

Helicopter Emergency

In the event an eligible member suffers from a Certified Injury resulting from an accident that requires Emergency Medical Transportation by helicopter in accordance with local EMS protocols, the program will reimburse the Insured or Provider up to a maximum of \$7,000.00 with no deductible per occurrence.

If helicopter transportation is required due to a life threatening emergency or deemed medically necessary, reimbursement includes expenses incurred from the helicopter transportation from the scene of an accident to the nearest medical facility capable of treating the injuries, or helicopter transportation from one medical facility to another medical facility.

Claims for Medically Necessary transports from one medical facility to another medical facility are subject to review by one of our Medical Officer's.



Provisions

One benefit will be payable per occurrence

Benefit is in excess of all other valid collectible insurance

Coverage is worldwide

Transportation by helicopter only

How to Use

1. Call 911 or the local equivalent. Local EMS protocols will make the determination for necessity and type of medical transportation that best fits each situation.
2. To file a claim please call our toll-free number

Must receive notification for proof of loss within ninety (90) days after a covered loss occurs. Certain terms and conditions apply*.



Definitions

- **"Accident"** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the insured is traveling.
- **"Accidental Injury"** means Bodily Injury caused by an Accident (of external origin) occurring during the Covered Trip being direct and independent cause in the loss.
- **"Bodily Injury"** means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of death or dismemberment of the insured.
- **"Injury"** means Bodily Injury caused by an Accident (of external origin) occurring during the Covered Trip being the direct and independent cause in the loss.
- **"Certified Injury"** means any Accidental Injury which has been certified by the hospital or attending physician completing the proof of claim statement of said Accidental Injury.

Limitations and Exclusions

- Suicide or attempted suicide;
- Intentionally self-inflicted injuries;
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
- Participation in any military maneuver or training exercise;
- Mental or emotional disorders, unless hospitalized;
- Being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- Commission or the attempt to commit a criminal act
- Participation as a professional in athletics;
- Pregnancy and childbirth (except for complications or pregnancy);
- Bodily Injury or Sickness which can be treated locally and does not prevent the Insured from continuing his or her journey or from returning home.

Not available to residents of Florida or Connecticut

***This benefit is subject to the Terms and Conditions of the Helicopter Emergency benefit administered by T.A. Group, Acquisition, LLC. The descriptions, caps, limitations, exclusions, and notes are contained herein shall constitute the Terms & Conditions of the program, visit <http://helicopter-emergency-tc.com>.**

T.A. Group Acquisition, LLC is the benefit provider.

Provided by underwriters at Lloyd's of London.

This is not an insurance