COMPASS POINT
ASSIST

Compass Shield
September 1st, 2025

MEDICAL RESPONSE MEMBERSHIP

WHAT IS INCLUDED IN YOUR MEMBERSHIP?

Compass Shield by Compass Point Assist is a Medical Response Membership and includes services listed in **Membership Benefits & Limits** when all of the **Membership Terms & Conditions** are met. **Membership Benefits** A, B, C, I & J are provided by **Compass Point Assist**. **Membership Benefits** D, E, F, G & H are provided by the **Insurer.**

Compass Point Assist understand that time is of the essence and therefore will determine the best mode and timing of all services provided to mitigate unnecessary delays in services.

During the **Period of Membership**, **Compass Point Assist** will be the first point of contact for **Members**, which may involve contact and liaison with **Medical Facilities**, guaranteeing **Medically Necessary** fees, consulting with **Medical Professional**(s) and/or medical transportation providers, and/or arrange for **Medically Necessary** repatriation or assistance in getting you to your **Country of Domicile**.

Compass Point Assist will provide 24/7 access to, and services of, their in-house medical response professionals, and coordinate access to their retained network of **Medical Facilities** & retained **Response Consultants** based in, and bordering Ukraine.

Compass Point Assist will provide **Pre-Travel Safety Briefings** and **Itinerary Tracking**.

Compass Point Assist will pay any **Emergency Medical Expenses** up to the limits specified in the schedule of **Membership Benefits & Limits** and arrange for **Medical Evacuation** / **Repatriation** Expenses resulting from a **Member** suffering a **Serious Medical Condition** during a **Trip**.

In the event of a **Member's** death whilst in Ukraine or Worldwide in respect of **Transit Membership** only, **Compass Point Assist** will arrange and pay for the repatriation of **Your** remains to **Your Country of Domicile**.

MEMBERSHIP OPTIONS:

Compass Point Assist- Medical Response Membership is available as a standalone product or can be upgraded to a Worldwide* **Transit Membership** for an additional fee per **Member**.

- Membership is only available to Members whilst travelling in, or located in, Ukraine.
- Membership is available in the Low, Moderate and Extreme Zone(s).
- Membership is NOT available in the Exclusion Zone(s).

To confirm which Zone You will be travelling in, check the Compass Point Assist - Risk Map online at:
https://compassshield.compasspoint-assist.com/

Membership is available to most nationalities**. This includes **In-Country Nationals** (ICNs) of Ukraine.

** Worldwide is not available for **Transit Membership** that involves any travel within Iran, North Korea, Cuba, Venezuela, Syria, Russia & Belarus and other territories as listed as excluded for **Transit Membership** as found in the General Exclusions section.*

*** Membership is not available to citizens of Iran, North Korea, Cuba, Venezuela, Syria, Russia & Belarus, who also reside within either Iran, North Korea, Cuba, Venezuela, Syria, Russia & Belarus.*

All **Members** are subject to a **Sanctions Check**.

EMERGENCY ASSISTANCE:

EMERGENCY ASSISTANCE

IN THE EVENT OF A MEDICAL EMERGENCY OR SECURITY/SAFETY INCIDENT, CONTACT THE COMPASS POINT ASSIST, 24/7 RESPONSE CENTRE:

EMERGENCY CALL: +49 (0) 8841 604 0324

E-MAIL: membership@compasspoint-assist.com

RISK ZONE IMPORTANT INFORMATION

When **You** completed the online application **You** provided travel days for the **Low Zone, Moderate Zone and Extreme Zone.** This selection drives the advice provided by **Compass Point Assist** and the cost of **Membership.** Providing inaccurate information prevents the **Compass Point Assist** understanding your risks which can lead to unsuitable advice and invalidating **Your Membership.**
If **Your** travel days declared during the application within the **Low Zone, Moderate Zone or Extreme Zone** change, **You** must contact **Compass Point Assist** and advise what the changes are. Failure to do so can result in the immediate cancellation of **Your Membership** and non payment of any **membership benefits.**

MEMBERSHIP BENEFITS & LIMITS:

Benefit	MEMBERSHIP BENEFITS	MEMBERSHIP LIMITS	MEDICAL EVACUATION MEMBERSHIP
A	**PRE-TRIP TRAVEL ADVISORY & SAFETY BRIEF** A brief on region specific requirements, from visa, document and vaccination requirements to security, health, laws and culture.	Included	✓
B	**24/7 EMERGENCY MEDICAL SUPPORT LINE** 24/7 access to a Medical Professional via telephone or email to request Medical Advice and/or Emergency Assistance.	Unlimited	✓
C	**RISK REGISTER ITINERARY TRACKING** 24/7 Itinerary Tracking and Check-In enabling Compass Point Assist to monitor trip itineraries and send real-time Incident Alerts.	Unlimited	✓
D	**24/7 EMERGENCY MEDICAL EVACUATION** If **You** suffer a **Serious Medical Condition** and it is necessary for **You** to be evacuated from **Point of Incident** or nearest agreed (and safest) **Rendezvous**, to a **Medical Facility**.	As stated in the **Certificate of Membership**	✓
E	**EMERGENCY MEDICAL EXPENSES** If **You** suffer a **Serious Medical Condition** and it becomes necessary for **You** to receive treatment as an Inpatient or Outpatient.		✓
F	**EMERGENCY MEDICAL REPATRIATION** If deemed necessary by a **Medical Professional** following **You** suffering a **Serious Medical Condition** and **You** are deemed **Fit to Fly**, **You** will be repatriated home to **Your Country of Domicile**.		✓
G	**EMERGENCY DENTAL TREATMENT** If **You** require an emergency dental treatment as a result of **Accidental Bodily Injury**.	EUR500	✓
H	**REPATRIATION OF MORTAL REMAINS** In the event of **Your** death whilst on a **Trip** or during **Transit** , **Compass Point Assist** will arrange and pay for the repatriation of **Your** remains to **Your Country of Domicile**	EUR25,000	✓
I	**24/7 INCIDENT RESPONSE HELP DESK** 24/7 access to Risk Advisory Professionals via telephone or email to request Security/Safety Advice, and/or Emergency Assistance.	Unlimited	
J	**INCIDENT ALERTS** As a **Member**, **You** have agreed to opt-in to receiving location specific alerts about emerging threats or live incidents that could impact **You**.	Unlimited	

Transit Membership can be selected as an optional extension and is subject to an additional Membership Fee of EUR25.00 per **Member** for (up to) 3 consecutive days immediately prior to the Start Date of the **Members Trip (Pre Travel)** and (up to) 3 consecutive days immediately after the **Members Trip (Post Travel).**

Transit Membership provides Membership Limits as stated above in respect of Membership Benefits A, B, C, D, E, F G & H. In respect of Membership Benefits E & F, a limit of EUR250,000 per Member is applicable.

DEFINITIONS:

Each time the words or phrases listed below are used, they will have the same meaning wherever they appear in this Policy unless stated otherwise. A defined word or phrase will appear in bold and each time it appears in the Policy, except for headings and titles

Accident

A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Membership.

Accidental Bodily Injury

An identifiable physical injury which:

A. Is caused by an Accident, and
B. Solely and independently of any other cause, except Illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the member within twelve months from the date of the Accident.

Certificate of Membership

The certificate each Member receives via email to confirm the Level of Membership and the Period of Membership which has been purchased.

Communicable Disease

Illness, virus, bacteria, fungus or protozoa that spread form one person to another or from an animal to a person or from a surface or food.

Compass Point Assist

Membership provider.

Country of Domicile

The country where the Member is habitually resident.

Designated Representative

An individual identified to Compass Point Assist by the Member as their authorised decision maker for all matters related to this Agreement should the Member be unable to communicate for any reason. In the event that a Member is unable to make a decision, Compass Point Assist will attempt to contact the Member(s) Designated Representative for the purposes of making decisions on behalf of the Member in regards to any services set forth in these Terms & Conditions, the Designated Representative is the person(s) identified to Compass Point Assist by the Member during enrolment or after as the primary person who will be making decisions on behalf of the Member in the event the Member becomes incapacitated.

EHIC

A European Health Insurance Card (EHIC) entitles qualifying citizens and residents to receive healthcare for free, or at a reduced cost in the EU, the EEA, Switzerland and the United Kingdom. The EHIC has been superseded by the Global Health Insurance Card (GHIC).

Emergency Assistance

A 24/7 service provided by Compass Point Assist to coordinate requests for help from Members.

Emergency Medical Evacuation
The cost of transporting the Member by air and/or surface transportation by Compass Point Assist from the place where the Member is located to a Medical Facility within the limit specified in the Schedule of Membership Benefits & Limits.

Emergency Medical Repatriation
With the prior approval of Compass Point Assist and the Member's treating Medical Professional the return of the Member to their Country of Domicile by normal Scheduled airlines or by an air ambulance or suitable means of transport. Compass Point Assist will work with Medical Professionals to determine "Fit to Fly" status and ability/ capability to travel, including most appropriate mode of transport.

Exclusion Zone
Membership is not provided in areas as defined as Exclusion Zone on the Risk Map:
https://compassshield.compasspoint-assist.com/

Fit to Fly
An official document provided by a Medical Facility and signed by a Medical Professional to determine that the Member is in fact fit enough to fly without causing further harm.

Global Health Insurance Card (GHIC) - UK
The UK - GHIC replaces the existing European Health Insurance Card (EHIC) for UK citizens/residents.

Extreme Zone
Areas for which Membership is provided as defined as Extreme on the Risk Map:
https://compassshield.compasspoint-assist.com/

Hospitalised or Hospitalisation
Admission to a Medical Facility on a continuous, in-patient basis necessitated by a Serious Medical Condition.

Illness
An Illness, sickness or disease that manifests itself during the Period of Membership

In-Country Nationals (ICN)
A member who is a Ukrainian citizen and whose Country of Domicile is Ukraine.

Insurer
Atlas Life

Inpatient
Admission to a Medical Facility for a period of more than 10 continuous hours or overnight.

Itinerary Tracking
Monitoring of trip itineraries enabling Compass Point Assist to plot geographical regions of Members.

Low Zone
Areas for which Membership is provided as defined as Low on the Risk Map:
https://compassshield.compasspoint-assist.com/

Medical Expenses
Reasonable and Medically Necessary costs of medical, surgical, specialists' fees, hospital, nursing home, nursing attendance charges, X-rays, surgical and medical requisites given or prescribed by a qualified Medical Professional, including the cost of medical supplies and ambulance hire as a result of a Serious Medical Condition.

Medical Facility
The most appropriate and nearest Medical Facility as determined and authorised by Compass Point Assist in the best interests of the Member

Medical Professional
A registered, qualified, practicing member of the medical profession appointed by Compass Point Assist or treating the Member who is not the Member or a member of their family.

Medically Necessary
Services or supplies provided by a Hospital or Medical Professional that are required to identify or treat a Serious Medical Condition and which, as determined by Compass Point Assist:

A. Provides for the diagnosis, prevention, or treatment for a covered Serious Medical Condition,
B. Is appropriate for the diagnosis, prevention, or treatment of a covered Serious Medical Condition,
C. Is within the standards of good and generally accepted medical practice, as reflected by scientific and peer medical literature, and recognised within the organised medical community,
D. Is not primarily for the convenience of the Member, Your family, Your Medical Professional, Your Hospital, or Your treatment providers and is not conducted solely for research purposes.
E. Is care or treatment which could not have been omitted without adversely affecting the patient's condition or quality of medical care rendered, and
F. Is the most appropriate level of service or supply which can be provided safely and effectively.

The fact that any Medical Professional may prescribe, order, recommend, or approve a service does not, of itself, make such treatment Medically Necessary.

Member(s)
The individual(s) named on the enrolment application that has been approved for Membership by Compass Point Assist and for whom the applicable Membership fees have been paid.

Membership
The agreement between the **Member** and **Compass Point Assist** to provide the benefits and services as detailed in the **Certificate of Membership** and benefits A – J as detailed in the membership benefits table stated herein.

Moderate Zone
Areas for which Membership is provided as defined as Moderate on the Risk Map:
https://compassshield.compasspoint-assist.com/

Outpatient
A Member who attends a medical facility for treatment, for a period of less than 10 hours, and not overnight.

Period of Membership
The dates listed on the Member's Certificate of Membership for which Membership starts and ends.

Point of Incident
The geographical location where an Accident or Triggered Event occurred.

Pre-existing Medical Condition
An illness, medical condition or disability that was diagnosed or treated prior to the Period of Membership, or for which symptoms existed which would cause an ordinary prudent person to seek such diagnosis or treatment prior to the Period of Membership.

Rendezvous
A meeting at an agreed time and safe place between **you** and Compass Point Assist.

Response Consultant
A security response and/or crisis management expert, employed by or contracted to Compass Point Assist, on standby to provide risk advisory services via telephone, and/or in a deployed capacity to assist a Member.

Risk Map
An online map which identifies Extreme, Moderate, Low and Exclusion Zones, each of which represent a different level of risk. The Risk Map can be found online: https://compassshield.compasspoint-assist.com/

Risk Rating
The zones on the **Risk Map**, which for ease of use are known as **Extreme, Moderate, Low** and **Exclusion Zones**; each of which are rated in severity of risk. The **Risk Map** can be found online: https://compassshield.compasspoint-assist.com/

Risk Register
A proprietary platform developed by Compass Point Assist to accurately document active Member details and locations.

Sanctions Check
A specialised screening that involve several Government sanction databases which identify and list individuals who are prohibited from certain activities or industries. These types of checks enables Compass Point Assist to Know Your Customer (KYC) in the fight to prevent money laundering, terrorist financing and financial crime.

Serious Medical Condition
Accidental Bodily Injury or Illness that in the opinion of Compass Point Assist and their Medical Professionals is determined as requiring immediate emergency medical treatment to avoid death or serious impairment to the Member(s)' health.

Services
The medical and ancillary services provided by Compass Point Assist as part of this Membership.

Third Country Nationals (TCN)
A Member who is employed by an organisation and whose Country of Domicile is neither the country where the organisation has its main base, nor the country where the Member is working.

Transit Membership

Transit Membership covers the Member whilst

i. travelling outside their country of domicile and
ii. travelling to or travelling from the **Trip** and
iii. travelling during the **Transit Membership (pre travel)** or **Transit Membership** (**post travel) period**

Transit Membership (pre travel)
Cover commences for a maximum of 3 consecutive days before the **Trip** from the time the **member** leaves their **country of domicile** and continues during the entire period of the journey and terminating at the time the member reaches the Ukrainian border

Transit Membership (post travel)
Cover commences after the **Trip** and once the **member** has exited Ukraine and continues for a maximum of 3 consecutive days until the **Member** returns to their **Country of Domicile.**

Trip

The journey within the borders of Ukraine during the **Period of Membership**.

You/Your/You're/Yourself/Member

A member detailed on the certificate of membership

GENERAL EXCLUSIONS:

There is no cover under Membership:

✕	If **You** are travelling in the **Exclusion Zone**.
✕	If **You** are travelling against the advice of **Compass Point Assist**.
✕	If **You** fail to relocate within a period of 72 (seventy-two) hours to a zone for which **Membership** has been purchased following a change in **Risk Rating** as detailed on the **Compass Point Assist Risk Map** https://compassshield.compasspoint-assist.com/
✕	If **You** are travelling against the advice of a **Medical Professional** or if travelling for purposes of obtaining medical or dental treatment.
✕	If **You** are 70-years or older.
✕	For travel to or whilst **You** are located in any other country but Ukraine except when travelling as part of **Transit Membership**.
✕	If **You** enter Ukraine via any other Country other than Hungary, Moldova, Poland, Romania.
✕	For a Private Treatment/Recovery Room unless approved by **Compass Point Assist**, or unless deemed **Medically Necessary** by a **Medical Professional**.
✕	If **You** are diagnosed with an **Infectious/ Communicable Disease.**
✕	If **Your** emergency is in any way related to a **Pre-existing Medical Condition**.
✕	For any costs not pre-approved by **Compass Point Assist.**
✕	For any expenses incurred more than 12 (twelve) months after the date on which the **Serious Medical Condition** occurred.
✕	For medication and/or treatment which at the time of departure is known to be required or to be continued outside **Your Country of Domicile**, unless lost or stolen or delayed in transit.
✕	If the **Member** does not take prescribed medication correctly.
✕	For suicide, attempted suicide or intentional self-injury.
✕	For any loss or expense which is in any way related to or arising from **You** being intoxicated by alcohol or drugs.
✕	For any loss that is not directly associated with the **Serious Medical Condition** caused by the emergency. For example, loss of earnings due to being unable to return to work following a **Serious Medical Condition** whilst on a **Trip**.
✕	For any claim against **You** for personal liability.
✕	For any loss or expense arising out of **Your** active participation in war or terrorism.

✕	For any loss or expense caused or contributed to by the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials.
✕	For any loss or expense resulting from **Your** exposure to nuclear reaction, radioactive contamination or chemical contamination.
✕	For elective medical treatment or treatments which are not **Medically Necessary**.
✕	For cosmetic or plastic surgery.
✕	For any loss or expense arising out of or consequent upon sexually transmitted diseases or viruses, including but not limited to, Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivative or variations thereof however caused.
✕	If the **Member** is in the third trimester of pregnancy (after the 186th (one hundred and eighty sixth) day.
✕	For any **Serious Medical Condition** where the primary diagnosis is psychiatric in nature, including mental or nervous disorders, anxiety, depression or Post Traumatic Stress Disorder (PTSD).
✕	For any loss or expense which resulted from **You** serving as an armed or unarmed combatant, or in an armed security role during a war (whether declared or not), invasion, armed conflict, police action or civil disorder.
✕	For any loss or expense resulting from **You** committing a criminal act.
✕	For any **Serious Medical Condition** not occurring, originating or first manifesting during the **Membership Period** whilst in Ukraine, or outside of Ukraine during **Transit Membership**.
✕	For any costs incurred in **Your Country of Domicile** during **Transit Membership.**
✕	Compass Point Assist will not provide **Membership** and will not be liable to pay any expense under this **Membership** or provide any benefit hereunder to the extent that the provision of such **Membership**, payment of such expense or provision of such benefit would expose Compass Point Assist to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
✕	For any costs incurred where **You** have not suffered a **Serious Medical Condition**

✕	If **You** are travelling under **Transit Membership** to the following countries: Afghanistan, Algeria, Angola, Armenia, Azerbaijan, Bangladesh, Belize, Benin, Bolivia, Botswana, Brazil, Burkina Faso, Burundi, Cambodia, Cameroon, Central African Republic, Chad, Chile, China, Colombia, Cote D'Ivoire, Democratic Republic of Congo, Ecuador, Egypt, El Salvador, Eritrea, Ethiopia, Georgia, Ghana, Guatemala, Guinea-Bissau, Guyana, Haiti, Honduras, India, Indonesia, Iraq, Israel, Jamaica, Jordan, Kazakhstan, Kenya, Kosovo, Kuwait, Kyrgyzstan, Laos, Lebanon, Liberia, Libya, Macau, Madagascar, Malawi, Malaysia, Mali, Mauritania, Mexico, Moldova, Mongolia, Morocco, Mozambique, Myanmar, Namibia, Nicaragua, Niger, Nigeria, Oman, Pakistan, Palestinian Territories, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Republic of Congo, Rwanda, Saudi Arabia, Senegal, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Suriname, Syria, Tajikistan, Tanzania, Thailand, Togo, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, Vanuatu, Venezuela, Yemen, Zambia & Zimbabwe

MEMBERSHIP TERMS & CONDITIONS:

RECIPROCAL HEALTH AGREEMENTS:
In the event **You** are transported outside of Ukraine for medical treatment **You** may be entitled to medical treatment free of charge, or at a reduced cost, due to a reciprocal healthcare agreement (e.g. **Global Health Insurance Card** (**GHIC**) for European Union (EU) citizens/residents). **You** must take all reasonable steps to avoid or reduce any loss that may mean **You** have to request **Emergency Assistance** under this **Membership**. (e.g., if **You** receive medical treatment in an EU country, **You** should produce Your **GHIC**.

For **In-Country Nationals,** cover under this **Membership** Agreement is secondary to any National Health Service or state-funded system of healthcare in Ukraine, unless **Compass Point Assist** deem that such facilities are inadequate for the satisfactory treatment of the **Member's** Serious Medical Condition..

MEDICAL EXPENSES:
In the event of an Emergency, **You** must first contact the **Emergency Assistance** provider whose details are listed on Page 2 (two) of the **Certificate of Membership** to obtain authorisation from **Compass Point Assist**. All approved medical expenses will be paid directly to the **Medical Facility**. No reimbursement of Medical Expenses will be paid directly to the **Member**.

MEDICAL HISTORY:
You must provide all the documents **Compass Point Assist** may reasonably require that **Compass Point Assist** need to coordinate any request for Emergency Assistance, up to and including **Your** full medical history.

PROOF OF TRAVEL:
To validate your **Membership** in the event that **Emergency Assistance** is required, **You** must provide all necessary documents to prove dates of travel, including but not limited to, Customs & Immigration stamps in **Your** passport and valid Visa documentation.

NON-TRANSFER:
This **Membership** may not be assigned or transferred to any other person.

GOVERNMENT RESTRICTIONS:
Members must follow any Government Restrictions or Public Health warnings applicable to their intended destination(s).

EMERGENCY ASSISTANCE:
You should receive prior approval of **Compass Point Assist** for all **Inpatient Hospitalisations**, evacuations and repatriations. If it is not reasonably possible to obtain prior approval, **Compass Point Assist** must be contacted as soon as it is practical to do so.

LIMITATIONS:

Member(s) shall be required to reimburse **Compass Point Assist** for any services requested by the **Member** or their **Designated Representative** and provided by **Compass Point Assist** which are found not to qualify under these **Terms and Conditions**.

Compass Point Assist shall not be obligated under any circumstances to reimburse a **Member** or pay any third party service provider for any costs which have been arranged by the **Member** or their **Designated Representative**, without prior authorisation from **Compass Point Assist**.

DUAL COVER:

If at the time at which any **Serious Medical Condition** occurs which results in a request for **Emergency Assistance** under this **Membership**, there is another **Membership**, insurance or service covering the same services, **Compass Point Assist** will not pay more than their proportional share.

*Medical expenses will only be paid after any private medical insurance, social security, reciprocal health agreement (such as the **Global Health Insurance Card (GHIC)**), Ukraine State Health, Defense Base Act (DBA), or any other body that is bound to provide assistance or pay such costs has fulfilled their duties.*

CANCELLATIONS

You can cancel this **Membership** at any time by writing to **Compass Point Assist** at contact@compasspointassist.com

Compass Point Assist can cancel this **Membership** by giving **you** 48 hours' notice in writing. **Compass Point Assist** will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of **membership** fees
- a change in **Risk Rating** detailed on the **Risk Map** to **your Trip** which means **Compass Point Assist** can no longer provide **you** with **Membership**;
- non-cooperation or failure to supply any information or documentation **we** request;
- In the event of suspicious activity being detected, such as suspected false information being submitted or potential misuse of the **Compass Point Assist** platform.

REFUNDS:

This **Membership** has a cooling off period of fourteen (14) days from the date **you** purchased **your Membership**

If **you** cancel this **Membership** within the cooling off period provided **your trip** has not commenced and you have not made a claim, **Compass Point Assist** will refund in full any **Membership** premium **you** have paid. If **Your Trip** has commenced, a pro-rata refund will be considered, provided **you** have not made a claim or requested **Emergency Assistance.**

If this **Membership** is cancelled outside the cooling off period then no refund in **Membership** will be paid. The only exception to this is if the **Risk Rating** for your **Trip** changes on the **Risk Map**. In this case, **you** may cancel your **Membership** or **Compass Point Assist** may cancel **your Membership** and **your** premium will be refunded in full provided **Your Trip** has not already commenced. If **Your Trip** has commenced, a pro-rata refund will be considered.

No refund of **Membership** premium will be paid if **you** have utilised any of the membership benefits A – J, in whole or in part.

LIMITATION OF LIABILITY:

In no event shall **Compass Point Assist**, provider, company contractors or their respective officers, employees, directors, managers, shareholders, agents, legal counsel, accountants or guarantors be liable for any direct, indirect, punitive, incidental, special, consequential loss or damages whatsoever as a result of any action or omission by **Compass Point Assist**, provider or any company contractor, including, without limitation, any products and services described. **Member** acknowledges that receiving the services described in these **Terms & Conditions** may be extremely risky, and agrees to hold **Compass Point Assist** harmless for any loss or damages. **Compass Point Assist**' maximum liability for any type of damages or

loss shall be limited to the membership fee paid to **Compass Point Assist** for this **Membership**. Notwithstanding the foregoing, it is understood and agreed that **Compass Point Assist** shall have no liability of any kind arising from or related to, directly or indirectly, any act or omission of provider or any consultation, including any personal information collected in connection with such consultation.

INDEMNITY:

Member agrees to indemnify, save and hold harmless **Compass Point Assist**, its affiliates and their respective officers, employees, directors, managers, shareholders, agents, legal counsel, accountants and guarantors from and against any and all fines, demands, costs, losses, liabilities, damages, lawsuits, actions, deficiencies, claims, taxes and expenses (whether or not arising out of third-party claims) including, without limitation, interest, penalties, reasonable attorneys 'fees and all amounts paid in investigation, defence or settlement of any of the foregoing incurred in connection with or arising out of or resulting from **Member(s)** actions or the actions of any of such **Member(s) Designated Representative(s)**, agents or independent contractors. **Compass Point Assist** shall be subrogated to all of **Member(s)** rights of recovery against any party for loss, to the extent of any payment and/or costs made or incurred by **Compass Point Assist** for services and regardless of whether **Member** is made whole. **Member** hereby acknowledges the foregoing subrogation rights and agrees to execute such further and other documents as **Compass Point Assist** may reasonably request in order to evidence such subrogation rights, whether before or after services are performed. Without limiting the generality of the foregoing **Compass Point Assist** shall be entitled to enforce all rights **Member** has or otherwise would have had against such party, and/or to recover directly from **Member** from any amounts received and/or due from such party. It is further agreed that all costs and expenses incurred by **Compass Point Assist** in performing the services shall conclusively be deemed to be reasonable.

AUTHORISATION TO OBTAIN AND USE PERSONAL INFORMATION:

As may be required by applicable law, Member hereby authorises (i) the release to or from **Compass Point Assist**, any **Company Contractor** and/or **Designated Representative** of any and all confidential **Member** information, including but not limited to, financial information and protected health information (as may be defined by applicable law, such as medical records, histories, examinations and tests, medical images, photographs, x-rays, output data from medical devices and sound and video files) ("Personal Information"), and (ii) **Compass Point Assist** and **Compass Point Assist** contractors to use any and all such personal information in connection with providing services hereunder, in its sole discretion. The **Member** agrees to provide and to otherwise assist **Compass Point Assist** in obtaining personal information when requested by **Compass Point Assist** and acknowledges and agrees that **Compass Point Assist International** shall not be obligated to provide services if **Compass Point Assist** is not able to receive or release any necessary personal information required.

INFORMED CONSENT FOR TRANSPORT AND TREATMENT:

Member hereby gives informed consent for any transportation and medical care of **Member** by **Compass Point Assist** and/or **Compass Point Assist** contractors contemplated by these **Terms & Conditions**, including consultations. **Member** has been informed and understands the benefits and risks associated with transport, medical care and telemedicine consultation (including potential technology risks, such as interruptions, unauthorised access and/or technical difficulties) that may be requested and/or provided under these **Terms & Conditions** and hereby consents thereto. **Member** understands and agrees that medical care, including emergency care, may be initiated during transport by **Compass Point Assist** and/or **Compass Point Assist** contractors should such care become necessary in the professional judgment of **Compass Point Assist** and/or **Compass Point Assist** contractors. **Member** agrees to read and execute all forms, waivers, releases and other necessary documents prior to receiving services under these **Terms & Conditions**, including but not limited to consultations. **Compass Point Assist** shall not be

obligated to provide services of any kind if all requested documents are not read and executed by **Member**.

ENFORCEABILITY:
If any portion or provision of these **Terms & Conditions** shall to any extent be declared illegal or unenforceable by a court of competent jurisdiction, then the remainder of these **Terms & Conditions**, or the application of such portion or provision in circumstances other than those as to which it is so declared illegal or unenforceable, shall not be affected thereby, and each portion and provision of these **Terms & Conditions** shall be valid and enforceable to the fullest extent permitted by law.

LAW AND JURISDICTION:
This Membership shall be governed by the Laws of England and Wales. The courts of England and Wales shall have sole jurisdiction in any dispute and/or legal matter arising herewith.

DATA PROTECTION & PRIVACY:
Compass Point Assist are committed to protect **Your** personal information and are committed to the principles of data security in the configuration of services. With respect to General Data Protection Regulation (GDPR), as a data controller, **Compass Point Assist** collect and process information about **You** including **Your** email address, name and phone number, risk details and other information which enables **Compass Point Assist** to issue and modify **Membership** and handle **Emergency Assistance**, detect, investigate and prevent activities which may be illegal or could result in **Your Membership** being cancelled or treated as if it never existed and protect our legitimate interests. **Compass Point Assist** may share that data from time to time with insurers or contractors, investigators, crime prevention organisations who may be outside of the European Union or the UK. **Compass Point Assist** will never share **Your** data with external marketing services. **Compass Point Assist** Privacy Policy outlines how data is processed, the data that is collected and the processes to undertake should **You** either wish to request a copy of **Your** data or remove consent for **Compass Point Assist** to retain **Your** data.

COMPLAINTS/DISPUTES:
You can contact the **Compass Point Assist**, complaints team at any time. Include Your **Membership Number** for a formal review of **Your** complaint or dispute. **Compass Point Assist** will respond within 5 (five) days.

Email: contact@compasspointassist.com