

## OUR SERVICE CHARTER

VALUES	NATURE OF SERVICE	OUR COMMITMENT
<b>Quick Response</b>	Personal website & mobile app	As a member, you will have access to a personal area on our website and mobile app, where you will be able to: <ul style="list-style-type: none"> <li>• Review your insurance policy.</li> <li>• View your claim status and your personal coverage limits.</li> <li>• Locate nearby medical service providers.</li> <li>• Chat with our support team.</li> <li>• File claims online.</li> <li>• Activate your insurance card (Nomads Card) for payment at any clinic which accepts Visa™ or MasterCard™.</li> </ul>
	Activation of insurance card for payment	Independently and Immediately via the app or website. Funds are available within a maximum of 5 minutes.
	Issuance and shipment of your Nomads Card	Your personal Nomads Card will be issued and shipped within 7 business days of purchasing your policy. (subject to changes in case of policies which commence in future dates, please allow sufficient time for shipment to arrive to you)
	Emergency? speak with a human	90% of the calls to our medical emergency line will be answered within 30 seconds. 90% of Technical Support (phone or online channels) will be answered within 5 minutes.
<b>Availability</b>	Email inquiries	Our email response time is up to 8 hours.
	Emergency case manager	24/7/365
	Technical support	24/7/365
	Available wherever you are for technical or emergency matters	Contact us through WhatsApp, Facebook Messenger, Web chat or Phone
	Telemedicine -online medical consultation service *	24/7/365
<b>Nomads Card (Insurance card)</b>	Activation of insurance card for payment	Immediate via app or website. Funds availability within a maximum of 5 minutes.
	Nomads Card acceptance	At any clinic in the world which accepts Visa™ or MasterCard™ cards
	Notification of activation	Immediate, via app and text message (subject to providing a valid mobile phone number)



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<b>Medical Emergency</b>	Medical case manager	In case of an emergency hospitalization, we will assign a dedicated Medical Case Manager within 10 minutes.
	Emergency event which requires air or land evacuation	Immediate response by a specialist from our emergency team
	Emergency surgery or hospitalization	Immediate response
	Search and rescue	Availability for search and rescue missions anywhere in the world (excluding in non-touristic countries, in countries which limit entry by foreign rescue teams, or in cases/areas which may endanger the rescue team including but not limited to war or riot zones, radioactive or disease contaminated areas, volcanic eruption affected zones).
<b>Other Claims</b>	Non-emergency hospitalization and elective surgery	Approval of payment will be issued within 7 days (subject to coverage). (once we receive all the relevant information)
	Reimbursement if Nomads Card was not used for payment	Approval of payment will be issued within 7 days. (once we receive all the relevant information)
	Baggage and personal items	Approval of payment will be issued within 14 days. (once we receive all the relevant information)
<b>Transparency and fairness</b>	Appeal a claim that has been denied	If your claim for medical coverage has been denied, and you wish to appeal, you will have up to three levels of appeals, including an external ombudsman.
<b>We don't always get everything right</b>	Compensation and learning	We will pay you \$10 for any violation of our service charter and investigate what went wrong.

(\*) Telemedicine services are provided by independent third-party service provider(s); access to these services is procured by PassportCard Nomads for your use. These services are subject to third party availability. PassportCard Nomads assumes no liability and accepts no responsibility for information provided by the services detailed above.