FocusPoint shall arrange, if medically necessary, transportation for the CAP Member from the facility where he or she is receiving medical treatment to the hospital of choice, subject to the availability of space, in his or her primary place of residence for further medical treatment or recovery. As part of a medical repatriation, FocusPoint will make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. FocusPoint will arrange for a medical escort(s) to accompany the CAP Member if medically necessary.

Repatriation of Mortal Remains

If a CAP Member dies while traveling, FocusPoint will arrange all necessary government authorization, including the cost of any embalming, all necessary documentation, a container suitable for transport, and the means of transportation of the remains, to the CAP Member's Usual Country of Residence.



Crisis Assistance Plus

Medical and Dental Referrals

FocusPoint provides names, addresses and telephone numbers of physicians, dentists, hospitals and clinics in the area the CAP Member is traveling. Upon request, FocusPoint will attempt to confirm the availability of the provider, ascertain payments that a CAP Member will be required to pay and make an appointment for a CAP Member with the CAP Member's chosen medical provider. In a serious medical emergency, it is advisable that the CAP Member try to arrange for immediate emergency help first through local sources and then call FocusPoint.

Advance of Emergency Medical Expenses

FocusPoint will advance on-site emergency inpatient medical expenses within a reasonable timeframe to the CAP Member upon Satisfactory Guarantee of Payment from the CAP Member or CAP Member Company. "Satisfactory Guarantee of Payment" means the ability to debit a CAP Member's Company or CAP Member's or a CAP Member's friend or relative's valid credit or debit card or other financial account or vehicle where applicable by local law for the amount required to provide a service.

Medical Monitoring

When notified of a CAP Member's medical emergency resulting from an accident or sickness, FocusPoint's multilingual staff will attempt to contact the CAP Member and the CAP Member's local attending medical personnel to attempt to obtain a full understanding of the CAP Member's situation and to monitor the CAP Member's condition. FocusPoint will continue to monitor the CAP Member's condition and FocusPoint will remain in communication with the CAP Member's family until the CAP Member's medical emergency is resolved.

Translation Services

FocusPoint will provide translation in all major languages via telephone.

Emergency Message Relay

FocusPoint will attempt to transmit an urgent message for a CAP Member to the CAP Member's family, friends and/or business associates. Messages can be retained for CAP Member's for up to 15 days after the conclusion of the case.

Cash Advance

FocusPoint will advance emergency funds within a reasonable timeframe to a CAP Member upon receipt of a Satisfactory Guarantee of Payment by the said CAP Member. Any fees associated with transfer or delivery of funds are the responsibility of the CAP Member.

Visit of a Family Member of Friend

If a CAP Member is or will be hospitalized while traveling for a period in excess of 3 days or is in a critical condition, FocusPoint will arrange the transportation of one family member or friend designated by the CAP Member from the person's home to the place where the CAP Member is hospitalized.



Crisis Assistance Plus

Return of Dependent Children

If a CAP Member is traveling with dependent children, and such dependent Children would be left unattended because of the hospitalization or death of the CAP Member, FocusPoint will arrange the return of such dependent children to the CAP Member's Usual Country of Residence. If necessary, FocusPoint will also arrange the transportation of a qualified attendant to accompany the dependent Children.

Transport Escort

FocusPoint will arrange for one family member, companion or travel escort to accompany the CAP Member during an Emergency Evacuation or Medically Necessary Repatriation when possible.

Coordination/Assistance with Medical Payments

FocusPoint can assist the CAP Member by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits, and handling claims paperwork flow. FocusPoint shall transfer medical claims questions to CAP Member's medical insurer.

Advance of Payment of Expenses Pertaining to Emergency Transportation Services

FocusPoint shall pay for the necessary arrangements to provide the Emergency Transportation Services if they are covered under the CAP Member's insurance policy. If a Service is not covered under the CAP Member's insurance policy, FocusPoint will contact the CAP Member for written approval and will pay on the CAP Member's behalf only if authorized by the CAP Member.

Additional Service Available with the CAP MEDICAL Enhancement

Note: Additional fees may apply.

- Pet Return
- Vehicle Return
- Return of Traveling Companion
- Replacement of Medications
- Replacement of Eyeglasses



Crisis Assistance Plus™

CAP™ Memberships Include Two Types of Assistance

Crisis Consultation - Unlimited “on-demand” access to security experts and crisis response specialists via the CAP Crisis Response Center (CRC) where Members can receive advice on addressing potential security concerns and dealing with issues related to the travel risks covered under CAP as they arise.

Coordinated In-Country Response – In accordance with the CAP Membership Rules & Regulations and when required, CAP Crisis Consultants are dispatched globally within 24 hours of notification to provide immediate, emergency assistance with the aim of resolving the crisis as quickly and as safely as possible.

Standard Membership Benefits

All CAP Memberships include the following benefits:

- 24/7 Hotline
- Emergency Message Relay
- Lost Document Advice & Assistance
- Medical & Dental Referrals
- Legal Referrals
- Independent Interpreters
- Travel Risk Portal
- Response to Political Threat
- Response to Criminal Violence
- Response to Terrorism
- Response to K&R
- Response to Hi-Jack
- Response to Blackmail or Extortion
- Response to Wrongful Detention
- Response to Disappearance
- Response to Natural Disasters

Why Crisis Assistance Plus™

- Eliminates the cost of responding to covered crisis events
- Provides on-demand, organized and coordinated assistance services
- Integrates seamlessly into Emergency Action Plans (EAP's) and Duty of Care Programs
- Compliments information-centric and medical-centric assistance programs
- Covers the gaps in traditional travel insurance programs
- Enhances response capacity, organizational capacity and decision-making capacity
- Establishes an immediate relationship with a crisis response firm that specializes in TRM
- Reduces ad-hoc approaches to decisions
- Decreases the length and impact of a crisis
- No claim forms or age restrictions
- Not bound by hard loss triggers
- Peace of mind to help offset traveler fears and encourage business travel



MyTrac™ is a 24/7 global tracking and incident response platform providing real-time monitoring, incident management and emergency response for mobile assets.

MyTrac™, available as an enhancement to the Crisis Assistance Plus™ membership, is a web-based platform that allows subscribers to track, locate, monitor and manage people and property, with ease. The subscription-based service is geared towards journey and fleet management, guaranteeing all duty of care needs are addressed accordingly.

GPS Tracking

The MyTrac™ open-platform tracking solution is capable of tracking and locating any device, globally. With no hardware requirements, transitioning from a current GPS tracking service couldn't be easier. MyTrac™ currently integrates with over 200 types of devices. The customizable tracking platform allows subscribers to set-up and track assets, routes and geofences, with precision.

Remote Monitoring

In addition to real-time tracking and monitoring, the MyTrac™ mobile interface allows subscribers to view their assets on smartphones, tablets, laptops or desktops anywhere the device has a data connection.

CAP™ Travel Risk Portal

The CAP Travel Risk Portal (TRP) is an easy to use, mobile-friendly travel management tool available to all CAP Members. The destination-based health, safety and security information available in the TRP is dynamic and robust. The TRP provides essential touch points for business travelers, leisure travelers, international assignees and expatriates alike. Key features include visa and health information; know before you go travel advisories and country risk profiles; breaking alerts pushed to all members during travel; and an industry leading travel tracker app that easily integrates with the GDS to deliver visibility of travelers throughout the lifecycle of an itinerary.



WHO SHOULD CONSIDER A CAP MEMBERSHIP

- Multinational Corporations
- International NGO's
- Government Agencies
- Law Firms
- Faith-based Organizations
- Media & Entertainment
- Colleges & Universities
- Leisure Travelers



Crisis Response without CAP™

A call is received at FocusPoint's Crisis Response Center (CRC) by a client wishing to evacuate 22 expatriate personnel from Kiev, Ukraine to Paris, France as a result of political tensions, on-going protests and increasing violence. The client has an insurance policy to address political risk, but no official statement has been made by the U.S. Government to evacuate personnel from the Ukraine. As a result, the client cannot leverage their insurance policy to address the threat of political violence. The client does not have CAP integrated into their declared population either. Therefore, any support provided by FocusPoint will result in a fee for service.

Within hours from the initial call, FocusPoint dispatches a Crisis Response Consultant in Kiev to meet with local client management. A plan for evacuating the 22 expatriate personnel from Kiev to Paris via private jet, as well as a plan for an increased security posture of local personnel, to include controlled movement, communications and shelter in place is developed and executed within 24 hours of notification.

The out-of-pocket costs for response in Kiev:

\$289,000 USD

The out-of-pocket costs of response if the client had CAP:

\$0 USD