Dear Travelers:

Rugby Canada continues to be concerned with your health and safety while you are traveling on business, especially to an international location. What would you do if you became ill or were involved in an accident in a foreign country? How would you deal with such an emergency where language is a problem and adequate standards of medical care cannot be guaranteed? This is when you need the services provided by International SOS.

International SOS Canada Company gives peace of mind to travelers and expatriates all over the world. One phone call connects you to the Intl.SOS network for immediate help in any emergency. Services range from telephone advice and referrals to full-scale evacuation by private air ambulance. The Intl.SOS network of multilingual critical care and aero-medical specialists operates 24 hours a day, 365 days a year from Intl.SOS Alarm Centers around the world. Your Intl.SOS membership is a valuable protection against unexpected difficulties that can arise when you are away from home.

International SOS is the world's largest medical and security assistance company of its kind. It provides a broad spectrum of assistance services to over 8,300 corporate clients and serve 87% of the Fortune Global 100 and 66% of the Fortune Global 500 companies, and to individual clients worldwide.

International SOS provides seamlessly integrated solutions in the areas of:

- Medical Assistance Services
- Healthcare Management
- Online Medical and Security Information
- Security Emergency Response Planning and Evacuation
- International Clinics
- Remote Site Medical Services

The company has invested in building a physical infrastructure and its own provider network, resourced by medical, security and technical professionals. It employs over 6,000 dedicated employees worldwide, of which 33% are medical professionals with more than 800 doctors, and multilingual coordinators covering over 90 languages and dialects spoken.

With its extensive staff, International SOS can address or facilitate a whole range of medical, mental health, dental, legal and other consultative needs.

International SOS has a presence in over 70 countries and providers in the Americas, Europe, Asia, Africa and Australia with a global network of 26 24-hour alarm centers.

The company operates 31 wholly owned international clinics in countries where international standards of medical care are not available or cultural and language barriers make it difficult to receive the appropriate care.

Using the Intl.SOS Program

Medical and Travel Services

In order to utilize any of the medical, security or travel services listed under Program Benefits, contact an Intl.SOS alarm center from anywhere in the world by calling directly, calling collect, or by calling the toll-free number.

Program Benefits

Medical Services

- Emergency evacuation
- Medically-supervised repatriation
- Companion ticket
- Additional travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Emergency and routine medical advice
- Pre-trip information on travel health issues
- Medical and dental referrals
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment
- Inpatient medical expense guarantee, cost review and payment
- Dispatch of medication and medical supplies

Travel Services

- Legal referrals
- Emergency message transmission
- Translations and interpreters
- Lost document advice
- Ground transportation and accommodations for accompanying family members
- Emergency personal cash advances

Security Services

- Security evacuation
- Online Security e-mail alert service
- Access to Intl.SOS Crisis Center

To better serve our clients growing global needs International SOS has teamed with Control Risks to form a joint venture which provides travel security services for international travelers and expatriates. This joint venture forms the backbone of International SOS Security Membership Services. By offering clients the combined resources of both world-class organizations, International SOS delivers the most robust security services in the world.

Intl.SOS online gives you expedient access to information affecting the safety of your employees abroad. Intl.SOS security analysts monitor the political and social landscapes of countries worldwide to provide country risk ratings, security information for more than 200 countries and territories, situation warnings, updates, alerts and evacuation advisories.

As an International SOS subscriber, your company will have the option of receiving a daily digest that contains all of the *Situation Updates, Warnings, Alerts and Evacuation* Notices issued in the previous 24 hours.

Intl.SOS members can subscribe to alerts, modify their subscription profile and un-subscribe via the www.internationalsos.com website.

Frequently Asked Questions

What is the role of International SOS?

International SOS provides your travelers and expatriates with worldwide quality health care and emergency assistance services 24 hours a day.

How can International SOS help?

International SOS provides you with peace of mind. One phone call connects you to the International SOS network of multilingual specialists for immediate help in an emergency. International SOS services are designed to help you with medical, personal, travel and legal problems when away from home. Call International SOS at any time to speak with a physician about simple or critical matters.

How does it work?

Carry the International SOS membership card with you at all times. It includes the telephone numbers of the three major worldwide International SOS Alarm Centers. In the event of an emergency, call one of the emergency phone numbers listed on the card.

What do I need to do to use the program?

In order to utilize any of the medical or travel services listed under Program Benefits, contact any Intl.SOS Alarm Center from anywhere in the world by calling directly, calling collect or calling the toll-free number.
For the full Alarm Center listings please log into the members only website www.internationalsos.com

To ensure a prompt response when calling, you should be prepared to provide the following:

- Your name, location, age, sex and nationality
- The division for which you work
- Your International SOS membership number: **27AYTC000009**
- The telephone number from which you are calling (in case you are disconnected)
- Your relationship to the employee (if the person calling is not an employee)
- Name, location, and telephone number of the hospital or clinic (when applicable)
- Name, location, and telephone number of the treating doctor, and where the doctor can be reached (when applicable)

What if I have pre-trip questions about my travel destination?

In addition to calling the Alarm Center for any pre-trip questions you may have, you can access the Country Guides by logging into the member's only website, www.internationalsos.com using your program number, **27AYTC000009.**

These comprehensive guides provide medical and general travel advice, such as information on the standard of health care, how to pay for medical care, the availability of medications, safety of the blood supply, embassy/visa information, dialing code information, cultural etiquette and financial and voltage/plug information.

Do I need to activate my membership?

No, your membership is already active. Simply carry the card in your wallet at all times while traveling. Whenever you need service, contact one of the emergency phone numbers listed on the back of the card. You do not need to report specific trip dates to International SOS each time you travel.

What if I need a doctor?
The International SOS Alarm Centers are listed on the back of your card. Call the International SOS Alarm Center that is nearest to you for a referral to a doctor who speaks your language.

What if I need a lawyer while overseas?
Call the nearest International SOS Alarm Center for legal referrals.

What if I need prescription medication?
If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, International SOS will, when permissible by local law, send the needed medication to you.

What if I am hospitalized?
Call the nearest International SOS Alarm Center. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery.

What if local medical facilities are not adequate?
If you are hospitalized in an area where adequate medical facilities are not available, International SOS will obtain approval from your company to evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

What happens when I am released from the hospital and still need help?
When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will again obtain approval from your company and arrange the repatriation under medical supervision.

Will International SOS pay my medical bills?
After approval from your company, International SOS will guarantee and pay all costs associated with your medical care. International SOS will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization.

In the event of death…
International SOS will render all assistance possible to obtain clearances and arrange transportation for the return of mortal remains.