



Traveler Emergency Medical Services, Ltd.

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Detailed Description
of Benefits

Basic
Program

August 25, 2009

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Traveler EMS program benefits are subject to change following 30 days notice to existing clients.

All amounts shown are in US dollars.

For Customer Service, please visit www.TravelerEMS.com, e-mail us at info@TravelerEMS.com, contact us on Skype at "TravelerEMS", or call one of our customer service phone lines:

English: +1.202.470.0929
Spanish: +52.55.8421.9866
Portuguese: +55.11.3711.7063

Registered Office for Traveler Emergency Medical Services, Ltd. ("Traveler EMS")

c/o SH Corporate Services
PO Box 1990 GT
3rd Floor, FirstCaribbean House
George Town, Grand Cayman KY1-1104
Cayman Islands

Assistance, Information & Protection

In Case of Emergency
Call:

+1.877.525.0845
U.S. Toll Free

+1.715.342.2397
Int'l Collect

CERTIFICATE OF BENEFITS

Upon receipt of notice from Traveler EMS that you are enrolled in the "Basic Program", you are eligible for the benefits described in this Certificate.

Coverage Period: One Year

Coverage Territory: Worldwide

Traveler EMS, through its insurance underwriters, will pay the benefits described below, subject to the terms, conditions and limitations contained herein for a Client covered under the Basic Program, up to a **Maximum Lifetime Benefit of US\$100,000**. Lower benefit limits apply to certain individual benefits as itemized below.

WHAT IS TRAVEL ASSISTANCE?

Travel Assistance is a package of benefits designed to assist Clients with a variety of services they might need while on a trip, or preparing for a trip. These services range from assistance with medical emergencies, to pre-trip planning and information on visa and inoculation requirements around the world.

Access to the travel assistance benefits offered by Traveler EMS can be accomplished over the Internet and through dedicated phone numbers which are answered 24/7 and provide you with service every day of the year. Special phone numbers are provided for emergencies and non-emergencies, many in the vicinity of where you might travel. Calls are answered by a multilingual staff which is specially trained to provide superior customer service, whatever your situation may be.

HOW TO USE BENEFITS

Clients may call for assistance 24 hours a day, 365 days a year from around the world through the Traveler EMS dedicated telephone numbers. Where a local phone number is not available, you may call collect.

Medical Assistance, Legal Assistance and Travel Assistance Services are available whenever you are traveling 50 miles / 80 kilometers from your

residence (as your residence is listed in the Traveler EMS data base). Personal Services / Information are available prior to departure, during a trip and after your return.

NOTIFICATION REQUIREMENT

Clients must contact Traveler EMS in order to use the Medical Assistance benefits offered through these programs. If you become ill or injured, you should immediately proceed to the closest emergency medical facility. In such cases, the local attending physician or hospital will usually notify Traveler EMS. However, the Client is still responsible for ensuring that Traveler EMS is notified. If emergency circumstances exist which prevent you from giving immediate notice to Traveler EMS, notice must be given as soon as possible under the circumstances. If the Client fails to timely inform Traveler EMS of the medical emergency, the benefits available to you may be reduced or denied at the discretion of Traveler EMS.

The services available to you will be provided by Traveler EMS and its program partners. All services must be arranged and paid for directly by Traveler EMS.

MEDICAL ASSISTANCE

I. 24-Hour Worldwide Medical Information and Assistance

A multilingual staff provides 24-hour assistance referrals and consultation when a Client suffers a medical emergency while on a Trip. Traveler EMS will aid in organizing a response to the medical emergency, taking such action as Traveler EMS, in consultation with medical personnel on the scene, determines to be in the best interest of the Client, including but not limited to: (i) recommending or securing the availability of services (when possible) of a local attending Physician; (ii) arranging Hospital confinement; and (iii) in those cases where it is Medically Necessary, arranging Emergency Evacuation or Repatriation. Traveler EMS also provides medical referrals to physicians, Hospitals and other

medical specialists as the situation may warrant. The Client shall be solely responsible for payment of any costs related to the services provided by these third parties, unless such costs are specifically covered by Traveler EMS under the Basic Program.

II. **Emergency Evacuation and Repatriation**

If a Client suffers an accident or an adverse medical condition during the course of a Trip and such condition (as determined by Traveler EMS in consultation with the local attending Physician) requires an Emergency Evacuation, or Medically Necessary Repatriation, Traveler EMS will pay Covered Expenses for such evacuation or repatriation up to a maximum of \$100,000 per person. Traveler EMS will make payment directly to the provider for Covered Expenses incurred for such evacuation or repatriation.

Emergency Evacuation means that, due to Medical Necessity, the Client requires urgent transportation from the place where such person has a medical emergency to the nearest appropriate medical facility. Emergency Evacuation does not include efforts to locate an injured person whose location is unknown, or efforts to rescue such persons from a dangerous situation or location. Emergency Evacuation may begin only after the injured person is made available at a location which can be reached by emergency medical services personnel.

Medically Necessary (Medical Necessity) includes any situation where it is judged medically appropriate to move the Client to another location either for treatment or follow-up, given the medical condition of the Client. Traveler EMS will arrange details of the Emergency Evacuation or Repatriation, utilizing the means of Transportation best suited to do so, based on the seriousness of the Client's condition, and these means may include air ambulance, surface ambulance, commercial airliner, railroad or other appropriate means. All decisions as to the means of Transportation and final destination will be based solely upon medical factors.

Transportation means any land, water or air conveyance required to transport the Client during an Emergency Evacuation or Repatriation. Expenses for special transportation must be recommended by both the attending Physician and Traveler EMS or required by the standard regulation of the conveyance transporting the Client. Special transportation includes, but is not limited to, an air ambulance, land ambulance, and private motor vehicle. Expenses for medical supplies and services related to Transportation must be approved by both the attending Physician and Traveler EMS.

Covered Expenses include any Transportation, medical treatment, medical service, or medical supply that (1) is necessarily incurred in connection with Emergency Evacuation or Repatriation of the Client; (2) meets generally accepted standards of medical practice; and (3) either is ordered by a Physician and performed under his or her care or supervision or order, or is required by the standard regulations of the conveyance transporting the Client. All transportation arrangements made for evacuating or repatriating the Client must be by the most direct and economical conveyance, and arranged in advance by Traveler EMS. Covered expenses do not include amounts that are eligible for reimbursement under other medical expense insurance the Client may have.

Repatriation means that, due to Medical Necessity, the Client requires transportation to either:

- their primary residence as listed in the Traveler EMS database; or,
- the region where they are currently living and/or working at the time of the injury; or
- a different medical facility for further care or evaluation.

The final decision on Repatriation and where the Client will be taken is at the sole discretion of Traveler EMS.

III. Repatriation of Remains

If a Client dies while traveling, Traveler EMS will arrange and pay for the return of the Client's remains, including expenses for embalming (if required by local regulations), necessary government authorizations, coffin(s) or cremation prior to the repatriation of the Client's remains, and a container appropriate for transportation of the remains for burial to the Client's place of residence as shown in the Traveler EMS data base.

IV. Medical Monitoring

When Traveler EMS is first notified of a Client's medical emergency, its staff will establish communication with the medical personnel on the scene in order to obtain as much information as possible about the situation. Traveler EMS professionals will stay in regular communication with the medical personnel on the scene and, when asked to do so by the Client, will relay important information to family members and business associates until the situation is resolved.

V. Prescription Assistance

If the Client requires prescription medication or eyeglasses not available where they are traveling, Traveler EMS will consult with the prescribing physician, and locate and arrange to send replacement medications and/or prescriptions when it's possible and legally permissible to do so. The Client is responsible for the cost of providing the medication or eyeglasses, and any shipping charges that may apply.

LEGAL ASSISTANCE

I. Legal Referrals

Traveler EMS will provide Clients with referrals to local qualified attorneys in the area where they are traveling. Where possible, the attorney will speak the same language as the Client. Where necessary, telephone interpretation can be provided. The Client is responsible for the final selection and payment of the attorney and/or interpreter.

II. Legal Assistance

If a Client is arrested or is in danger of being arrested as the result of responsibilities attributed to him/her, upon request Traveler EMS will notify the proper Embassy or Consulate of the Client's incarceration, or pending incarceration. To the extent possible under the circumstances, Traveler EMS will continue to act as a liaison for communications between the Client and other parties designated by the Client until the situation is resolved.

TRAVEL ASSISTANCE

I. Visit of Family Member or Friend

If a Client traveling alone experiences a medical emergency that is expected to require hospitalization for more than seven (7) consecutive days, Traveler EMS will arrange and pay for economy round-trip transportation for a visitor chosen by the Client (or his or her family) to travel to the place of hospitalization and thereafter return the visitor to his or her point of departure, up to a maximum benefit of US\$5,000.

II. Return of Dependent Children

If a Client traveling alone with his or her children experiences a medical emergency which renders the Client unable to attend to the children's needs, Traveler EMS will arrange and pay for one-way economy transportation to return the children to the Client's primary residence as listed in the Traveler EMS database. Qualified escorts will be provided, if necessary.

III. Return of Traveling Companion

If a traveling companion of a Client is unable to use previously made travel arrangements due to a delay caused by the Client's medical emergency, Traveler EMS will arrange and pay for one-way economy transportation to return the companion to his or her original departure point.

IV. Return of Vehicle

If a Client is hospitalized or has an Emergency Evacuation or Repatriation which prevents the

return of the Client's vehicle to his or her place of residence as listed in the Traveler EMS database (or the return of a rental car to the place where it was scheduled to be returned), Traveler EMS will aid in arranging the return of the unattended vehicle and will reimburse the cost of returning the unattended vehicle to the Client's residence or the rental agency, up to a maximum benefit of US\$1,000.

V. Assistance with Recovering Lost or Stolen Items

When a Client has had luggage, documents, credit cards, or personal items lost or stolen, Traveler EMS will aid the Client in reporting the lost or stolen items to the appropriate authorities; will provide direction for the replacement of passports/visas; and, will provide advice regarding how to recover lost or delayed luggage from a carrier. The direct costs of replacing the lost or stolen items are the responsibility of the Client.

VI. Travel Agency Services

When a Client needs travel agency services as a result of an emergency, Traveler EMS will: (i) help coordinate emergency travel arrangements and hotel reservations; (ii) help replace lost or stolen tickets for transportation by arranging the purchase of replacement tickets utilizing a means of payment provided by the Client; and (iii) deliver the replacement or prepaid tickets by express mail or directly to the carrier's check-in counters. The Client will be responsible for any costs associated with these travel arrangements and hotel reservations, and any shipping charges which may apply.

VII. Emergency Message Transmission

When a Client encounters an emergency, Traveler EMS will relay emergency messages to and from the Client and his/her family member and business associates.

PERSONAL SERVICES / INFORMATION

I. Pre-trip Information

Visa, Passport and Immunization Requirements

Traveler EMS will provide Visa, passport, and immunization requirements for foreign countries where travel may occur.

Travel, Health and Safety Precautions

Traveler EMS can provide travel, health, and safety precautions for areas where travel may occur.

Cultural Information

Traveler EMS can provide cultural information for the countries where travel may occur. The information may include typical dress, social etiquette, business protocol, traditions, tipping, language, transportation methods, etc.

Temperature and Weather Information

Traveler EMS can provide temperature and weather information for major cities around the world where travel may occur.

Embassy and Consular Referrals

Traveler EMS can provide contact information for the nearest Embassy or Consulate.

Foreign Exchange Rates

Traveler EMS can provide updates on major foreign currency exchange rates. The rates may vary slightly from those posted by local financial institutions and are intended to be general guidelines.

II. General Assistance

Traveler EMS will provide advice regarding how to utilize services available in consulates and in government agencies and provided by translators and other service providers who assist with travel-related problems. The Client is responsible for the selection of these professionals and payment of any fees related to the services they provide.

III. Insurance Claims Assistance

Traveler EMS will provide assistance to Clients in: (i) verifying their insurance coverage; (ii) guaranteeing payments to medical care providers; (iii) obtaining information for insurance claims for cases coordinated through Traveler EMS; and, (iv) completing insurance and other medical claims forms. Traveler EMS will assist the Client with eligible insurance claims until such claims have been settled or denied.

Clients are advised that in a serious medical emergency, Clients should seek immediate medical help first from local emergency service responders.

GENERAL PROVISIONS

Traveler EMS benefits are provided under contracts with various 3rd party service providers and are subject to change without notice.

Clients must contact Traveler EMS by telephone to receive the benefits and services available to them from Traveler EMS. The correct telephone number to call is posted on the Traveler EMS web site, in the Benefits Handbook, and on the Benefits Voucher. Medical transportation services are only provided if authorized in advance by Traveler EMS.

The services available to the Client will be provided by Traveler EMS and its program partners. All services must be arranged and paid for directly by Traveler EMS. Services not arranged for by Traveler EMS will not be reimbursed. Medical Assistance, Legal Assistance and Travel Assistance Services are available whenever the Client is 50 miles / 80 kilometers or more from their residence (as their residence is listed in the Traveler EMS data base). Personal Services / Information are available prior to departure, during a trip, and after your return.

Clients must timely notify Traveler EMS in order to use the Medical Assistance benefits offered through these travel assistance programs. If you become ill or injured, you should immediately proceed to the closest emergency medical facility. In such cases, the local attending physician or hospital will usually notify Traveler EMS. However, the Client is still responsible for ensuring that Traveler EMS is notified. If emergency circumstances exist which prevent you from giving immediate notice to Traveler EMS, notice must be given as soon as possible under the circumstances. If the Client fails to timely inform Traveler EMS of the medical emergency, the benefits available to you may be reduced or denied at the discretion of Traveler EMS.

Traveler EMS reserves the right to suspend services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbances, strikes, man-made catastrophe, acts of God, or refusal of authorities to permit Traveler EMS to fully provide services. In the event a Client goes into an area in which any of the above situations arises, Traveler EMS will attempt to provide its services to the best of its ability. The Client must realize that due to political or socioeconomic conditions there are some countries where longer time periods are required to safely perform a medical evacuation. It is the responsibility of the Client to know the conditions in the country to which he or she is traveling prior to departure.

All decisions as to the need for evacuation and/or repatriation, the means and/or timing of any evacuation, the medical equipment and the medical personnel to be used and the final destination are medical decisions, which will be made by physicians designated by Traveler EMS, in consultation with a local attending Physician based on medical factors, and Traveler EMS decision shall be conclusive in determining the need for such services.

The final selection of the medical professional, medical facility or legal counsel to be used by the Client is the Client's choice alone. Traveler EMS assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Traveler EMS be liable for the negligence or other wrongful acts or omissions of any of the legal and/or healthcare professionals providing direct services to Clients as part of a Traveler EMS program.

The medical professionals, medical facilities, attorneys or other professionals (suggested or designated by Traveler EMS) who provide services on behalf of Traveler EMS, are not employees of Traveler EMS and Traveler EMS shall not be liable for their negligence or their other acts or omissions. Traveler EMS will not be responsible for providing medical diagnosis or treatment. The final selection of the medical provider is the right and responsibility of the Client.

EXCLUSIONS & LIMITATIONS

Services not arranged or approved in advance by Traveler EMS will not be reimbursed.

I. Exclusion for Pre-existing Condition

Traveler EMS shall not be responsible for the cost of Emergency Evacuation or Repatriation, Repatriation of Remains and/or any Travel Assistance Services as defined in the Benefits Handbook, if the need for these benefits/services arises from or are due to a Pre-existing Condition.

A **Pre-existing Condition** is an injury, sickness or other medical condition that manifested itself or worsens within ninety (90) days preceding the date that a Trip commences. This exclusion applies where medical treatment is received or recommended or where a prudent person would have sought diagnostic care or treatment. Other Traveler EMS benefits, including medical referrals, shall not be excluded because of pre-existing conditions.

II. Other Exclusions

No benefits/services shall be available for any Client if such benefits/services are required as a result of:

- Active treatment of any condition within the last 90 days;
- Mild lesions, simple fractures, or mild diseases which can be treated by local doctors and do not prevent the Client from continuing his or her trip or returning home;
- Infections under treatment not yet healed;
- Traveling for the purpose of obtaining medical treatment;
- Routine physical examination;
- Cosmetic or plastic surgery, chiropractic care except as a result of an accident;
- Any nervous, emotional or mental disorder;
- Dental care, except as the result of injury to natural teeth caused by an accident;
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by accidental bodily injury incurred during a Trip;
- Treatment by a family member;
- Terminal illness;
- The failure of medical appliances, monitors, or any other pieces of medical equipment that a Client requires;
- Pregnancy, childbirth, or complications of pregnancy;
- Injury or illness which is covered under other medical expense insurance, travel insurance, the workers' compensation or occupational disease act or law, or the health plan of any federal, state or other government;
- injuries or illness due to or arising from:
 - Sickness when traveling against the advice of a physician;

- Air travel in aircraft used for experimental purposes;
- Commissions of, or attempt to commit an illegal act;
- Service in the military or police service for the purpose of taking part in any police or peacekeeping action, conflict, combat, declared or undeclared war;
- Participation in professional, intercollegiate, or hazardous sports (including bodily contact sports, skydiving, hang gliding, parachuting, mountaineering, mountain climbing, rock climbing, bungee cord jumping, any race and/or speed contest);
- A Client's suicide, attempted suicide, or willfully self-inflicted injury, sexually transmittable diseases, including AIDS, or the abuse of legal or illegal drugs or alcoholic drink;
- Services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a physician; or expenses which are non-medical in nature;
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

III. Limitations

Benefits are available only for events which begin after payment is received and the Client is in receipt of written confirmation from Traveler EMS that the application has been processed and the benefits are in effect.

Traveler EMS does not provide benefits when the services are of a type for which no charge is normally made.

The maximum duration any one Trip is thirty (30) consecutive days, unless approved in advance by Traveler EMS.

Clients must be under 70 years of age at the time of enrollment and at all times during which coverage is in effect.

SUBROGATION

When Traveler EMS pays for or provides services to or on behalf of any Client, Traveler EMS has the right to recover the value of those payments from a party legally liable to pay for the injury or injuries for which services have been paid for and/or provided. This may be a third party or third party insurer, uninsured or underinsured motorist's benefits, or benefits under a no fault automobile policy that may be available. This may also include any personal insurance, an employee benefit plan, or any other source owned by or available to pay for the services in question.

This right extends to and includes the right to initiate legal action in the name of the Client, if that is necessary to recover the value of payments made or services provided under this Agreement.

Accordingly, the Client hereby agree as follows:

1. You hereby assign Traveler EMS all rights which you or your dependents have or may have to the extent of and by virtue of the payment of any claim for services that Traveler EMS is contractually obligated to provide.
2. Traveler EMS is hereby authorized to pursue reimbursement of payments made on your behalf as stated in paragraph a hereof to the extent of any payments made and/or for the value of any services provided to you or on your behalf from any source, including third party providers or other insurance or health or welfare benefits plan that may be available in whole or in part to pay for or reimburse the value of benefits and services afforded to you by Traveler EMS.
3. In connection with these efforts to pursue reimbursement, you further agree that:

- Traveler EMS is authorized to, in its discretion, present claims and initiate, compromise, settle, discontinue and end legal proceedings to recover the value of services paid to you or on your behalf; and to sign and endorse any documents, drafts, checks, releases and/or pleadings as deemed necessary for this purpose with the same force and effect as though your personal authorization appears thereon;
- You shall cooperate fully with Traveler EMS in its recovery efforts, and shall sign and timely deliver such documentation or legal process as Traveler EMS and/or its attorneys or recovery agent deem is reasonably necessary to represent and protect its rights; and, further, you agree to present such testimony as Traveler EMS and/or its attorneys or recovery agent may determine is necessary for this purpose;
- You agree to do nothing which would prejudice Traveler EMS's recovery rights in any manner.

4. Traveler EMS has the right to retain counsel of its choice to represent its rights and interests. If you or anyone authorized to act on your behalf or on behalf of your estate retains an attorney to represent you or your interests in a claim arising out of the same incident for which Traveler EMS has paid and/or provided services, you hereby acknowledge that Traveler EMS is not obligated to allow that attorney to represent its rights and interests.

5. In connection with any efforts by Traveler EMS to pursue recovery:

- Traveler EMS shall assume responsibility for its costs associated with its recovery efforts and hereby expressly warrants that at no time will you be assessed or become responsible for any cost associated solely with said subrogation activities.
- Traveler EMS acknowledges that you may have personal claims as the result of any

incident giving rise to subrogation rights under this Agreement, and agrees not to prejudice your rights to pursue personal claims for any injuries giving rise to its rights under this Agreement.

- At your request, Traveler EMS will refer you to an attorney in the appropriate geographical area to discuss your right to recover for any accidental injuries you may sustain. Fee arrangements and payment of fees (contingent or otherwise) and costs thereafter charged by the attorney to whom you have been referred shall be your responsibility.
- You agree to notify Traveler EMS within thirty (30) days of presenting any claim or filing any lawsuit to recover for any personal injuries sustained while this Agreement is in effect. In addition, you agree to provide in a timely fashion any information in this regard requested by Traveler EMS or on its behalf.

REIMBURSEMENT

Traveler EMS has the right to be reimbursed by you for the value of benefits/services provided pursuant to this Agreement if you have been or are entitled to be reimbursed for benefits/services provided by Traveler EMS from a source that includes but is not limited to: a person or entity legally responsible for the accident, injury or illness; liability and/or premises medical payments coverage; automobile no-fault or medical payments coverage; uninsured or underinsured motorist coverage.

In the event that you present and/or pursue a claim for injuries for which benefits were paid by Traveler EMS, you acknowledge that the amount of Traveler EMS's payments to you or on your behalf pursuant to this Agreement constitutes a lien to be repaid from any recovery you may obtain or that may be obtained on your behalf, regardless of the source of that settlement or recovery and regardless of how those payments are allocated by the terms of the settlement or recovery. Furthermore, you hereby acknowledge

that Traveler EMS is entitled to be repaid the full amount of its lien out of any such settlement or recovery, without any deduction for counsel fees and costs, unless Traveler EMS agrees in writing to be bound by the terms of representation proposed by counsel of your choice. It is specifically recognized, however, that under no circumstances will you be required to reimburse any amount greater than you receive by way of recovery or settlement.

This reimbursement obligation is primary to any other allocation of proceeds received from any settlement or recovery that you obtain or that is obtained on your behalf.

COORDINATION OF BENEFITS

If you participate in any other program which offers benefits similar to these received from Traveler EMS, information about that other program must be provided to the facility rendering services. The obligation of Traveler EMS to pay the cost of benefits/services you may receive under this Agreement is secondary to any other benefits or coverage you may have from any other source. You hereby acknowledge and agree that any personal insurance, employee benefits plan or other source such as those identified in the assignment of benefits provision, owned by or available to you to pay for the benefits/services paid for or provided by Traveler EMS shall be primarily responsible to pay for these services.

In connection with any coordination of benefits among multiple plans, Traveler EMS is hereby authorized to reveal the cost of any services provided under this Agreement to any party who has a need to know.

ASSIGNMENT OF BENEFITS

If you maintain or are the beneficiary of any personal insurance policy, blanket insurance such as a liability policy, government or tax-supported program, group benefits plan, employee health and welfare benefits plan, or any other plan or policy of insurance which covers any of the

services provided or paid for by Traveler EMS under this Agreement, and/or qualify or are entitled to receive benefits under any no-fault automobile insurance law, you hereby assign Traveler EMS the right to present a claim on your behalf and/or to otherwise recover any benefits to which you may be entitled there under and/or to enforce any rights you may have there under to the extent of the service provided under this Agreement.

HOW TO FILE A CLAIM

1. For any benefit or claim questions, or to request a claim form, contact:

National Baromedical Services Inc.,
Five Richland Medical Park
Columbia, SC 29203 USA
1.800.292.8381 or +1.803.434.7101
+1.803.434.4354 (fax)
e-mail – IPPN@baromedical.com

2. Complete the claim form in full. Please answer all questions completely. If you don't, the claim may have to be returned to you and delay settlement of your claim. Be sure to sign the claim form.

3. Ask the hospital and/or doctor to complete the reverse side of the form and return it to you. (The provider can attach an itemized bill instead.)

4. Attach any other bills, documents or statements that apply to the claim. It is important that they contain the right information.

5. Make copies of your forms and bills for your records — your originals will not be returned to you.

6. If you received a payment from any other Insurance, you must send the Explanation of Benefits with your bills before your claim can be settled. Please forward these documents to NBS at the address above.