

Your Travel Assistance Program

Even with the best laid plans, travelers can experience unexpected challenges - ranging from lost travel documents to medical emergencies and being caught up in full-scale natural disasters. With your Everest travel assistance policy, you have the support of our travel, medical and security assistance provider Healix, at any time.

Who is Healix?

Healix, a global healthcare and risk management organisation, provides our policyholders with access to operational, medical and security experts who can provide assistance 24/7 from anywhere in the world. You can contact Healix via your dedicated phone number (+1 315 512 3713) or through their Travel Oracle App for urgent assistance.

Healix has a vast amount of experience in coordinating the medical treatment, evacuation and repatriation of people taken ill or injured overseas. Their team of experienced doctors, nurses, and assistance coordinators work together to make sure you get the help you need, wherever you are.

In times of crisis, every second counts. Healix's Global Security Operations Centre (GSOC) team is available 24/7/365 to offer immediate security support and emergency assistance. The team actively monitor volatile areas and provide informed advice to policyholders. In the event of social unrest, terrorist incidents, or cases of arrest or detention, Healix swiftly coordinate action plans to ensure your safety.

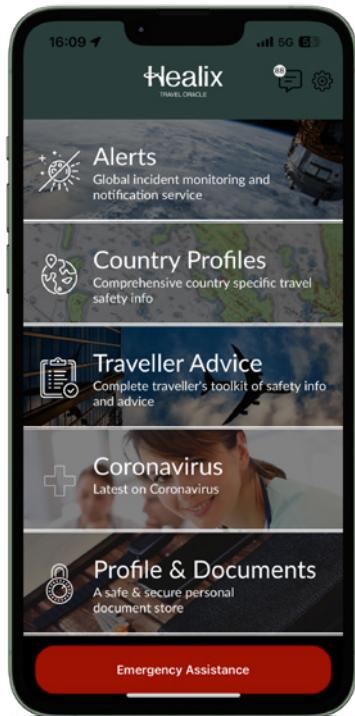
Healix can also help with a range of emergency travel assistance services, in the event of a trip delay or cancellation, such as legal referrals, emergency message relay, urgent document delivery, cash advance and hotel bill settlement.

Travel Oracle App

Healix's Travel Oracle App is the essential travel safety app for instant access to medical, travel and security insights and assistance services before and during your trip.

Developed in conjunction with leading health and security experts, with Travel Oracle you can also:

- Receive breaking news alerts using location aware push notifications
- Activate an emergency "Mayday" function in a crisis via the Emergency Button
- Access travel safety and security information for over 200 countries worldwide
- Store key documents such as passport, insurance and travel visas



Download the Travel Oracle App by scanning the QR codes below, using Healix ID No. EVEBT2301229 to register:



How can you contact Healix?

Healix is on hand to help 24/7/365, no matter where you are in the world.

Call anytime, using your dedicated phone numbers below, referencing your Healix ID no. EVEBT2301229:

Medical and Travel Assistance

US Toll-free: +1 833 217 3001

US Direct: +1 315 512 3713

UK Direct: +44 (0) 20 8608 4143

Please note collect calls or reverse toll charges will be accepted.

Security Assistance

Phone: +44 (0) 208 763 3267

Email: GSOC@healix.com

Non-urgent: EverestBT@healix.com

For emergency assistance, utilize the 'Emergency Assistance' function at the bottom of your Travel Oracle App home screen. To speak to us via phone, select 'Call Assistance', or trigger Mayday Assistance by selecting the 'Send Mayday Alert' function, in medical or security emergencies only.

What will Healix need from you?

When you contact Healix specific to a medical condition, you will need to provide:

- Name of caller, phone number and relationship to the policyholder
- Name of organization you are working/volunteering with
- Your name, age, gender and policy number
- Your medical condition
- Name, location and telephone number of hospital if relevant
- Name and telephone numbers for the treating physician - when and where the doctor can be reached

When should you contact Healix?

Below are just a few of the examples of when you should contact Healix for assistance:

- Speak to a nurse or doctor about a medical concern
- Find a suitable medical facility in your location
- Arrange for hospitalization, repatriation or evacuation
- Receive help if your personal safety is at risk
- Receive help with lost passport, documents or credit card

Additional Information

For more information about Healix or using the Travel Oracle App refer to the Healix Quick Traveler Guide for more details.

This information provides you with a brief outline of the services available to you, which are subject to the terms and conditions of the Everest travel assistance policy under which you are insured. A third-party service provider, for example a hospital, clinic or security professional, may provide services to you. Healix makes every effort to refer you to appropriate medical and other service providers. In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Healix are not employees or agents of Healix and the choice of service provider is yours alone.

Healix assumes no liability for the services provided to you under this arrangement nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.