



EMERGENCY ASSISTANCE PLUS® (EA+®) PREMIER PLAN DESCRIPTION

How To Access EA+ Services 24 hours a day, 7 days a week, 365 days a year

Your EA+ identification card is your key to travel security. If you have a medical or travel problem, simply call EA+ for assistance. The EA+ emergency telephone numbers are printed on your ID card. **IMPORTANT:** If you are outside the U.S. you may need to call EA+ collect. Do not forget to dial the country code first.

An assistance coordinator will ask for the primary Member's name, group's name and a description of your situation in order to begin assisting you. A full listing of services follows.

If the condition is an emergency, you should call 911 or go immediately to the nearest physician or hospital without delay and then contact EA+.

This membership is a service agreement between you and EA+. Hospitalization is a requirement to be eligible for some services. All services must be arranged and provided by EA+.

Services not arranged and provided by EA+ will not be considered under this membership.

EA+ provides you with Emergency Transportation Services, Medical Assistance Services and Travel & Security Assistance Services as described throughout. These services are subject to certain Rules and Regulations, as described hereunder. Washington state residents: Please refer to Eligibility for state-specific requirements.

"You" and "Your," as mentioned throughout this Plan Description, means Member with regard to Individual Membership and means Member, Spouse and Dependent(s) with regard to Family Membership.

EMERGENCY TRANSPORTATION SERVICES

The following services apply while you are Traveling Away From Home.

These services are available if you suffer an Injury or a sudden and unexpected Illness, you are Hospitalized, and your medical condition requires these emergency services. In order for you to be eligible for these services, the services must be arranged and provided by EA+ during your emergency. Services not arranged and provided by EA+ will not be considered under this membership.

Emergency Medical Evacuation: If you are Traveling Away From Home and EA+ Physicians determine, after consultation with the local attending Physician, that transportation to a Hospital or medical facility is medically necessary to treat an unforeseen Illness or Injury which is acute or life threatening and appropriate medical treatment is not available in the Hospital you are in, EA+ will arrange and provide, at no charge to you, transportation to the closest Hospital or medical facility capable of providing appropriate medical treatment.

Transportation After Stabilization:

To a Medical Facility for Your Continued Care: If EA+ Physicians determine, after consultation with the local attending Physician, that your condition has reached maximum medical improvement and it is medically necessary for you to return to your Home location for continued treatment of an unforeseen Illness or Injury which is acute or life-threatening, EA+ will arrange and provide, at no charge to you, medically necessary transportation for you to the Hospital or medical facility of your choice within your country of residence, provided the attending Physician and EA+ Physicians have determined the chosen Hospital or medical facility is capable of providing the necessary treatment.

To Your Home to Recover: If EA+ Physicians determine, after consultation with the local attending Physician, that your condition has reached maximum medical improvement and it is medically necessary for you to return Home to recover from an unforeseen illness or injury which is acute or life-threatening, EA+ will arrange and provide, at no charge to you, transportation Home or to a location of your choice within your country of residence. EA+ will arrange and provide transportation via:

1. One-way premium economy transportation; or
2. One-way upgraded transportation:
 - a. If deemed medically necessary by EA+ Physicians based on your condition; or
 - b. If that's the manner in which you were originally scheduled to travel; and
3. A nurse or non-medical escort, based on your condition and as recommended by EA+ Physicians; and
4. Any transportation deemed medically necessary by EA+, such as ground ambulance or car transportation to/from the airport.

Please Note: After you have been transported to your Home or medical facility/location of your choice, all transportation services will cease for this condition.

Transportation to Join a Hospitalized Member: If you are alone, Traveling Away From Home and are hospitalized and need to remain hospitalized and it's determined by EA+ Physicians that you would benefit from a person of your choice to be with you while hospitalized, EA+ will arrange and provide, at no charge to you, one round-trip economy airfare ticket to bring that person to your location.

Please Note: This service does not provide reimbursement for any expense incurred by you or your person of choice.

Return of Minor Children: If, while Traveling Away From Home, dependents are present but left unattended as a result of your injury or illness, EA+ will send them back to either your or their own Home by arranging and providing, at no charge to you, one-way economy airfare (or upgraded airfare if that's the manner in which they were originally scheduled to travel). EA+ will also arrange and provide, at no charge to you, the services of a qualified escort, if recommended by EA+.

Hotel Arrangements for Convalescence: While you are hospitalized awaiting a transportation after stabilization, EA+ will arrange and provide, at no charge to you, one hotel room near the hospital for your traveling companion to stay in.

Hotel or Convalescence Stay After Hospitalization: If you are traveling away from home and have been discharged from a hospital and are waiting for your transport to arrive under transportation after stabilization, EA+ will arrange and provide, at no charge to you, a hotel or convalescent home near the hospital for you and your traveling companion to stay in.

Bereavement Reunion: If you are alone, traveling away from home and pass away, EA+ will arrange and provide, at no charge to you, one round-trip economy airfare ticket to bring a friend or family member to the location of the deceased to identify and accompany your remains back home. *Please Note: This service does not provide reimbursement for any expense incurred by your friend or family member.*

Return of Deceased Remains: In the event of your death while traveling away from home, EA+ will assist in obtaining the necessary clearances for the return of your remains. EA+ will arrange the preparation or cremation and provide transportation of your deceased remains to a funeral home near your home, at no charge to you.

Return of Traveling Companion: If you are traveling away from home and EA+ arranges and provides an emergency medical evacuation or transportation after stabilization for you, EA+ will also arrange and provide, at no charge to you, a one-way airfare ticket for one of your traveling companions to accompany you in the same airfare class on your trip to your home or medical facility/location of your choice. EA+ will also arrange and provide, at no charge to you, an economy airfare ticket (or upgraded ticket if that's the manner in which he/she

was originally scheduled to travel) for up to 2 additional Traveling Companions to accompany you on your trip to your Home or medical facility/location of your choice.

If you are Traveling Away From Home and EA+ returns your deceased remains as outlined under the Return of Deceased Remains service, EA+ will also arrange and provide, at no charge to you, an economy airfare ticket (or upgraded ticket if that's the manner in which he/she was originally scheduled to travel) for up to three (3) of your Traveling Companions to accompany your deceased remains to your Home.

Please Note:

- *All travel arrangements must be arranged and provided by EA+.*
- *If the Traveling Companion accompanies you to a medical facility/location of your choice, the Return of Traveling Companion service will cease for that Traveling Companion.*
- *This service will only be provided for a maximum of three (3) Traveling Companions*
- *If you are evacuated by air ambulance, EA+ will attempt to arrange a Traveling Companion to accompany you on the air ambulance, taking into consideration safety regulations and space limitations.*

RV/Vehicle Return: If you need assistance returning your RV/vehicle, EA+ will arrange and provide the return of your automobile, motorcycle, non-commercial truck or RV to your Home if:

1. EA+ arranged and provided an Emergency Medical Evacuation, Transportation After Stabilization or Repatriation of Deceased Remains service for you; or
2. You have not been transported under an Emergency Medical Evacuation, Transportation After Stabilization or Repatriation of Deceased Remains service but your documented Injury or Illness (which does not require Hospitalization) prevents you from driving the RV/vehicle.

EA+ will arrange and provide this service, at no charge to you, only if no one in your traveling party is capable of driving the RV/vehicle. The RV/vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. If the vehicle is an RV, EA+ will also return an additional automobile if it was and continues to be hitched to your RV. Any costs required to maintain the safe operation of the vehicle(s) during the return will be charged to your credit card at the time of service.

If you and your Traveling Companion are traveling with a second automobile, motorcycle or non-commercial truck that is not intended to be hitched to your primary vehicle, EA+ will arrange and provide, at no charge to you, the return of this second vehicle to your Home. If your second vehicle was and continues to be hitched to your RV, and you are traveling with a third (non-hitched) vehicle, EA+ will also arrange and provide, at no charge to you, the return of this third vehicle to your Home.

Alternatively, you may choose to have your RV/vehicle returned by a friend or family member. EA+ will arrange and provide, at no charge to you, a one-way economy airfare ticket and reasonable ground transportation to either the location of the RV/vehicle or to return the friend or family member to his/her Home after the RV/vehicle has been returned to your Home. If you choose to have your RV/vehicle returned by a friend or family member, EA+ will enter into a service contract with that individual as a service provider.

In the event you qualify for RV/Vehicle Return by virtue of number two (2) above, please see the following:

- The request for the RV/Vehicle Return service must occur at the time of your Injury or Illness while you are Traveling Away From Home.
- If you choose to have a friend or family member return your RV/vehicle, you can choose to ride to your Home in your RV/vehicle if you are medically cleared to do so.
- If you choose to have a professional return your RV/vehicle, you will not be able to travel as a passenger in your RV/vehicle for liability reasons. EA+ will assist you with any transportation arrangements for you and a Traveling Companion. However, any costs associated with your transportation and your Traveling Companion's transportation are your responsibility.
- If you qualify for an RV/Vehicle Return under this scenario, you do not qualify for paid transportation under Emergency Medical Evacuation nor Transportation After Stabilization to your Home.

Please Note: You must inform EA+ that you need assistance returning your vehicle within 30 days of the incident and the return must take place within 90 days of the incident.

Emergency Pet Housing and/or Pet Return: If you are Hospitalized and your Pet that you are traveling with is left unattended as the result of your Injury or Illness, EA+ will arrange and provide, at no charge to you, boarding for your Pet at a local boarding facility. In the event your Injury or Illness results in your transport under the Emergency Medical Evacuation, Transportation After Stabilization, or Return of Deceased Remains service, EA+ will arrange and provide, at no charge to you, transportation for your Pet to be returned to either your Home, or to a boarding facility near your Home.

Program Note: Medical expenses of any nature are not covered by this membership program. This includes hospital bills, doctor visits, and/or prescriptions.

MEDICAL ASSISTANCE SERVICES

The following services apply while you are Traveling Away From Home.

Worldwide Medical and Dental Referrals: At your request, EA+ will provide referrals to medical professionals in a given geographic area including, to the extent possible, western-style medical facilities and English-speaking doctors, dentists, and other health care providers.

Deposits, Advances and Guarantees: Deposits, advances and guarantees will be provided to medical facilities, hotels, airlines, ground and air ambulances and other like providers in order to secure service for you. Any advances of funds on your behalf will be charged to your credit card at the time of service.

Monitoring of Treatment: In an emergency, EA+ assistance coordinators will continually monitor your condition while you are Hospitalized and provide ongoing updates to your family. Depending upon the medical and/or geographic situation, EA+ may retain the services of licensed consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of your condition.

Transfer of Insurance Information to Medical Providers: To help prevent delays or denials of medical care, EA+ assistance coordinators will assist you with hospital admission, such as relaying insurance benefit information. EA+ will also assist with discharge planning.

Medication, Vaccine and Blood Transfers: At your request, and with authorization of the prescribing physician, EA+ will assist in dispatching prescription medicine, vaccines or blood products when unavailable locally and when legally permissible. You are responsible for all costs other than shipping. These expenses will be billed to your credit card prior to shipping.

Replacement of Corrective Lenses and Medical Devices: EA+ will arrange the replacement of corrective lenses or medical devices if they are lost, stolen or broken during travel. You are responsible for all costs other than shipping. These expenses will be billed to your credit card prior to shipping.

Dispatch of Doctors/Specialists: If you are Hospitalized, EA+ assistance coordinators may dispatch a physician or other health care professional to assist in determining your medical condition and suitability to travel.

Medical Records Transfer: Upon your consent, EA+ will transfer any necessary medical information and records to you or the treating physician.

Continuous Updates to Family, Employer, and Physician: With your approval, EA+ will provide case updates to appropriate individuals you designate in order to keep them informed.

TRAVEL & SECURITY ASSISTANCE SERVICES

The following services apply while you are Traveling Away From Home.

Destination Information: Upon your request, EA+ will provide you with destination intelligence regarding weather, travel, health, inoculations, travel restrictions and special events.

Lost Luggage Assistance: EA+ assistance coordinators will assist you with the tracking of luggage lost in transit. If the luggage cannot be recovered, EA+ will assist you with locating replacements. Any fees incurred in locating replacement luggage on your behalf will be charged to your credit card at the time of service.

Emergency Travel Arrangements: In an emergency, EA+ assistance coordinators will help you change airline, hotel or car rental reservations as necessary. Any fees associated with this service will be charged to your credit card at the time of service.

Emergency Cash Advance Assistance: In an emergency, EA+ assistance coordinators will provide assistance to you by arranging for the forwarding of funds from your account, credit cards or family members. All fees associated with the transfer of funds will be billed to your credit card at the time of service.

Replacement of Lost or Stolen Travel Documents Assistance: EA+ assistance coordinators will provide assistance to you by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. You are responsible for all costs other than shipping. These expenses will be billed to your credit card prior to shipping.

Legal Referrals: If you are Traveling Away From Home and are arrested, involved in an accident, or otherwise require the services of an attorney, EA+ assistance coordinators will arrange for an initial telephone consultation with an attorney, without charge. EA+ assistance coordinators will also assist with the securing of a bail bond, if needed. If further legal assistance is needed, you will be referred to an attorney in the appropriate geographic area. Fees and costs charged by the referred attorney will be your responsibility.

Translation Services: EA+ assistance coordinators will, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. If necessary, EA+ will also provide referrals to translators and interpreters. All fees for such services are your responsibility.

Emergency Message Forwarding Assistance: In the event of an emergency, if you are unable to reach an employer, family member or Traveling Companion, EA+ will forward a message via telephone or email to the intended party.

Real-Time Security Intelligence: In the event you feel threatened by political unrest, social instability, weather conditions, or health or environmental hazards, EA+ will provide you with the latest authoritative information and guidance for over 200 countries and select cities. The EA+ global intelligence database is continuously updated and includes destination intelligence from over 5,000 worldwide sources.

Political and Natural Disaster Evacuation Assistance: In the event you feel threatened by a political situation or you become a victim of a natural disaster which leaves your location uninhabitable, EA+ will assist you in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, EA+ will assist you in making arrangements with providers of specialized security services. Any fees will be billed to your credit card at the time of service.

MEDICAL ASSISTANCE SERVICES – While You Are At Home

All Medical Assistance Services on page 4 are available While You Are At Home.

TRAVEL & SECURITY ASSISTANCE SERVICES – While You Are At Home

All Travel & Security Assistance Services on pages 4 - 5 are available While You Are At Home.

DEFINITIONS

The Following Definitions Apply:

“Dependent” means your unmarried children from birth through age 18; or through age 22 if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree; or adult child(ren) or grandchild(ren) with mental or physical disabilities who are solely dependent for maintenance and support. Children include biological children, stepchildren and legally adopted children. They must be primarily dependent on you for support and maintenance and must live in a parent-child relationship with you. If traveling on a trip without you, Dependents are covered provided the trip does not exceed ninety (90) days.

“Domestic Partner” means a person with whom you reside, are in a committed relationship with, and can show evidence of cohabitation (including the shared responsibility of basic living expenses).

“EA+ Physician” means physicians retained by EA+ to provide consultative and advisory services, including the review and analysis of the quality of medical care you are receiving.

“Emergency Assistance Plus” and “EA+” mean the membership program that provides travel assistance services and is owned and operated by A.G.I.A., Inc.

“Home” means the locale of the address as shown on your state driver’s license or state-issued identification card.

“Hospital” means a facility that: (a) holds a valid license if it is required by the law; (b) operates primarily for the care and treatment of sick or injured persons as in-patients; (c) has a staff of one or more Physicians available at all times; (d) provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or call; (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, drug or physical rehabilitation facility or convalescent home for the aged, or similar institution.

“Hospitalization/Hospitalized” means being admitted as an inpatient after your initial visit in the emergency room.

“Illness” means a sudden and unexpected sickness that manifests itself during your Membership Period and which requires Hospitalization.

“Injury” means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during your Membership Period and which requires Hospitalization.

“Member” means the primary person validly enrolled in EA+ and for whom EA+ has received the appropriate membership fee. Under Family Memberships, Member shall include Spouse and Dependent(s).

“Membership Period” means the period of time for which you are validly enrolled in EA+ and for which EA+ has received the appropriate membership fee.

“Pet” means any domestic dog or cat less than 200 pounds that is kept for pleasure and companionship rather than utility (other than service animals).

“Physician” means a licensed practitioner of medical, surgical or dental services, acting within the scope of his/her license. The treating Physician may not be you or a family member.

“Spouse” means the Member’s spouse/Domestic Partner, unless they are legally separated.

“Traveling Away From Home” means on a vacation or business trip away from your Home (by car, plane, or other mode of travel), for a purpose other than your normal daily activities or routine. Washington state residents must be traveling more than 100 miles away from Home to be eligible for EA+ services.

“Traveling Companion” means any individual traveling on the same itinerary, and accompanying you on your trip for more than 50% of the time sharing the same accommodations.

“While You Are At Home” means not being on a vacation or business trip away from your Home. This shall also not be limited to Injuries or Illness that occur in your Home.

“You” and “Your” means Member with regard to Individual Membership and means Member, Spouse and Dependent(s) with regard to Family Membership.

RULES AND REGULATIONS

Emergency Assistance Plus is not insurance, it is a membership plan. The services described are available to you only during your Membership Period. Hospitalization is a requirement to be eligible for some services. All services must be arranged and provided by EA+. If your medical condition necessitates immediate evacuation to an alternative hospital, and arrangements are already underway, EA+ will not interrupt or delay the evacuation. Services not arranged and provided by EA+ will not be considered under this membership. In the event EA+ is arranging transportation by commercial air and your original return airline ticket exists, EA+ may use that ticket in the arrangement of your transport Home. Should you choose to travel in a manner that is not approved by EA+ Physicians, EA+ will be unable to arrange and provide the transportation arrangements, as this would be considered traveling against medical advice.

EA+ has sole discretion in making the determination if services are available for your Transportation After Stabilization. The determination will be based on your medical inability to return in your RV/vehicle or previously booked transportation. EA+ will not return you to your Home for the sole sake of your convenience. EA+ has sole discretion in making the determination if services are available for Emergency Medical Evacuation and RV/Vehicle Return. The decision will be based on medical considerations, including the recommendations of the attending physicians and EA+ Physicians with respect to your condition and ability to travel. EA+ will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care as determined by EA+.

EA+ is not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond the control of EA+. This includes your failure to obtain care or service, or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

Your legal representative shall have the right to act for you and on your behalf if you are incapacitated or deceased. All legal actions arising under this service agreement shall be barred unless written notice thereof is received by EA+ within one (1) year from the date of the event giving rise to such legal action. You may be required to release EA+ or any healthcare provider from liability during any Emergency Evacuation and/or Repatriation Service. Without limiting the foregoing, the actions and obligations of EA+ under this service agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by you and in no event is the responsibility of EA+. EA+ is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney. EA+ retains the medical discretion to limit one Emergency Medical Evacuation and/or Transportation After Stabilization attributable to any single medical condition of yours.

The EA+® and Emergency Assistance Plus® service marks federally registered and owned by A.G.I.A., Inc. The Emergency Assistance Plus program is owned and operated by A.G.I.A., Inc., and the individual Member relationships and all written materials, information, and goodwill associated with the service marks and program are the confidential property of A.G.I.A., Inc.

ELIGIBILITY

The primary Member shall be covered under Individual Membership. The Member, Spouse, and Dependent(s) shall be covered under Family Membership, as outlined in the Definitions. You are eligible during the Membership Period for which EA+ has received the appropriate membership fee. EA+ is only available to U.S. residents. Washington state residents must be traveling more than 100 miles away from Home to be eligible for EA+ services.

EA+ has the right to refuse to renew any membership and/or to terminate any membership in the event that it is determined within reasonable and good faith discretion that the Member has abused or misused, is abusing or misusing, or is attempting to abuse or misuse the program or any of its services, or that the Member has engaged, is engaged, or is attempting to engage in any fraudulent or bad-faith claims or services.

PROGRAM COSTS

Once enrolled in EA+, you cannot be singled out for a fee increase nor can your services be changed, unless the service costs or services are changed for all Members of a specific class and/or group. If service fees and services are changed for the Member's class and/or group, individual Member services will only change upon the Member's renewal date and with proper notification. Service rates are earned as paid after initial money-back review period and your service costs are guaranteed for the remaining Membership Period.

SERVICES NOT COVERED

EA+ will not be responsible for any costs or expenses arising from:

1. Hospital or medical expenses of any kind or nature.
2. Emergency travel arrangements, or travel arrangements to get home after a medical emergency while on a trip, that were neither arranged nor provided by EA+.
3. Anyone traveling against the advice of a physician, traveling with a chronic or life-threatening condition without medical clearance prior to departure, or traveling for the purpose of obtaining medical treatment.
4. Suicide, attempted suicide, or willful self-inflicted injury.
5. Taking part in military, paramilitary or police service operations.
6. The commission of, or attempt to commit, an unlawful act.
7. Injury or illness caused by or contributed to by use of drugs or alcohol.
8. Pregnancies, except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus.
9. Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, flying in an experimental aircraft, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports.
10. Travel expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
11. Injury or illness arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
12. Subsequent evacuations for the same or related medical condition, regardless of location.
13. Services covered by valid and collectible insurance, including Medicare.
14. Services not otherwise outlined hereunder.
15. Services will not be provided if you enroll while hospitalized or if you are already Traveling Away From Home at the time of enrollment.
16. Any service from or within countries with Office of Foreign Asset Control (OFAC) sanctioned programs. For the most updated list of OFAC-sanctioned programs visit: www.EmergencyAssistancePlus.com/OFAC
17. Travel to a country with a Level 4 (Do Not Travel) Travel Advisory at the time of departure with the following clarifications:
 - If the level 4 travel advisory is only due to COVID, any request for transportation caused by or resulting from COVID will not be provided; however, transportation requests for other illnesses or injuries will be considered in accordance with the rules and regulations of your membership.
 - If the level 4 travel advisory is for reasons other than COVID, any requests for transportation will not be provided.

For a list of Level 4 US State Department travel advisories visit:
www.EmergencyAssistancePlus.com/TravelAdvisories

Please note: COVID is only excluded when the Travel Advisory for your destination is a Level 4 (Do not Travel) at the scheduled time of departure. If your destination is rated at a level 1, 2 or 3 travel advisory due to COVID, transportation requests will be considered in accordance with the rules and regulations of your membership.

PRIVACY POLICY

Except as expressly stated herein, EA+ does not sell, rent or share any of your personally identifiable information to affiliates or unaffiliated third parties. In no circumstance, will customer bank account numbers, credit card numbers or access codes to third parties for telemarketing or direct marketing purposes be disclosed.

EA+ will not share any of your personally identifiable information with third parties except in the circumstances described below or with your permission:

- EA+ will share personally identifiable information with the third parties that help process the transactions you request.
- EA+ may disclose personally identifiable information with third parties in connection with investigations of suspected fraud or other illegal activity, investigations of violations of the agreements with you, investigations of situations involving potential threats to the physical safety of any person, and as required by law. In the event that EA+ is required by law to disclose non-public personal information about you, commercially reasonable efforts to limit our disclosures to the information that is reasonably necessary to disclose will be used.
- EA+ may disclose personally identifiable information to your agent or legal representative (for example, to the holder of a power of attorney granted by you or to a guardian appointed for you).