

**MEDICAL EVACUATION MEMBER SERVICES AGREEMENT
AND
TERMS OF SERVICE**

IMPORTANT – BY PURCHASING AND/OR USING YOUR COVAC GLOBAL MEDICAL SERVICES MEMBERSHIP YOU REPRESENT AND WARRANT THAT YOU POSSESS THE LEGAL RIGHT AND ABILITY, ON BEHALF OF EACH MEMBER LISTED ON THE ENROLLMENT APPLICATION, INCLUDING BUT NOT LIMITED TO EACH MINOR CHILD OF WHOM MEMBER IS A PARENT OR GUARDIAN, TO AGREE TO BE BOUND BY THIS MEDICAL MEMBER SERVICES AGREEMENT AND ITS TERMS AND CONDITIONS.

NOTE: (1) A MEDICAL SERVICES MEMBERSHIP DOES NOT ENTITLE THE MEMBER TO TRAVEL SERVICES AS A RESULT OF CONFIRMED COVID-19 DIAGNOSIS UNLESS AND UNTIL THE MEMBER HAS ALSO ENTERED INTO THE COVID-19 MEMBER SERVICES AGREEMENT AND (2) UPON ENTERING INTO THIS AGREEMENT AND PAYING THE MEMBERSHIP FEE, A MEMBER MAY ALSO PURCHASE THE SECURITY SERVICES UPGRADE AS AN ADD-ON SERVICE (THE “SECURITY SERVICES RIDER”).

COVAC GLOBAL EVACUATIONS/REPATRIATIONS ONLY AVAILABLE IF MEMBER IS LOCATED MORE THAN 300 MILES FROM HOME ADDRESS OF RECORD OR OUTSIDE HOME COUNTRY.

MINIMUM AGE REQUIREMENT OF 21 YEARS OLD FOR INDIVIDUAL MEMBERSHIP –Minimum Age Requirement of 6 months for Family Membership dependents

This Medical Member Services Agreement (“**Agreement**”) is a legal agreement between Member and Covac Global Holdings, Inc (“**Company**”).

I. Definitions. In addition to those terms defined elsewhere in this Agreement, the following terms, when capitalized, shall be ascribed meaning as follows:

“Company Contractor” – Any Company contractor, sub-contractor, or other outsourced provider that provides products or services pursuant to this Agreement.

“Designated Representative” – An individual identified to Company by the Member as their authorized decision maker for all matters related to this Agreement should the Member be unable to communicate for any reason.

“Foreign Country” – Any country other than the Member’s Home Country.

“Home Address” – The Member’s residence as provided by the Member in the enrollment application and/or as described in an official state or government listed identity document.

“Home City” – The city in which the Member’s Home Address is located.

“Home Country” – The country in which the Member’s Home Address is located.

“Hospitalized” or “Hospitalization” – Admission to a medical facility on a continuous, in-patient basis necessitated by a medically diagnosable illness or injury and not for convenience, or any other reason.

“Accident” - A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place.

“Illness” – Medically diagnosable illness, sickness or disease which manifests itself during a Trip.

“Injury” - Injury which is sustained by a Member as the result of an Accident during the Trip which solely and independently of any other cause except surgical treatment rendered necessary by the Accident results in the Member’s death, disablement or Hospitalization.

“Located Country” – The country in which the Member is located outside of their Home Country.

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“Location” – Location of the Member if within the United States of America and its territories. This location must be at least 300 miles distance from Home Address.

“Member” – The individual(s) named on the enrolment application who has been approved for membership by Company and for whom the applicable membership fees have been paid. A Member shall only be entitled to the services explicitly set forth herein and, if applicable, in the Security Services Rider.

“Remote Rescue” – The transport of a Traveling Member by ground, air, or sea to the nearest hospital, clinic, medical provider or point of safety for a Traveling Member whose condition requires Hospitalization or is likely to cause serious permanent injury or death, but they are unable to get to a hospital (Qualifying Medical Event) or Safe Haven (Qualifying Security Event, as defined in the Security Services Rider, if applicable) themselves or by other commercial means. Remote Rescue includes activities related to search and rescue.

“Security Membership Upgrade” – A selection made and paid for by the Member that entitles the Member to security evacuation services pursuant to the terms of this Agreement and subject to the additional terms of the Security Services Rider, if applicable.

“Traveling” – When a Member is on a Trip located more than 300 miles from their Home Address, or outside their Home Country, they are deemed to be traveling for the purposes of service eligibility pursuant to this Agreement.

“Trip” - a journey outside a radius of 300 miles from the Member's Home address or outside the Member's Home Country, not exceeding 90 days' duration, which starts and ends during the Period of the Agreement stated in the Schedule.

2. *Services.*

IF A MEMBER EXPERIENCES AN EMERGENCY OF ANY NATURE, INCLUDING, BUT NOT LIMITED TO, A MEDICAL OR SECURITY EMERGENCY, THE MEMBER SHOULD IMMEDIATELY CALL LOCAL EMERGENCY MEDICAL OR SECURITY SERVICES (I.E. 911).

2.1 Travel Services. The following services are available to Members when they are Traveling:

2.1.1 Health Information Services. To the extent permitted by law, Company will provide Traveling Member with health information services by telephone, email, fax transmission, or other appropriate modes of communication, in Company's sole discretion, at the request of any Traveling Member. The health information services do not establish diagnosis, treatment or a physician-patient relationship.

2.1.2 Medical Transport Services. Covac Global medical transport services are available to any Member that qualifies for medical transport services in accordance with transport conditions, is in need of in-patient hospitalization and has been accepted for such in patient hospitalization in their Home Country by an admitting physician. Covac Global does not provide medical transport for simple injuries that do not require in-patient hospitalization immediately upon return home. IT IS NOT REQUIRED THAT MEMBERS BE HOSPITALIZED IN CURRENT LOCATION TO QUALIFY FOR MEDICAL TRANSPORT SERVICES. MEMBER MUST BE 300 MILES FROM HOME OR OUTSIDE THEIR HOME COUNTRY. COVAC GLOBAL IS NOT RESPONSIBLE FOR THE COST OF ANY MEDICAL TREATMENT FOLLOWING EVACUATION.

a. MEDICAL TRANSPORT CONDITIONS. Company reserves the right to determine, in its sole discretion the member's fit-to-fly status based on medical consultation via the Covac Global medical team and/or local medical professionals and the mode of transport. Company shall not be under any obligation to provide more than two (2) such transports to any Member in any twelve (12) month period (for Family memberships, the number of transports are limited to (1) transport each for a common accident or two (2) transports in the aggregate). Company shall not be under any obligation to provide Medical Transport Services if, in Company's sole discretion: (i) the Traveling Member is not reasonably accessible and

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cannot be transported safely or is located in a region that is not safely accessible.; (ii) the Traveling Member has a contagious or infectious disease unless covered by COVAC GLOBAL for COVID-19; (iii) the Traveling Member's primary diagnosis is psychiatric in nature; (iv) the Traveling Member's condition is self-inflicted (including but not limited to not taking precautionary measures at the onset of a medical event if reasonably possible); (v) the Traveling Member has committed or is accused of committing a criminal act (vi) the Traveling Member is in her third trimester of pregnancy (after the 186th day); (vii) the Traveling Member's condition is caused by the intentional ingestion/use and/or overdose of alcohol, a controlled or banned substance, or is hospitalized due to the use of alcohol, drugs or intoxicants not prescribed by a physician, (viii) the Traveling Member cannot be transported safely due to an unacceptable fit-to-fly condition (ix) the Traveling Member is traveling against the advice of a treating physician or Company's medical professionals, while waiting for treatment; (x) The Member is traveling for the purpose of obtaining medical treatment outside their home country; (xi) the Traveling Member failed to maintain immigration, work residence or similar visas, permits or other documentation necessary for transport; (xii) the Traveling Member is over 85 years old; (xiii) the traveling member is the victim of a nuclear, biological or chemical attack; (xiv) the Traveling Member's proposed transport is due to a condition which could reasonably have been foreseen immediately before travelling; (xv) the Traveling Member received a terminal prognosis prior to travelling.

b. To the extent permitted by law and subject to conditions Company will transport one (1) traveling companion along with Member during a qualified medical transport.

c. Traveling Member must contact Covac Global to render transport services. No reimbursements will be granted for transport arranged directly by Traveling Member.

d. Covac Global does not require Traveling Member to be hospitalized at point of illness or injury to qualify for medical transport, however member must be admitted for inpatient treatment upon arrival in Home Country. Out-patient medical exam or treatment may be required at point of illness or injury to determine fit-to-fly status.

2.1.3 Transport of Mortal Remains Services. To the extent permitted by law and subject to the terms, limitations and exclusions of Section 2.1.2 above and upon a Traveling Member's estate executor's request, Company will arrange and provide transport of a Traveling Member's mortal remains to the country in which the Traveling Member's passport was issued. Company reserves the right to determine the mode and timing of transport.

2.1.4 Company shall make commercially reasonable efforts to provide the following services to Traveling Members. UNLESS STATED DIFFERENTLY BELOW, THE FINAL SELECTION OF AND PAYMENT FOR ANY SUCH PROVIDER OR SERVICES SHALL BE THE SOLE RESPONSIBILITY OF THE MEMBER.

a. Medical Locator Services. Provide a Traveling Member with names, addresses and telephone numbers for local hospitals, clinics, medical practitioners and/or physicians.

b. Telephonic Interpretation Services. Arrange for and/or provide telephonic translation services for a Traveling Member. If a Traveling Member requires the presence of an interpreter or other customized services, such services will be at the Member's sole expense.

c. Emergency Message Relay. Relay emergency messages to a Traveling Member's family. Company shall use means reasonably available to ensure transmission of such messages.

d. Fee for Service Security Risk Services. CG will arrange for various security risk services on a fee-for-service basis to the Traveling Member. Such services include; executive protection, ground logistics, non-indemnified charter aviation and other risk and crisis services that are reasonable and commercially available.

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2.2 Services Maximum. The aggregate maximum cost to Company for Medical Transport Services pursuant to Section 2.1.2 for any one Member per trip shall be US \$1,000,000; and for Transport of Mortal Remains services pursuant to Section 2.1.3 shall be US\$15,000; The maximum cost to Company for Remote Rescue Services shall be \$25,000. BOTH MEDICAL AND SECURITY MEMBERSHIPS (IF PURCHASED THROUGH THE SECURITY SERVICES RIDER) INCLUDE REMOTE RESCUE.

2.3 Requests for Services. Members shall be required to reimburse Company for any services, including Medical Transport Services requested by the Member or their Designated Representative that do not qualify under the terms and conditions for such services under this Agreement. At the discretion of Company, Company may require that the Member guarantee payment by credit card or other means acceptable to Company before such services are provided and Company shall be under no obligation to provide such services should guarantee or payment not be executed.

2.4 General Exclusions. Company shall not be under any obligation to pay for or provide any products or services not explicitly set forth in this Agreement, including but not limited to, payment or reimbursement of any hospital, medical expenses, transport or any services not arranged and provided by Company. Any such expenses shall be the sole responsibility of the Member. Member acknowledges and agrees that this Agreement relates only to the rendering of services and the provision of certain related products as specified herein. This Agreement is not, nor shall it be deemed or construed as, a policy of insurance of any kind or nature.

3. Payment. All membership fees are due and payable on or before the commencement of the membership. All other fees, including but not limited to Medical Consultation fees, are due prior to or at the time services are rendered. The membership fees cover the initial Medical Consultation for membership approval, record creation and intake by Provider, as well as updating such at each renewal.

4. Refunds. Company shall in its sole discretion determine eligibility of all refunds. Company is under no obligation to provide a refund when a member makes a purchase and agrees to all terms of service.

5. Limitation of Liability. IN NO EVENT SHALL COMPANY, 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 COMPANY, PROVIDER OR ANY COMPANY CONTACTOR, INCLUDING, WITHOUT LIMITATION, ANY PRODUCTS AND SERVICES DESCRIBED. MEMBER ACKNOWLEDGES THAT RECEIVING THE SERVICES DESCRIBED IN THIS AGREEMENT MAY BE EXTREMELY RISKY, AND AGREES TO HOLD COMPANY HARMLESS FOR ANY LOSS OR DAMAGES. COMPANY'S MAXIMUM LIABILITY FOR ANY TYPE OF DAMAGES OR LOSS SHALL BE LIMITED TO THE MEMBERSHIP FEE PAID TO COMPANY FOR THIS MEMBERSHIP. NOTWITHSTANDING THE FOREGOING, IT IS UNDERSTOOD AND AGREED THAT COMPANY SHALL HAVE NO LIABILITY OF ANY KIND ARISING FROM OR RELATED TO, DIRECTLY OR INDIRECTLY, ANY ACT OR OMISSION OF PROVIDER OR ANY TOTALCARE CONSULTATION, INCLUDING ANY PERSONAL INFORMATION COLLECTED IN CONNECTION WITH SUCH TOTALCARE CONSULTATION.

6. Indemnity. Member agrees to indemnify, save and hold harmless Company, 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, defense 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

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independent contractors. Company 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 Company 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 Company may reasonably request in order to evidence such subrogation rights, whether before or after services are performed. Without limiting the generality of the foregoing Company 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 Company in performing the services shall conclusively be deemed to be reasonable.

7. Force Majeure. Company shall not be liable for failure to provide or delay of services resulting from acts of God or other causes beyond Company's control.

8. Authorization to Obtain and Use Personal Information. As may be required by applicable law, Member(s) hereby authorizes (i) the release to or from Company, 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) Company and Company 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 Company in obtaining Personal Information when requested by Company and acknowledges and agrees that Company shall not be obligated to provide services if Company is not able to receive or release any necessary Personal Information required.

9. Informed Consent for Transport and Treatment. Member hereby gives informed consent for any transportation and medical care of Member by Company and/or Company Contractors contemplated by this Agreement. 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, unauthorized access and/or technical difficulties) that may be requested and/or provided under this Agreement and hereby consents thereto. Member understands and agrees that medical care, including emergency care, may be initiated during transport by Company and/or Company Contractors should such care become necessary in the professional judgment of Company and/or Company Contractors. Member agrees to read and execute all forms, waivers, releases and other necessary documents prior to receiving services under this Agreement. Company shall not be obligated to provide services of any kind if all requested documents are not read and executed by Member.

10. Designated Representative. Except as provided in Section 2.4 of this Agreement, in the event that a Member is unable to make decisions, Company or Company Contractors will attempt to contact the Member's Designated Representative for the purposes of making decisions on behalf of Member in regards to any items or services set forth in this Agreement. The Designated Representative is the person or persons identified to Company by the Member during enrollment or after as the primary person who will be making decisions on behalf of the Member in the event the Member becomes incapacitated.

11. Amendment. Company may amend this Agreement without notice to Member which shall be effective immediately upon posting on Company's website.

12. Enforceability. If any portion or provision of this Agreement shall to any extent be declared illegal or unenforceable by a court of competent jurisdiction, then the remainder of this Agreement, or the application of such portion or provision in

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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 this Agreement shall be valid and enforceable to the fullest extent permitted by law.

13. Waiver. No failure or delay in exercising any right, power, or remedy under this Agreement shall operate as a waiver of any such right, power or remedy.

14. Disputes and Arbitration. In the event of a dispute related to this Agreement, the parties agree to the following:

a. Binding Arbitration. Member and Company agree to submit any claim, dispute, action, cause of action, issue, or request for relief arising out of or relating to this Agreement and/or Member's use of the Services (whether based in contract, tort, statute, fraud, misrepresentation or any other legal theory) to binding arbitration rather than by filing any lawsuit in any forum other than set forth in this section. Further Member agrees arbitration is final and binding and subject to only very limited review by a court. Member also waives the right to any form of appeal, review or recourse to any court or other judicial authority, insofar as such waiver may be validly made. This provision is intended to be interpreted broadly to encompass all disputes or claims arising out of or relating to this Agreement and/or Member's use of the Services.

b. Arbitration Procedures. Member must first present any claim or dispute to Company by contacting Company to allow an opportunity to resolve the dispute through good faith discussions. Member may request arbitration if Member's claim or dispute cannot be resolved within 90 days after presenting the claim or dispute to Company. Company may request arbitration against Member at any time after it has notified Member of a claim or dispute. The arbitration of any dispute or claim shall be conducted in accordance with the then current and applicable rules of JAMS as modified by this Agreement. The place of any arbitration will be West Palm Beach, FL, USA, and will be conducted in the English language. Claims will be heard by a single arbitrator. The arbitrator may not award relief in excess of or contrary to what this Agreement provides, order consolidation or arbitration on a class wide or representative basis, award punitive or consequential damages or any other damages aside from the prevailing party's actual damages, or order injunctive or declaratory relief, except that the arbitrator may award on an individual basis damages required by statute and may order injunctive or declaratory relief pursuant to an applicable consumer protection statute. Any arbitration shall be confidential, and neither Member, nor Company nor the arbitrator may disclose the existence, content or results of any arbitration, except as may be required by law or for purposes of enforcement or appeal of the arbitration award. Judgment on any arbitration award may be entered in any court having proper jurisdiction. If any portion of this arbitration clause is determined by a court to be inapplicable or invalid, then the remainder shall still be given full force and effect.

c. No Class Actions. There shall be no right or authority for any claims subject to this arbitration clause to be arbitrated on a class action or consolidated basis or on bases involving claims brought in a purported representative capacity on behalf of the general public (including, but not limited to, as a private attorney general).

d. Fees and Expenses. All administrative fees and expenses of arbitration will be divided equally between Member and Company. Each party will bear the expense of its own counsel, experts, witnesses and preparation and presentation of evidence at the arbitration hearing.

e. MEMBER MUST CONTACT COMPANY WITHIN ONE (1) YEAR OF THE DATE OF THE OCCURRENCE OF THE EVENT OR FACTS GIVING RISE TO A DISPUTE, OR MEMBER WAIVES THE RIGHT TO PURSUE ANY CLAIM BASED UPON SUCH EVENT, FACTS, OR DISPUTE.

15. Fraudulent Activity. Any fraud, misrepresentation, omission or concealment in the statements and/or actions made

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by Member in obtaining this membership or requesting services may render Member ineligible to receive services from Company, at Company's sole discretion, including but not limited to, knowingly purchasing a Company membership when a medical or security event has already begun or is imminent or when any other membership exclusion exists. All items and services shall be forfeited, and Company shall be entitled to reimbursement, including attorney's fees, for any services provided based on such statements and/or actions.

16. Entire Agreement. This Agreement (and Security Services Rider, if applicable), represents the entire agreement between Member and Company and supersedes any agreement or representation, written or oral, occurring outside of this Agreement. Company reserves the right to change or amend the terms contained in this Agreement without prior notice.

END OF AGREEMENT**COVID-19 EVACUATION MEMBERSHIP SERVICES AGREEMENT
AND
TERMS OF SERVICE**

IMPORTANT – BY PURCHASING AND/OR USING YOUR COVAC GLOBAL COVID-19 SERVICES MEMBERSHIP YOU REPRESENT AND WARRANT THAT YOU POSSESS THE LEGAL RIGHT AND ABILITY, ON BEHALF OF EACH MEMBER LISTED ON THE ENROLLMENT APPLICATION, INCLUDING BUT NOT LIMITED TO EACH MINOR CHILD OFWHOM MEMBER IS A PARENT OR GUARDIAN, TO AGREE TO BE BOUND BY THIS COVID-19 SERVICES MEMBER SERVICES AGREEMENT AND ITS TERMS AND CONDITIONS.

ALL COVAC GLOBAL MEMBERSHIPS WILL BE SUBJECT TO A 14 DAY ACTIVATION HOLD PERIOD FROM TIME OF PURCHASE TO THE TIME OF ACTIVATION OR WILL REQUIRE SUBMISSION OF A NEGATIVE PCR TAKEN WITHIN THE 7 DAYS PRIOR TO THE START DATE OF THE TRIP. NOTE: UPON ENTERING INTO THIS AGREEMENT AND PAYING THE MEMBERSHIP FEE, A MEMBER MAY ALSO PURCHASE THE SECURITY SERVICES UPGRADE AS AN ADD-ON SERVICE (THE “SECURITY SERVICES RIDER”).

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