

PLAN OPTIONS

Maximum Benefit for all Eligible Medical Expenses	Options up to USD 1,000,000 (dependent on destination)
Deductible	Options from USD 250 to USD 5,000

PLAN BENEFITS

A. Eligible Medical Expenses

Hospital Room and Board and Nursing Services	100% Up to the average Semi-private room rate
Charges made by a Physician for professional services, including Surgery	Up to 100% Usual, Reasonable and Customary
Charges for an assistant surgeon Up to 100%	Up to 20% Usual, Reasonable and Customary Charge of the primary surgeon
Drugs which require prescription by a Physician for treatment of a covered Injury or illness	Up to 100% Usual Reasonable and Customary, for a maximum supply of 30 days per prescription.
Emergency Local Ambulance Transport	Up to 100% Usual Reasonable and Customary, for but not exceeding a USD 1,000 per Policy period
Physical Therapy	Up to USD 50 per treatment, maximum 10 treatments
All other Eligible Medical Expenses	Up to 100% Usual, Reasonable and Customary

The following limits are IN ADDITION to the Maximum for all Eligible Medical Expenses

B. Emergency Medical Evacuation	Up to USD 50,000
C. Repatriation of Remains	Up to USD 15,000
D. Local Burial or Cremation	Up to USD 5,000
E. Emergency Reunion	Up to USD 5,000
F. Return (following a covered Emergency Medical Evacuation)	Up to USD 5,000
G. Accidental Death and Dismemberment	Accidental Death Up to USD 15,000 Loss of 2 or more limbs or eyes Up to USD 15,000 Loss of 1 limb or eye Up to USD 7,500



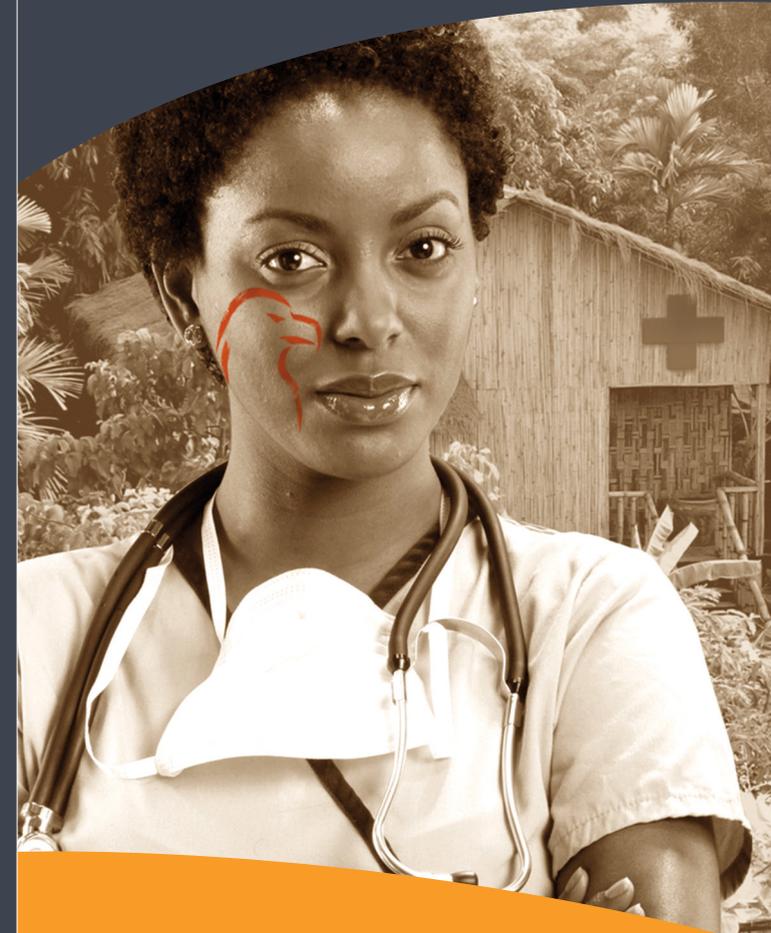
battleface™ is brought to you by Tangiers Global, a division of Tangiers Group Plc

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Travel Medical Expense Plan



Providing a wide range of travel medical expense and accident benefits, no matter how dangerous, remote or challenging the location.

Why do you need a travel medical expense plan?

Many people assume that their health insurance plan at home will also cover them whilst they're abroad. In reality, this is rarely the case. If you have no medical plan in place whilst travelling abroad, an exciting and enjoyable experience could quickly turn in to a nightmare.

Tangiers Global will provide you with comprehensive medical coverage worldwide*. With our network of over 20,000 medical providers and a 24-hour assistance helpline we will ensure you are given the best possible medical care wherever you are in the world*.

* Except the United States its territories and possessions.

Why battleface™?

Unparalleled Medical Assistance.

Tangiers directly employs medical and administrative professionals in over 80 countries with fluency in fifty languages. Our employees live and work beside our clients in onerous environments, because when they need healthcare the most they should not have to wait.

Global Network, Local Presence

With our vast network of medical service and emergency care providers worldwide, Tangiers are able to move quickly to analyze and satisfy immediate or emergency medical needs before they become bigger problems. Our agents speak the local lingo, meaning they can translate to keep you and your doctor well informed; whether you need a knee guy in Nairobi, a chopper in Chad, we'll be able to help you.

Even assistance companies that are generally experienced and reliable can face scenarios that could be considered 'assistance black holes'. By having our own employees on the ground, the local knowledge and care we can provide can literally fill these black holes and save lives.

*Cover for War and Terrorism is automatically Included**

*as long as insured is not actively participating in war or terrorism.

Terrorist activity has increased in frequency and severity over the last two decades. We have seen an increase in attacks in more volatile territories, such as Iraq and Afghanistan, but also in countries where you might feel safe, such as Paris, London or Madrid.

Many other travel medical providers shy away from providing cover for travel to higher risk areas. It might not be immediately obvious to you, but if you read the small print they will often include the exclusion: "The Company will not pay if there is a travel advisory in effect on or within six months prior to the Insured Person's date of arrival in the Host Country."

This exclusion hugely restricts coverage in a number of countries around the world. battleface™ provides coverage for incidents resulting from passive war and terrorism where many other policies won't.

Lloyd's Security

Tangiers recognize the importance of providing you with a reliable and trustworthy insurance policy. We have selected Lloyd's of London as the battleface™ insurer. Lloyd's is rated A+ (Strong) by Standard & Poor's and A (Excellent) by A.M. Best, the world's two leading insurance rating organizations.

For more information and for a full copy of the policy wording, please visit our website www.battleface.com

Who can buy?

You can buy battleface™ if you are aged 18 years or over and not yet 65 years of age (provided there is at least one adult insured). You will need to ensure you have received all immunizations recommended by your Home Country prior to entry in to the Host Country.

Cover is not provided by battleface™ if you are in the military or intend to carry a weapon. If you fall in to either of these categories please contact us at contact@battleface.com and we will provide you with alternative cover.

Length of Coverage

The minimum length of coverage is 5 days, and you can buy any number up to 365 days.

How to Buy

Simply visit our website: www.battleface.com