iNext™

Part of the CIEE family

iNext Security Evacuation

RE-DEFINING TRAVEL RISK MITIGATION

THE PREMISE

In situations of political unrest, environmental disaster and/or military action, iNext has partnered with Crisis 24 to provide rapid assistance in response and evacuation to ensure that those covered can be moved to a place of safety, enabling duty of care and peace of mind at all times. We identified the need for a more feature-rich solution in certain environments and solicited direct input from CIEE's Health and Safety experts to customize an enhanced offering based on real-life evacuation scenarios.

Standard Option

The iNext Basic Security Evacuation Option provides up to $100,000 per person for emergency evacuation to a point of safety in the face of a covered event. Also included are usual and reasonable costs for in-country Hibernation for a period of up to 60-days, as well as up to $250,000 for consultancy fees in the event of Kidnapping, Hijacking, or cases of Wrongful Detention.

Enhanced Option

The iNext Enhanced Security Evacuation Option is custom-configured to address a portfolio of risks and challenges that extend beyond merely getting the insured to a point of safety and away from immediate danger. In addition to the core coverage included in the Basic plan, the Enhanced solution provides the evacuated insured with the option of remaining at a Temporary Shelter Point for up to 14 days with up to $250 per day for food and lodging. It further provides up to $1,000 for ticketing/change fees to allow the participant to return to the Host Country (if deemed safe), or for their forward transportation home, to campus, or a site where their program can continue.

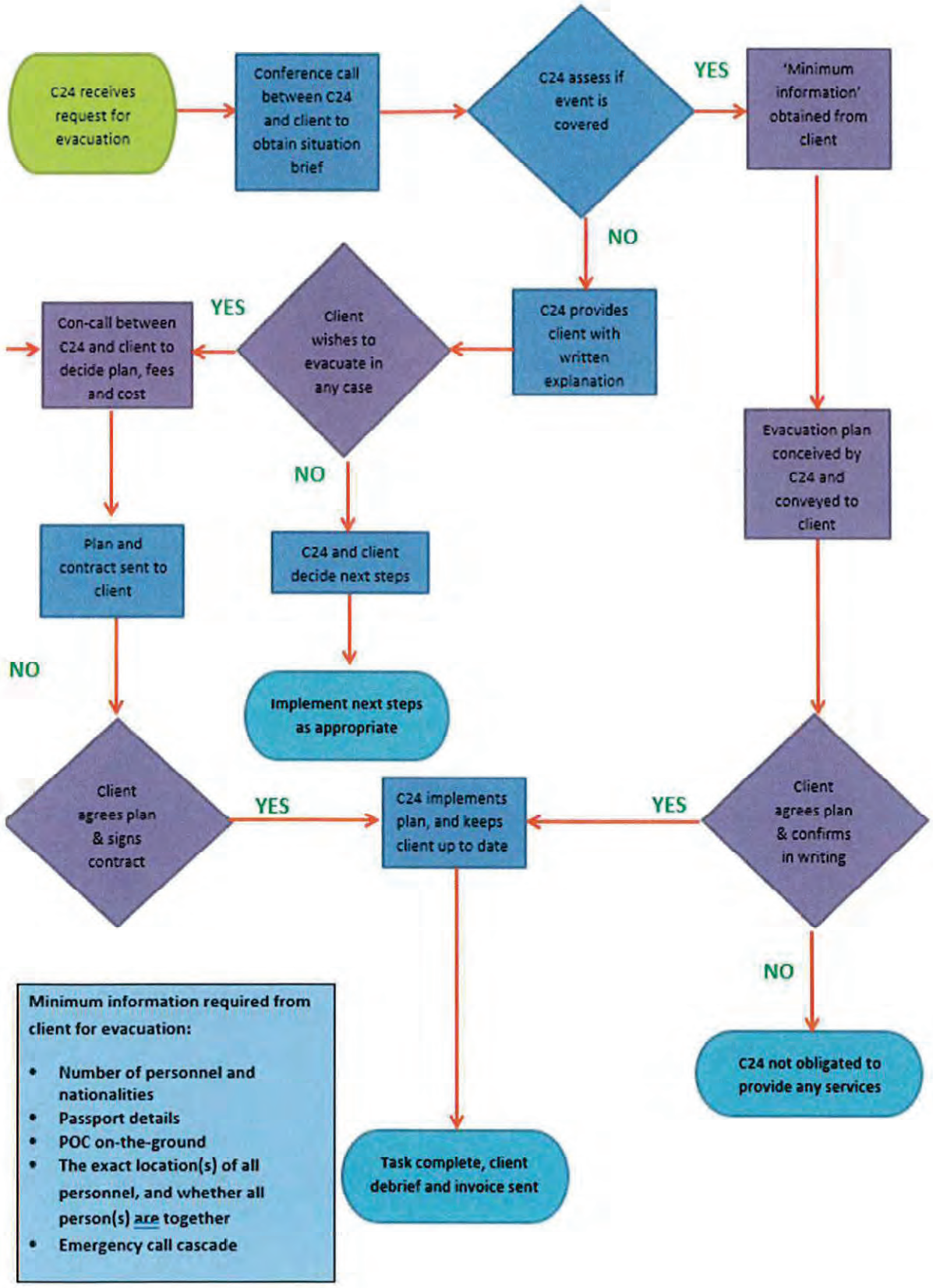
Additional coverages include Disappearance; Extortion; Violent Crime; Repatriation of Remains; as well as up to $5,000 for Pre-Trip Cancellation and In-Trip Interruption losses due to Terrorism. Finally, a Preemptive Evacuation contingency gives program administrators the capacity act in accordance with their individual risk tolerance levels. If an evacuation benefit trigger is met within 10 days after the Preemptive event, then eligible expenses in conjunction with the evacuation will be covered.

BENEFIT	iNEXT STANDARD	iNEXT ENHANCED
EVACUATION	$100,000 per person	$100,000 per person
HIBERNATION	Up to 60 days maximum	Up to 60 days maximum
KIDNAP/RANSOM CONSULTING	$250,000 per person per policy period	$250,000 per person per policy period
TERRORISM	Not Covered	Covered
PRE-EMPTIVE EVACUATION	Not Covered	Evacuation covered if declared necessary within 10 days of departure from Host Country
TRIP INTERRUPTION DUE TO TERRORISM	Not Covered	Up to $5,000 per person per year
PRE-TRIP CANCELLATION DUE TO TERRORISM	Not Covered	Up to $5,000 per person per year
TEMPORARY LODGING, TRAVEL, LOGISTICS	Not Covered	Up to $200 per person/day up to 14 days
RETURN TO HOST COUNTRY/ FORWARD TRANSPORTATION	Not Covered	Up to $1,000 for ticketing and/or change fees to return to Host Country or alternative destination
HIJACK	Not Covered	$250,000 per person
DISAPPEARANCE	Not Covered	$250,000 per person
WRONGFUL DETENTION	Not Covered	$250,000 per person
EXTORTION	Not Covered	$250,000 per person
VIOLENT CRIME	Not Covered	$250,000 per person
MAN-MADE DISASTER	Not Covered	$250,000 per person

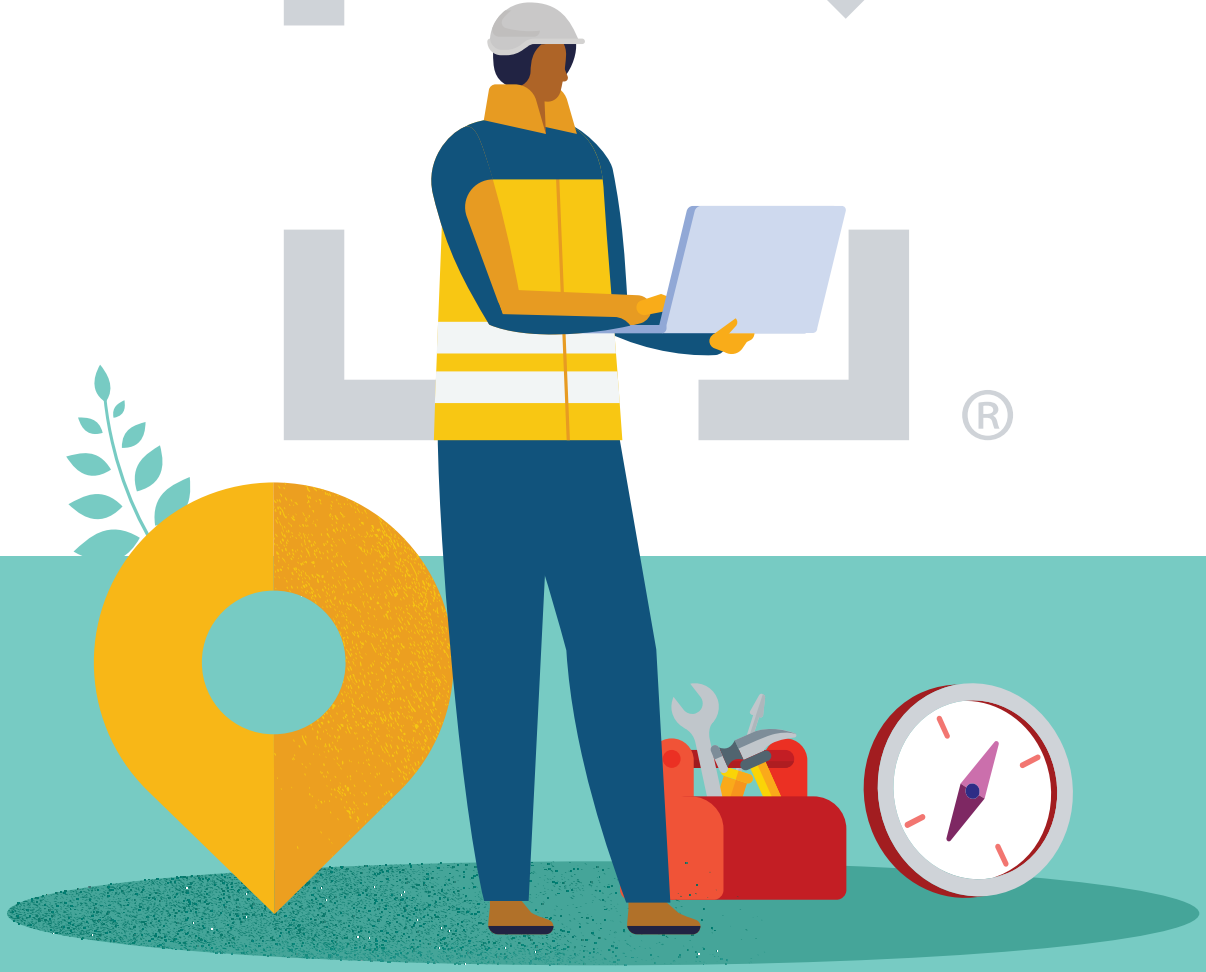
**Evacuation services administered by Drum Cussac. The table above is for illustration purposes only. Please see policy document for specific terms, conditions and exclusions*

“ The global risk environment has changed dramatically, yet the mitigation strategies currently offered in the market have remained fundamentally static, resulting in a serious gap in expectations that is often poorly understood. iNext’s Security Evacuation solutions transform this landscape by offering our clients enhanced ability to directly control outcomes in the face of ever-evolving safety challenges.

– Jeff Thaxter, Director iNext Insurance


C24 receives request for evacuation
Conference call between C24 and client to obtain situation brief
C24 assess if event is covered
YES
'Minimum information' obtained from client
NO
C24 provides client with written explanation
Client wishes to evacuate in any case
YES
Con-call between C24 and client to decide plan, fees and cost
NO
C24 and client decide next steps
Implement next steps as appropriate
Plan and contract sent to client
NO
Client agrees plan & signs contract
YES
C24 implements plan, and keeps client up to date
YES
Client agrees plan & confirms in writing
Evacuation plan conceived by C24 and conveyed to client
NO
C24 not obligated to provide any services
Task complete, client debrief and invoice sent
Minimum information required from client for evacuation:
Number of personnel and nationalities
Passport details
POC on-the-ground
The exact location(s) of all personnel, and whether all person(s) are together
Emergency call cascade

Travel Assistance Services



WWW.IMGLOBAL.COM

iNext

CRISIS24

POWERED BY IMG

Travel Assistance Services

Congratulations, you now have access to IMG and Crisis24's Travel Assistance Services, an indispensable offering available to you. IMG and Crisis24 have extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. Our team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing our extensive global network of medical care providers, our onsite 24/7/365 U.S.-based call center is available day or night to provide high-quality care you can depend on.

EMERGENCY MEDICAL TRANSPORT SERVICES

- Dispatch of a Physician
- Emergency Medical Evacuation
- Services for Medical Repatriation
- Return of Dependent Children
- Repatriation of Remains
- Return of Travel Companion
- Visit of a Family Member or Friend
- Vehicle Return Services

MEDICAL ASSISTANCE SERVICES

- Convalescence Arrangements
- Outpatient Services
- Interpretation Services
- Replacement of Medical Devices
- Direct Billing
- Pre-Authorization
- Medical Referrals
- Dental Referrals
- Medical Monitoring
- Cost Management
- General Medical Advice
- Prescription Transfer

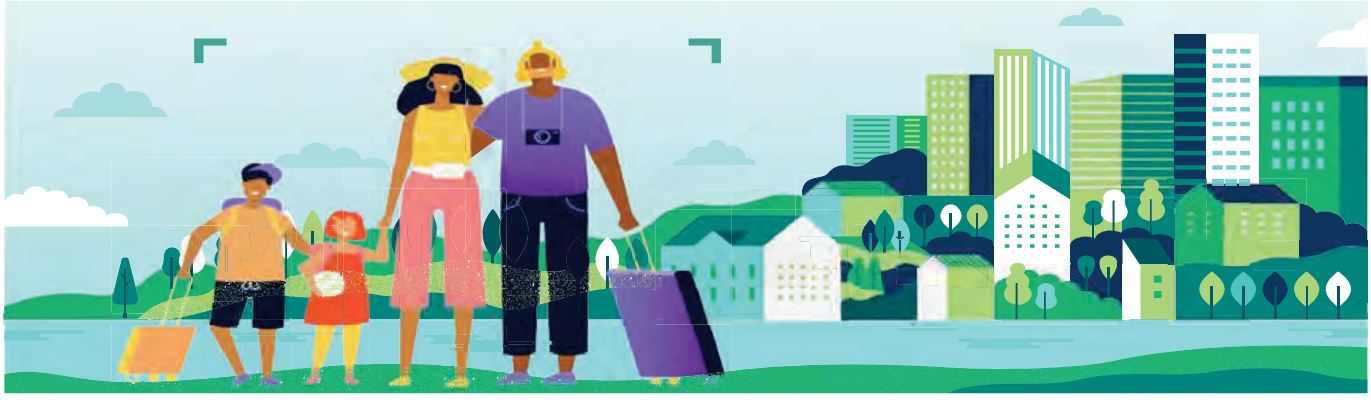
TRAVEL ASSISTANCE SERVICES

- Emergency Cash/Bail Assistance
- Lost Luggage and/or Document Assistance
- Consulate and Embassy Location
- Pre-Trip and Cultural Information
- Legal Referrals
- Urgent Message Relay

SECURITY ASSISTANCE SERVICES

- 24/7 Crisis Hotline
- Political Evacuation and Repatriation*
- Security Intelligence
- On the Ground Security Assistance*
- Safety Advisory
- Destination Briefing

*This service is only available if upgrade was purchased.



This document is for informational purposes only and describes IMG and Crisis24's general capabilities and a broad overview of the services it offers. The actual services and payments that IMG/Crisis24 arranges or provides for you will be determined by your services contract.

Travel Assistance Portal and Mobile App Access

- Go to the travelsecurity.garda.com portal.
- Click LOGIN and enter your professional email address.
- Complete the Registration form using your Crisis24 contract number: **17632020**
- An email will be sent from mailing@travelsecurity.garda.com to validate your email address (if you do not receive the email within a few minutes, check your spam folder)

Note: If your email address domain is recognized by the system, the above contract number will not be required.

- Your account will be approved by our team and confirmation email will be sent to you. You will be able to access your account and update your profile with your group entity information.

To download the mobile app, visit the Apple Store or Google Play Store and search for the GardaWorld Travel Security app.

Download on the App Store

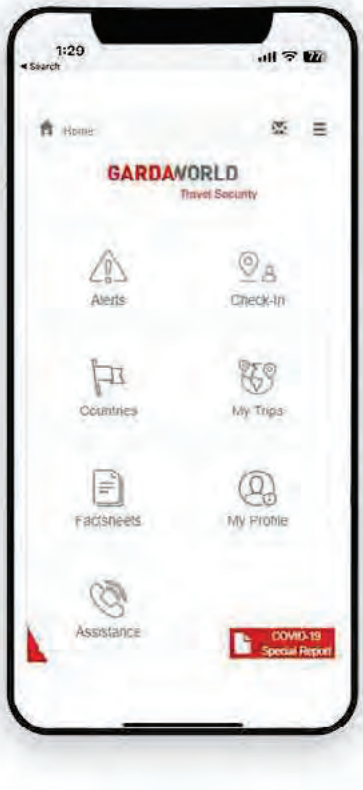
GET IT ON Google Play

The first time you use the app you will need to fill in your email and password. If you already have an account on travelsecurity.garda.com, use the same credentials.

If you do not have an account, you need to create a new user following the steps identified above.

After downloading the app, you will have access to:

- View existing trips
- Register new trips
- Subscribe to location alerts
- Research information about your travel destination



Travel Assistance Services

NOTE:

IMG/Crisis24 will provide emergency medical assistance services for third-party expenses related to a qualified medical evacuation, medical repatriation, return of mortal remains, or political evacuation. Any expenses related to these services would be the responsibility of the Member or Group. Emergency medical services must be arranged by IMG designated personnel to be eligible for services under this program. All services must be provided or coordinated by IMG/Crisis24. Evacuation services are provided to the nearest safe location and then to your resident country, if needed. Services are not available to the extent they would expose IMG or any of its insurers to any sanction, prohibition or restriction under U.N. resolutions or the trade or economic sanctions, laws or regulations of the E.U., U.K., or U.S.A. Please review the services agreement for complete details.

Please cut out and fold in half.

INTERNATIONAL MEDICAL GROUP®

TRAVEL ASSISTANCE PROGRAM

From anywhere in the world:
463.274.2241

assist@imglobal.com

Company iNext Control_____

This is not a medical insurance card. Valid until termination of policy.

Attention

THIS IS NOT A MEDICAL INSURANCE CARD

The participant is entitled to IMG Assistance Services.

El participante tiene derecho a los servicios de asistencia médica y de viaje de IMG.

Le participant a droit aux services de voyage et d'assistance médicale IMG.

参与者有权享受IMG旅行和医疗援助服务。

WWW.IMGLOBAL.COM

All services must be provided by International Medical Group (IMG).
No claims for reimbursement will be accepted.

GLOBAL *peace of mind*®

CRISIS24

GardaWorld Travel Security

Complete Start Guide

2023

GardaWorld Travel Security

Complete User Guide

GardaWorld is in charge of accompanying you during your international or national business trips. We will provide all information related to security to keep you safe while abroad and offer emergency assistance, if needed.

Thanks to the travelsecurity.garda.com **web portal (accessible from any computer, tablet or smartphone) you will have access to various resources that help you better prepare your business and overseas trips.** The objective is to educate yourself regarding travel conditions in your country of destination as well as behaviors to adopt to limit your exposure to risks.

So that we can assist you to the best of our ability, please register all your trips - providing the most precise information possible.

In case of emergency (a critical incident that could have negative consequences on your physical security, e.g. a tsunami, terrorist attack, etc.), you will immediately be alerted (by SMS and email) with information regarding the nature of the event and steps to take to ensure your personal security.

Furthermore, you will have access to a **security hotline**, available 24 hours a day, seven days a week. Where you will be able to contact a travel **security expert**. If you feel that you are in a high-risk situation, an expert will advise you on how to proceed. If necessary, they can put you in contact with the relevant local authorities.

Travel Security 24/7 Hotline: 463.274.2241

On a daily basis you will have unlimited access to information concerning the risks (health, security, transportation, etc.) that could have an impact on your travels, available for more than 200 countries and territories. Via the intuitive interface, you will also have at your fingertips:-

- Travel registration forms
- Country Reports
- Alerts published on a daily basis
- Information on diseases as well as other practical information

The site provides you with the following information for each country:

- Risk levels broken down into nine categories (political risk, crime, social risks, kidnapping, transportation, etc.)
- GardaWorld overviews of the main risks facing travellers (political instability, health risks, natural risks, crime rates, social unrest, etc.)
- The most recent alerts published for the country
- Culture: local customs, important dates, work environments, religion, etc.
- Entry and exit requirements: documents to present, regulations, restrictions on imports and exports, applicable taxes, etc.
- The safety of different modes of transportation: planes and airports, driving conditions, public transit, car rentals, state and safety of roads, taxis, rail, etc.
- Communication : electricity, internet cafés, mobile phones, press, postal service
- Legal and financial environment: judicial system, currency exchanges
- Official and spoken languages

GardaWorld Travel Security

Complete User Guide

What you will find in this guide:

QUESTIONS?

support.travelsecurity@garda.com

GardaWorld Travel Security

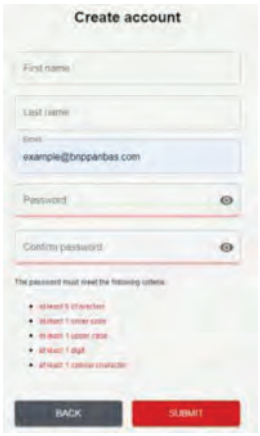
Complete User Guide

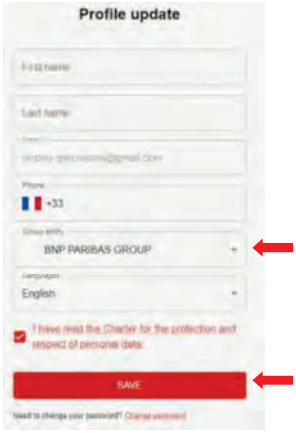
First Connection to the GardaWorld Travel Security Portal

- Go to the travelsecurity.garda.com portal.
- Click **LOGIN** and enter your **professional e-mail address.**
- Complete the Registration form using your GardaWorld contract number: **17632020**
- An email will be sent from mailing@travelsecurity.garda.com (if you do not receive the email within a few minutes, check your spam folder) to validate your email address.

Note: if your address domain is recognised by the system, the above contract number will not be required.

- Your account will be approved by our team and a confirmation email will be sent to you. You will be able to access your account and update your profile with your group entity information.





Welcome to Garda World Travel Security

Thanks to its *responsive design*, the portal can be accessed from your computer, tablet, or smartphone. The content will automatically adjust to fit the size of your screen.

Traveller Resources

Our travel advice database provides you with a complete and up-to-date overview of information to help you prepare for your stay abroad

- Country reports
- Country intelligence (safety and health risks, practical information, etc.)
- Disease information

24/7 Alerts

You will have access to our alerts, published 24/7 on the GardaWorld portal. Our alerts cover the entire world and all topics that could have an impact on business travellers: security, health, transportation, natural risks, etc.

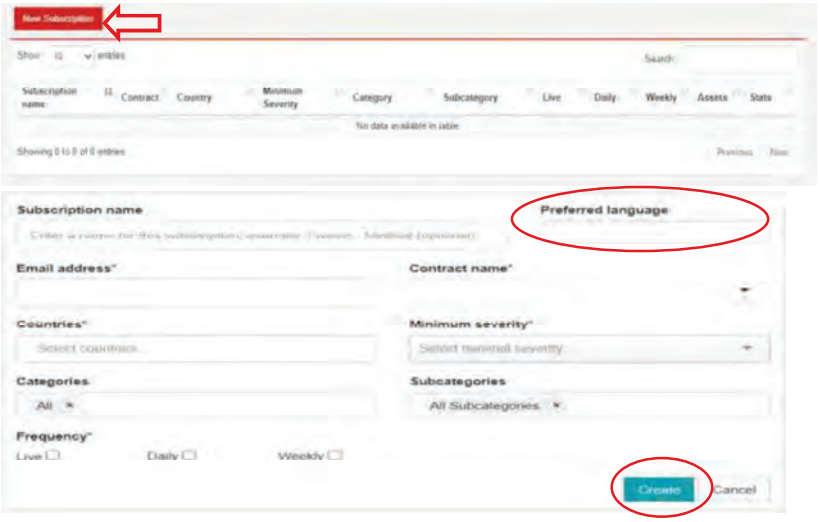
The Travel Security platform offers you the ability to view these alerts in the following languages: English, German, Spanish, French, Italian, Portuguese, Japanese and Mandarin.

GardaWorld Travel Security

Complete User Guide

Subscribe to Alerts

- A subscription tool for the alert feed is available on your user account (My Profile/My Subscriptions).
- You can create your own set of rules for incoming alert feeds by email (by severity, categories and countries) .
- You can start the subscription process by clicking on the new subscription button.
- Your preferred language for the Alert subscription can be selected from the EIGHT available in the dropdown.



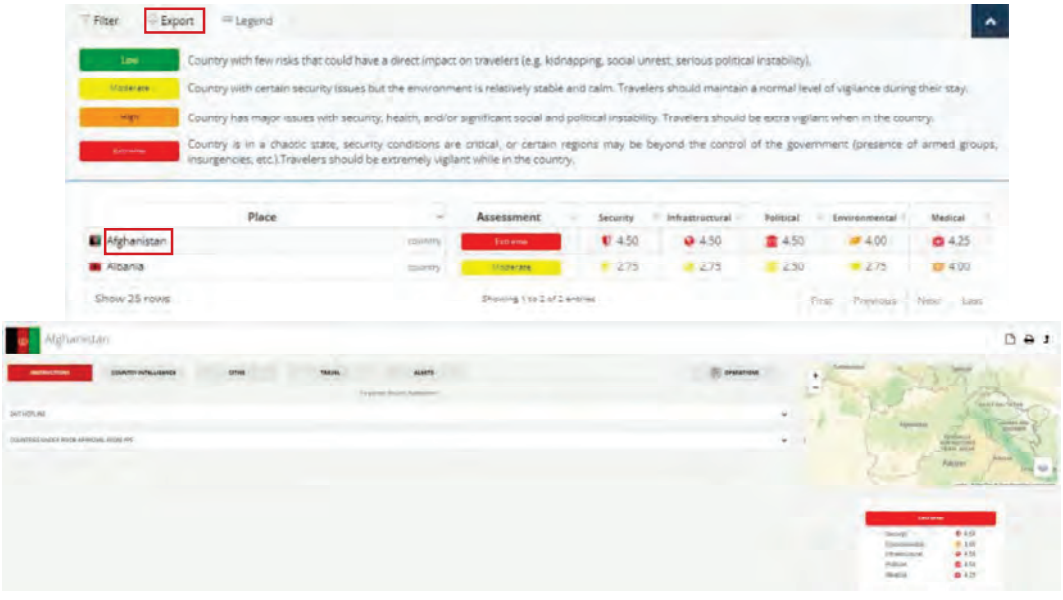
Country Briefings

Country Briefings shows the overall risk assessment at the country level. In addition to five categories, Security, Infrastructural, Political, Environmental and Medical.

- You will see the risk ratings of the countries indicated using a 1 - 5 scale, which are broken down into .25 increments, where necessary:

1: Low	2: Moderate	3: High	4: Extreme

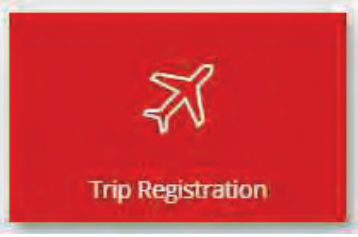
- You may export the risk levels anytime by clicking on ***export***.
- Click on the ***column headers*** to sort in ascending or descending order.
- Click on a ***country name*** to access the comprehensive country content in detail.
- You may access the analysis of a country's security situation by selecting a country of your choice. This provides risk analysis at the national level and also urban level (major cities).



GardaWorld Travel Security

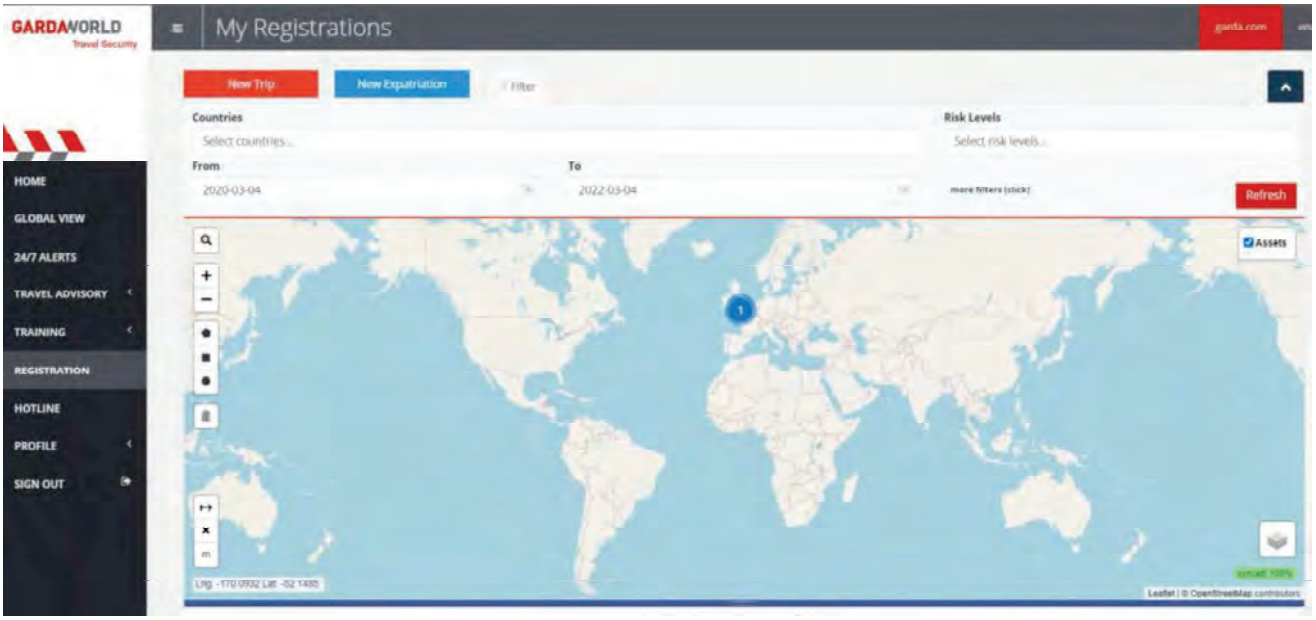
Complete User Guide

Travel Registration



Trip registration ensures GardaWorld can **better inform you of potential risks** prior to and during your stay. We will also **intervene on your employers behalf** in the event of an emergency. When you register a trip, please make sure to give **your updated traveller information (mobile/cell phone number, e-mail address).**

Travel and booking information for **iNext members** (flights, hotels, etc.) will be automatically transferred from the travel agency's booking system to the **Crisis24 platform**.



QUESTIONS?

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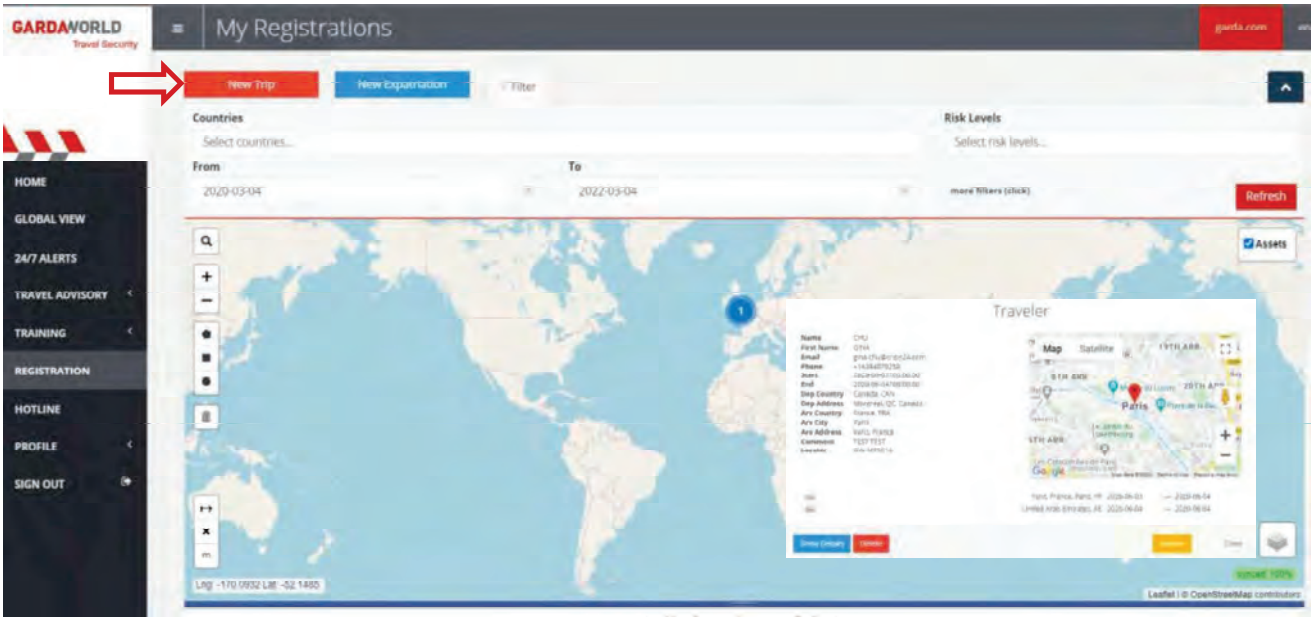
GardaWorld Travel Security

How-To Guide - New Trip Registration Form



Declaring a New Trip

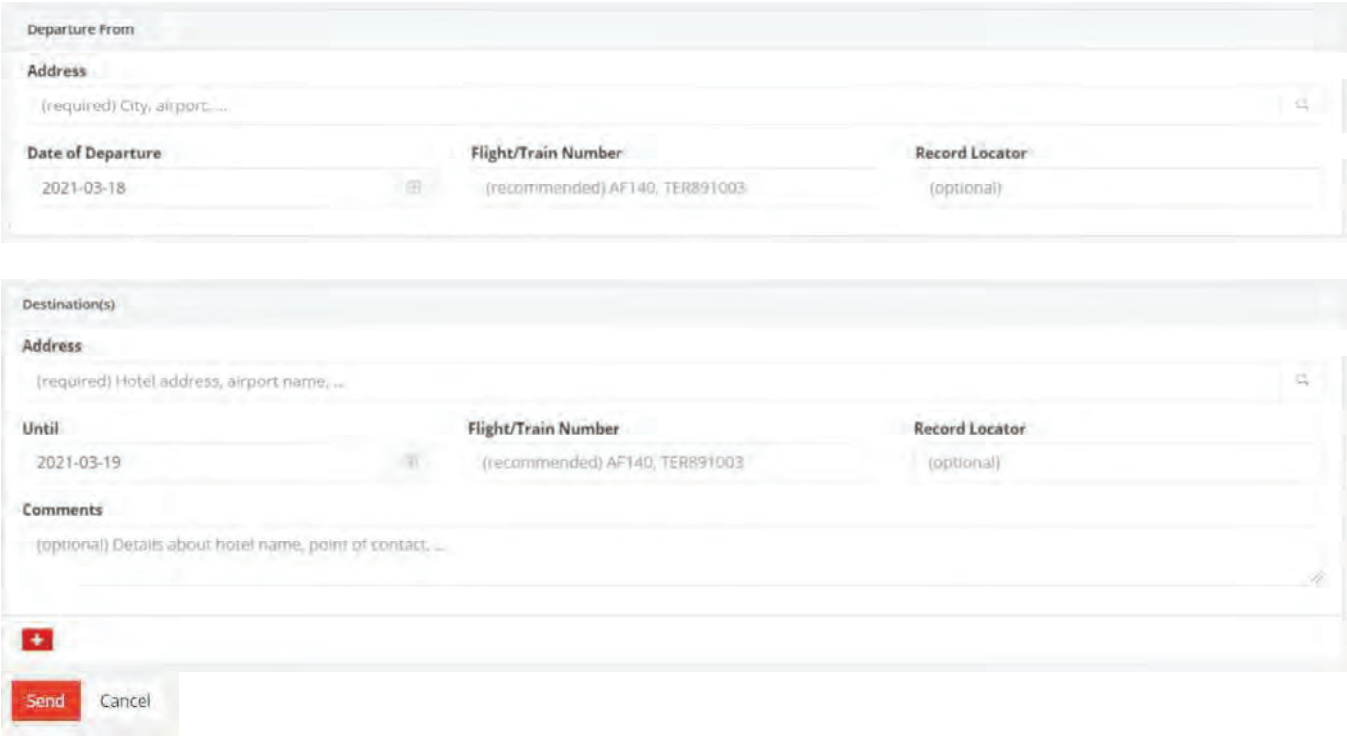
- To declare a new trip, click on **New Trip** (under the **REGISTRATION** tab), fill out all required fields (departure address, destination address(es), etc.), and click **SEND.**
- By default, the system will automatically fill out your personal information listed in "My Profile" (name, email address, telephone number). If a trip is being registered for a third party, delete your information and replace it with the traveller's details.
- If the entire trip is to be undertaken by more than one traveller, click on the ✚ symbol to add the additional person/s.

Entering Departure and Destination Addresses

- You can enter precise places of departure and arrival in the ADDRESS line (street address, **hotel name**, meeting place). To do so, start typing in the address and the system will offer you suggestions. The traveller will be tracked based on the address chosen.
- If the trip entails more than one destination, click on the symbol to add the additional step(s).
- You have the option of adding further information in the **DETAILS** section (name of the hotel, flight numbers, etc.).

GardaWorld Travel Security

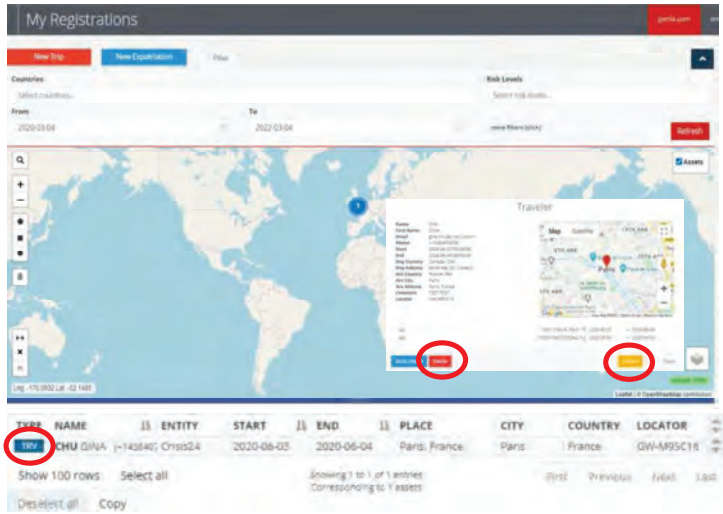
How-To Guide - New Trip Registration Form



- Once you have completed the registration of the TRIP, click **'Send'**. You can then view your trips in the **MY REGISTRATION** page

Modify or Delete an Existing Trip

- The calendar filter **(from / To)** allows you to find all registered trips on the system
- You have the option to modify or delete your registered trip at any time by clicking on the blue **TRV** button, followed by **Update** to modify information regarding your trip, or on **Delete** in order to cancel the trip entirely.

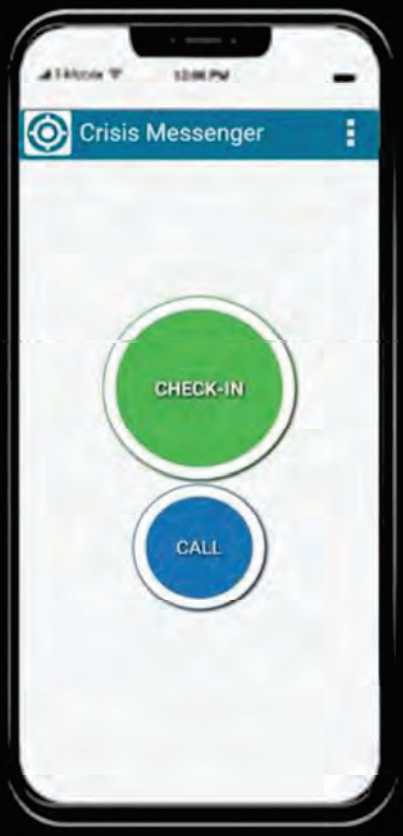


View One or All Registered Trips

- From the FILTER category you can search by country/countries and/or Risk Level,
- To view all previous or future trips, select the desired period on the form (**FROM/TO**) and click on **REFRESH**. Please note that by default, the Global View provides you with a 24 hour time slot
- You can access more filter options by clicking on ***more filters***
- Click on one or more pins displayed on the map to view registered trips.

NB: Individuals can use their GardaWorld Travel Security accounts to register trips for a colleague as well as their own trips.

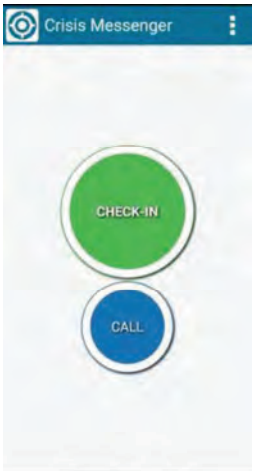
Crisis Messenger GPS (Standard)



Crisis Messenger GPS : Standard

Quick Start Guide

Key Features



Your privacy matters: The application will only send your position if/when you press the CHECK -IN button. The app is OFF by default.

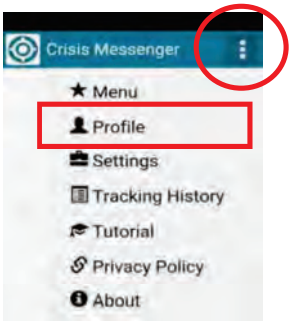
Crisis Messenger GPS allows you to:

- **Check-In**: **Manually** send your GPS position directly from your smartphone
- **Call**: **Directly connect** by phone with the hotline (GardaWorld or your company, depending on your organization) in the event of a security emergency.

NB: It is advisable to send your position every time you change locations (airport, hotel, meetings, etc.) or in the event assistance is needed.

Installation & Activation

- Download the ***Crisis Messenger GPS*** app directly from the Apple Store or Google Play Store.
- Open the app, and click on the *Menu* (three vertical white dots) in the upper right of the screen
  - Select *Profile*
  - Fill in your Lastname, Firstname, Phone number, email and **contract/policy number** : **17632020**



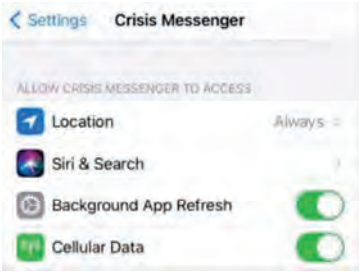
Crisis Messenger GPS : Standard

Quick Start Guide

Important Message: Geolocation must be enabled in order to use the app

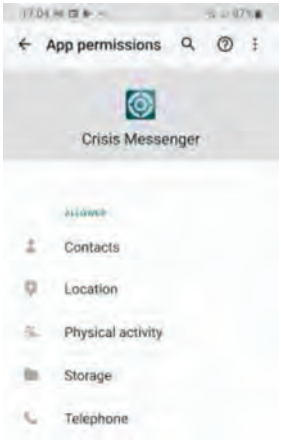
Geolocation Settings for iOS (iPhone, iPad)

- Go to settings - Applications / Crisis Messenger
- Enable all app accesses for:
  - Location data
  - Background App Refresh
  - Cellular Data



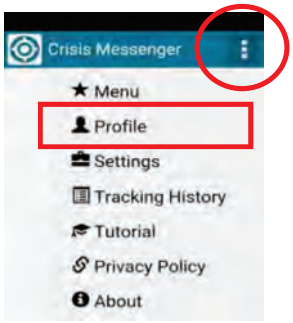
Geolocation Settings for Android

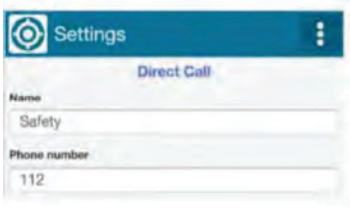
- Go to settings - Apps / Crisis Messenger
- Enable App Permissions for:
  - Location
  - Telephone
  - Contacts
  - Storage
  - Physical activity



Configuration

- **Click on the MENU symbol at any time to modify your profile and/or the application settings.**
- **Configure the CALL button with the following hotline number (Travel Security) : 463.274.2241**





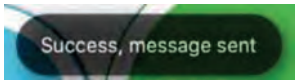
Crisis Messenger GPS : Standard

Quick Start Guide

How does it Work?

- If you would like to transmit **your GPS** position or make a call, press on the relevant buttons for **three seconds**.
- You can also include a **short message if desired**

- A confirmation message will then appear on the screen:



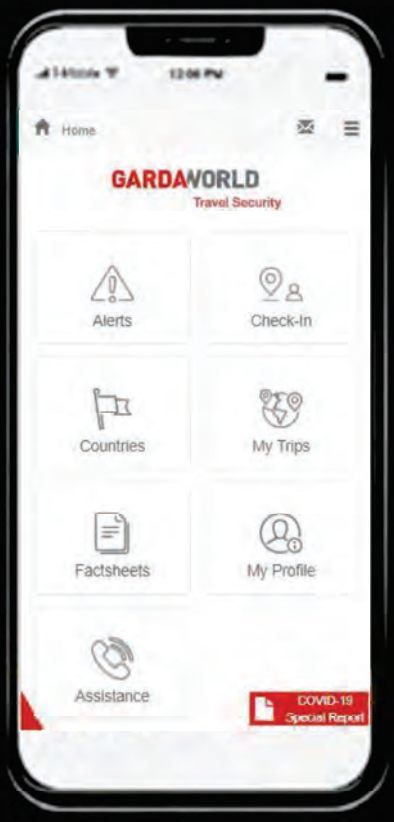
- **The message will be sent to your security department**

QUESTIONS?

support.travelsecurity@garda.com

CRISIS24

GardaWorld Travel Security Mobile App



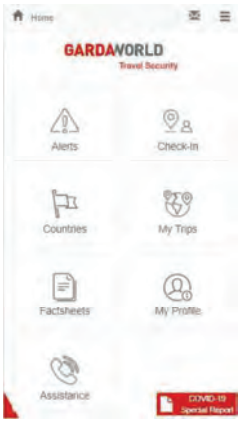
GardaWorld Travel Security app

Quick Start Guide

Key Features

If you already have a User account with travelsecurity.garda.com you can:

- **Check the 24/7 alerts for the latest developments**
- **Subscribe to alerts and enable push notifications**
- **Register and consult your trips (past or upcoming)**
- **Consult country files (+ provinces and cities for PRO users) and factsheets**
- **Share your GPS location**
- **Receive instant messages**
- **Update "My Profile" details (choose your language)**



NB: if you have the Crisis Messenger GPS app, this app does not replace it, it can used in conjunction

Installation and Login

- Download the GardaWorld Travel Security app directly from the Apple Store or Google Play Store.

- The first time you use the app you will need to fill in your email (ID) and password. If you already have an account on travelsecurity.garda.com you need to use the same credentials.

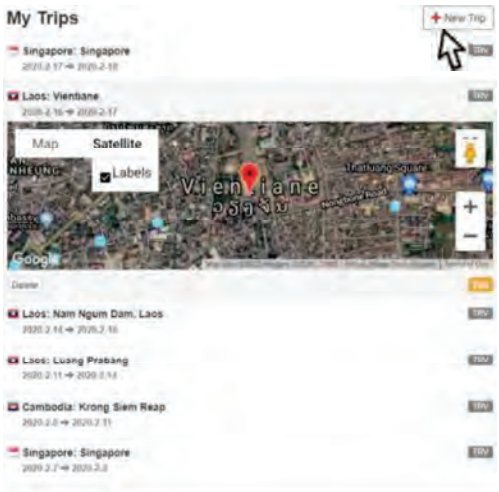
- If you do not have an account, you need to create a new User following the steps identified.

GardaWorld Travel Security app

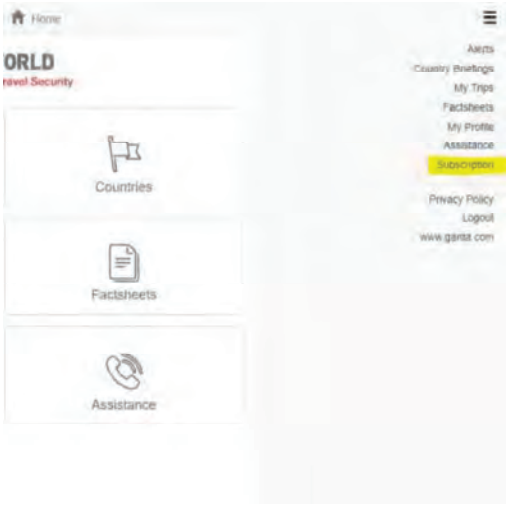
Quick Start Guide

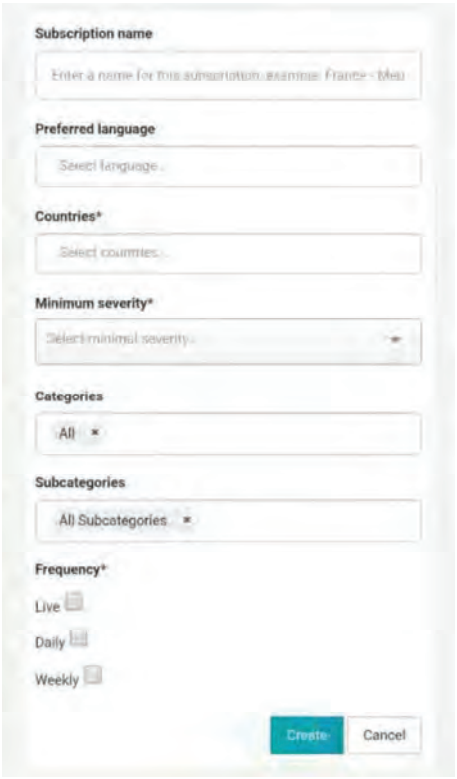
Register trips

- You can register your trips directly from the app using **MY TRIPS** :



Subscribe to Alerts (Email and/or Push Notifications)





- You can subscribe to alerts directly from the app using **SUBSCRIPTIONS**
- You can start the subscription process by clicking on the new subscription button.

GardaWorld Travel Security app

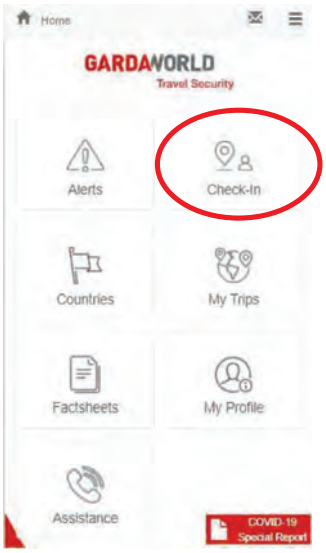
Quick Start Guide

You must update the application on your Play Store / Apple Store to benefit from the new features below.

Once updated, you must log out of the application and log in again.

On iPhone: when this message pops up, press OK.

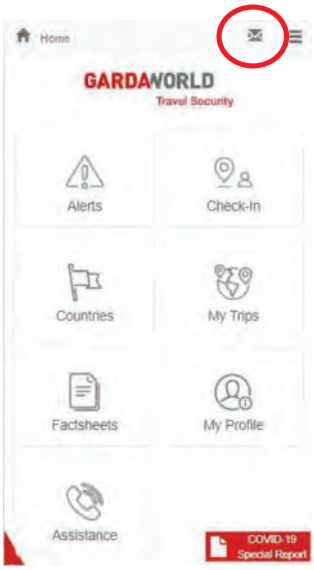
Share a GPS location



- You can share your GPS location in real time with the Crisis24 operations team and their safety/security department by pressing the "**CHECK-IN**" button

GPS location sharing only works with mobile data/Internet connection. Make sure you have **Internet access**.

Receive mass communication messages



- You can receive **mass communication MESSAGES** directly on the application in **push mode**.

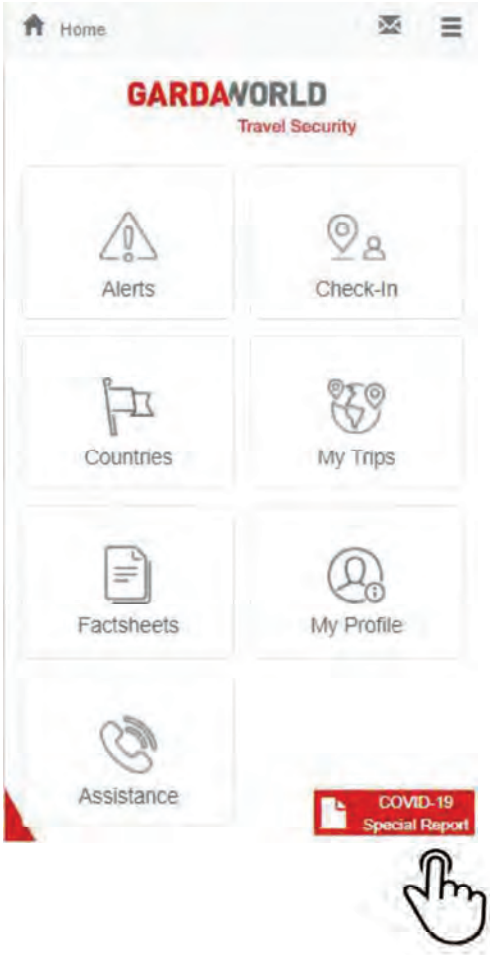
- You have two options for direct responses by pressing **OK** (positive) or **HELP** (negative). The decision makers will receive the answer on the platform.

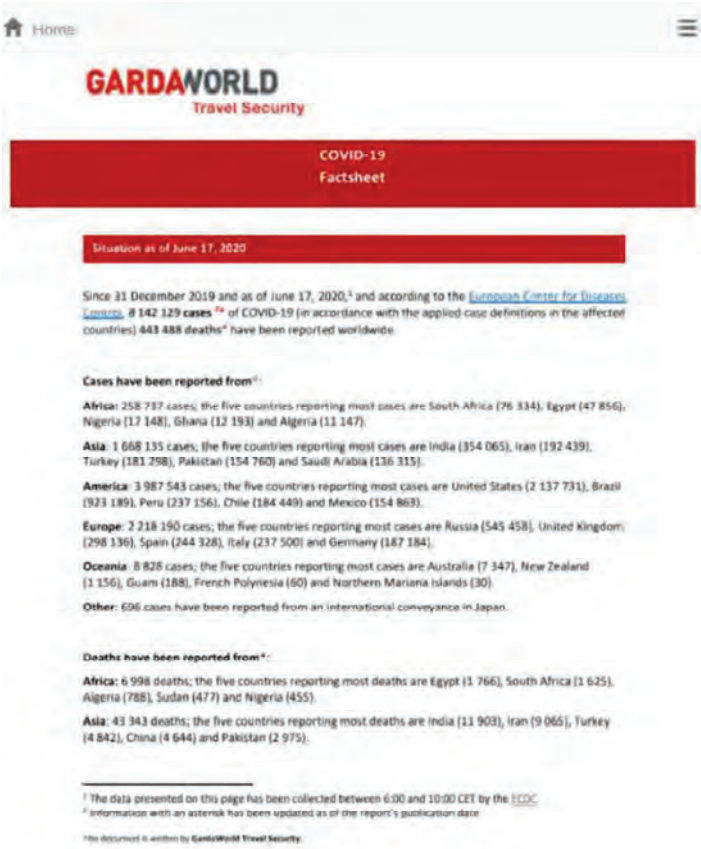
GardaWorld Travel Security app

Quick Start Guide

Important Message: You can access the Covid-19 special report directly on the Travel Security APP, inside you will find:-

- A Summary of Significant Developments
- Travel Restrictions
- Latest Alerts
- Recommendations





QUESTIONS?

support.travelsecurity@garda.com

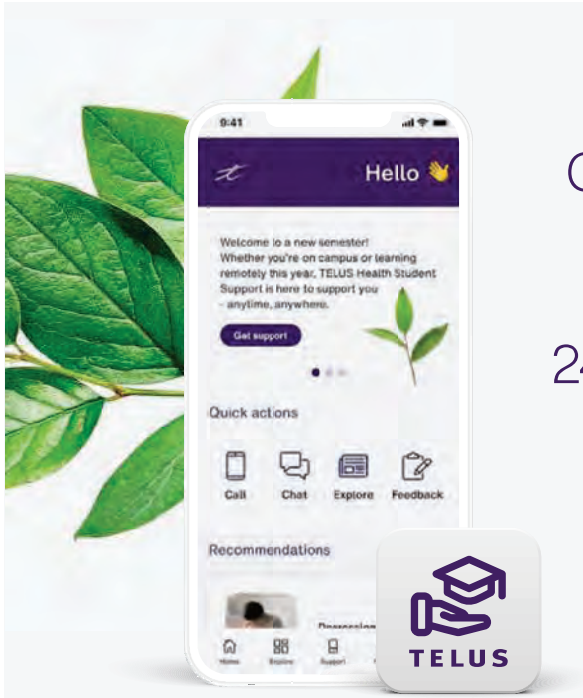

Get free, confidential mental health and wellbeing care 24/7 and by appointment with **Student Support.**
TELUS
TELUS Health

Student Support offers:

- Confidential mental health support with a counselor at no cost to you.
- Speak with a counselor 24/7 via telephone
- Telephone or video counseling by appointment for short-term support.
- Anytime support in English, Spanish, Mandarin, Cantonese, French and an additional 150+ languages on request.

Request to be matched with a counselor who shares your lived cultural or identity experience.

TELUS Health



Get free, confidential mental health and wellbeing support 24/7 with the **Student Support app.**

TELUS Health

TELUS Health Student Support offers:

- Confidential, mental health support with a counselor at no cost to you
- Speak with a counselor 24/7 via telephone or chat
- Telephone, video and by appointment for short-term support
- Language and lived-experience counselor-matching upon request
- Self-directed resources including articles, videos, assessments, virtual fitness and much more

77% of college students experience moderate to serious psychological distress.

Download the app today

TELUS Health

Stat from American College Health Association

FutureHealth
A FutureHealth Systems Company

A Student Assistance Program (ASAP) is an online health & wellness program combined with a 24/7 hotline **(833-445-5058)** offered for free through your health insurance.
To register, visit **www.myfuturehealth.com** and use your schools name.

How Can ASAP Help?

✓ **Help your mind:**
Access to 24/7 confidential hotline
- unlimited free calls to the hotline
- 3 face-to-face covered by Future**Health** at no cost to the student

Get tips on better sleep
Learn about resiliency
Tips for meditating
Learn how to manage anxiety
Test your knowledge of health topics

✓ **Help your body:**
Watch exercise videos
Get recipes
Read blogs about health and wellness
Learn about personal safety
Identify effects on the body

✓ **Help others:**
Learn warning signs of possible issues
Access dozens of resources
Watch documentaries with friends
Let your family use your login

Register/login today at www.myfuturehealth.com

FutureHealth
A FutureHealth Systems Company

A Student Assistance Program (ASAP)

A Student Assistance Program (**ASAP**) is a free and confidential helpline students can call with any concerns or questions. Along with this helpline, ASAP offers online health and wellness education through Future**Health**.

Call 833-445-5058 Anytime For ...

Interpreters for over 200 languages available

Adjustment to Student Life
Loneliness
Time Management

Mental Health Issues
Stress
Anxiety
Depression

Student Life
Balancing work, social life, job, etc.
Sleep Issues

Alcohol or Drug Use Concerns

Financial Counseling
Budgeting
College financial planning
Credit card debt
Identity theft recovery

Relationships
Roommates
Family
Friends

Legal Assistance
Free 30 minute legal consultation and a 25% discount on additional legal appointments.

Students can call the hotline 24 hours a day, 7 days a week. Should the student need ongoing help, there is a dedicated case manager to provide mental health consultation services, referral services to treatment providers, ongoing follow-ups with the student. If referred to an in-person counselor, FutureHealth will pay for the first 3 sessions at no cost to the student.

FutureHealth

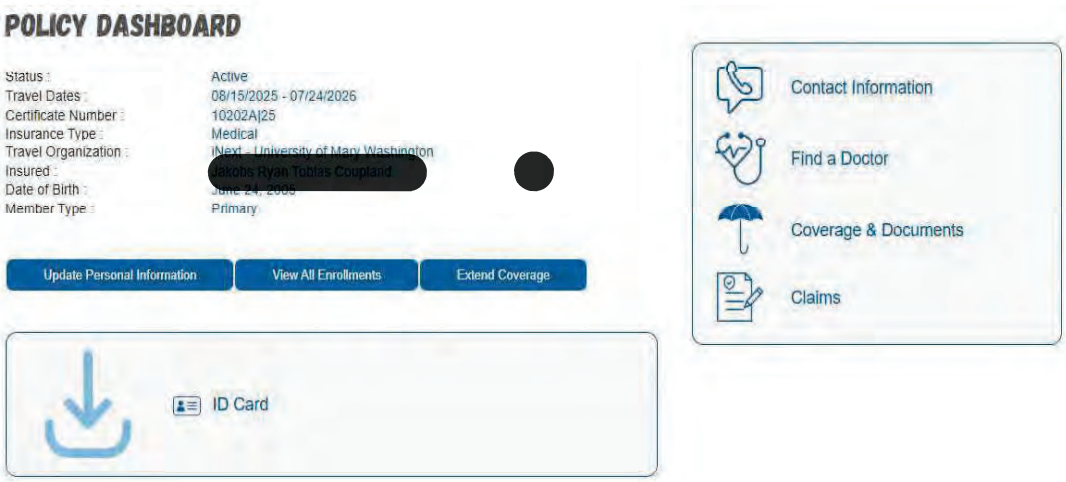
Students can register and login at www.MyFutureHealth.com to gain access to information on:

opioid misuse
alcohol misuse
anxiety
eating disorders
depression
personal safety
diabetes
sexual misconduct
sleep deprivation
...and more

Complete each course by taking the pretest, watching the documentary, reading the information, taking the final exam, and then getting your certificate of completion.

www.myfuturehealth.com

Student facing policy dashboard for international students



2026-2027 Helpful Information

- Participants must be enrolled into coverage prior to departure from the US or their Home Country.
- It is recommended to enroll participants early enough so they can reach out with any questions they may have.
- Each participant must have their own unique email address.
- All dates on the spreadsheet must be formatted mm/dd/yyyy
- Enrollments for participants under the age of thirteen must be sent to iNext to process.
- iNext enrollment platform is done through Excel. Sheets or numbers must be converted to Excel.
- It is recommended that you run a report after you have enrolled participants.
    - The report provides the policy numbers of the participants which can be useful to those traveling with the participants.
    - Provides a second review to be sure the enrollment includes all participants and has the correct dates and coverage.
- After participants are enrolled, they receive a Welcome Email with a link to Finalize Your Insurance and it provides them with all their policy documents.
    - If they wish to add additional days to a comprehensive daily plan, they can add those during this step.
    - If they wish to add Trip Cancellation/Interruption coverage to their plan, they can do it during this step.
        - *After a policy is finalized, they cannot go back in and add Trip Cancellation/Interruption coverage or add additional days to the policy.*

    - If they are not looking to add additional days or additional coverage, they do not have to complete this step.

- Policy Cancellations must be made in writing to iNext prior to the policy becoming active.

    - Trip Cancellation/Interruption coverage is non-refundable.

- As a partner you can reach out to iNext to make corrections to the enrollment if the policy is not active

- We provide one invoice for each month of activity, and it is emailed to the billing contact that we have been provided.

    - If you need to have more than one invoice, please reach out to us and we will work with you for a solution. It must be done before the enrollment is done.

- Invoices are emailed to the billing contact by the 15th of month following the month the participants were enrolled.

- We partner with GardaWorld and Crisis24 to provide participants and partners with access to the Travel Assistance Portal

    - Access factsheets about a country
    - Enter your travel itinerary and receive alerts.
    - Read daily alerts.
    - Provider Search engines-find providers through the Global Network

- Claims are handled on a reimbursement-basis for outpatient services and services under $500 USD.

- Inpatient/Emergency and claims expected to be over $500 USD should call the International Medical Group (IMG) to open a medical case *(Please see the iNext in a Medical Emergency document provided to you)*

- All policies provide coverage for unexpected and unforeseen accidents and illnesses that occur while abroad.
    - No coverage for preventive, maintenance, or routine care
    - No coverage for prescription refills of medication prescribed in the US.
- Supplemental plans are secondary to any other coverage a participant may have.
    - They must also file with their US insurance provider to obtain an Explanation of Benefit or statement showing if they paid anything towards the claim.
- Comprehensive plans function as primary, so their US insurance does not come into play at all.
- We offer the Standard and Enhanced Political and Natural Disaster Evacuation coverage which you can add at the time of enrollment (see attached document)
- We offer Telus Health Student Support coverage which you can add at the time of enrollment (see attached document)
- Participants can add Trip Cancellation/Interruption coverage after they are enrolled. You cannot enroll them into the coverage (please reach out if you have any questions)

If you have any questions, please reach out to iNext iNext@ciee.org or call 855-578-6398 we are available M-F 9:00 am EST to 5:00 pm EST.

For Emergency needs please call International Medical Group (IMG) at 463-274-2241 or email assist@imglobal.com they are available 24/7

In a Medical Emergency

In the event of a medical emergency abroad (inpatient care), please follow these instructions:

1. **Seek Immediate Treatment from a Licensed Physician:**

2. **Initiate a Medical Case:** iNext has a single point of contact phone number in place linked directly to our emergency service providers. As soon as possible contact:

   24-Hour Emergency Services: Provided by International Medical Group ("IMG")

   To Contact IMG, please call 463-274-2241 or email: assist@imglobal.com

3. **Triage/Identification:** When IMG answers, identify yourself as an iNext client and *OPEN A MEDICAL CASE.* If the sick/injured party is unable to do this personally, a case can be opened on her/his behalf by an accompanying/designated individual. Provide the operator with the following information:
   - **Name**
   - **Date of Birth**
   - **Policy Number**
   - **Location/brief summary of circumstance**

   Policy numbers and all emergency/claims contact information can be found in several places:
   - iNext Welcome e-mail sent at time of enrollment
   - Printable ID card included in the Welcome Letter
   - Participants Insurance Coverage Summary (log-in required)
   - iNext website participant portal (log-in required)
   - iNext website partner portal (log-in required)
4. **Care Manager Assignment:** The IMG operator will like you to a Care Manager specific to the region where the insured is located. (S)he will request additional information. If possible, be prepared to provide:
   - Primary contact and phone/email
   - Hospital/Clinic Name

- Physician and contact number
- Details of injury/illness and timeframe

5. **Assignment of Case Number:** The Care Manager will advise as to what the next steps will be and will provide you with a case number. Write the number down and keep for later reference.

6. **IMG Course of Action:** This depends on the specifics of each unique case. The standard protocol includes:
    - Making certain that the patient is in a facility where they can receive necessary and adequate care
    - Communicating with family/designated contact (if waiver is signed)
    - Making arrangements for Guarantee of Payment to the facility
    - Arranging eventual Emergency Reunion travel for a family member to join the insured if hospitalization is anticipated to be 3 days or more
    - Eventual Medical Evacuation (if medically necessary as determined by IMG and the hospital)
    - Coordinating with Claims Processing

7. **Follow-up:** When contacting IMG by email during follow-up, please use the following address: assist@imglobal.com and list the insured's surname and case number in the title. For example: "Case Number Smith"

8. **Claims:** A claim must be filed for the case, for reimbursement, if the insured paid out of pocket. Claims forms can be obtained from the iNext website: https://www.inext.com/forms/claims/

Please note: This insurance must be activated for it to work! Please contact IMG as soon as possible in the event of an emergency to activate the insurance.

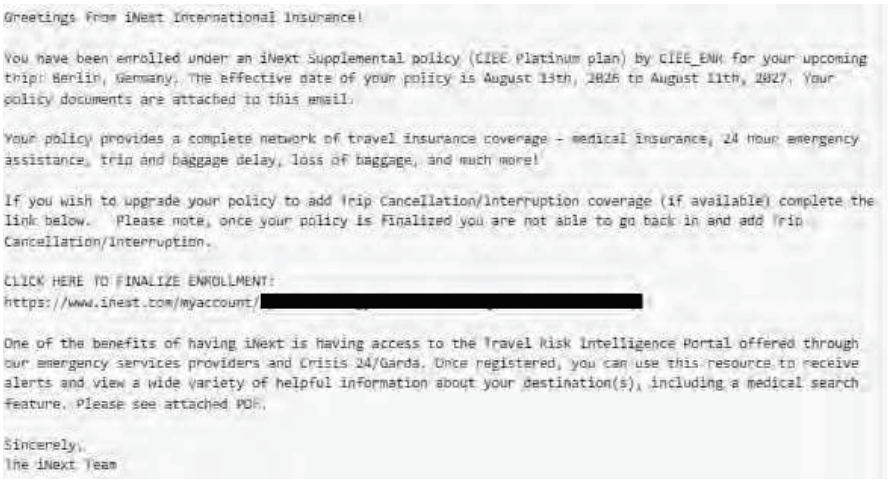
Other Useful Information:

iNext Main Office:
Office hours Monday through Friday 9am to 5pm EST
Toll Free: 1-855-578-6398
inext@ciee.org
For Claims forms: https://www.inext.com/forms/claims/

Co-ordinated Benefit Plans- For Claims:
Office hours Monday through Friday 9am to 5pm EST
Have claims questions, or need to report a claim?
Toll Free: 866-723-3063 / or 727-412-7378

Trip Cancellation/Interruption Add-On Procedures

To add Trip Cancellation/Interruption coverage it must be done during the **Finalize Enrollment Process**. The link to Finalize Enrollment can be found in the Welcome Email that is received by the participants when they are enrolled into iNext coverage.



Greetings from iNext International Insurance!

You have been enrolled under an iNext Supplemental policy (CIEE Platinum plan) by CIEE_ENK for your upcoming trip: Berlin, Germany. The effective date of your policy is August 13th, 2026 to August 11th, 2027. Your policy documents are attached to this email.

Your policy provides a complete network of travel insurance coverage - medical insurance, 24 hour emergency assistance, trip and baggage delay, loss of baggage, and much more!

If you wish to upgrade your policy to add Trip Cancellation/Interruption coverage (if available) complete the link below. Please note, once your policy is Finalized you are not able to go back in and add Trip Cancellation/Interruption.

CLICK HERE TO FINALIZE ENROLLMENT:
https://www.inext.com/myaccount/[redacted]

One of the benefits of having iNext is having access to the Travel Risk Intelligence Portal offered through our emergency services providers and Crisis 24/Garda. Once registered, you can use this resource to receive alerts and view a wide variety of helpful information about your destination(s), including a medical search feature. Please see attached PDF.

Sincerely,
The iNext Team

If they wish to add this coverage it **MUST** be done during this process. Once the insurance is finalized there is no way to go back into the policy and add the coverage.

Trip Cancellation/Interruption coverage is non-refundable.

Please click the link under the Trip Cancellation/Interruption Add-On to review the full policy document outlining what is covered under the policy. It is NOT a Cancel for Any Reason policy. Cancellation/Interruption must be due to one of the covered events listed in the policy. Please review Limitations and Exclusions in the policy as well.

If you have any questions, please reach out to iNext at 855-578-6398 or iNext@ciee.org before you complete the finalization process.

Almost done...

Please complete the final step below to complete your enrollment process.

1
About You

2
Your Insurance

Included

CIEE Pre-Paid Platinum

Deductible: $0

Medical Expenses:
Accident $100,000
Sickness $100,000

Pre-Existing Conditions Covered

✔ Selected

Optional Add-Ons

Political and Natural Disaster Add-On

Provides coverage if political events or a natural disaster warrant evacuation from your travel destination while you are abroad.

A detailed description of the terms and conditions for this upgrade is available here (docx).

Your price: $0

✔ Included

Trip Cancellation & Trip Interruption Add-On

Provides reimbursement for non-refundable costs associated with your trip due to cancellation or interruption for covered reasons such as illness, weather, natural disaster, or political events.

A detailed description of the terms and conditions of this upgrade is available here.

All sales of Trip Cancellation and Trip Interruption solutions are non-refundable.

Priced from: $69

Add to trip

The total cost for your selections on this page is **$0**.

< Previous step

Continue

Trip Cancellation & Trip Interruption Add-On

Provides reimbursement for non-refundable costs associated with your trip due to cancellation or interruption for covered reasons such as illness, weather, natural disaster, or political events.

A detailed description of the terms and conditions of this upgrade is available here.

All sales of Trip Cancellation and Trip Interruption solutions are non-refundable.

Priced from: $69

✔ Added

Choose a Benefit Level

$1,500	$3,000	$5,000	$7,000	$10,000
✔ Selected	Select (+ $99)	Select (+ $179)	Select (+ $229)	Select (+ $298)

The total cost for your selections on this page is **$69**.

< Previous step

Continue

Summary...

Please review your order

iNext Supplemental - September 1st, 2026 - August 30th, 2027 - CIEE Pre-Paid Platinum	$0.00
Political and Natural Disaster - Cover: Standard	$0.00
Trip Cancellation & Trip Interruption - Benefit Level: $1,500	$69.00
Due now	**$69.00**

< Edit Order

Payment Information

Name of Card Holder

Card Info — Card number — Autofill link

☐ I confirm that I accept the iNext terms of the service

Pay Now

Enrollment Sheet

Required Field

CORRECT date formats are either YYYY-MM-DD or MM/DD/YYYY. Use of other formats may result in errors.

Any e-mail information collected will be used solely for communication and marketing purposes and will not be sold to any third party.

v2

Last Name	First Name	Date of Birth	Gender (F/M)	Email Address	Secondary Email Address	Student ID

CORRECT date formats are either YYYY-MM-DD or MM/DD/YYYY. Use of other formats may result in errors.

	HOST COUNTRY					eSecutive			
Home Country	Host Country	Street Address	City / Town	State / Province	Postal Code	Start Date	End date	*Days*	Telephone

First Name	Last Name	Date of Birth	Email	Policy Start Date	Policy End Date	Plan	PND Add-On	Trip Cancellation & Trip Interruption Add-On	SSP Mental Health Add-On	Destination

Client#: 960629 CIEEINC

ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/17/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Denise Rybeck	
USI Insurance Services, LLC 75 John Roberts Road, Building C South Portland, ME 04106 855 874-0123	PHONE (A/C, No, Ext): 855 874-0123	FAX (A/C, No): 877-775-0110
	E-MAIL ADDRESS: Denise.Rybeck@usi.com	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
CIEE, Inc. 400 Congress St., Suite 316 Portland, ME 04101-P	INSURER A : Great Northern Insurance Company	20303
	INSURER B : Federal Insurance Company	20281
	INSURER C : Maine Employers Mutual Ins Co	11149
	INSURER D : ACE American Insurance Company	22667
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR X BI/PD Ded:100000 GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-JECT LOC OTHER:			36086910 (Domestic Ops) (Dom Premises)	09/01/2025	09/01/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG $	$1,000,000 $1,000,000 $10,000 $1,000,000 $2,000,000 $2,000,000 $
B	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY X 1000 Comp Ded X 1000 Coll Ded			73699520	09/01/2025	09/01/2026	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) $	$1,000,000 $ $ $ $
B	UMBRELLA LIAB OCCUR X EXCESS LIAB X CLAIMS-MADE DED X RETENTION $10000			56723646	09/01/2025	09/01/2026	EACH OCCURRENCE AGGREGATE $	$15,000,000 $15,000,000 $
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N: N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		5101800210 (ME)	09/01/2025	09/01/2026	PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$500,000 $500,000 $500,000
D	Professional Liab			D96383125	09/01/2025	09/01/2026	$10,000,000	
B	Cyber Liab			J06905407	09/01/2025	09/01/2026	$5,000,000	
B	Crime			J06905407	09/01/2025	09/01/2026	$1,500,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

AOS Workers Comp Information:
Insurer C- Policy #71765357
Eff Date: 09/01/2025 Exp Date: 09/01/2026
WC Each Accident Limit: $500,000
WC Policy Limit: $500,000
(See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION
Evidence of Insurance	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE

DESCRIPTIONS (Continued from Page 1)

WC Each Employee Limit: $500,000

D&O Liability:
Insurer A - Policy #J06905407
Eff Date: 09/01/2025 Exp Date: 09/01/2026
$5,000,000 Limit/$100,000 Retention

Foreign Liability:
Insurer D - Policy #PHFD39598395009
Eff Date: 09/01/2025 Exp Date: 09/01/2026
Gen Agg Limit $2,000,000
Prod/CO Limit $2,000,000
Pers/Adv Limit $1,000,000
Each Occ Limit $1,000,000
Fire Dam. Limit $1,000,000
Med Exp Limit $50,000

This certificate is issued for insured operations usual to CIEE, Inc.

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See ***Specific Instructions*** on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

CIEE, Inc.

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☒ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . .

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

600 Southborough Drive, Suite 104

6 City, state, and ZIP code

South Portland, ME 04106

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			–			–				

or

Employer identification number

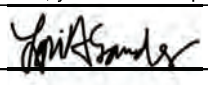
1	3	–	4	0	3	8	9	0	7

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person**  **Date** 02/10/2025

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.