
Service Certificate

Sun Life Financial Insurance Co. has arranged through an agreement with Assist America, Inc., 202 Carnegie Center, Suite 302A, Princeton, NJ 08540, (hereinafter known as "AAI") to make available to employers the following Assist America services.

Effective **07/01/2021**, employees of **Vance Granville Community College** ("the Company") and their dependents ("Participants") are eligible for the services described herein, namely those employees covered under the provisions of the Life or Accident insurance coverage provided through Sun Life Financial, **policy #945690**. SecurAssist service are available directly to the employer.

Now, therefore, AAI agrees to provide Participants the Assist America services as described below under Service membership # 01-AA-10010. All services described below, subject to certain conditions and exclusions as set forth in this Certificate, are provided by AAI when Participants are traveling 100 miles or more from their legal residence or in another country that is not their country of residence for less than 90 days. All services must be arranged by AAI. No claims for reimbursement are accepted.

AAI's Assist America program makes the following benefits available to Participants:

Medical Consultation, Evaluation and Referrals: Eligible Participants shall have telephone access to operations center staffed twenty- four hours (24) a day, every day of the year, with multilingual personnel for medical consultation, evaluation and referral to Western-trained physicians.

Emergency Medical Evacuation: When an adequate medical facility is not available proximate to the Eligible Participant, as determined by the AAI's consulting physician and the Eligible Participant's attending physician, AAI will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

Medical Repatriation: When AAI's consulting physician and the Eligible Participant's attending physician determines that transportation is medically necessary, AAI will arrange for transportation under medical supervision to the Eligible Participant's residence or to a medical or rehabilitation facility near the Eligible Participant's residence, at such time as the Eligible Participant is medically cleared for travel.

Hospital Admission Assistance: Assist America shall assist in either issuing a prompt financial guarantee to facilitate admittance to a foreign (non-U.S.) medical facility and/or validate Eligible Participant's medical insurance; provided that the Eligible Participant must repay all funds advanced for hospital admittance within forty-five (45) days of the date advanced.

Medical Monitoring: Medical personnel will monitor Eligible Participant's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

Prescription Assistance: If an Eligible Participant needs replacement prescription medicine while traveling, AAI helps with replacing the prescription, when possible and legally permissible and upon consulting with the attending physician; the Eligible Participant is responsible for the cost of the prescription.

Emergency Message Transmission: Legally permitted emergency messages will be received and transmitted to and from family members or employer.

Compassionate Visit: When an Eligible Participant will be hospitalized for more than seven (7) consecutive days and is traveling alone, AAI will arrange for a family member or personal friend to travel to visit the Eligible Participant by providing an appropriate means of transportation as determined by AAI. The family member or the friend is responsible to meet all visa and travel document requirements, if applicable

Care of Minor Child(ren): One-way economy common carrier transportation, with attendants if required, will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Eligible Participant.

Return of Mortal Remains: In the case of an Eligible Participant's death, AAI will arrange and pay for the return of mortal remains to an authorized funeral home proximate to the Eligible Participant's legal residence.

Emergency Trauma Counseling: Provide Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Return of Vehicle: Arrange for the return of Eligible Participant's fully operable, non-commercial vehicle when necessary due to Eligible Participant's medical condition. AAI will arrange for the vehicle to be returned to the Eligible Participant's place of residence.

Interpreter and Legal Referrals: Upon request, referrals to interpreters, counselors or legal personnel will be provided.

Lost Luggage or Document Assistance: AAI helps Eligible Participant locate lost luggage, document, personal belongings or assist with the replacement of travel tickets

Bail Bond Coordination: AAI will assist in coordinating bail bond, wherever legally permissible, as required for Eligible Participants, provided that Eligible Participant is the source of, or coordinates the source of the funds.

Emergency Cash Coordination: AAI will assist in coordinating the transfer of emergency cash to an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without other financial means. The source of the funds is the responsibility of the Eligible Participant.

Pre-trip Information: AAI offers Participants web-based country profiles that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

The Company and Participant hereby acknowledge that AAI's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

Conditions:

AAI will not provide services in the following instances:

- ◆ Travel undertaken specifically for securing medical treatment
- ◆ Injuries resulting from participation in acts of war or insurrection
- ◆ Commission of an unlawful act(s)
- ◆ Attempt at suicide
- ◆ Incidents involving the use of drugs unless prescribed by a physician
- ◆ Transfer of Participant from one medical facility to another medical facility of similar capabilities which provides a similar level of care

AAI will not evacuate or repatriate a Participant:

- ◆ Without medical authorization
- ◆ With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Participant from continuing his/her trip or returning home
- ◆ With a pregnancy over six months
- ◆ With mental or nervous disorders unless hospitalized

AAI cannot guarantee the provision of services to an otherwise Eligible Participant who does not possess valid worldwide health insurance coverage. Notwithstanding, AAI shall make its best reasonable efforts to provide service in such a circumstance.

Exclusions:

- ◆ Travel by a Participant's spouse when it is for the benefit of the spouse's employer (spouse business travel)
- ◆ Trips exceeding 90 days from legal residence without prior notification to AAI. (Separate purchase of Expatriate coverage is available.)

Legal actions arising hereunder shall be barred unless written notice thereof is received by AAI within one (1) year from the date of event giving rise to such legal action.

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. AAI is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by law, edict or regulation.

All consulting physicians and attorneys are independent contractors and not under the control of AAI. AAI is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.

The Company must reimburse AAI for any service rendered upon its request that is beyond the scope of this Certificate.

The Company is responsible for issuing Identification Cards to Participants and to provide the proper form of materials describing the services available and applicable limitations, conditions and exclusions. The Company's failure to maintain in-force the insurance policy cited above will invalidate the described program as to the Participant and AAI will have no obligation to provide any service to the Participant.

The Company hereby acknowledges being available to verify a Participant's participation under this Certificate. There may be circumstances under which AAI reasonably believes that a sick or injured person is a Participant but cannot verify participation and, in the opinion of that person's then attending physician, an evacuation or repatriation is medically imperative. In such an event, the Company acknowledges its responsibility to verify participation at the earliest possible time but in no event shall the verification be later than 72 hours from AAI's initial verification inquiry. AAI will not hold the Company financially responsible for services rendered pending verification during the 72-hour period.

SecurAssist®

The Company has access to the Basic Membership Services of the SecurAssist® program, made available through its Sun Life Financial policy (insert policy number) and Assist America Services, Inc.

The Company understands and acknowledges the need to enroll itself on the secure SecurAssist® website (www.securassist.com) to become a recognized member of the SecurAssist® program and to maximize the effectiveness of its services. This will enable the SecurAssist® team to respond immediately should a security situation arise.

The Basic Membership Services of the SecurAssist® program are the following:

Access to Security Experts: Direct and immediate access with 24-hour emergency accessibility to an elite team of experienced professionals, with comprehensive expertise in crisis and risk management, and with global capabilities.

Maintenance of corporate profile: Via the SecurAssist® website, the Company can maintain and up-date a corporate profile to ensure an efficient and effective response to security needs. SecurAssist® is a confidential partner, which will know the Company's business requirements when a call is made to SecurAssist®.

Security Resource: General phone access to SecurAssist® for security questions

Secure Website: Controlled access to the SecurAssist® website

Documentation and information:

- Complimentary issue of "Travel Security Insights"
- Employer guide to contingency planning for expatriate personnel
- Country profiles
- General travel and security advisories

International strategic and tactical security services: Access on a fee-for-service basis to a full range of security services as requested by The Company.

For Immediate SecurAssist® Membership, the Company must complete the SecurAssist® New Client Information form on the SecurAssist® website, www.securassist.com. See attached document for detailed directions on how to enroll.

Identity Protection Services

The Company has access to Identity Protection services, made available through its Sun Life Financial policy (insert policy number).

The Company understands and acknowledges the need for its Participants to enroll in the Identity Protection program in accordance with the instructions, terms and conditions provided with enrollment materials to become a fully recognized member of the Identity Protection program and to maximize effectiveness of its services. Although some services are available without registration, registration enables the member to use the full range of services, and allow the Identity Protection team to respond immediately should a situation arise.

The Membership Services of the Identity Protection Program are the following:

Access to Identity Protection Experts: Direct access, with 24-hour emergency access regarding lost and stolen cards, to identity theft experts who can provide guidance in dealing with identity theft issues.

Fraud Monitoring & Notifications: Warning notifications to members when it is discovered that their credit or debit cards are being used fraudulently on Internet. This service requires advance registration of up to ten (10) debit or credit cards by the member.

Resolution Protection Service: Guidance to members who have been victimized by identity fraud as to how to properly document the fraud, including contact information for organizations to contact to stem and resolve problems typically associated with identity fraud.

Loss & Stolen Card Assistance: Notification to credit and debit card issuers that a card has been lost or stolen, for all such issuers who accept third party notification. This service requires advance registration of up to ten (10) debit or credit cards by the member. If a member has not registered credit or debit cards in advance, the service shall transfer the member to the appropriate entities to report that such unregistered cards have been lost or stolen.

AAI is not affiliated with the underwriter of the Company's group insurance cited above, and such underwriter shall not be held liable or responsible for any acts or omissions by AAI in connection with or arising under the rendering of services described herein.

assist america® is a registered service mark of Assist America, Inc.