

# MEDICAL EMERGENCY RESPONSE PROGRAM PLUS (MERP+)

## 1. MERP+ THE MEMBERSHIP PROGRAM

Medical Emergency Response Program Plus (“**MERP+**”) is a product of EMA GLOBAL PTE LTD (“**EMA GLOBAL**”) designed to provide 24/7 support and assistance for travelers/expatriates in the event of a medical emergency requiring professional intervention. MERP is about peace of mind – the assurance that medical support for any medical emergency is available around the world, around the clock. MERP is therefore your essential “travel partner” assuring you that when there is a medical emergency when you are travelling, there is a professional organization on standby to evaluate if you are receiving appropriate and adequate medical care, and if not, to determine when, where or how you should be medically transported to another medical facility capable of rendering the required medical treatment.

## 2. SCOPE OF SERVICES

As a MERP+ Member, you are entitled to the following scope of services via your 24/7 Assistance Center Hotline **+65 6570 2552**:

### 2.1 Pre- Trip Medical Advice

2.1.1 Member may call EMA GLOBAL for information relating to vaccination requirements at the countries of destination

2.1.2 Member may call EMA GLOBAL for information regarding availability of medical treatment for specific medical condition at their destination.

### 2.2 Medical Services at destination

Member may call EMA GLOBAL for help in identifying a suitable medical facility capable of rendering the required treatment. EMA GLOBAL will also assist in arranging appointments or hospital admissions if required.

### 2.3 Medical Emergency Services

2.3.1 In the event of a medical emergency resulting in the member being hospitalized, EMA GLOBAL can provide advice on the availability of adequate and appropriate treatment at the treating facility.

2.3.2 EMA GLOBAL’s coordinating doctors will be available to make contact with the treating doctor to review the treatment plan and determine if the patient is receiving the appropriate level of care.

## 2.4. Emergency Medical Evacuations/Repatriations

2.4.1 In the event that the appropriate level of care is not available, EMA GLOBAL will advise on the need for a medical evacuation to the next nearest medical facility which is capable of rendering the required level of care, subject to a Membership Benefit Limit of US\$250,000 per event.

2.4.2 EMA GLOBAL's coordinating doctors in consultation with the local treating doctors will determine the mode of medical transportation and type of medical escorts. EMA GLOBAL will proceed with the medical evacuation only upon receiving authorization from the person named in the Standard Operating Procedures ("SOP").

2.4.3 EMA GLOBAL will continue to monitor the patient's condition and treatment at the evacuation destination and advise the Member as well as his family if the patient should be repatriated to a medical facility for continued treatment at the country of domicile or employment. EMA GLOBAL will proceed with the medical repatriation only upon receiving **authorization from the next-of-kin.**

## 2.5. Family Care

2.5.1 If the Member is travelling with young children, EMA GLOBAL will arrange for them to return home. A chaperone will be provided if required. The Membership Benefit Limit is a one-way Economy Class ticket per child. Cost of providing a chaperone will be fully covered as a Membership Benefit.

2.5.2 If the Member has been admitted to a local medical facility for 3 consecutive days or more, EMA GLOBAL can arrange for compassionate visits. The Membership Benefit Limit for such compassionate visits is 2 Round Trip Economy Class air-tickets.

## 2.6. Repatriation of Mortal Remains

In the event of a Member's demise whilst traveling, EMA GLOBAL will arrange if requested by next-of-kin for local burial or for the remains to be repatriated to the Member's Country of Domicile. The Membership Benefit Limit for this service is US\$10,000.

## 2.7. Customised SOP including Annual Review

EMA GLOBAL will provide the Member with a customised SOP that shall serve as a guide in the event of a need for an emergency medical intervention. This will set out the manner in which EMA GLOBAL and the Member will work together to ensure that the services required are rendered in an efficient and effective manner.

### 3. USING MERP+ SERVICES

Your MERP+ Scope Of Services for which there is a Benefit Limit, shall only apply when you are travelling outside your country of domicile. Services without a Benefit Limit can be used when you are going on a trip but have not departed. In fact, you are encouraged to use such services because they are designed to equip you with useful information regarding vaccination and/or immunization requirements as well as availability of specific medical treatment at your destination points.

### 4. GENERAL TERMS & CONDITIONS OF MERP+ MEMBERSHIP

- 4.1 It is expressly declared and agreed that this is a medical assistance membership program, the objective of which is to render medical and related assistance services in the event of a medical emergency during travel. It is not a medical insurance program and it therefore does not pay for the cost of any medical expenses incurred by the Member.
- 4.2 The Member shall contact EMA GLOBAL for all if any service is needed; all services have to be approved and arranged by EMA GLOBAL. Services arranged by the Member or through any other provider will not be considered for reimbursement under this membership program.
- 4.3 The annual membership fee is not refundable for any reason whatsoever.
- 4.4 The membership services under this program with a Membership Limit can be used only when the Member is traveling outside his country of domicile. Other services can be used at any time before the departure of the Member on a trip.
- 4.5 Unless otherwise specified, this membership program does not apply to expatriates.
- 4.6 Each trip undertaken by the Member shall not exceed 90 days consecutively.
- 4.7 If the Member has other medical assistance programs, EMA GLOBAL reserves the right to seek an equitable contribution from such program towards the costs incurred in the provision of services.
- 4.8 If a request for service results in EMA GLOBAL referring the Member to an independent provider, including but not limited to medical, pharmaceutical, legal and interpreters, it is hereby agreed that such providers provide the services in their respective professional capacities. EMA GLOBAL will not be liable whatsoever for the manner in which the services are provided.

- 4.9 It is also agreed that EMA GLOBAL will be absolved from its obligations if services required cannot be provided due to or arising from fortuitous or force majeure events, such as inclement weather, catastrophes, earthquakes, floods, storm, international or civil wars (declared or undeclared) rebellion, internal uproar, actions of guerrillas or counter- guerrillas, hostilities, reprisals, conflicts, seizures, riots, strikes, civil commotion, mass movements, lock-out or acts of sabotage etc.
- 4.10 All legal issues arising out of this membership program is subject to the jurisdiction of the courts of the Republic of Singapore.

## **5. EXCLUSIONS**

This program excludes services resulting from the following:-

- 5.1 Chronic and/or pre-existing illnesses
- 5.2 Endemic and/or epidemic illnesses
- 5.3 Illegal or fraudulent acts
- 5.4 Suicides or attempted suicides
- 5.5 Use of drugs, narcotics and/or related elements
- 5.6 Air travel in planes not intended or authorized for public transportation
- 5.7 Deliveries and complications arising from pregnancies
- 5.8 Mental disease and/or related conditions
- 5.9 AIDS, HIV and all forms of venereal and all types of sexually transmitted diseases
- 5.10 The following sports, whether as a professional or an amateur:

Motorcycling, car racing, boxing, rugby, polo, wave runner or jet ski, snowmobile riding, quad riding, all-terrain vehicles, skating, parasailing, parachuting, sport aviation, diving, skydiving, mountaineering, surfing, windsurfing, potholing, trekking, rafting, bungee jumping, ice-hockey, roller skate, hockey, ice or ground artistic roller skating, horse riding, martial arts.