

GEAR

GEAR Membership Agreement

The terms of your Global Emergency Assistance and Response (GEAR) membership.

NOVEMBER 2026

Contents

SECTION A: ABOUT YOUR GEAR MEMBERSHIP 02

1. Introduction 02
2. How does your GEAR membership support you? 02
3. Who is covered 02
4. When your membership starts and ends 03
5. Where your membership applies and does not apply 03

SECTION B: HOW TO USE YOUR MEMBERSHIP 03

1. How to get help in an emergency 03

SECTION C: WHAT'S INCLUDED IN YOUR MEMBERSHIP 04

1. Medical Assistance 04
2. Security Response Services 06
3. High-Altitude Medical Cover 07

SECTION D: WHAT IS NOT INCLUDED – GENERAL EXCLUSIONS 07

SECTION E: YOUR RESPONSIBILITIES 08

SECTION F: GENERAL CONDITIONS 09

1. Evacuation destination and Concentric's discretion 09
2. Operational constraints 09
3. Change of Home Country 09
4. Sanctions restrictions 09
5. Membership agreement changes 09
6. Member consent to record communications 09
7. Interpretation / choice of law / waiver of jury trial / damages 09
8. Entire agreement 09
9. Local taxes 10
10. Non-transferable 10
11. Unpaid fees 10
12. Membership changes, cancellation and refunds 10
13. Material non-disclosure 10
14. Survival 10

SECTION G: KEY DEFINITIONS (PLAIN ENGLISH) 10

APPENDIX I – TABLE OF BENEFITS 13

A. Medical response & evacuation benefits 13
B. Security response & evacuation benefits 13
C. High-Altitude Medical Cover 13
D. General support services 13
E. Key conditions 13

SECTION A: ABOUT YOUR GEAR MEMBERSHIP

1. INTRODUCTION

This GEAR Membership Agreement ("Agreement") is between:

- Special Projects and Services Limited, trading as Concentric ("Concentric", "we", "us", "our"); and
- The individual named in the Confirmation of Membership ("You", "Your", "Member").

This Agreement governs the provision of crisis assistance, medical response and, where selected, security response services.

Your GEAR membership gives you access to Concentric's 24/7 medical and security assistance network and, where necessary, emergency Evacuation services, subject to the terms of this Agreement and the limits set out in your Table of Benefits (Appendix 1).

GEAR is a membership and assistance programme. It is not an insurance policy and does not replace medical, travel or life insurance.

2. HOW DOES YOUR GEAR MEMBERSHIP SUPPORT YOU?

2.1 Nature of Membership

GEAR is a service-based membership under which Concentric:

- provides crisis assistance and response services to the Member in medical and security emergencies; and
- arranges and pays for certain emergency evacuation and related services, when Concentric organises those services, up to the limits in your Table of Benefits.

This Agreement does not create any contract of insurance. Concentric does not agree to compensate You for financial loss and is under no obligation to compensate You except as expressly stated herein.

2.2 Cover in Force and Other Insurance

If any cost or expense under this Agreement is already covered by any insurance policy, statutory insurance, medical aid scheme or other cover, the cover provided by this Agreement will be deemed to be secondary to the cover already provided. During a medical emergency We will assist You, but any losses incurred should and will be recovered from any applicable insurance policy or scheme that covers You. The onus is on You to advise Us of any other cover that applies to You. We may at Our expense and in Your name, pursue any actions available to obtain a claim recovery and You must provide Us with all relevant details of any other applicable insurance, scheme or cover. Failure to inform Us of other relevant cover could render the benefits under this Agreement invalid.

2.3 Service Basis – No Reimbursement

GEAR memberships do not operate on a reimbursement basis. Concentric pays for emergency services as arranged and authorised by ourselves. If a member arranges their own transport, treatment or evacuation without our written approval, those costs are not reimbursable by Concentric under this membership. Except where Concentric has expressly approved in writing in advance, no reimbursement is payable for costs incurred independently by the Member.

2.4 Important Information About Risk and Liability

In purchasing this Membership Agreement, the Member hereby agrees and acknowledges that the services provided by Concentric under this Agreement involve material risk and potentially dangerous situations. Concentric makes no representations or warranties with respect to its services except that it will make reasonable commercial efforts when providing services. In purchasing this Agreement, the Member covenants not to sue Concentric for its acts or omissions related to or otherwise arising out of this Agreement except in the case of Concentric's gross negligence or wilful misconduct.

2.5 Activation of and Availability of Concentric Services

The benefits available to You under this Agreement shall apply only when:

a) membership fees are fully paid; and

b) benefits are required within the Period of Agreement as outlined in Your Confirmation of Membership; and

c) benefits appear in the Confirmation of Membership.

2.6 Authority and Decision-Making

Concentric retains sole discretion over the timing, method and means of all services.

3. WHO IS COVERED

3.1 Member

The Member is the individual named in the Confirmation of Membership. Your membership is personal to you and cannot be transferred to anyone else.

3.2 Family Members (if applicable)

If shown in your Confirmation of Membership, your membership may also extend to Family Members, being:

- your Partner; and
- your dependent children under 21 years of age,

while travelling under your custody, care and/or control, or as otherwise shown in your Confirmation of Membership.

3.3 Age Limit

GEAR membership is designed for Members under 75 years of age. Concentric has no obligation to provide services in respect of any Emergency Situation occurring when the Member is 75 or older.

4. WHEN YOUR MEMBERSHIP STARTS AND ENDS

4.1 Period of Agreement

Your membership starts on the Effective Start Date and ends on the Expiry Date shown in your Confirmation of Membership (the "Period of Agreement").

4.2 Period of Travel

International Travel Support: Full GEAR membership and support applies during each Trip you undertake outside your Home Country during the Period of Agreement, that is 90 days or less in duration, unless we have agreed in writing to treat you as an Expatriate Member and specified this in the Confirmation of Membership.

Domestic Travel Support (Medical Assistance only): Medical Assistance benefits apply to medical emergencies occurring within your Home Country only when they occur during a Home Country Trip (as defined in the Definitions section of this Membership Agreement), that is 90 days or less in duration.

i) **Home Country Trips within 100 miles.** If the emergency occurs during a Home Country Trip that is within 100 miles of your Home Address, Concentric will arrange and pay for Medical Assistance up to the Home Country sub-limit shown in the Table of Benefits.

ii) **Home Country Trips more than 100 miles.** If the emergency occurs during a Home Country Trip that is more than 100 miles from your Home Address, Concentric will arrange and pay for Medical Assistance up to the full Medical Assistance limits applicable to international trips.

iii) **Local Travel.** Medical emergencies arising during Local Travel do not qualify as Home Country Trips and are not eligible for Medical Assistance benefits under this Agreement.

Security Response Services do not apply to any incident occurring within your Home Country.

4.3 Expatriate Members (if agreed)

If you are living or working outside your Home Country for more than 90 continuous days and we have agreed in writing to treat you as an Expatriate Member:

- your membership may apply within your Host Country for up to 365 days,
- subject to any additional conditions, limits, or exclusions we communicate to you in writing.

5. WHERE YOUR MEMBERSHIP APPLIES AND DOES NOT APPLY

5.1 Home Country and Host Country

- **Home Country:** the country stated on your passport.
- **Host Country:** the country where you are working or staying during a trip.

5.2 Territorial Scope – Medical Assistance

Medical Assistance and Medical Evacuation benefits apply:

- worldwide, including within your Home Country subject to the terms and conditions outlined above in Section 4.2; and
- subject to the limits and sub-limits shown in your Table of Benefits.

5.3 Territorial Scope – Security Assistance

Security Assistance benefits apply:

- outside your Home Country only,
- unless we have expressly agreed to a different arrangement in writing.

5.4 Territorial Scope Limitations – Government Travel Warnings

Applicable to both Medical and Security Assistance: The Membership benefits do not apply for any Emergency Situation arising where You travel to a country or region against official government advice to avoid all travel or all but essential travel, unless Concentric has expressly agreed otherwise in writing. This exclusion applies regardless of any other provision or clause to the contrary elsewhere in these terms and conditions.

SECTION B: HOW TO USE YOUR MEMBERSHIP

1. HOW TO GET HELP IN AN EMERGENCY

1.1 Contacting the GEAR Global Response Centre

If you experience a medical or security emergency, contact the:

GEAR Global Response Centre (GRC), 24/7

Telephone (US and Canada, toll-free): +1 866-828-5855
Telephone (UK): +44 (0) 1432 760179 or +44 203 889 7026
WhatsApp: +44 7384 460231
App: GEAR Tech (if installed on your device)

Please have your:

- full name;
- membership number;
- location; and
- a brief description of the situation

ready when you contact us.

1.2 Your Responsibility to Notify Us

You must contact us as soon as reasonably possible in any Emergency Situation.

- All evacuations, major transport arrangements and deployments must be authorised and coordinated by Concentric.
- If you do not contact us, or if you delay unreasonably, we may not be able to provide assistance or may limit the services we provide.

Concentric is not responsible for any delay, failure or inability to provide services arising from your failure to contact us, or from failures of phone networks, internet, devices or third-party services.

1.3 Pre-Approval of Services

Please note that GEAR Memberships provided by Concentric do not operate on a reimbursement basis. Concentric will only provide and pay for services that have been pre-approved and arranged directly by Concentric. You will not be reimbursed for any costs incurred independently or for services not authorised by Concentric.

SECTION C: WHAT'S INCLUDED IN YOUR MEMBERSHIP

1. MEDICAL ASSISTANCE

1.1 What Concentric Will Do

If you suffer a Serious Medical Condition during a Trip or Home Country Trip, Concentric will arrange and pay for the following, up to the limits specified in the Table of Benefits:

a) Medical Coordination

- arrange 24/7 medical triage with qualified clinicians;
- provide clinical guidance and help you understand local medical advice;
- refer you to suitable medical facilities and specialists where relevant;
- contact your emergency contact (for example, your next of kin) to inform them of the incident.

b) Emergency Medical Expenses

Concentric will arrange and pay for emergency, Reasonable and Customary Medical Expenses strictly related to a Medical Evacuation, limited to:

- **On-scene stabilisation:** emergency medical treatment required to Stabilise you at the location of the incident so that Evacuation is medically safe and feasible.
- **In-transit emergency care:** emergency medical treatment provided during transport or transit, including Medically Necessary medical escort fees, medical equipment, oxygen, monitoring and medicines administered en route.
- **Pre-evacuation stabilisation at a medical facility:** where it is required solely to make Evacuation medically safe, Concentric will guarantee and pay for up to the first 24 hours of Reasonable and Customary Medical Expenses at a medical facility, limited to what is necessary to achieve Stabilisation for Medical Evacuation.

Emergency Medical Expenses do not include any medical treatment after Stabilisation or any ongoing hospital treatment. Concentric will not pay for:

- in-patient or out-patient treatment after the point of Stabilisation;
- hospital treatment beyond the first 24 hours;
- intensive care, surgery, diagnostic imaging, laboratory tests, or any further medical care at, or after admission to, a hospital or medical facility;
- any treatment following repatriation to your Home Country or Home Address.

Emergency Medical Expenses end immediately when you have been Stabilised for Evacuation or admitted for continued medical care, whichever occurs first.

c) Guarantee of Payment for Medical Admission

Where required for evacuation purposes, Concentric will assist by guaranteeing, on your behalf, Reasonable and Customary Emergency Medical Expenses incurred during hospital admission for up to the first 24 hours, but only to the extent that such expenses are required solely to Stabilise you for Evacuation in accordance with section 1.1(b) above.

d) Medical Evacuation

Concentric may provide a Medical Evacuation if:

- you suffer a Serious Medical Condition; and

- local medical care is unavailable or inadequate to Stabilise your condition; and
- Concentric's medical team determines that evacuation is Medically Necessary, safe and feasible.

We may arrange:

- ground, air or sea ambulance;
- medical escort and necessary medical equipment;
- transportation to the nearest appropriate medical facility.

e) Medical Repatriation

If you have already received initial stabilising treatment and further treatment is needed, Concentric may arrange:

- medical repatriation to your Home Country when Medically Necessary and feasible,
- using commercial flights with medical escort or air ambulance as required.

f) Other Medical Assistance

Within your limits, Concentric can also:

- arrange trauma counselling following a Serious Medical Condition;
- arrange translation services to assist with medical discussions;
- monitor your medical condition and liaise with your treating doctors;
- arrange the return of mortal remains or local burial/cremation if you die during a Trip;
- cover the reasonable travel and accommodation expenses of a relative or friend (not necessarily a Member) who on medical advice is required to travel to, remain with or escort You, from place of incident to nearest appropriate medical facility, up to the limits shown in the Table of Benefits.

1.2 What is Not Covered – Exclusions Specific to Medical Assistance

a) Any cost, expense or claim that can be recovered by You from any insurance policy, statutory insurance, medical aid or medical insurance scheme or other cover applicable to You.

b) Routine or non-urgent treatment.

c) The cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by You at the time that the Period of Travel commenced, nor for any travel, accommodation or other expense incurred in connection therewith.

d) Any expense incurred after You have returned to Your Home Country or Home Address, or incurred after a period of twelve calendar months has elapsed following the date on which the covered Serious Medical Condition first occurred or commenced during the Period of Travel, whichever shall occur the sooner.

e) Any claim that comes from pregnancy or childbirth, unless a Medical Practitioner confirms that the claim comes from Complications of Pregnancy and within the first 26 weeks of the pregnancy.

f) Any expense incurred if, after We have determined that You are capable of being repatriated to Your Home Country, You choose not to be repatriated.

g) The cost of continuing regular medication or treatment or for any associated travel, accommodation or other expenses incurred in procuring such medication or treatment in respect of any condition for which medical advice or treatment was being followed at the time that the Trip commenced.

h) Winter Sports; competition in events on snow or ice; freestyle skiing; ski jumping; heli-skiing; ice hockey; the use of bob sleighs and skeletons; motor cycling (other than mopeds or motor scooters under 125cc hired during a Trip); mountaineering, trekking or rock climbing normally requiring the use of ropes or guides; driving a mechanically propelled vehicle in any kind of race; hill walking, trekking and hiking above 3,500m altitude. The hill walking, hiking and trekking above 3,500m altitude exclusion falls away where the Member has selected and paid for, at additional fee, the High-Altitude Medical Cover extension. This extension provides cover for hiking, hill walking and trekking up to 7,000m altitude.

i) Terminal conditions diagnosed before your membership start date.

j) You travelling against medical advice.

k) You travelling for the purpose of receiving medical treatment.

l) You being aware of any medical condition which could reasonably be expected to lead to a claim.

m) Your professional entertaining.

n) Injuries or illness resulting from alcohol or drug misuse (unless prescribed for a medical condition and taken as directed).

o) Your attempting to commit or committing intentional self-injury or suicide.

p) In respect of Emergency Medical Expenses:

- in-patient or out-patient treatment after the point of Stabilisation;
- hospital treatment beyond the first 24 hours;
- intensive care, surgery, diagnostic imaging, laboratory tests, or any further medical care at, or after admission to, a hospital or medical facility.

1.3 Conditions Specific to Medical Assistance

a) **Medical History.** You must provide all the documents Concentric may reasonably require to coordinate any request for Medical Assistance, including but not limited

to Your full medical history.

b) **Maximum Medical Evacuations.** Medical Evacuations are limited to 2 responses per member, per annual membership contract period, and 1 response per member per short-period membership contract period.

c) **Pre-Approval.** GEAR Memberships provided by Concentric do not operate on a reimbursement basis. Concentric will only provide and pay for services that have been pre-approved and arranged directly by Concentric. You will not be reimbursed for any costs incurred independently or for services not authorised by Concentric.

d) **Maximum Benefit Limitation.** Under no circumstances shall Concentric be liable to pay any amount exceeding the maximum limits detailed in the Table of Benefits. All Medical Assistance benefits are strictly capped at the aggregate annual limit specified therein, and no claims or payments will be made beyond these stated maximums.

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

2. SECURITY RESPONSE SERVICES

(Applies only if selected by the Member and specified in the Confirmation of Membership)

2.1 What Concentric Will Do

If you face a Security Event while on a Trip outside your Home Country, Concentric will provide the following Security Response Services, up to the limits specified in the Table of Benefits:

a) Security Advice, Monitoring & Supervision

- advise you on immediate steps to improve your safety;
- monitor the situation and provide updates;
- help you identify safer routes or locations;
- if deemed necessary by Us and at Our sole discretion, deploy personnel, assets or resources to manage Your safety.

b) Security Evacuation

Concentric may provide a Security Evacuation if:

- you are in the vicinity of a Security Event; and
- Concentric determines that your safety is at serious and immediate risk; and
- normal commercial transport cannot be used safely; and
- an evacuation is safe and operationally feasible.

We may arrange:

- secure ground transport;
- air transport where available;
- movement to the nearest Safe Haven, as determined by Concentric.

c) Accommodation and Return

If you have to shelter in Your Host Country or Evacuate to an international Safe Haven, Concentric will arrange and reimburse the Member for:

- up to 5 nights of emergency accommodation; and
- a single economy-class flight back to your Host Country when it is safe to return, or to your Home Country if that is more appropriate.

After five (5) days, the Member will be responsible for all transportation and living costs while at the Safe Haven.

d) Kidnap, Detention & Extortion Support

If you are the victim of Kidnap, Wrongful Detention or Extortion, Concentric will:

- provide crisis management and advisory support;
- liaise with your family and employer and provide advisory support as necessary;
- coordinate with specialist crisis response and insurance partners if appropriate.

Please note: GEAR does not cover any ransom payments, extortion monies, or direct negotiations with kidnappers or extortionists. All actions taken are subject to local laws and Concentric's discretion regarding operational feasibility and resources.

e) Missing Persons and Search Operations

In the event of Disappearance of a Member or Family Member, Concentric will:

- work closely with local law enforcement agencies to formally report the disappearance and initiate search procedures;

- coordinate and support search operations, ensuring all reasonable measures are taken to locate the missing individual;
- provide ongoing advisory support and updates to the family and employer throughout the search process;
- engage with specialist partners or agencies as needed to enhance search efforts, subject to operational feasibility and available resources.

Please note: GEAR does not cover any ransom payments, extortion monies, or direct negotiations with kidnappers or extortionists. All actions taken are subject to local laws and Concentric's discretion regarding operational feasibility and resources.

2.2 What is Not Covered – Exclusions Specific to Security Response

Concentric will not provide Security Response Services where:

a) your detention results from illegal acts or failure to hold valid travel documents or visas, unless Concentric determines that accusations are malicious and politically motivated.

b) you are Kidnapped by a relative or in a domestic dispute.

c) any ransom payment, extortion monies or related financial loss.

d) Extortion involving a Cyber Act, as defined within this Agreement.

e) a Security Event that takes place in Your Home Country.

f) You have had kidnap insurance cancelled or declined in the past.

g) In respect of Wrongful Detention, any actual or alleged violation of the laws of the Host Country or a failure to maintain and possess duly authorised and issued required documents and visas occurs, UNLESS Concentric determines that such allegations were intentionally false, fraudulent, and malicious and made solely to achieve political propaganda or coercive effect upon or at the expense of the GEAR Member(s).

2.3 Conditions Specific to Security Response

a) **Maximum Security Evacuations.** Security Evacuations are limited to 2 responses per member, per annual membership contract period, and 1 response per member per short-period membership contract period.

b) **Maximum Benefit Limitation.** Under no circumstances shall Concentric be liable to pay any amount exceeding the maximum limits detailed in the Table of Benefits. All Security Evacuation benefits are strictly capped at the aggregate annual limit specified therein, and no claims or payments will be made beyond these stated maximums.

c) **Security Response Limitation.** Security Response benefits, including Security Evacuation, shall only apply to events occurring outside of Your Home Country. No Security Response services or benefits will be provided for incidents or situations arising within the boundaries of Your Home Country.

3. HIGH-ALTITUDE MEDICAL COVER

(Applies only if selected by the Member and specified in the Confirmation of Membership)

3.1 What Concentric Will Do

Concentric will extend Medical Assistance Benefits to cover Serious Medical Conditions arising directly from activities undertaken at altitudes of up to 7,000 metres above sea level. This cover applies irrespective of any other provision or exclusion within this Agreement that might otherwise contradict or limit this benefit.

3.2 What is Not Covered – Exclusions Specific to High-Altitude Medical Cover

High-Altitude Medical Assistance shall not apply to:

a) competitive, professional or record-seeking mountaineering, trekking and expedition activities;

b) evacuations from altitudes exceeding 5,000 metres in Nepal;

c) altitudes exceeding 7,000 metres;

d) any expedition undertaken without appropriate acclimatisation procedures;

e) any expedition conducted without suitable guides, equipment or safety protocols;

f) reckless or negligent conduct.

All other exclusions and limitations of this Agreement remain fully applicable.

SECTION D: WHAT IS NOT INCLUDED – GENERAL EXCLUSIONS

This section summarises the main situations where Concentric will not provide assistance or Evacuation. No services or benefits shall be provided in respect of any Emergency Situation, loss, event, cost or expense arising directly or indirectly from:

a) any Member or Family Member who is 75 years of age or older at the time of the Emergency Situation;

b) any voluntary direct participation in, or intentional attendance at, any protest, demonstration, riot, or civil commotion, or any wilful exposure to the risks associated with such events;

c) war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, revolution, military or usurped power;

d) nuclear reaction, radiation or radioactive contamination;

e) the use, release, escape or dispersal of chemical or biological agents or any weapon of mass destruction;

f) any criminal, illegal, reckless, wilful or fraudulent act committed by or with the knowledge or consent of the Member;

g) loss, destruction of or damage to property of any nature, or any consequential loss arising therefrom;

h) participation by the Member in armed conflict, mercenary activity or active military service;

i) any services that would expose Concentric to sanctions, prohibition or restriction under United Nations resolutions or the laws or regulations of the United Kingdom, European Union, United States of America or any other applicable jurisdiction;

j) travel undertaken to any country or territory to which the British Foreign, Commonwealth & Development Office or equivalent authority in Your Home Country is advising against all travel or against all but essential travel, unless Concentric has expressly agreed otherwise in writing. For full details visit https://www.gov.uk/foreign-travel-advice;

k) failure to comply with government evacuation orders or formal instructions within 7 days where you do not contact Concentric within that time;

l) any Emergency Situation arising from or connected with:

- **i)** participation in any professional sport or sporting competition;
- **ii)** participation in any organised or unorganised competition, race, endurance event or tournament;
- **iii)** hazardous, extreme or adventure activities including but not limited to mountaineering, heli-skiing, off-piste skiing, motor racing, motorcycle racing, skydiving, base jumping, cave diving, technical climbing, or any activity requiring specialist equipment, guides or professional supervision;
- **iv)** activities conducted at an altitude greater than 3,500 metres above sea level;
- **v)** any activity undertaken in reckless disregard for personal safety;
- **vi)** any Hazardous Work, as outlined in the Definitions of this Agreement.

The above mountaineering exclusion and 3,500 metre altitude limit shall not apply where the Member has purchased High-Altitude Medical Cover.

m) a Pandemic. We do not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

SECTION E: YOUR RESPONSIBILITIES

You agree to:

- provide accurate information when applying for membership, including any material medical or travel information;
- hold valid travel documentation, for example visas and passports;
- contact Concentric as soon as reasonably possible in any Emergency Situation;
- follow Concentric's reasonable advice and instructions during incidents and evacuations;
- take reasonable care for your own safety and not deliberately expose yourself to extreme danger (other than in an attempt to save human life).

If you deliberately withhold important information, make a fraudulent request, or seriously breach this Agreement, Concentric may:

- cancel your membership; and
- refuse to provide or continue services.

SECTION F: GENERAL CONDITIONS

1. EVACUATION DESTINATION AND CONCENTRIC'S DISCRETION

The destination of any medical or Security Evacuation will be chosen by Concentric based on:

- medical need or security considerations; and
- operational feasibility and available resources.

This may be:

- the nearest appropriate medical facility;
- the nearest Safe Haven; or
- your Home Country (for memberships with this benefit).

Concentric will always act in what it reasonably believes to be your best interests, but the final decision on destination rests with Concentric.

2. OPERATIONAL CONSTRAINTS

All services are subject to real-world conditions, including:

- aircraft, vehicle and personnel availability;
- government restrictions and airspace closures;
- visas, permits and immigration requirements;
- safety of Concentric personnel and contractors.

Concentric may delay, modify or decline any Evacuation or assistance where:

- providing it would expose Concentric personnel or contractors to unacceptable risk;
- it would be unlawful or impossible under local or international law;
- You do not hold the valid travel documentation required to conduct the proposed Evacuation; or
- it is not operationally feasible.

We are not responsible for the availability, timing, quality, results of, or failure to provide any service caused by conditions beyond Our or Your control. This includes Your failure to obtain immigration paperwork, or any additional services where the rendering of such evacuation or service is prohibited by the laws of Great Britain, local laws or regulatory agencies.

3. CHANGE OF HOME COUNTRY

If a Member's Home Country changes during the Period of Agreement, the Member must notify Concentric of the change by phone prior to initial departure on a Trip.

4. SANCTIONS RESTRICTIONS

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

5. MEMBERSHIP AGREEMENT CHANGES

Concentric reserves the right to change or amend the terms contained in this membership agreement without prior notice. Concentric is solely responsible for the interpretation and application of the terms contained in the membership agreement. All determinations by Concentric shall be final and conclusive.

Where a Member has purchased a multi-year GEAR Membership, Concentric reserves the right to conduct an annual review of the Membership on each anniversary of the commencement date. Any adjustment to Membership Fees or terms shall only apply to future Membership periods and Concentric shall provide the Member with not less than thirty (30) days' written notice prior to the relevant renewal anniversary. Failure by the Member to accept any revised Membership Fee or terms shall entitle either party to terminate the Membership at the end of the current Membership year, without penalty and without any obligation on Concentric to provide services beyond the expiry date.

6. MEMBER CONSENT TO RECORD COMMUNICATIONS

Concentric, at its discretion, may monitor or electronically record communications between its employees or designated representatives and you as a Member. By enrolling as a Member, you specifically authorise communications involving you and to which you are a party to be recorded and utilised for quality control or other purposes.

7. INTERPRETATION / CHOICE OF LAW / WAIVER OF JURY TRIAL / DAMAGES

The interpretation of the Membership Agreement, along with any dispute between a Member and Concentric and any non-contractual obligations arising out of or in connection with it, shall be governed by, and construed in accordance with, English law. Concentric's and its Members' right to recover damages at law are limited to contractual damages only. Damages recoverable by Members are limited to the return of membership fees paid.

8. ENTIRE AGREEMENT

The GEAR Membership Agreement, Confirmation of Membership and any amendments thereto constitute the entire agreement between Concentric and you as a Member with regard to the subject matter and supersede all previous understandings and agreements, whether oral or written. The

terms of the Membership Agreement may not be altered, varied, or modified in any way except in writing by Concentric.

9. LOCAL TAXES

The membership fee is exclusive of any applicable local taxes. If local taxes are applied, the Member will be liable.

10. NON-TRANSFERABLE

GEAR memberships are non-transferable. By enrolling as a GEAR Member, you accept and agree to the terms and conditions of this Agreement. A person who is not a party to this membership has no right under the contract to enforce any term of this membership.

11. UNPAID FEES

A membership is not valid if the membership fee payment is declined, returned, or otherwise unpaid. In such a case, the effective start date shall be the date the membership fee is successfully collected.

12. MEMBERSHIP CHANGES, CANCELLATION AND REFUNDS

12.1 Changes to Terms

Concentric may change the terms of this Agreement from time to time. Where changes materially affect your membership:

- we will give you reasonable notice; and
- the new terms will apply from your next renewal date unless otherwise agreed.

12.2 Cancellation by Concentric

Concentric may cancel your membership by giving you 30 days' notice in writing. If Concentric cancels your membership for reasons other than fraud or serious misconduct, Concentric will refund any unused portion of your membership fee on a simple pro-rata basis for the remaining Period of Agreement.

12.3 Cancellation by You

You may cancel your membership at any time by giving us 30 days' written notice via support@sps-gear.com.

- If you cancel after the start of your Period of Agreement and no Emergency Situation has arisen for which assistance could reasonably have been requested, Concentric may, at its sole discretion, refund part of your membership fee.
- Otherwise, membership fees are non-refundable.

13. MATERIAL NON-DISCLOSURE

All GEAR membership enrolment data must be accurate from the outset in order to ensure programme eligibility. Non-disclosure of Material Information at any stage of the membership process will affect a Member's eligibility for GEAR membership and will provide grounds for cancellation of the membership.

14. SURVIVAL

Any provisions which by their nature are intended to survive termination of this Agreement shall survive, including but not limited to limitation of liability, governing law, material non-disclosure, recording of communications, and sanctions compliance.

SECTION G: KEY DEFINITIONS (PLAIN ENGLISH)

For ease of reference, the following words have special meanings in this Agreement:

Acute Illness: a sudden and unforeseen deterioration in health which is potentially life-threatening or cannot be adequately treated at the location where it occurs.

Bodily Injury: a life-threatening injury caused by an accidental, sudden, unforeseen and violent event occurring at an identifiable time and place.

Complications of Pregnancy: in this Agreement, Complications of Pregnancy will only include the following: (i) toxaemia (toxins in the blood); (ii) gestational hypertension (high blood pressure arising as a result of pregnancy); (iii) pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy); (iv) ectopic pregnancy (a pregnancy that develops outside of the uterus); (v) molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue); (vi) post-partum haemorrhage (excessive bleeding following childbirth); (vii) retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery); (viii) placental abruption (part or all of the placenta separates from the wall of the uterus); (ix) hyperemesis gravidarum (excessive vomiting as a result of pregnancy); (x) placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix); (xi) stillbirth; (xii) miscarriage; (xiii) emergency Caesarean section; (xiv) a termination needed for medical reasons; (xv) premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Computer System: any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device),

server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by You or any other party.

Concentric / we / us / our: Special Projects and Services Limited, trading as Concentric.

Cyber Act: an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Disappearance: the complete and unexpected loss of contact with a Member(s) during a Trip for a period in excess of 48 hours.

Emergency Situation: a Serious Medical Condition or a Security Event, as defined below, that requires immediate assistance.

Evacuation: transport arranged by Concentric to move you from the location of an Emergency Situation to the nearest appropriate medical facility, the nearest safe location or your Home Country (where your membership allows).

Expatriate Member: a Member living or working outside their Home Country for more than 90 continuous days and accepted by Concentric as an Expatriate Member.

Extortion: the making of illegal threats either directly or indirectly to kill, injure or abduct a Member; or cause physical damage to or loss of property by persons who then demand a ransom as a condition of not carrying out such threats.

Family Members: You, Your Partner and dependent children under the age of 21 years.

Hazardous Work: any airline pilot and flight engineers, construction work, iron and steel work, logging, commercial deep-sea fishing, mining, oil rig work, automobile manufacturing, public sector emergency/first response work (police, fire brigade, medical), correctional facility work, electrical and telecommunication power/transmission line and tower installers and repairers, scaffolders, refuse and recyclable material collection.

Home Address: the residential address in your Home Country where you ordinarily reside and which is recorded in your membership details.

Home Country: the country shown on your passport.

Home Country Trip: a journey undertaken within your Home Country for the purpose of business travel or vacation travel, involving travel away from your Home Address and not forming part of routine commuting, daily activities, errands, social visits or other local movement.

Host Country: the country where you are working or staying during a trip, or the country you are deployed to and living in if you are an Expatriate Member.

Kidnap: any event or connected series of events of seizing, detaining or carrying away by force or subterfuge of one or more Member(s) by any third party for the purpose of demanding a ransom.

Local Travel: routine or incidental travel within the vicinity of your Home Address, including commuting, shopping, errands, social visits, recreational outings or any other movement that is not undertaken for business travel or vacation travel. Local Travel does not constitute a Home Country Trip.

Medically Necessary: services or supplies provided by a hospital or Medical Professional that are required to identify or treat a Serious Medical Condition and which, as determined by Concentric: provides for the diagnosis, prevention, or treatment for a Serious Medical Condition; is appropriate for the diagnosis, prevention, or treatment of a Serious Medical Condition; is within the standards of good and generally accepted medical practice, as reflected by scientific and peer medical literature, and recognised within the organised medical community; is not primarily for the convenience of the Member, Your family, Your Medical Professional, Your hospital, or Your treatment providers and is not conducted solely for research purposes; is care or treatment which could not have been omitted without adversely affecting the patient's condition or quality of medical care rendered; and is the most appropriate level of service or supply which can be provided safely and effectively. The fact that any Medical Professional may prescribe, order, recommend, or approve a service does not, of itself, make such treatment Medically Necessary.

Medical Evacuation: the process of transporting the Member by air and/or surface transportation from the place where the Member is located to the nearest appropriate medical facility to treat or stabilise the Serious Medical Condition.

Medical Professional: a registered, qualified, practising member of the medical profession appointed by Concentric or treating the Member who is not the Member or a member of their family.

Member / you / your: the person named in the Confirmation of Membership (and any eligible Family Members, if applicable).

Natural and Man-Made Disaster: Natural disaster means any event of natural occurrence including but not limited to earthquake, volcanic eruption, tsunami, snow, rain, hail, lightning, flood, windborne dust or sand, wildfire or similar event that results in widespread and severe damage which makes the whole area uninhabitable. Man-made Disaster means those disasters induced entirely or predominantly by human activities and choices [UNISDR definition, Sendai Framework for Disaster Risk Reduction 2015–2030] and can include elements of human intent, negligence, error or involve the failure of man-made systems.

Pandemic: an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

Partner: Your spouse, common-law spouse or civil partner.

Period of Agreement: the period between the Effective Start Date and Expiry Date shown in your Confirmation of Membership.

Pre-Existing Condition: any medical condition for which you received treatment, medication, consultation or diagnosis in the 12 months before your Effective Start Date.

Reasonable and Customary Medical Expenses: the charges/costs which are required for Medically Necessary treatment of a Serious Medical Condition and do not exceed the charges normally levied for similar treatment, supplies or medical services in the locality where the expenses are incurred and do not exceed the charges for treatment that would have been made if no membership or cover existed.

Safe Haven: a temporary refuge identified by Concentric as a safe place for a Member to wait until help arrives, or until the risk has reduced enough for the Member to safely leave.

Security Assets: Concentric's consultants, security teams or land, sea or air transport, whichever are deemed as most appropriate by Concentric to facilitate the safety of the Member(s) during the Security Event.

Security Evacuation: the extraction of a Member to a Safe Haven due to a Security Event.

Security Event: a sudden, unexpected situation arising from violence, political unrest, terrorism, serious crime, civil commotion, natural or man-made disasters or similar circumstances that place You at risk of serious bodily harm, Wrongful Detention, Extortion, Kidnap or death. Security Events arising out of, based upon or attributable to related, continuous or repeated events shall be considered to be a single Security Event for the purposes of this Agreement.

Serious Medical Condition: Bodily Injury or Acute Illness that in the opinion of Concentric and its Medical Professionals is determined as requiring immediate emergency medical treatment to avoid death or serious impairment to the Member(s)' health.

Stabilise(d)/Stabilisation: a Member is considered "stabilised" when, in the opinion of Concentric's Medical Professionals, the Member's condition has been brought to a point where immediate life-threatening risk has been removed, essential emergency treatment has been completed, and the Member can be safely managed with non-emergency or ongoing treatment. Stabilisation does not require full recovery; it requires only that continued emergency intervention is no longer medically necessary.

Trip: each journey You undertake outside your Home Country during the Period of Agreement, which is 90 days or less in duration. The Trip begins the moment You depart Your Home Country and ends the moment You return into Your Home Country. Journeys outside of Your Home Country that exceed 90 days in length will not be considered Trips covered by this Membership.

Wrongful Detention: the involuntary confinement of a Member by any person(s) acting as agents of, or with the tacit approval of, any government or governmental entity, or acting or purporting to act on behalf of any insurgent party, organisation or group.

You, Your, Member(s): the person or people named in the Confirmation of Membership who are aged under seventy-five (75) years and covered under this GEAR Membership Agreement.

APPENDIX I – TABLE OF BENEFITS

This Table of Benefits forms part of the GEAR Membership Agreement between Special Projects and Services Limited, trading as Concentric, and the Member named in the Confirmation of Membership.

All benefits are subject to the terms, conditions, exclusions and limitations of the Agreement and the limits stated in Schedule 1. All services must be authorised and coordinated by Concentric.

A. MEDICAL RESPONSE & EVACUATION BENEFITS

Benefit	Included	Sub-limit / conditions
Emergency Medical Treatment	✓	As per Schedule 1
Medical Evacuation (Air / Ground / Sea)	✓	As per Schedule 1
Medical Escort & Equipment	✓	Medically necessary
Medical Repatriation	✓	As per Schedule 1
Delivery of Essential Medicines	✓	Subject to local law
Trauma Counselling	✓	Post-incident
Medical Translation Services	✓	As required
Monitoring & Case Management	✓	Included
Return of Mortal Remains / Cremation	✓	As per Schedule 1
Emergency Medical – Home Country	✓	USD 30,000
Emergency Medical – Outside Home Country	✓	As per Schedule 1
Maximum Medical Evacuations	✓	2 per annual membership; 1 per short-period membership

B. SECURITY RESPONSE & EVACUATION BENEFITS

Applies only if selected in Schedule 1; outside Home Country only

Benefit	Included	Sub-limit / conditions
Crisis & Threat Assessment	✓	Included
Security Evacuation	✓	As per Schedule 1
Close Protection / Security Personnel	✓	As required
Secure Ground Transport	✓	Included
Aviation Assets & Charter	✓	Subject to availability
Emergency Accommodation	✓	Up to 5 nights
Missing Persons & Search Operations	✓	As required
Family & Employer Advisory Support	✓	Included
Kidnap / Extortion Response (Non-Ransom)	✓	Advisory & operational
Maximum Security Responses	✓	2 per annual membership; 1 per short-period membership
Security Response Limit	✓	As per Schedule 1

C. HIGH-ALTITUDE MEDICAL COVER

Optional; applies only if selected in Schedule 1

Benefit	Included	Sub-limit / conditions
High-Altitude Medical Assistance	✓	Up to 7,000 metres
High-Altitude Evacuation	✓	As per Medical limits
Expedition Medical Support	✓	Non-competitive only
Maximum Altitude	✓	7,000m above sea level

D. GENERAL SUPPORT SERVICES

Benefit	Included	Sub-limit / conditions
24/7 GEAR Global Response Centre	✓	Always available
Risk & Travel Advisory	✓	Pre & post travel
Case Coordination & Stakeholder Updates	✓	Included
Liaison with Local Authorities	✓	As required
Logistics & Routing Support	✓	Included

E. KEY CONDITIONS

- All services are service-based, not reimbursement-based
- All services must be authorised and coordinated by Concentric
- All limits apply per Emergency Situation
- Benefits are subject to Schedule 1 limits and all exclusions in the Agreement
- No services apply in excluded activities, territories or conditions as set out in the Agreement

GEAR

Real-world rescue membership.

GEAR GLOBAL RESPONSE CENTRE · 24/7

US AND CANADA (TOLL-FREE)

+1 866-828-5855

UK

+44 (0) 1432 760179

UK

+44 203 889 7026

WHATSAPP

+44 7384 460231

All numbers reach the same 24/7 team.

GEAR is provided by Special Projects and Services Limited, trading as Concentric. Registered in England and Wales, company no. 05275388. Registered office: Berkeley Square House, Berkeley Square, London W1J 6BD.