

General FAQ

1. Who is FocusPoint International?

- FocusPoint International (FocusPoint) is a global risk consultancy that specializes in the full provision of journey management, travel assistance solutions, crisis management, emergency response, strategic consulting, and investigation services

2. What is CAP™?

- CAP™ (Crisis Assistance Plus) is the most comprehensive, travel medical, security and crisis assistance membership program available in the market today

3. Is CAP™ a form of insurance?

- CAP™ is not an insurance product or an access plan. CAP™ is a fully funded service guarantee. CAP™ provides unlimited advice and coordinated in-country assistance for a wide range of medical and travel security-related issues that impact or has the potential to impact a member during a period of travel. Because CAP™ is not insurance, there are no claims forms to fill out, deductibles, reimbursement requirements or additional out-of-pocket expenses required when using CAP™

4. What is the eligibility criterion to qualify for CAP™ benefits?

- FocusPoint provides crisis consultation and coordinated, in-country assistance to any member traveling 150 miles or more away from his or her qualifying residence address
- If medical assistance services are purchased, support is provided to any member traveling 100 miles or more away from his or her qualifying residence address

5. If I purchase CAP™, do I still need travel insurance? How do I know if my insurance provider covers me?

- CAP™ does not cover travel disruptions such as lost luggage or cancellations - CAP™ is a wraparound solution for full travel coverage
- CAP™ includes medical and security perils that usually are not covered by insurance (with no claim forms or out of pocket expenses)

6. How can CAP™ be purchased?

- One low-cost membership provides travelers with coverage for both short and long-term trips
- You can purchase CAP™ via our e-commerce portal
- You can purchase CAP™ on a facultative basis for groups of 20 or more business travelers

7. What is covered under a short-term CAP™ membership?

- Fully funded, global assistance for ten security risks and 14 medical perils for a determined period of travel (each trip must not exceed 30 days of continuous travel)
- On-demand, 24/7 crisis consultation
- Login credentials to our Travel Risk portal for the duration of their trip
- A confirmation email with country risk information (5 latest alerts) and late-breaking alerts while in country

8. What is the method of payment for short-term CAP™ memberships?

- E-commerce transaction purchases can be made with any major credit card (Visa, MasterCard, American Express, JCB, Discover, Diners Club)
- All purchases are billed in US dollars

9. What if I have a single/leisure traveler that is traveling for more than 30 days?

- Purchase under the e-commerce option for the first 30 days by selecting the travel dates
- After the first transaction is complete, purchase another trip covering the remaining days (must be two separate transactions)

10. What happens when a short-term CAP™ membership is purchased?

- Traveler receives a short-term CAP™ Membership number and fulfillment package
- The agency receives notification and confirmation of purchase
- FocusPoint tracks purchases derived from the unique URL for commission payout

11. What is covered under an Organizational Annual Corporate membership?

- Ten security risks and 14 medical perils for unlimited travel for (one) the year (each trip must not exceed 90 days of continuous travel)
- On-demand, 24/7 crisis consultation, login credentials to our Travel Risk portal for the duration of the trip
- A confirmation email with country risk information (5 latest alerts) and late-breaking alerts while in country, along with travel tracking abilities (additional fees apply for travel tracking)

12. What happens if a traveler (Member) needs help?

- Members have unlimited access to security/medical experts and crisis response specialists where they can receive advice on addressing potential concerns and dealing with issues related to the travel risks covered under the program as they arise
- To receive assistance, Member(s) should contact FocusPoint's Crisis Response Center (CRC) 24-hour hotline at +1 619 717 8549
- The 24/7 Crisis Response Center is located in Plantation, FL, with regional operation centers in South Africa, Mexico, and Brazil

13. Is the CRC multilingual and in how many languages?

- Yes, we work with over 5,000 translators that support 200 languages
- Each translator must have a minimum of 3 years interpreting experience

14. How does the CRC handle calls? How are they triaged?

- FocusPoint utilizes proven experience and detailed standard operating procedures to triage incoming calls and provide a measured response
- Emergency Dispatch-Trained, Multilingual Operations Support Specialists (OSS) triage incoming calls and start the process of response

15. What kind of assistance can I expect?

- Crisis Consultation - CAP™ members have unlimited on-demand access to security experts and crisis response specialists via the CRC
- Coordinated In-Country Response – When required CAP™ Crisis Consultants will be dispatched globally within 24 hours to provide immediate emergency assistance

16. Does a traveler have to be hurt to call the CRC?

- No, a traveler can call the CRC at any time
- Our CAP™ program was created to support those that have the potential to be impacted not just those that have been impacted (our goal is to get you out of harm's way prior to an incident)

17. How does the CRC know where a traveler is?

- For travel tracker clients, your destination information (PNR) is queued to us through an API
- For Members that elect to add MyTrac™ to their CAP™ Membership, the CRC will have visibility of a Member's location via GPS tracking of mobile devices
- For short-term Members that have purchased coverage via the eCommerce portal, destination information is identified at the time of purchase
- In the absence of travel tracker, MyTrac™ or destination-based knowledge, the CRC will not know a Member's whereabouts when contacted for assistance

18. Does a traveler have to pay out of pocket for costs incurred and are there any claim forms?

- No out of pocket expenses and no claim forms - CAP™ is fully funded

19. What is the average lead-time to implement an Organizational Corporate CAP™ membership?

- On average, onboarding takes between 2 to 3 weeks

20. When completing the Organizational CAP™ Inquiry form, does the corporation have to have an exact outline of the countries their employees will travel to?

- No, if unknown, provide as much information as possible, including any travel history

21. Are there terms and conditions available? Are the conditions different for short-term single trips and annual memberships?

- Yes we have distinctive requirements for each type of CAP™ membership purchased

CAP™ VS Travel/Medical/Health Insurance

CAP™ and its interaction with the various business and general travel insurance policies.

1. Is CAP™ designed to replace a travel insurance policy? NO

- CAP™ is an independent assistance membership that enhances travel protection programs
- CAP™ seeks to cover the 'gaps' that are created in travel risk management
- CAP™ does not 'indemnify' its members for losses such as lost or stolen property or baggage, trip cancellation expenses, etc.
- CAP™ will cover (on behalf of the traveler) various expenses that are incurred during the travel period as a result of a covered incident, which would typically be excluded from a standard travel insurance plan

Example

During a terrorist incident, which is typically excluded from travel insurance policies, CAP™ will cover emergency medical, security protection, and evacuation travel expenses. Other incidents usually excluded in travel policies are natural disasters (acts of god), pandemic disease outbreaks and political threats or disturbances.

2. Is CAP™ designed to replace a standard travel medical or a health insurance policy? NO

- CAP™ does not 'indemnify' its members' expenses outside of the period nor does it cover medical costs that arise after the travel risk condition is eliminated
- Medical expenses as a result of a travel accident or illness that is not suffered as a result of one of the 14 defined CAP™ incidents are not covered
- CAP™ will cover emergency medical expenses as a result of one of our defined incidents during a period of travel, but once the traveler returns to permanent residence additional medical expenses, rehabilitation or extended care are not covered by CAP™ and should be afforded in the standard travel medical or health insurance policy

Example

Following an illness or accident requiring a CAP™ member to obtain medical treatment, FocusPoint will arrange transportation for the CAP™ member from the facility where he or she is receiving medical treatment to a hospital of choice (subject to space) in his or her primary place of residence for further medical treatment.

3. What is the difference between a hard and soft trigger?

- A hard trigger is referred to the conditions that have to occur in order for an insurance policy to pay the benefit to the insured
- A soft trigger is designed to activate protection based on a perceived threat or occurrence, and it gives the protected members flexibility and a low barrier to access benefits
 - The CAP™ membership uses this philosophy. CAP's fully funded expense membership, therefore, assists the traveler in having the necessary resources to receive protection, risk avoidance, and safeguarding

Example

Travelers affected by violent crime, terrorism, political threat, natural disasters and pandemic outbreaks, would benefit from CAP's protection before a hard trigger condition of occurrence is met. The soft trigger conditions are generally defined as an increased threat, exposure to injury, or

heightened security vulnerability. During an incident of terrorism, political threat, or criminal violence, 'hard triggers' require the traveler to suffer bodily injury/property damage, travel cancellation or receive a formal government authority declaration classifying an incident as terrorism or political violence in order for a standard insurance policy to pay benefit. Should these hard triggers not be met, the standard travel insurance will typically not respond to the conditions of a perceived increased threat.

4. Why does CAP™ provide fully funded expense and not reimbursement of a loss?

- In times of crisis during a travel period, travelers are vulnerable and subject to tremendous inconveniences. To surmount these challenges, CAP's fully funded expense membership allows for travelers to receive immediate benefit without having to bear the trouble of:
 - Filing a claim
 - Being subject to a deductible
 - Collecting receipts for reimbursement
 - Awaiting a claim settlement
 - Coordination of assistance with local authorities
 - Notifying family members
 - Re-arranging travel itineraries, etc.
- CAP™ members do not have to pay any expense as there are covered by the CAP™ membership directly
- CAP™ removes the administrative burden of claim filing and managing
- CAP™ is not an insurance policy, and it does not reimburse any loss that the traveler has to pay out of his or her pocket. Members receive benefit directly from the CAP™ team of consultants and the vendors/suppliers that are paid directly by the CAP™ program on behalf and for the benefit of the traveler

5. Why then is it a good idea to have both CAP™ and my standard travel medical or health insurance?

- The purchase of CAP™ and one or more of the aforementioned insurance policies will ensure that gaps in coverage are reduced or eliminated
- Travelers are given the convenience of fully funded assistance that removes the administrative burden and additional expense during a crisis incident
- CAP™ responds to the perceived or actual occurrence of a threat, and travel/medical/health insurance will serve to cover personal loss and catastrophic medical expenses
- The combination of CAP™ plus the corresponding insurance plan serves to create the most robust and convenient travel protection

Please note

Travelers should read their corresponding insurance policy and the CAP™ membership agreement to determine all benefits and exclusions, and the complete terms and conditions.

Any questions pertaining to insurance should be directed to the plan administrator, broker or qualified representative.

CAP™ is not an insurance plan and questions regarding its membership benefits should be directed to CAP™ representative.