

**COVID-19/MED/SEC EVACUATION MEMBERSHIP SERVICES AGREEMENT AND
TERMS OF SERVICE****COVID-19 AGREEMENT AND TERMS OF SERVICE**

IMPORTANT – BY PURCHASING AND/OR USING YOUR COVAC GLOBAL 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 COVID-19 SERVICES MEMBER SERVICES AGREEMENT AND ITS TERMS AND CONDITIONS.

COVAC GLOBAL EVACUATIONS/REPATRIATIONS ONLY AVAILABLE IF MEMBER IS LOCATED MORE THAN 150 MILES FROM HOME ADDRESS OF RECORD OR OUTSIDE OF HOME COUNTRY.

MINIMUM AGE REQUIREMENT OF 18 YEARS OLD FOR INDIVIDUAL MEMBERSHIP – No Minimum Age Requirement for Family Membership dependents.

MAXIMUM AGE REQUIREMENT OF 85 YEARS OLD FOR INDIVIDUAL MEMBERSHIP AND/OR FAMILY MEMBERSHIPS

This COVID-19 Member Services Agreement (“**Agreement**”) is a legal agreement between Member and, Covac Global Holdings, Inc (“**Company**”).

1. 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.

“COVID-19 Related Medical Transport Services” – The transport of a Traveling Member by ground, air, or sea to their Home City once a confirmed diagnosis of COVID-19 occurs.

“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”

“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.

“Location” – Location of the Member if within the United States of America and its territories. This location must be at least 150 miles distance from Home Address.

“Nearest Best Medical Facility” – A medical facility that can accommodate members medical condition located in city that is closer or equal distance to members Home City.

“Medically Prudent to Avoid Hospitalization” - Determination by the local attending qualified medical professional and the COVAC Global medical director that member cannot safely remain in quarantine due to such conditions or potential conditions that could result in the member requiring possible medical intervention or local hospitalization.

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

“Qualifying Medical Event” - A medical condition affecting the Member that necessitates imminent inpatient hospitalization, as determined by either (i) the Member’s treating physician in their Home City, or (ii) the Covac Global Medical Director, who recommends and authorizes such hospitalization based on the Member’s health status.

“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) themselves or by other commercial means. Remote Rescue includes activities related to search and rescue.

“Restricted Country” – Any country to which travel is not covered under this Agreement. A country is determined to be a Restricted Country at the sole discretion of COVAC, its doctors, and its operations team.

“Traveling” – When a Member is on a Trip located more than 150 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.

“Triggers” – An event or circumstance that must be verified to have occurred prior to indemnified services to be rendered.

“Trip” – a journey outside a radius of 150 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 Quarantine Monitoring Services. In the event that medical transport is not required or suitable. The Quarantine Monitoring Service will monitor and support the traveler for the duration of their required quarantine. Services include monitoring communications, telephone support, daily check-in, coordination of care with local providers, and review of condition if worsens for potential medical transport.

During the Member’s quarantine, the Company will arrange and provide up to \$500 per day for a maximum of 10 days per member for Lodging, meals, clothing, communication, and any other reasonable item the Company feels is necessary. If member is located on a cruise/ship Quarantine Monitoring Service shall be up to \$100 per day for a maximum of 10 days per member for reasonable items the Company feels is necessary.

2.1.2 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.

2.1.3 COVID-19 & Pandemic 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. All information shall be focused on COVID-19 and other pandemic topics.

2.1.4 Remote Rescue Transport Services. To the extent permitted by law in the event that a Traveling Member is located in a remote or isolated area, The Company shall arrange for transport of that member back to an adequate regional medical facility for professional care and or assessment. The Company must be initially contacted by the Member and will not reimburse The Member for any services or transport not arranged by The Company. The Company will make best efforts to reach The Member and determine if The Member is in a location that can be safely accessed for transport.

2.1.5 COVID-19 Related Transport Services. To the extent permitted by law and subject to the conditions, exclusions, and limitations of this Section 2.3, in the event a Traveling Member is diagnosed with COVID-19, Company will provide, arrange, and pay all necessary and ordinary expenses for: (i) transport from current location (Location) to designated airport for evacuation; and/or (ii) air transport via medically equipped air ambulance or other charter operated aircraft to Member’s Home City or Nearest Best Medical Facility. (“**COVID-19 Related Medical Transport Services**”). IN ORDER TO QUALIFY FOR COVID-19 RELATED MEDICAL TRANSPORT SERVICES, THE TRAVELING MEMBER OR THEIR DESIGNATED REPRESENTATIVE MUST CONTACT COMPANY AT THE TIME OF COVID-19 SYMPTOMS AND CONFIRMED DIAGNOSIS. COMPANY SHALL NOT BE OBLIGATED UNDER ANY CIRCUMSTANCES TO

REIMBURSE A MEMBER OR PAY ANY THIRD-PARTY SERVICE PROVIDER FOR ANY TRANSPORT COSTS WHICH HAVE BEEN ARRANGED BY THE MEMBER OR ON BEHALF OF THE MEMBER BY ANY THIRD PARTY.

a. Company reserves the right to determine, in its sole discretion (i) whether a Traveling Member's COVID-19 test has been properly and accurately administered by a licensed medical professional (ii) That the Traveling Member exhibits a set of symptoms consistent with the published CDC list of Covid-19 symptoms;(iii) The mode of transport. Company shall not be under any obligation to provide more than one (iv) such transport to any Member in any twelve (12) month period.

2.1.6 COVID-19 Related Limitations & Restrictions. The Company shall not be under any obligation to provide Services to Traveling Member if the Company determines, in its sole discretion, any of the following factors exist: (i) The Traveling Member has been diagnosed with COVID-19 within 30 days prior to travel; (ii) Covac Global coverage was purchased after travel or while the Traveling Member was located more than 150 miles from Home Address; (iii) the Traveling Member has been found to be participating in any medical work while outside of more than 150 miles from Home Address; (iv) Traveling Member travelled to and is currently located in a country (Located Country) that has issued (1) an official stay at home order prior to Traveling Member's departure from Home Address, (2) a local or nation-wide mandate allowing only authorized or essential workers to conduct business prior to Traveling Members arrival in Located Country; (v) Traveling Member travelled to and is currently located in a country (Located Country) that has closed its airspace and/or borders (to include land ports, seaports and airports or embarkation disembarkation); (vi) Home Country has closed its airspace and/or borders at time of travel or while traveling (to include land ports, seaports and airports or embarkation disembarkation); (vii) The Traveling Member does not possess the necessary and/or required documentation, visa and/or passport to exit the country of their current location (Location Country) or enter their Home Country; (viii) The Traveling Member is not reasonably accessible and cannot be transported safely or is located in a region that is not safely accessible.; (ix) The traveling Member is not medically fit to be transported via aircraft; (x) The Company is not responsible for any hospital fees, covid-19 testing fees, travel, lodging (including for self- isolation purposes) or any other medical fees other than what is stated in with regards to COVID-19 Related Transport Services section. Covac Global will not transport the mortal remains of a member. Services for members on board a cruise ship or with cruise ship itineraries during travel are limited to up to 15 day memberships.

2.1.7 COVID-19 Related Medical Transport Services Triggers. The Company shall not be under any obligation to provide Services to Traveling Member if the following Triggers are not met; (i) A COVID-19 test must be administered in the Located Country by a recognized and/or licensed medical professional and/or institution; (ii) Traveling Member must exhibit a set of symptoms consistent with the published CDC list of Covid-19 symptoms to include but not limited to: (1) Fever or Chills; (2) Cough; (3) Shortness of breath or difficulty breathing; (4) Fatigue; (5) Muscle or body aches; (6) Headache; (7) New loss of taste or smell; (8) Sore throat; (9) Congestion or runny nose; (10) Nausea or vomiting; (11) Diarrhea; (iii) The foregoing symptoms are evaluated by an independent medical professional from the Company, and the Company's medical professional concludes, in his or her sole and absolute professional, medical opinion, that the symptom or symptoms identified by the Travelling Member's medical professional render Medical Transport Services Medically Prudent to Avoid Hospitalization; (iv) Above mentioned test must result in a positive test result (confirmed case of COVID-19); (v) Traveling Member must be medically fit and clear for air, sea or land evacuation by the Company's medical staff and medical staff of Company Contractor; (vi) Traveling Member must possess the valid documentations to enter Home Country and depart Location Country to include passport, visa, residency card or other required documentation; (vii) Covac Global does not cover any other medical condition other than a verified positive COVID-19 diagnosis. For the avoidance of doubt, at a minimum, the three Triggers that must be satisfied for COVID related medical transport are: (1) a positive SARS-CoV-2 PCR Test; (2) evaluation of the Member by a licensed medical professional in the Located Country; and (3) a determination, as set forth in this Section 2.1.5, that medical transport is Medically Prudent to Avoid Hospitalization.

Services Maximum. Pursuant to section 2.1.4, the maximum cost to Company for Remote Rescue Services for any one Member per trip shall be \$25,000. The aggregate maximum cost to Company for COVID-19 Related Medical Transport Services pursuant to Section 2.1.3 for any one Member per trip shall be US\$1,000,000.

2.3 Requests for Services. Members shall be required to reimburse Company for any services, including COVID-19 Related 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 Restrictions. 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.

2.5 Cancellation Indemnification. 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 cancellation of a request for services or of any cancellation of a request for services initiated by Member's Designated Representative(s), agents or independent contractors. This provision shall not operate as a waiver of any other rights or remedies the Company may have hereunder.

2.6 Restricted Country Travel. Company is under no obligation to provide services to Members travelling in countries included on the Company's "Restricted Country" list. Company shall post and maintain its Restricted Country list on its website.

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. Memberships are not trip dependent.

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 CONTRACTOR, 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 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 to provide evidence of 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 regard 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 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 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 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 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.

**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 150 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**”).

1. 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”

“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.

“Location” – Location of the Member if within the United States of America and its territories. This location must be at least 150 miles distance from Home Address.

“Nearest Best Medical Facility” – A medical facility that can accommodate members medical condition located in city that is closer or equal distance to members Home City.

“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.

“Qualifying Medical Event” - A medical condition affecting the Member that necessitates imminent inpatient hospitalization, as determined by either (i) the Member’s treating physician in their Home City, or (ii) the Covac Global Medical Director, who recommends and authorizes such hospitalization based on the Member’s health status.

“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) themselves or by other commercial means. Remote Rescue includes activities related to search and rescue.

“Traveling” – When a Member is on a Trip located more than 150 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 150 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.

2.1.1 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 or Nearest Best Medical Facility. 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 150 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

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.

2.1.2 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.

2.1.3 Remote Rescue Transport Services. To the extent permitted by law in the event that a Traveling Member is located in a remote or isolated area, The Company shall arrange for transport of that member back to an adequate regional medical facility for professional care and or assessment. The Company must be initially contacted by the Member and will not reimburse The Member for any services or transport not arranged by The Company. The Company will make best efforts to reach The Member and determine if The Member is in a location that can be safely accessed for 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. Covac Global 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.

2.2 Services Maximum. The aggregate maximum cost to Company for Medical Transport Services pursuant to Section 2.1.1 for any one Member per trip shall be US \$1,000,000; and for Transport of Mortal Remains services pursuant to Section 2.1.2 shall be US\$15,000; and for Remote Rescue Services pursuant to section 2.1.3 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 Restrictions. 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.

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 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.

6. 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.

7. 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.

8. 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.

9. 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.

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

11. 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 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.

12. 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.

13. 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.

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

15. 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.

SECURITY SERVICES UPGRADE MEMBER SERVICES AGREEMENT

IMPORTANT – BY PURCHASING AND/OR USING THIS SECURITY SERVICES UPGRADE TO YOUR COVAC GLOBAL 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 MEMBER SERVICES AGREEMENT AND ITS TERMS AND CONDITIONS.

COVAC GLOBAL EVACUATIONS/REPATRIATIONS ONLY AVAILABLE IF MEMBER IS LOCATED MORE THAN 150 MILES FROM HOME ADDRESS OF RECORD OR OUTSIDE HOME COUNTRY.

MINIMUM AGE REQUIREMENT OF 21 YEARS OLD FOR INDIVIDUAL MEMBERSHIP – No Minimum Age Requirement for Family Membership dependents

This is a Security Services Upgrade Rider to either or the Medical Services Agreement or the COVID-19 Services Agreement (this "**Rider**"). Member acknowledges and agrees that this is NOT a standalone agreement. This Rider shall only apply in the event a Member has purchased and maintains an **ACTIVE** Member Services Agreement and/or an **ACTIVE** COVID-19 Services Agreement and then separately purchases the Security Services Upgrade set forth in this Rider. This Rider shall between such Member and Covac Global Holdings, Inc ("**Company**").

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

"Qualifying Security Event" – Is an occurrence where a Member(s) that has purchased a Security Membership Upgrade is temporarily located in a Foreign Country and: (i) officials of such Foreign Country or the Members Home Country's Foreign Ministry or equivalent, for reasons other than medical, issues a recommendation that travelers should evacuate such Foreign Country and/or (ii) the Member has been expelled or declared persona non grata in writing by the authority of the government of such Foreign Country, and/or (iii) security events have created a situation in which the Member is in danger of imminent grievous bodily harm, as determined by Company, to the extent that the Member must be evacuated; AND (iv) the Traveling Member cannot obtain commercial transport to the nearest safe location within time to avert imminent grievous bodily harm or to comply with the time allowed to leave such Foreign Country pursuant to the orders of the recognized government of the Foreign Country.

"Remote Rescue" – The transport of a Traveling Member by ground, air, or sea to the nearest Safe Haven (Qualifying Security Event) as defined hereunder, if they are unable to get to a Safe Haven themselves or by commercial means. Remote Rescue includes activities related to search and rescue.

"Security Membership Upgrade" or "Security Services Upgrade" – A selection made and paid for by the Member that entitles the Member to security evacuation services pursuant to the terms of this Rider.

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).

SECURITY UPGRADE SERVICES ARE ONLY AVAILABLE TO MEMBERS WHO HAVE ALREADY PURCHASED AND ACTIVELY MAINTAIN ONE OR BOTH OF THE FOLLOWING: (A) MEDICAL SERVICES MEMBERSHIP OR (B) COVID- 19 SERVICES MEMBERSHIP. IN ADDITION TO THE FOREGOING, SECURITY UPGRADE SERVICES ARE ONLY AVAILABLE TO MEMBERS WHO SELECT AND PAY FOR THE SECURITY UPGRADE SERVICE.

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

2.1.1 Security Evacuation Services. To the extent practicable and permitted by law, and subject to the terms, limitations, and restrictions of this Section 2.1.1, Company will provide and arrange for rescue, air and/or surface transport to the Traveling Member's Home Country in the event the Traveling Member is experiencing a Qualifying Security Event and requests transport. Security Evacuation Services must be requested within 2 days of the announcement or commencement of the Qualifying Security Event. In dangerous regions or situations, Company personnel shall have sole discretion whether or not to provide Security Evacuation Services and Company at all times reserves the right to determine the manner in which Security Evacuation Services are provided. COMPANY SHALL NOT BE OBLIGATED UNDER ANY CIRCUMSTANCES TO REIMBURSE A MEMBER OR PAY ANY THIRD-PARTY SERVICE PROVIDER FOR ANY ASSOCIATED TRANSPORT COSTS WHICH HAVE BEEN ARRANGED BY THE MEMBER OR BY ANY THIRD PARTY.

a. Company reserves the right to determine, in its sole discretion (i) whether a Traveling Member is experiencing a Qualifying Security Event sufficiently serious to warrant Security Evacuation Services, and (ii) the mode of transport.

b. Company shall not be under any obligation to provide more than one (1) such Security Evacuation Services transport to any Member in any twelve (12) month period. Company shall not be under any obligation to provide Security Evacuation Services to a Traveling Member if, in Company's sole discretion: (i) the Traveling Member is located in a region that is not reasonably accessible; (ii) the Traveling Member is serving as an armed or unarmed combatant or in a security role during an act of declared or undeclared war, invasion or armed conflict; (iii) the Traveling Member cannot be transported safely; (iv) the Traveling Member knowingly entered a region where the Traveling Member knew or should have reasonably known that a Qualifying Security Event and/or a substantial risk of grievous bodily harm existed or was imminent; (v) The Traveling Member has been kidnapped, held for ransom or held against his/her will or the Traveling Member placed himself/herself in a situation where kidnap, being held for ransom or being held against his/her will was likely. In any instance of kidnapping, Covac Global will provide all necessary advice and consulting, but excluding any ransom payments; (vi) traveling member is operating in a declared warzone; (vii) the traveling member is the victim of a nuclear, biological or chemical attack; (viii) the traveling member is in actual or alleged violation of the laws of the Foreign Country; (ix) the traveling member fails to maintain and possess required documents and visas other than in circumstances beyond the traveling member's control.

c. Security Consulting Services. Provide a Traveling Member with expert and professional security and risk consulting and advice in the instance the member is experiencing and event that threatens their personal security and safety. Such events include but are not limited to instances of kidnap or ransom, extortion, threat, hijack, wrongful detention and missing persons.

d. Remote Rescue. In the event the member is in a remote and isolated areas and has a Qualifying Security Event, to the extent permitted by law the Company shall arrange for transport of that member back to a Safe Haven. The Company must be initially contacted by the Member and will not reimburse The Member for any services or transport not arranged by The Company. The Company will make best efforts to reach The Member and determine if The Member is in a location that can be safely accessed for transport.

2.2 Services Maximum. The maximum cost to Company for Security Evacuation Services pursuant to Section 2.1.1 for any one Member per trip shall be US\$250,000. The maximum cost to Company for Remote Rescue Services shall be \$25,000 pursuant to section 2.1.1.d. SECURITY MEMBERSHIPS INCLUDE REMOTE RESCUE.

2.3 Requests for Services. Members shall be required to reimburse Company for any services requested by the Member or their Designated Representative that do not qualify under the terms and conditions for such services under this Rider. 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 Restrictions. Company shall not be under any obligation to pay for or provide any products or services not explicitly set forth in this Rider. Any such expenses shall be the sole responsibility of the Member. Member acknowledges and agrees that this Rider relates only to the rendering of services and the provision of certain related products as specified herein. This Rider 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 are due prior to or at the time services are rendered.
- 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 RIDER 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. 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.
- 7. Amendment.** Company may amend this Rider without notice to Member which shall be effective immediately upon posting on Company's website.
- 8. Waiver.** No failure or delay in exercising any right, power, or remedy under this Rider shall operate as a waiver of any such right, power or remedy.
- 9. Disputes and Arbitration.** In the event of a dispute related to this Rider, the parties agree to resolve it as set forth in the Member Services Agreement or the COVID-19 Services Agreement.
- 10. Fraudulent Activity.** Any fraud, misrepresentation, omission or concealment in the statements and/or actions made by Member in obtaining this membership or requesting services may render Member ineligible to receive services from Company, at Company's sole and absolute 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.
- 11. Entire Agreement.** This Rider, together with either or both Medical Services Agreements and the COVID-19 Services Agreement, collectively, represent the entire agreement between Member and Company and supersedes any other agreement or representation, written or oral. Company reserves the right to change or amend the terms contained in this Rider without prior notice.

**END OF SECURITY SERVICES UPGRADE RIDER
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