



## **TRAVELER ASSISTANCE SERVICES GENERAL TERMS MEDICAL AND TRAVEL ASSISTANCE**

The Obligations of TRAVELER ASSISTANCE expressed in this Travel Assistance Contract will only apply for accidents and / or sudden and acute illnesses contracted after the start date of validity of the Certificate of Assistance, as long as the symptoms derived from them prevent the normal continuity of the travel, ensuring worldwide coverage except in the country of residence.

THE HOLDER is obliged to choose his TRAVELER ASSISTANCE product of preference, and read and accept the terms and conditions applicable to it expressed in these General Terms of the services.

When purchasing the TRAVELER ASSISTANCE Certificate of Assistance, THE HOLDER is accepting the general conditions of the services. (Read carefully these conditions which are published on the website [www.traveler-assistance.com](http://www.traveler-assistance.com)).

This contract is valid exclusively, setting the time zone according to the country where the beneficiary is at the time of requiring the assistance service and during the period of validity established in the acquired Certificate of Assistance.

### **HOW TO APPLY FOR ASSISTANCE:**

To request assistance services, THE HOLDER OR BENEFICIARY should contact the TRAVELER ASSISTANCE Support Center as many times as assistance is required, communicating through the communication channels set out in Annex 1 of these general terms, or to the numbers referenced in your Certificate of Assistance, indicating your name, purchase number printed on your certificate, validity, the place where you are and the reason for the request for assistance. From the first assistance or service provided, THE BENEFICIARY must always contact the TRAVELER ASSISTANCE Assistance Center for authorization for new assistances or complementary services although these have been caused by the same cause as the first event and even in the case of having been authorized to take benefits by reimbursement.

**Note:** To request the services included in the plan purchased, it is necessary for THE HOLDER and / or BENEFICIARY to consider the grace period established in these general conditions, which constitutes 5 calendar days from the date of issue of the Certificate of Assistance, when it has been acquired once started the travel and / or when THE BENEFICIARY is in the country of destination.

## **1. VERIFICATION OF INFORMATION BEFORE YOUR TRAVEL**

To use our assistance in the right way, it is important to verify the following information:

**1.1.** That the data of your certificate is correct, such as email and phone numbers listed as a contact in case of emergency, as well as the names of THE HOLDER and the beneficiaries, dates of birth, dates of validity and the purchased product. If there are errors in the data, contact via email [contacto@traveler-assistance.com](mailto:contacto@traveler-assistance.com) notifying the novelties found.

**1.2.** The holder must carefully read the instructions and General Terms of the TRAVELER ASSISTANCE Services and verify that the Certificate of Assistance, Terms and Conditions indicate the characteristics of the TRAVELER ASSISTANCE product chosen and purchased by him. In case of any doubt in this respect, immediately contact TRAVELER ASSISTANCE.

## **2. HOW TO COMMUNICATE WITH TRAVELER ASSISTANCE DURING YOUR**

**TRAVEL 2.1.** In the Certificate of Assistance is the Phone List of the TRAVELER ASSISTANCE assistance centers in each country and region.

**2.2.** Before calling the TRAVELER ASSISTANCE Assistance Center THE HOLDER or THE BENEFICIARY must have on hand the following information:

Purchase number printed in the TRAVELER ASSISTANCE Certificate of Assistance.

Geo-referential location where THE HOLDER OR THE BENEFICIARY are at the time the emergency occurred.

Landline or cell phone number(s), where THE HOLDER or THE BENEFICIARY can be contacted permanently during the entire assistance event.

Email or Skype user.

The address where he is hosted (home, hotel, etc.).

**2.3.** If the communication with the TRAVELER ASSISTANCE Assistance Center becomes impossible for difficulties or damage to telephone lines, THE HOLDER or THE BENEFICIARY may call the assistance Center of the nearest country to the country of destination or, make contact by WhatsApp, Skype, free call on website, website chat or email. For this purpose, THE HOLDER or THE BENEFICIARY must check the website: [www.traveler-assistance.com](http://www.traveler-assistance.com). (See Annex 1).

## **3. TRAVEL ASSISTANCE SERVICE CONTRACT**

### **3.1. THE SUBSCRIBED PARTIES**

Between the undersigned, TRAVELER ASSISTANCE and THE CLIENT with full name and country of habitual residence as detailed in the Certificate of Assistance, who

hereinafter will be referred to as THE HOLDER or THE BENEFICIARY, who incur freely and voluntarily to the conclusion of this contract after knowing the following clauses.

**Note:** For cases of minors or disabled persons, parents or guardians will act as representatives on their behalf.

### **3.2. OBJECT**

TRAVELER ASSISTANCE undertakes to provide the services of assistance referred to in these conditions to THE BENEFICIARY. THE BENEFICIARY has the right to access the coverages described therein, in the terms expressed in this contract.

It is expressly stated and so it is accepted by THE HOLDER of the Assistance Certificate, that the services of TRAVELER ASSISTANCE are not medical insurance nor an extension or substitute for social security programs or prepaid medical care, or insurance of occupational hazards. The services and benefits of TRAVELER ASSISTANCE are exclusively oriented to travel assistance for sudden and unpredictable events that prevent the normal continuation of the travel.

The purpose of these services is to provide emergency assistance in unforeseen situations arising as a result of accident or NON PRE-EXISTING disease (See paragraph 7.1 Medical care), from the date of commencement of the term of the services that are the subject of this contract. The application of such benefits under the terms and conditions contractually defined, are designed to facilitate the return of THE BENEFICIARY to his place of permanent or habitual residence, to receive there and under his usual public or private health coverage or at his own expense the appropriate treatment for his health condition.

In that sense, to make use of these prerogatives, the user expressly agrees that the assistance provided is an obligation of means and not of results, so TRAVELER ASSISTANCE is exonerated from any and all liability arising from a possible malpractice, negligence or bad practice of all professionals, institutions and persons who provide services as applicable in the case required.

### **3.3. CANCELLATIONS AND CHANGES**

THE BENEFICIARY is entitled to make a maximum of three (3) amendments to his Certificate of Assistance such as: change of dates for the same days originally acquired, irregularities in the recipient's name, date of birth, identification document, contact in case of emergency, telephone numbers, email and other personal information that apply. Because the Certificate of Assistance is not transferable, it is not grounds for replacement of one beneficiary for another.

THE BENEFICIARY will undertake to require in advance of at least 2 (two) business days from the beginning of the term of the certificate (departure date), any **change or cancellation** of services provided by TRAVELER ASSISTANCE. The calculation of the business days is subject to the determinations of the country of origin of THE HOLDER or THE BENEFICIARY.

In no event will be accepted cancellations or changes once the effective date of the TRAVELER ASSISTANCE Certificate of Assistance begins, according to the terms set forth in the Certificate of Assistance.

TRAVELER ASSISTANCE is in full power to refuse the service when the Certificate of Assistance does not register the respective payment 24 (twenty-four) hours prior to the effective date (departure date) indicated in the document. Cancellations are subject to the policies set out in paragraph 6. Conditions for refunds and reimbursements.

#### **4. DEFINITIONS**

For all purposes of interpretation it is expressly stated that in this contract, it is understood as:

**4.1. Accident:** An accident is understood as all corporal damage resulting from the sudden action of a cause external and alien to the intention of the BENEFICIARY, caused by a foreign agent, outside of his control, external, violent and visible, and that the injury or illness resulting from it is caused directly by such agent and independently of any other cause.

**4.2. Amateur :** It is defined as the practice of an amateur sport that is practiced UNPROFESSIONALLY, for pleasure without receiving money in exchange, within this item are also excluded practices in specialized locations or under the direction of professionals.

**4.3. Beneficiary and / or Holder:** It is the person who has contracted the assistance services provided by TRAVELER ASSISTANCE on the terms, conditions and limitations set forth in the general and specific conditions governing this legal relationship. On that basis, he has a title or document that identifies him and accredits his right to receive the contracted assistance, fulfilling the obligations that depending on the case may correspond.

**4.4. Travel Cancellation :** Definitive inability to start carrying out the scheduled travel.

**4.5. Assistance Center :** Department that coordinates the provision of the services acquired and / or required by THE BENEFICIARY, derived from the services contracted with TRAVELER ASSISTANCE.

**4.6. Assistance Center:** It refers to the building, location, institution or place where THE

BENEFICIARY will receive health care assistance; this may be outpatient or inpatient.

**4.7. Assistance Certificate:** It is the document that certifies and describes the services contracted with TRAVELER ASSISTANCE.

This certificate contains personal data of THE BENEFICIARY, the purchase number and the contracted plan, country of origin and destination, start and / or departure dates, travel termination and / or return date as well as its coverages, specifications and limits.

**4.8. Exceptional Circumstances :** All those extraordinary situations of unusual occurrence, which will be described later in this same document.

**4.9. Congenital:** Pathology present or existing since before birth.

**4.10. Convalescence:** Time in which the person recovers or retrieves gradually vigor and health after suffering a disease or having undergone medical treatment. For the purpose of this contract, this period shall not exceed 5 days.

**4.11. Disease and / or Condition :** The terms "disease" and / or "condition" will be understood as synonyms for "symptoms of an ailment" for all purposes in these general conditions.

**4.12. Medical Emergency :** Any illness or injury that poses an immediate threat for the life of THE BENEFICIARY and whose health care can not be delayed.

**4.13. Chronic Disease :** Long -term illness, whose end or healing can not be clearly foreseen or will never occur.

**4.14. Acute Disease :** Short and relatively severe alteration process of the state of the body or any of its organs that could interrupt or disrupt the balance of vital functions and that can cause pain, weakness or other manifestation strange to its normal behavior. It does not include pre-existences or exclusions stated in these general conditions.

**4.15. Preexisting disease or pre-existence :** It is that contracted or suffered by THE BENEFICIARY prior to the start date of the travel, with or without knowledge of it. Pre-existing condition means any condition, disease, symptom or injury, even when it appears for the first time or suffers a worsening or progression during the travel, or that has been treated or diagnosed prior to the date of commencement of the term of the services matter of this contract. As well as that it is feasible to be diagnosed through complementary diagnostic methods, of everyday, normal and accessible use and



frequent (including but not limited to: Doppler, Biopsy, Nuclear Magnetic Resonance, Catheterization, CT Scan, etc.).

**4.16. Sudden or Unexpected Illness** : Prompt, sudden, un previewed illness, contracted after the start date of validity of the Certificate of Assistance or the date of departure, whichever is later.

**4.17. Endemic, pandemic and epidemic diseases**: The diseases cited above are those infectious diseases that affect permanently, or at certain times a region. It is understood as endemic, a disease that persists for a certain time in a particular place and that affects or may affect a significant number of people, including (Flu, Anthrax, Cysticercosis, Cholera, Chagas, Dengue, Zika, Chikungunya, Yellow Fever, Avian Influenza, Hanta Virus, Leprosy, Leishmaniasis, Malaria, Ebola, Rabies, Salmonella, Typhoid Fever, Tuberculosis, H1N1 influenza, HIV, Rift valley fever, West Nile virus among others).

**4.18. Recurrent Disease** : Return of the same illness after it has been treated. For the purpose of this contract, it is the disease returning 3 or more times during the term of the contracted Certificate of Assistance.

**4.19. Professional medical team** : It is the team of health professionals that integrates the supplier network on which relies TRAVELER ASSISTANCE for the provision of the appropriate and professional medical services.

**4.20. Departure date**: It is the day declared by THE BENEFICIARY in which TRAVELER ASSISTANCE will begin to provide support services, provided that the BENEFICIARY is outside the country of permanent or habitual residence.

**4.21. Return date** : It is the day of expiration of the period of validity of the certificate declared by THE BENEFICIARY in which TRAVELER ASSISTANCE ends the service purchased.

**4.22. Hotel Expenses** : They correspond to simple lodging expenses that do not include expenses for restaurant, laundry, telephone calls that are not made to the Assistance Center, transport, Internet access, or any other service. The hotel selected for hosting should meet usual benefit features, reasonable and customary benefit to the maximum coverage provided in the Certificate of Assistance.

**4.23. Travel Interruption** : When THE BENEFICIARY has commenced the travel and is enjoying it, but for reasons beyond his will be forced to suspend it, provided that the cause or causes correspond to the circumstances expressed and listed in these general conditions.

**4.24. Maximum Global Amount** : The sum of expenses that TRAVELER ASSISTANCE will pay and / or reimburse the Holder for all items and all services provided under these General Conditions.

**4.25. Country of permanent or usual residence** : It is the place where THE BENEFICIARY declares his residence and carries out his usual economic activity.

**4.26. Grace Period** : Is the time that elapses between the emission of the Certificate of Assistance and the possibility of requesting the services contracted in the purchased plan, when THE HOLDER and / or BENEFICIARY make the purchase of the Certificate of Assistance when the travel has already begun and / or he is already in the destination country. For the purposes of these general conditions, this time consists of five (5) calendar days.

**4.27. Validity Period** : Is the time between the departure date and the return date declared by THE BENEFICIARY during which he is entitled to receive the services of the contracted assistance plan.

**4.28. Elective Procedure**: Medical procedure that does not have the character of an emergency and therefore is programmable and can be planned for a later date, without preventing the normal continuation of the travel.

**4.29. Reimbursement**: It is the reimbursement of expenses incurred by THE BENEFICIARY during his stay abroad, up to the maximum amounts set out in the Certificate of Assistance, the conditions governing this Contract and which have been authorized by the TRAVELER ASSISTANCE Assistance Center.

**4.30. Medical reference** : It is the allocation of the Assistance or Professional Medical Center by TRAVELER ASSISTANCE to provide assistance to THE BENEFICIARY. In cases where it is determined that the condition reported by THE BENEFICIARY is exempt from coverage, the Assistance Center will reference hospitals, clinics and medical centers near the location of THE BENEFICIARY, under the premise that the medical costs of such care shall be borne by the BENEFICIARY himself.

**4.31. Repayment**: It is the refund of the money derived from the application for annulment of the TRAVELER ASSISTANCE Certificate of Assistance.

**4.32. Authorized public transport** : Air transport operated by a regular airline and with license for collective and paid passenger transport. Sea or land transport licensed for collective and paid public transport.

**4.33. Travel** : It is the movement that THE BENEFICIARY makes from one place to another, by air, sea or land on one or more travels during the contract period. It will be

understood that "Travel" means the outing that a BENEFICIARY performs abroad leaving his country of permanent or habitual residence until his subsequent return to it, during the term of the certificate.

THE BENEFICIARY will not be entitled to receive assistance services provided by TRAVELER ASSISTANCE while he is in his country of permanent or habitual residence. The concept of travel includes the time spent by THE BENEFICIARY outside of the country of his permanent or habitual residence and not just the time comprising the transfer from one destination to another.

## **5. PROCEDURE FOR APPLICATION FOR SERVICES**

**5.1.** THE BENEFICIARY by the mere fact of contracting, requesting, demanding, accessing or using the services of assistance subject of this contract, agrees and acknowledges that he must communicate prior to incurring or contracting on his own without proper EVALUATION and AUTHORIZATION by the TRAVELER ASSISTANCE Assistance Center, any type of medical care, for which he should contact as many times as required the contact means noted as printed on the Certificate of Assistance, website [www.traveler-assistance.com](http://www.traveler-assistance.com) or those supplied by the commercial advisor, to be directed to any of our medical providers in the destination country.

**5.2.** THE BENEFICIARY, family or any accompanying person when communicating with the Assistance Center, must indicate the purchase or service number, the geo-referenced location where he is at the time the emergency occurred, the address where he is hosted, the landline, mobile telephone number, email or Skype to be contacted for the duration of the entire assistance event.

**5.3.** THE BENEFICIARY is obliged to verify that all data on his Certificate of Assistance is correct and if any inconsistencies, he should contact the Assistance Center to rectify them (See paragraph 3.3 Cancellations and changes).

**5.4.** In cases where THE BENEFICIARY suffers a medical emergency that threatens his life and that in addition for force majeure he is prevented from communicating immediately with the Assistance Center, he can contract or receive directly the services required and he must communicate this fact within 24 (twenty four) hours after the occurrence of the event to the TRAVELER ASSISTANCE Assistance Center through the different means of contact established. (See paragraph 2.3 of this document).

**5.5.** Unfailingly within 24 (twenty-four) hours after the medical emergency, THE BENEFICIARY, family, accompanying person or personnel of the Assistance Center hours should contact the TRAVELER ASSISTANCE Assistance Center and provide all information related to the emergency experienced and the assistance received.



Thus, the Professional Medical Team of TRAVELER ASSISTANCE will contact the Assistance Center, in order to control at all stages of service delivery. It is important that THE BENEFICIARY carefully follows these instructions, since from it depends that TRAVELER ASSISTANCE takes over accrued expenses, as explained in this contract and the Certificate of Assistance.

Not communicating in the conditions set, exonerates TRAVELER ASSISTANCE from any liability, obligation or charge in respect to the assistance required.

**5.6.** In all cases TRAVELER ASSISTANCE will always have the right to indicate whether assistance will be provided by one of its service providers, or will simply assume the costs by reimbursing the incurred expenditure, according to the limits established in the Certificate of Assistance contracted by THE HOLDER or THE BENEFICIARY, as appropriate.

## **6. CONDITIONS FOR REFUNDS AND REIMBURSEMENTS**

### **6.1. CONDITIONS FOR REIMBURSEMENT FOR MEDICAL ASSISTANCE FOR ILLNESS OR ACCIDENT.**

It is essential that THE BENEFICIARY or family, or companion, has notified the TRAVELER ASSISTANCE Assistance Center on the situation that generated the emergency, so that it in turn has authorized and / or coordinated the relevant care. To access the study of reimbursement, THE BENEFICIARY must meet the following conditions:

- a. THE BENEFICIARY must send by email to the TRAVELER ASSISTANCE Assistance Center, all documentation required to begin the study of reimbursement, including but not limited to the following: application form for reimbursement, medical prescription, examination with results, diagnosis of the attending physician, medical report, medical records, invoices of purchase of medicines, invoices of medical fees and documents supporting the payment of such services, such as copy of the voucher, bank transfer, bank statement or other relevant documents when the payment was made in cash.
- b. If the medical records are required, THE BENEFICIARY must fill out the form authorizing the assistance center to share with TRAVELER ASSISTANCE all the information in that document.
- c. In cases where it is required, TRAVELER ASSISTANCE will have the power to request the original documents, in which case shipping costs will be borne by THE BENEFICIARY.
- d. THE BENEFICIARY must submit all documentation requested by TRAVELER ASSISTANCE within 90 (ninety) calendar days from the date of rendering the assistance service and any claim or legal action prescribes after expiry of that period.
- e. Upon receipt of the complete documentation, TRAVELER ASSISTANCE f.

will respond to the request for reimbursement within 45 (forty five) business days from the date of receipt of the documents.

f. If the refund request is approved, THE BENEFICIARY shall send via email to the TRAVELER ASSISTANCE Assistance Center the bank information in which the disbursement of the approved values will be deposited.

g. When THE BENEFICIARY subject of the repayment study is a minor, the approved values will be deposited on behalf of his parent or guardian. If THE BENEFICIARY as an adult, requests that it be deposited in a bank account of which he is not the holder, he must submit a written authorization, noting the full name, type and number of identification and the certification of the bank account.

## **6.2. CONDITIONS FOR REFUNDS OR RETURNS FOR CANCELLATION OF CERTIFICATES OF ASSISTANCE.**

**6.2.1.** Reimbursements or refunds resulting from a request for cancellation of the Certificate of Assistance by THE HOLDER shall apply provided that THE HOLDER informs TRAVELER ASSISTANCE irrefutably and in a term of no more than 24 (twenty four) hours of occurrence and / or notification of the event which motivates the request for the cancellation and without exception, with an anticipation of minimum 48 (forty eight) hours to the departure date established in the Certificate of Assistance contracted with TRAVELER ASSISTANCE, whichever comes first. Cancellation requests must be framed in the following events, which must be backed by documents that support them as appropriate:

- a. Death of THE HOLDER or of THE BENEFICIARY.
- b. Serious accident of THE HOLDER or THE BENEFICIARY that motivates hospitalization or hinders the perambulation, generating a state of prostration in the person and therefore makes it impossible to start the travel.
- c. Serious illness of THE HOLDER or THE BENEFICIARY that is urgent (not existing at the time of issuance of the Certificate of Assistance and even when not being known by him) and that motivates hospitalization or hinders the perambulation, generating a state of prostration in the person and therefore makes it impossible to start the travel.
- d. Death or Hospitalization for more than 3 (three) days for accident or disease suddenly declared and acutely of the spouse, parent (s), brother (s) or child (ren) of THE HOLDER or THE BENEFICIARY.
- e. When THE HOLDER or THE BENEFICIARY is notified in an irrefutable manner to be brought to justice and that such notification has been received or has as date of issuance a date after contracting the service.
- f. When THE HOLDER or THE BENEFICIARY has been quarantined by the competent health authority and after the date of contracting the service.
- g. When THE HOLDER or THE BENEFICIARY are denied their VISA application.

h. When the spouse and children are traveling with THE HOLDER and are also BENEFICIARIES, the cancellation request will be extended to the family group

for the events mentioned in the previous paragraphs, as long as the destination, declared date of departure and return are the same.

**6.2.2.** For no reason TRAVELER ASSISTANCE will reimburse or refund all or part of the money, when THE HOLDER and / or BENEFICIARY has made use of the services included in the general conditions in the country of destination.

**6.2.3.** When THE HOLDER and / or BENEFICIARY has canceled the price of the Certificate of Assistance by credit card or through a web payment platform, the request for cancellation will have an administrative cost of US\$ 25 (twenty-five US dollars and zero cents) or its equivalent in local currency, if the sale price of the purchased certificate was less than US\$ 100 (one hundred US dollars) or its equivalent in local currency. When the selling price of the acquired certificate is equal to or greater than US\$ 100 (one hundred US dollars), the cost of cancellation is calculated at 25% (twenty five percent) of the value of the sale price. To calculate the equivalent values in the local currency where the certificate was purchased, the conversion will take place at the date of purchase.

**6.2.4.** If THE HOLDER and / or BENEFICIARY canceled the price of the Certificate of Assistance in cash, the cancellation request will have an administrative fee of USD \$ 16.80 (sixteen American dollars and eighty cents) or its equivalent in local currency; if the sale price of the acquired certificate was less than US\$ 100 (one hundred US dollars) or its equivalent in local currency. When the selling price of the acquired certificate is equal to or greater than US\$ 100 (one hundred US dollars), the cost of cancellation is calculated at 16.8% (sixteen point eight percent) of the value of the sale price. To calculate the equivalent values in the local currency where the certificate was purchased, the conversion will take place at the date of purchase.

**6.2.5.** Once the TRAVELER ASSISTANCE Assistance Center is notified of the request for cancellation, the study for the refund will be started. In all situations, TRAVELER ASSISTANCE may verify the events reported by THE HOLDER or THE BENEFICIARY. Once approved the request for reimbursement, TRAVELER ASSISTANCE will have an average term of twenty (20) business days to deposit the money according to the banking information provided by THE HOLDER for the disbursement.

## **7. MEDICAL ASSISTANCE SERVICES**

Medical Assistance will be provided in case of accident or acute and unexpected disease causing injury and / or symptom that prevents the normal continuation of the travel of THE BENEFICIARY, who can use free of charge some of the professional services

and / or medical establishments that in the case are indicated and / or authorized by TRAVELER ASSISTANCE.

Minor injuries that do not prevent the normal continuation of the travel, will not lead to this assistance, however, when the TRAVELER ASSISTANCE Assistance Center supported by its medical team so authorizes it, assistance will be provided or the study of reimbursement will be authorized under the medical relevance as defined in these conditions. When in the opinion of the medical team or the TRAVELER ASSISTANCE Assistant Center, the return of THE BENEFICIARY to the country of origin was possible to receive the required medical treatment there, the TRAVELER ASSISTANCE Central Assistance will proceed to the sanitary repatriation of THE BENEFICIARY to his country of origin, who is obliged to accept the definition given by TRAVELER ASSISTANCE, losing in case of rejection of such a resolution, all the guarantees or benefits described in the acquired Certificate of Assistance.

The medical assistance services to be provided by TRAVELER ASSISTANCE are limited to the treatment of acute symptoms that prevent the continuation of the travel. Unless it is explicitly described within the characteristics of the service contracted with TRAVELER ASSISTANCE, all illnesses and chronic or pre-existing or congenital or recurrent conditions, known or unknown by THE BENEFICIARY, are expressly excluded from coverage, as well as their consequences and / or complications, even when they appear for the first time during the travel.

**Important Note: Medical assistance in the United States.**

If THE BENEFICIARY has been assisted by a professional, Hospital or Emergency Room (ER) in the United States, he should not be surprised if at his return to the country of origin, he receives invoices on charges of the emergency room, x-rays, specialized studies, etc. According to the administrative criterion of the health system in the United States, the patient must first receive the invoices and then the provider of Services, such as in this case TRAVELER ASSISTANCE.

This administrative routine can take one month or more until the hospital sends the invoices to our Assistance Center. If in the meantime THE BENEFICIARY receives the invoices, he should contact by telephone the TRAVELER ASSISTANCE Assistance Center to verify their processing status.

**7.1. DEDUCTIONS APPLICABLE TO MEDICAL EXPENSES**

It applies only to that Certificate of Assistance that has this concept included. For this purpose, THE HOLDER and / or BENEFICIARY must verify whether the plan he has acquired has deduction.

**7.2. 24/7 HOTLINE**

This service provides telephone medical advice and referral, including delivery of the prescription with drug treatment prescribed by the health professional assigned by the TRAVELER ASSISTANCE Assistance Center, to manage the symptoms and will not be subject to a limit for calls or inquiries.

**7.2.1.** The medical advice telephone service provides THE BENEFICIARY information on:

- a. Adverse reactions to medication.
- b. Side Effects.
- c. Contraindications
- d. Childcare and maternal and child Orientation
- e. Hygienic-dietary recommendations
- f. Assessment of the need for consultations with specialists as referred
- g. Orientation in first aid

**7.2.2.** The referral service is established as the allocation process or the Assistance Center or Medical Professional by TRAVELER ASSISTANCE to provide assistance to THE BENEFICIARY. In cases where it is determined that the condition reported by THE BENEFICIARY is exempt from coverage, the Assistance Center will reference hospitals, clinics and medical centers near the location of THE BENEFICIARY, under the premise that the medical costs of such care shall be borne by the BENEFICIARY himself.

The drugs prescribed as a result of the orientation and / or medical referencing, for treatment of injuries or symptoms resulting from accidents or acute illnesses that affect the continuity of the travel, shall be acquired by THE BENEFICIARY to subsequently notify them to the Assistance Center in order to begin the due reimbursement study. (See paragraph 6.1.)

### **7.3. MEDICAL EMERGENCY TRANSFER**

If during the term of the Certificate of Assistance acquired THE BENEFICIARY suffers an accident that causes a medical emergency or presents symptoms that prevent mobility of the person, the Assistance Center of TRAVELER ASSISTANCE will coordinate and provide transport services to THE BENEFICIARY from the site where the emergency occurred to the most suitable Assistance Center for medical attention. This can occur from the site where the insured person is located towards the Assistance Center or the transfer from one Assistance Center to another, if at the discretion of the attending physician THE BENEFICIARY should be sent to another institution, according to the nature of the injuries or symptoms.

The TRAVELER ASSISTANCE Assistance Center will determine the transportation means most appropriate under the health status of THE BENEFICIARY, depending on his situation or gravity. For transfers from the place where THE BENEFICIARY is at the time the emergency occurs up to the Assistance Center, only routes within the city limits will be covered.

In all cases, TRAVELER ASSISTANCE reserves the right to directly assess the seriousness of the situation and the urgency and appropriateness or urgency of the transfer

of THE BENEFICIARY, as well as to instruct regarding the means of transport appropriate to do so. If THE BENEFICIARY and / or his companions decide to proceed otherwise, apart from the direct opinion and / or disregarding the instructions of the TRAVELER ASSISTANCE Assistance Center, it will be at their own risk, and this action is understood as the waiver of THE BENEFICIARY to submit any claim to that effect against TRAVELER ASSISTANCE. This service is included and will be deducted from the overall maximum amount of medical or hospital expenses that TRAVELER ASSISTANCE recognizes in case of accident or illness per BENEFICIARY.

#### **7.4. ASSISTANCE BY SPECIALISTS**

Medical care by specialists will be provided ONLY when it is authorized by the Assistance Center and the medical team of TRAVELER ASSISTANCE, previous request for referral by the medical team or Assistance Center designated to assist THE BENEFICIARY. THE BENEFICIARY is entitled to a maximum of 1 (one) medical consultation with specialists per event prior approval thereof.

When THE BENEFICIARY is under 12 and has required medical assistance, the TRAVELER ASSISTANCE Assistance Center will provide, at the request of the parents or adults accompanying the child on the travel, the possibility of a telephone inter-consultation with the pediatrician of the child in their home country. It is expressly stated that such inter-consultation will have a mere informative character but will not be binding on the medical treatment to be provided, which will be the decision of the medical team or Assistant Center appointed by TRAVELER ASSISTANCE to provide care for the child.

#### **7.5. SUPPLEMENTARY MEDICAL EXAMS**

It shall be proceeded to perform additional exams ONLY when authorized by the TRAVELER ASSISTANCE Assistance Center, prior prescription of the medical team or Assistance Center designed to assist THE BENEFICIARY.

**7.6. PHYSICAL RECOVERY THERAPY IN CASE OF TRAUMA** When derived from the medical assistance, the medical team or TRAVELER ASSISTANCE Assistance Centre so authorizes, TRAVELER ASSISTANCE will take at their own cost up to three (3) physical therapy or physiotherapy sessions.

#### **7.7. MEDICINES**

TRAVELER ASSISTANCE will bear the cost of medicines prescribed by its designated medical team or Assistance Center, for the treatment of the condition caused by an accident or acute and unexpected illness, which would lead to the assistance of THE BENEFICIARY during the period of validity and up to the limits specified in the Certificate of Assistance depending on whether the case is: Outpatient assistance and hospitalization.

### **7.7.1. MEDICINES FOR OUTPATIENT CARE**

The prescription drug costs as a result of outpatient care will be covered, provided they are prescribed by the medical team and / or Assistance Centre appointed by the TRAVELER ASSISTANCE Assistance Center, up to the limit specified in the Certificate of Assistance and when they correspond to treatment of the disease caused by an accident or acute and unexpected illness, which would lead to the assistance requested by THE BENEFICIARY.

When TRAVELER ASSISTANCE does not have suppliers with direct agreement for the delivery of the prescribed medicines in the area where THE BENEFICIARY is located, these medicines must be acquired by THE BENEFICIARY for subsequent notification to the Assistance Center, in order to initiate the due repayment study. (See paragraph 6.1.)

### **7.7.2. MEDICINES FOR HOSPITALIZATION**

All derived medicines or during a hospital stay will be covered up to the maximum amount specified in the Certificate of Assistance of TRAVELER ASSISTANCE, if that amount is not specified in that document, the value set for outpatient care medicines shall be taken as the limit.

The exclusions and conditions of the contracted plan and that has been determined by the TRAVELER ASSISTANCE Assistance Center will be taken into account, provided that they correspond to the treatment of the condition giving rise to the assistance requested by THE BENEFICIARY.

If during hospitalization, medicines are supplied to THE BENEFICIARY for the treatment of diseases and / or pre-existing conditions, the expense incurred for such drugs must be assumed by THE BENEFICIARY.

When TRAVELER ASSISTANCE does not have suppliers with direct agreement for the delivery of the prescribed medicines in the area where THE BENEFICIARY is located, these medicines must be acquired by THE BENEFICIARY for subsequent notification to the Assistance Center, in order to initiate the due repayment study. (See paragraph 6.1.)

### **7.8. DENTISTRY OF NON PRE-EXISTING URGENCY**

TRAVELER ASSISTANCE will take care of the expenses for emergency dental services when THE BENEFICIARY requires attention in his natural teeth as a result of an accident or infection and / or pain that is not derived from a preexisting disease or ailment. In such cases, the TRAVELER ASSISTANCE Assistance Center, will authorize the assistance to THE BENEFICIARY up to the limit of coverage established in the Certificate of Assistance. All dental treatment or corresponding to or derivative from: orthodontics, root canal treatment, tooth replacement, tooth extraction is excluded from this coverage

### **7.9. PRE-EXISTING DISEASES**

TRAVELER ASSISTANCE excludes from coverage all pre-existing diseases and / or conditions, known or unknown to THE HOLDER and / or BENEFICIARY before the start of the term of his Certificate of Assistance, as well as their complications, even if they appear for the first time during the travel. When THE BENEFICIARY is aware of the existence of the pre-existing disease and / or condition, the TRAVELER ASSISTANCE Assistance Center will recognize medical first aid assistance up to the stabilization of the symptoms that create the health condition of THE BENEFICIARY. This always up to the maximum coverage amount specified in the Certificate of Assistance.

In cases when upon the reception by THE BENEFICIARY of medical assistance authorized by the TRAVELER ASSISTANCE Assistance Center and, as a result of the assessment made by the medical team or the designated Assistance Center, it is determined in the diagnosis that THE BENEFICIARY has a preexisting disease or condition, TRAVELER ASSISTANCE will recognize medical first aid assistance up to the stabilization of the symptoms that generate the health condition or until the pre-existing disease and / or condition is diagnosed. This always up to maximum coverage amount specified in the Certificate of Assistance, whichever occurs first.

### **7.10. HOSPITALIZATIONS**

In cases where as a result of accident or acute and unexpected disease that causes injury and / or symptom that prevents the normal continuation of the travel by THE BENEFICIARY, and the medical team or Assistance Center so prescribes, the TRAVELER ASSISTANCE Assistance Center will authorize the hospitalization of THE BENEFICIARY in the nearest adequate Assistance Center and at the SOLE discretion of the medical team of TRAVELER ASSISTANCE. Such hospitalization will be borne by of TRAVELER ASSISTANCE up to the maximum amount of coverage stated on the Certificate of Assistance.

Where applicable, TRAVELER ASSISTANCE will send to the hospital where THE BENEFICIARY is admitted, a representative of its medical team in order to ensure the quality in the delivery of the service.

### **7.11. SURGICAL INTERVENTIONS**

In emergency cases that require urgent surgery, the TRAVELER ASSISTANCE Assistance Center will authorize this procedure, ONLY when prescribed by the medical team or the Assistance Center. When in the judgment of the medical team or TRAVELER ASSISTANCE Assistant Center, it would be possible to return THE BENEFICIARY to the country of origin to receive the required surgical treatment there, the TRAVELER ASSISTANCE Assistance Center shall perform the health repatriation of THE BENEFICIARY to his



country of origin, who is obliged to accept the definition given by TRAVELER ASSISTANCE, losing in case of rejection of such a resolution, all guarantees or benefits described in the acquired Certificate of Assistance.

Any surgery framed as an "elective" procedure, scheduled and / or that does not impede the normal continuation of the travel and that, in consequence, can be carried out by THE BENEFICIARY it on his return to his country of origin is excluded from this benefit.

#### **7.12. INTENSIVE THERAPY**

In cases where as a result of accident or acute and unexpected disease that causes injury and / or symptom that prevents the normal continuation of the travel by THE BENEFICIARY, and the medical team or Assistance Center so prescribes, the TRAVELER ASSISTANCE Assistance Center will authorize the admission in the Intensive Care Unit (ICU) of THE BENEFICIARY in the nearest and adequate Assistance Center and at the SOLE discretion of the medical team of TRAVELER ASSISTANCE. Medical expenses incurred in this concept shall be borne by TRAVELER ASSISTANCE up to the maximum amount of coverage stated on the Certificate of Assistance.

#### **7.13. PREGNANCY (UNTIL WEEK 24)**

TRAVELER ASSISTANCE will assume the medical assistance costs (including emergency medical checkups and ultrasounds), for clear and unpredictable complications that may arise related to pregnancy, including premature births and spontaneous abortions until and including the 24th week of gestation, only up to the maximum amount of coverage specified in the TRAVELER ASSISTANCE Certificate of Assistance and where such a certificate is in force at least during that period.

All medical attention must be authorized by the TRAVELER ASSISTANCE Assistance Center, which will be supported on the criterion of its medical team and / or Assistance Center designated to establish appropriate care to THE BENEFICIARY. The following conditions are an essential requirement for the validity of the stipulated services:

- a. That on the starting date of the travel or departure date of validity of the Certificate of Assistance (whichever is later), THE BENEFICIARY is in a state of pregnancy, known or unknown condition and that pregnancy does not exceed 24 weeks' gestation.
- b. That on the starting date of the travel or departure date of validity of the Certificate of Assistance (whichever is later), the age of THE BENEFICIARY does not exceed 38 years.
- c. In complex cases or with medical complications, TRAVELER ASSISTANCE shall make available to THE BENEFICIARY, the possibility of a telephone inter-consultation with her obstetrician in her country of origin. It is expressly stated that this inter-consultation will have a merely informative character but will not

be binding with respect to the medical treatment to be provided, which is a decision to be made by the attending physician.

The following situations are expressly excluded from coverage:

- a. Outpatient controls related to normal course of pregnancy, both medical consultations and related studies; Caesarean and normal course and term deliveries.
- b. Caused abortions.
- c. Medical and any other expenses related to the newborn (such as and without this list being exhaustive: nursing, neonatology, food, etc.).

TRAVELER ASSISTANCE reserves the right to request all necessary documentation to substantiate the above conditions and / or situations.

All control and treatment from week 25 of gestation, whether it is related or not to medical assistance derived from an accident, previously authorized by the TRAVELER ASSISTANCE Assistance Center is excluded from coverage for pregnancy.

#### **7.14. SPORTS PRACTICE**

TRAVELER ASSISTANCE will only assume expenses for events caused by amateur sports, i.e. when they are carried out exclusively in recreational character, in expressly suitable and approved for that purpose areas, not being valid for any purpose for their professional practice. Coverage for medical expenses for sports, will be authorized by the Assistance Center up to the maximum amount specified in the Certificate of Assistance and as long as the event does not correspond to any of the exclusions present in these Conditions.

This service includes the assistances that may occur as a result of training, practice or active participation with amateur character of the following sports, including but not limited to: soccer, rugby, hockey, tennis, swimming, polo, water skiing, jet ski, wave runner, snowmobiling, four-wheelers, ATVs, skate, parasail, scuba diving, hang gliding, surfing, windsurfing, etc. and up to the expenditure limit stipulated in the Certificate of Service for this additional benefit.

The following sports are absolutely excluded from the support service of TRAVELER ASSISTANCE: the practice of ski, snowboard and / or other winter sports performed outside of regulated and authorized tracks, neither mountaineering, mountain climbing, auto racing, motorcycle racing, motocross, boxing, parachuting, gliders, sport aviation, caving, bungee jumping, trekking, kayaking, kayoning, sailing, boating, bird watching, horseback riding, biking and / or martial arts.

#### **7.15. PSYCHOLOGISCHE HILFE UND PSYCHISCHE GESUNDHEIT**

TRAVELER ASSISTANCE erstattet DEM BEGÜNSTIGTEN bis zu dem in der erworbenen Teilnahmebescheinigung angegebenen Deckungsbeitrag die Kosten für die Behandlung der psychischen Gesundheit, in der er nur als Folge von Alkohol-, Drogen- und Schlaflosigkeitsmissbrauch entstanden ist. Diese Behandlungen werden ambulant in Form von Spesenersatz bis maximal 40 Dollar pro Tag durchgeführt.

Wenn diese Behandlung nicht vom Assistance Center genehmigt wurde, werden nur bis zu 80% des in der erworbenen Teilnahmebescheinigung angegebenen Werts bezahlt

## 8. COMPENSATION FOR ACCIDENTAL DEATH AND / OR DISMEMBERMENT IN PUBLIC TRANSPORT

This coverage will be granted only to permanent residents in Latin American countries where our travel assistance certificate is purchased, i.e., holders who undertake travels abroad from their country of residence.

It is considered and is within coverage, accidental death directly and exclusively caused by accidents that may occur to THE HOLDER and / or BENEFCIARY, provided that they travel as passengers on an authorized regular line public means of transport, which is properly enabled for the following types of traffic: aerial (airlines), terrestrial (metro, train, bus), maritime (cruise) under the contracted terms of the acquired Certificate of Assistance.

### 8.1. TABLE OF COMPENSATION

TRAVELER ASSISTANCE will compensate up to the coverage limit stated on the Certificate of Assistance acquired by THE BENEFCIARY, as provided in the following table compensation:

No.	Protection	Compensation Percentage
1	DEATH	100%
2	Total and irrecoverable loss of sight in both eyes	100%
3	Total and irrecoverable loss of sight in one eye	50%
4	Loss of two limbs	75%
5	Loss of one limb	50%
6	Total and irrecoverable loss of sight of one eye and loss of one limb	50%
7	Total and permanent disability (other than total loss of sight in one eye or in both eyes or loss of limbs)	75%

The beneficiaries of the compensation will be THE HOLDER and / or BENEFCIARY of the Certificate of Assistance or their legal heirs, and they are entitled to make any claim to TRAVELER ASSISTANCE in a period not exceeding ninety (90) calendar days after the incident occurred.

TRAVELER ASSISTANCE will recognize to THE BENEFCIARY or his legal heirs, the compensation for the protections established and up to the limit specified in the Certificate of Assistance, once the insurance policies applicable in the country where the accident occurred in this way are affected: 1. State insurance. 2. Public transport company involved in the accident and 3. Compensation by TRAVELER ASSISTANCE.

### 8.2. EXCLUSIONS TO THIS COVERAGE

It is excluded from coverage and is not included in the definition of maritime or land transport:

- a. If THE HOLDER and / or BENEFCIARY is driving, traveling as a passenger inside, boarding or getting off a leased vehicle,

unless the vehicle has been leased by a public transportation means authorized to transport passengers.

- b. If THE HOLDER and / or BENEFICIARY is driving, traveling as a passenger inside, boarding or getting off a taxi; understanding as taxi a land transport vehicle, driven by a particular driver or hired for this purpose, which performs short or medium routes inside or outside of a city. The use of this means of transport will only be refunded when the TRAVELER ASSISTANCE Assistance Center so authorizes, as a result of the relevant accreditation by THE BENEFICIARY.
- c. If the HOLDER and / or BENEFICIARY are driving, traveling as a passenger inside, boarding or getting off leased vehicles for collective passenger transport (shuttle service type), transfer services of a hotel or parking lot transporting passengers outside the airport facilities.

## **9. REPATRIATION SERVICES AND EMERGENCY**

### **TRANSFER 9.1. FUNERAL REPATRIATION**

In case of death of the HOLDER and / or BENEFICIARY as a result of an accident or illness, not expressly excluded in this contract, and during the course of the travel, TRAVELER ASSISTANCE will process the necessary documents, will coordinate and assume the cost of moving the remains, including their sanitary repatriation or cremation, if so is directed by the in force law of the country where the death took place and by the means it considers appropriate, to the airport of entry into the country of habitual residence of the deceased, taking charge of the costs of the compulsory coffin for air transport up to the coverage limit stated on the Certificate of Assistance acquired by THE BENEFICIARY, including administrative procedures and transport of remains. The funerary repatriation service will be provided only if the TRAVELER ASSISTANCE intervention is requested immediately after the death, that is, within 24 (twenty four) hours following the occurrence of the death.

TRAVELER ASSISTANCE will determine the appropriate service providers and means of transport to be used for the transfer. This provision excludes the coordination and cost of both religious services and special coffins, as well as the value of other direct and indirect costs to be incurred for the effect.

TRAVELER ASSISTANCE reserves the right to manage the repatriation process exclusively, so the intervention of any relative without the authorization of the Assistance Center will cause the loss of this benefit. TRAVELER ASSISTANCE will be exempt and will not be responsible for the transfer of the remains, nor will make any refund for this item if funeral companies or other third parties take charge before TRAVELER

ASSISTANCE or without the express permission of the Assistance Center.

TRAVELER ASSISTANCE will not be responsible for the funerary repatriation nor for expenses in cases of death caused by:

- a. Narcotics or drugs.
- b. Suicide.
- c. If the death resulted from a pre-existing condition suffered by the BENEFICIARY, if its treatment was the cause of the travel.

**Note:** Excluded from this cover are the expenses for the definitive coffin, transfers within the country of habitual residence, funeral arrangements, religious ceremonies and cults, ceremonies with friends and family and burial expenses. The expenses for the return of accompanying relatives of the deceased are not covered under any circumstances.

Prior authorization of the Assistance Center, TRAVELER ASSISTANCE will pay the penalty for changing the date of an air ticket, in tourist or economy class and subject to space availability, for the return of a relative or companion of the deceased, Father, Mother, Spouse, Child or Sibling (the list is limited and not declarative), to the place of permanent residence, when the passenger is a BENEFICIARY of a Certificate of Assistance with equal term and validity of the certificate of THE deceased BENEFICIARY and has a reduced fee ticket, for fixed or limited date of return.

## **9.2. SANITARY REPATRIATION**

The sanitary repatriation of THE BENEFICIARY shall be carried out solely as a result of an accident or serious illness and only when the medical team and the TRAVELER ASSISTANCE Assistance Center so authorize it and prior medical and scientific justification by the medical team or Assistance Center that attended THE BENEFICIARY.

The repatriation of the injured or sick BENEFICIARY from the location where he is to the airport of entry to the Country of habitual residence and in which the TRAVELER ASSISTANCE Certificate of Assistance should have been issued shall be carried out by regular airline plane, in tourism or economy class and subject to availability of seats or by the means of transport that the Medical Team of TRAVELER ASSISTANCE considers most appropriate and with accompanying doctor or nurse when applicable.

If the Holder and / or his family decide to make a sanitary repatriation disregarding the opinion of the Medical Team and the TRAVELER ASSISTANCE Assistance Center, the company will not assume any responsibility for that decision, passing to the expense and the risk of THE BENEFICIARY and / or his family the repatriation costs and consequences, without the right to repeat against TRAVELER

## ASSISTANCE.

TRAVELER ASSISTANCE will pay the difference in cost of the return airfare of THE BENEFICIARY in tourist or economy class, when his original ticket is roundtrip, reduced rate, fixed date or limited return date, and that date cannot be respected as a result of the illness or accident of THE BENEFICIARY. This benefit will only apply when the Holder has been medically assisted with authorization of the relevant TRAVELER ASSISTANCE Assistance Center.

The right to this COVERAGE will not be recognized if the reason of the illness or accident of THE HOLDER or THE BENEFICIARY corresponds to one of the exclusions of this conditional services.

### **9.3. TRANSFER AND HOTEL EXPENSES OF A RELATIVE**

When a BENEFICIARY traveling unaccompanied, is hospitalized for a period of more than 7 (seven) days, TRAVELER ASSISTANCE will reimburse the transfer and hotel expenses for a single relative: father, mother, spouse, adult child or older adult sibling.

For these purposes, the Certificate of Assistance of THE HOLDER and / or BENEFICIARY must be current and they should unfailingly contact the TRAVELER ASSISTANCE Assistance Center to authorize the coverage before moving the relative. Refund requests will not be subsequently accepted without any justification.

TRAVELER ASSISTANCE will pay for one air ticket in economy class and subject to space availability. When the coverage of the air ticket cost is reintegrated through reimbursement, the value corresponding to the economy class rate in effect at the time of being purchased will be returned.

The coverage of hotel expenses will have a daily limit according to the number of days of lodging and will never exceed the maximum limit established in the Certificate of Assistance.

The right to this coverage will not be recognized if the reason for the hospitalization of THE HOLDER or the BENEFICIARY corresponds to one of the exclusions of this conditional services.

### **9.4. RETURN AND ACCOMPANYING OF MINORS**

In case of accident or disease of THE BENEFICIARY, TRAVELER ASSISTANCE will assist in transferring children under 9 years of age who were traveling under his custody and that as a result of what happened, should return to the country of permanent or habitual residence of the minors, where there is no other person to assume this responsibility.

TRAVELER ASSISTANCE at its discretion, shall appoint a suitable person or will accept

that suggested by THE BENEFICIARY and will coordinate the return travel of the child. In addition, it will assume the cost of the fare difference of the tickets of the minors and the penalties if any, as well as the cost of the airfare ticket of the accompanying person if necessary, always at its discretion and seeking the most economical alternative, in economy class for the described return.

It is an essential requirement that the minors have the quality of BENEFICIARIES of a Certificate of Assistance and that this service is covered in it. This service is deducted from the maximum limit of medical or hospital expenses relating to each BENEFICIARY by accident or illness.

#### **9.5. HOTEL EXPENSES FOR CONVALESCENCE**

TRAVELER ASSISTANCE will reimburse the hotel expenses under the maximum limits specified in the acquired Certificate of Assistance, when the attending physician prescribes mandatory bed rest for THE BENEFICIARY, after a stay that must have been for a minimum period of seven (7) days and when leaving the hospital he must have necessarily complied with it, provided that such hospitalization has been coordinated and approved by the medical team and the TRAVELER ASSISTANCE Assistance Center.

Likewise, TRAVELER ASSISTANCE will cover hotel expenses of the travel accompanying person of THE BENEFICIARY, also THE HOLDER or BENEFICIARY of a Certificate of Assistance, when the attending physician prescribes mandatory bed rest for THE BENEFICIARY after more than 7 (seven) days hospitalization, previously authorized by the medical professional team of TRAVELER ASSISTANCE, provided that such hospitalization has been organized and in charge of the TRAVELER ASSISTANCE Assistance Center.

THE HOLDER and / or BENEFICIARY must unfailingly contact the TRAVELER ASSISTANCE Assistance Center to authorize the coverage. For this purpose, the Certificate of Assistance should be in force.

Refund requests will not be subsequently accepted without any justification.

The coverage of hotel expenses will have a daily limit according to the number of days of lodging and will never exceed the maximum limit established in the Certificate of Assistance.

The right to this coverage will not be recognized if the reason for the hospitalization corresponds to one of the exclusions of this conditional services.

### **10. TRAVEL ASSISTANCE SERVICES**

#### **10.1. BAGGAGE TRACKING**

TRAVELER ASSISTANCE shall make available to THE BENEFICIARY, the services of its Assistance Center to track the search carried out by the airline that took the charge of the claim for lost baggage.



## **10.2. COMPENSATION FOR LOSS OF PASSPORT**

In cases of lost or stolen passport of THE BENEFICIARY, TRAVELER ASSISTANCE will pay for the replacement cost of that document, up to the maximum amount set for this coverage in the acquired Certificate of Assistance.

The TRAVELER ASSISTANCE Assistance Center will advise THE BENEFICIARY on the procedures to follow locally in the event of loss and / or theft of passport. Such advice shall not include in any case the realization of the personal procedures that THE BENEFICIARY must perform on the occasion of the theft and / or loss occurred.

To make effective the compensation, THE BENEFICIARY must send through the contact means provided to the Assistance Center, the documents certifying the loss and / or theft of the passport, issued by the competent institution in the country where the event occurred and the invoices issued by the authority ISSUING THE PASSPORT, within 72 (seventy-two) hours following the loss of the document.

## **10.3. TRANSMISSION OF URGENT MESSAGES**

TRAVELER ASSISTANCE will transmit urgent and justified messages relating to any of the events that are the subject of the benefits under these general conditions.

## **10.4. LOST BAGGAGE**

### **10.4.1. INSTRUCTIONS IN CASE OF LOST BAGGAGE**

When THE BENEFICIARY evidences the loss of his baggage, he must comply with the following instructions:

- a. At the moment of realizing the loss of the baggage, THE BENEFICIARY must go to the counter of the airline or the person responsible for it within the same facilities where the baggage arrives.
- b. Requesting and filling out the PIR (PROPERTY IRREGULARITY REPORT) form or claim for lost baggage, which must be provided by the airline.
- c. Before leaving the airport, contact the TRAVELER ASSISTANCE Assistance Center and report the loss of the baggage.
- d. Filling out the Baggage Claim form of TRAVELER ASSISTANCE and sending it to [contacto@traveler-assistance.com](mailto:contacto@traveler-assistance.com).

TRAVELER ASSISTANCE disclaims all responsibility for any payment if THE BENEFICIARY fails to comply with one of the above instructions.

#### **10.4.2. REQUIREMENTS FOR COMPENSATION FOR BAGGAGE LOSS**

TRAVELER ASSISTANCE will recognize to THE BENEFICIARY the compensation for this concept, considering that such compensation is complementary to that of the airline and as long as the BAGGAGE has been lost under the following conditions:

- a. That the baggage has been lost during its transportation on an international flight (between two countries) on a regular airline plane (not applicable to charter or freight flights or domestic flights in the country or abroad).
- b. That the baggage has been duly shipped in the baggage facilities of the indicated air transport.
- c. That the loss of the baggage has occurred between the time it was delivered to the authorized airline personnel to be shipped and the time when it should have been returned to THE BENEFICIARY at the end of the travel.
- d. That the airline has taken over responsibility for the loss of the baggage and has paid THE BENEFICIARY the compensation provided by the airline. THE BENEFICIARY must prove the acceptance of responsibility of the airline by submitting original receipts.

The compensation for total loss of baggage will be paid to THE BENEFICIARY only in the country where the Certificate of Assistance was issued and only after submitting to the TRAVELER ASSISTANCE Assistance Center the following documents:

- a. PIR (Property Irregularity Report) Form or claim form.
- b. Copy of the Passport showing the date of departure and return to the country of origin.
- c. Copy of air tickets.
- d. Original of the receipt or notarized copy of the check that supports the compensation provided by the airline (for the total loss indemnity).

The compensations and / or indemnities described herein are per person and not per piece of baggage lost. When two or more BENEFICIARIES share the same lost piece of baggage, it will be proceeded to pay the compensation pro rata. The exchange rate applied will be that in effect on the date of the transfer.

THE BENEFICIARY is entitled to receive up to the maximum amount stated in his certificate, jointly for compensation and / or indemnification, regardless of the number of events that may have occurred during the term of his Certificate of Assistance. The compensation of THE BENEFICIARY shall in all cases and all Plans of TRAVELER ASSISTANCE complementary to the one paid by the airline, i.e., to be deducted from the amount already paid by the airline.

This coverage excludes damage to baggage and / or partial or total missing, it also does not cover delay, missing baggage or theft.

## **10.5. COMPENSATION FOR DELAY IN DELIVERY OF BAGGAGE**

TRAVELER ASSISTANCE covers the delay in delivery of baggage during international transport, in a regular airline plane as far as it has been shipped in their facilities. This coverage applies to the maximum limit established in the acquired Certificate of Assistance.

TRAVELER ASSISTANCE will reimburse THE BENEFICIARY the costs of buying essential items (toiletries and clothing) produced as a result of the delay of the baggage when the baggage is not delivered within the first eight (8) hours of the arrival of the flight and from time THE BENEFICIARY notifies the Assistance Center before leaving the airport where the loss occurred and the PIR or the novelty complaint form to the airline was issued.

If the baggage was not subsequently located after 36 (thirty six) hours from the arrival time of the flight and the time when the TRAVELER ASSISTANCE Assistance Center was notified, THE BENEFICIARY may receive an additional amount for the same effects and upon presentation of receipts for expenditures on essential items (hygiene and clothing), made during the time elapsed between the complaint and the delivery by the Airline up to the maximum amount specified in the acquired Certificate of Assistance.

THE BENEFICIARY must communicate within the first six (6) hours of the arrival of the flight and again 36 (thirty- six) hours from the arrival time of the flight and the time when was first reported to the TRAVELER ASSISTANCE Assistance Center for requesting authorization and reporting the event. To cash the refund, the HOLDER shall submit the evidence of the day and time that the Airline delivered him his baggage.

The compensations and / or indemnities described herein are per person and not per piece of baggage lost. When two or more BENEFICIARIES share the same lost piece of baggage, it will be proceeded to pay the compensation pro rata. The exchange rate applied will be that in effect on the date of the transfer.

Once the baggage has been declared as permanently lost and the compensation paid for the definite loss by the airline, the amount paid for this benefit will be deducted from the payment corresponding to the coverage for lost baggage. This coverage does not apply if the situation occurs on the travel back to the country of habitual residence of THE BENEFICIARY. To proceed with the payment of compensation for delayed baggage, THE BENEFICIARY shall send to the TRAVELER ASSISTANCE Assistance Center the following documents:

- a. PIR (Property Irregularity Report) Form or claim form.
- b. Copy of the Passport showing the date of departure and return to the country of origin.

- c. Original receipts for the costs incurred by the purchase of essential items.

**Note:** The purchase of essential items should be framed to usual, reasonable and customary benefit products, conditions that will be studied by the TRAVELER ASSISTANCE Assistance Center for approval of the coverage.

#### **10.6. FLIGHT DELAY**

If the international flight contracted with a regular commercial airline (not including charter flights) by THE BENEFICIARY, was delayed for more than twelve (12) consecutive hours from the departure time originally scheduled, and provided they have no other alternative for transportation during those twelve (12) hours TRAVELER ASSISTANCE will reimburse the hotel, meals, taxi and communications expenses made by the Holder during the period of the delay and to the limit of coverage stated on the acquired Certificate of Assistance.

TRAVELER ASSISTANCE will only reimburse expenses upon submission of original receipts to reliably evidence the expenses that THE BENEFICIARY had incurred, and against a certificate from the airline evidencing the delay or cancellation suffered by the flight of THE BENEFICIARY. To be eligible for this coverage, THE BENEFICIARY must first contact the TRAVELER ASSISTANCE Assistance Center before leaving the airport where the incident occurred.

**Note** This benefit will not be rendered if THE BENEFICIARY is traveling with a ticket subject to availability of space or to any destination within the same country where the Certificate of Assistance of TRAVELER ASSISTANCE was issued.

This service does not apply if the cancellation is due to the bankruptcy and / or termination of services of the airline, or any of the circumstances described in the exceptional Circumstances and / or force majeure of these General Conditions.

#### **10.7. TRAVEL CANCELLATION OR INTERRUPTION**

TRAVELER ASSISTANCE will reimburse THE BENEFICIARY up to the limit of coverage specified in the acquired Certificate of Assistance, the expenses which are incurred as a result of the Cancellation or Interruption of the travel, which are considered unrecoverable, such as deposits or prepaid expenses for the travel, according to the general conditions of the contracts signed by THE BENEFICIARY with the Travel Agency and / or Logistics Operator (including cancellation policies applicable thereto), upon proof of the circumstances covered by these general conditions.

This coverage applies provided that the cancellation or interruption of the travel occurs in a necessary and inevitable manner as a result of:

- a. Death of THE HOLDER or of THE BENEFICIARY.
- b. Serious accident of THE HOLDER or THE BENEFICIARY that motivates hospitalization or hinders the perambulation, generating a state of prostration in the person and therefore makes it impossible to start the travel.
- c. Serious illness of THE HOLDER or THE BENEFICIARY that is urgent (not existing at the time of issuance of the Certificate of Assistance even when not being known by him) and that motivates hospitalization or hinders the perambulation, generating a state of prostration in the person and therefore makes it impossible to start the travel.
- d. Death or Hospitalization for more than 3 (three) days for accident or disease suddenly declared and acutely of the spouse, parent (s), brother (s) or child (ren) of THE HOLDER or THE BENEFICIARY.
- e. When THE HOLDER or THE BENEFICIARY is notified in an irrefutable manner to be brought to justice and that such notification has been received or has as date of issuance after contracting the service.
- f. When THE HOLDER or THE BENEFICIARY has been quarantined by the competent health authority and after the date of contracting the service.
- g. When the spouse and children are traveling with THE HOLDER and are also BENEFICIARIES, the cancellation request will be extended to the family group for the events mentioned in the previous paragraphs, as long as the destination, declared date of departure and return are the same.

It will be necessary to access this coverage that the following conditions are met:

- a. That THE HOLDER and / or BENEFICIARY has acquired and paid the service of TRAVELER ASSISTANCE with this benefit on the same date that was issued the invoice for the first payment of the contract with the Travel Agency and / or Tourist Operator under which he made the deposits or expenses for which reimbursement is requested.
- b. That THE HOLDER and / or BENEFICIARY has acquired and paid the service of TRAVELER ASSISTANCE with this benefit with a minimum of fifteen (15) days prior to the date of the start of his travel or at the beginning of the term of the TRAVELER ASSISTANCE Certificate of Assistance, whichever comes first, and that the validity of the certificate is equal to or greater than the total duration of the contracted travel.
- c. That THE HOLDER and / or BENEFICIARY notifies the TRAVELER ASSISTANCE Assistance Center irrefutably, immediately and within 24 (twenty-four) hours following the occurrence of the event giving rise to the cancellation of the travel, and always without exception with a minimum of 48 (forty-eight) hours prior to departure or of the start date of the TRAVELER ASSISTANCE Certificate of Assistance, whichever comes first.
- d. That THE HOLDER and / or BENEFICIARY sends to the TRAVELER ASSISTANCE Assistance Center the documents supporting the event which led to the cancellation of the travel in a time of no more than 30 calendar days counted

from the date that THE BENEFICIARY notified the Assistance Center the cancellation or interruption of the travel. Always should be presented the proof of sale of travel providers, where the refundable value is stated and the nonrefundable value of each of their services, the original certification of the Travel Agency, Logistics Operator, Hotel, Airline, among others, stating the penalty or the fine that has not been refunded or repaid to THE BENEFICIARY, as well as a sworn statement, which establishes that no sum of money has been received by way of reimbursement.

TRAVELER ASSISTANCE may check with its Medical Team and the Assistance Center the reported event.

**Notel**f at the time of contracting the travel and under the general conditions of the contract signed by THE BENEFICIARY with the Travel Agency and / or Tourist Operator (including cancellation policies applicable thereto) it would already correspond or would be applicable any charge or penalty for cancellation, the amount of the charge or penalty will be deducted from the amount of coverage specified in the acquired Certificate of Assistance.

## **11. AUXILIARY AND LEGAL ASSISTANCE SERVICES 11.1. TRANSFER OF FUNDS**

In case of justified emergency and at the criterion of the TRAVELER ASSISTANCE Assistance Center, THE BENEFICIARY may request the transfer of a sum of money according to the occurred emergency and up to the maximum limit that for this concept is specified in the acquired Certificate of Assistance. TRAVELER ASSISTANCE will assume the cost of the transfer of such funds.

To this end, THE BENEFICIARY must provide the means for TRAVELER ASSISTANCE to receive in their offices or where the Assistance Center so notifies the full amount transferred.

### **11.2. TRANSFER OF FUNDS FOR LEGAL BAIL**

In the event that as a result of a car accident, THE BENEFICIARY would be pressed with civil or criminal charges, TRAVELER ASSISTANCE will coordinate and bear the cost of transferring the funds from his country of habitual residence to a correspondent bank in the country where the accident occurred. This service will be provided only once during the term of the acquired Certificate of Assistance and for the maximum amount of money specified in that document.

Where the competent authority sets as bail a sum of money for THE BENEFICIARY to deposit and restore his freedom, the TRAVELER ASSISTANCE Assistance Center can coordinate with the relative that THE BENEFICIARY signals the respective transfer and checks if it is received to the satisfaction of

any person related to THE BENEFICIARY. To this end, THE BENEFICIARY must provide the means for TRAVELER ASSISTANCE to receive in their offices or where the Assistance Center so notifies the full amount transferred.

THE BENEFICIARY loses the legal assistance if he was driving drunk or under the influence of narcotics or psychotropic substances and / or violating traffic rules of the territory where the accident occurred.

### **11.3. LEGAL ASSISTANCE FOR TRAFFIC ACCIDENT**

TRAVELER ASSISTANCE will assume up to the maximum limit of coverage stated on the acquired Certificate of Assistance, the expenses for the fees of the attorney in charge of the civil or criminal defense of THE BENEFICIARY, when he is charged with responsibility in a traffic accident.

### **11.4. DAMAGE TO THIRD PARTIES**

TRAVELER ASSISTANCE will cover up to the limit specified in the acquired Certificate of Assistance, expenses incurred for personal injury and / or damage to property caused by the BENEFICIARY to Third parties and property, as a direct result of an accident, as long as it is not part of an exclusion mentioned in these general conditions.

### **11.5. ASSISTANCE IN CASE OF THEFT OR LOSS OF DOCUMENTS**

TRAVELER ASSISTANCE will advise THE BENEFICIARY on the procedures to be followed locally in the case that his personal documents, airline tickets and / or credit cards have been stolen or lost. Such advice shall not include in any case the realization of those personal procedures that THE BENEFICIARY must perform on the occasion of the theft and / or loss occurred. TRAVELER ASSISTANCE will not cover expenses or costs inherent to personal documents, airline tickets and stolen or lost credit cards.

## **12. GLOBAL MAXIMUM AMOUNT**

The sum of expenses that TRAVELER ASSISTANCE will pay and / or reimburse to THE BENEFICIARY in every respect and for all the services provided under this contract. This is detailed for each type of event in the Certificate of Service of THE BENEFICIARY.

## **13. MAXIMUM GLOBAL AMOUNT IN CASE OF MULTIPLE EVENT**

The sum of expenses that TRAVELER ASSISTANCE will pay and / or reimburse if the same event causes injury or the death to more than one BENEFICIARY, in every respect and for all the services provided under the present conditional, this amount shall not exceed the maximum specified in the Certificate of Assistance, it is also worth noting that in events of this type TRAVELER ASSISTANCE will be considered as a civilly liable third party.

#### **14. EXCEPTIONAL AND / OR FORCE MAJEURE CIRCUMSTANCES**

TRAVELER ASSISTANCE is expressly released, exempt and excused from any of its obligations and responsibilities if THE HOLDER and / or BENEFICIARY suffers any injury or requires assistance as a result and / or derived from acts of God or force majeure cases such as: disasters, earthquakes, floods, storms, declared or undeclared international war or civil war, rebellion, internal unrest, acts of guerrilla or anti-guerrilla, hostilities, reprisals, conflicts, seizures, strikes, popular movements, sabotage or terrorism, hostilities of any type, confiscation or arrest by order of public authorities or governments, legitimate or not, smuggling and unlawful acts, etc.; as well as problems and / or delays resulting from the termination, interruption or suspension of communication services. When elements of this kind are involved, and after overcoming them, TRAVELER ASSISTANCE undertakes to implement its commitments and obligations within the shortest period possible whatsoever.

Neither party shall be liable for any failure to comply with the obligations or the provision of services or stipulated or required benefits under the agreement in the event that such a failure in the exercise thereof is the result of a contingency which is beyond the reasonable control of the parties, their employees, officers or directors. Such contingencies include, but are not limited to: acts or omissions of any person or entity that is not employed or reasonably controlled by the parties, their employees, officers or directors, acts of God, fires, wars, accidents, labor disputes or shortages, government laws, ordinances, rules, regulations, or judgments pronounced by any Court, whether valid or invalid, and those caused by Natural events.

#### **15. RIGHT TO RECORD AND AUDIT TELEPHONE CONVERSATIONS TO THE TRAVELER ASSISTANCE ASSISTANCE CENTER**

TRAVELER ASSISTANCE reserves the right to record and audit telephone conversations deemed necessary for the proper development of the provision of services. THE HOLDER and / or BENEFICIARY expressly declares accordance with this procedure and on the possible use of the records as evidence in case of existence of disputes concerning the assistance provided.

#### **16. OBLIGATIONS OF THE HOLDER AND / OR BENEFICIARY OF THE CONTRACT**

In all cases THE HOLDER and / or BENEFICIARY undertakes to:

- a. To read the present conditional.
- b. Request authorization from the TRAVELER ASSISTANCE Assistance Center in the country where the service was acquired or where the conditions of this product indicate, before taking any step or incurring any expenses, and indicating his name, purchase number, its validity, place and phone



- where he is located and the reason for the request for assistance.
- c. When THE BENEFICIARY suffers a medical emergency that threatens his life and that additionally for force majeure he is prevented from communicating immediately with the Assistance Center, he must communicate this fact within 24 (twenty four) hours of the occurrence of the event to the TRAVELER ASSISTANCE Assistance Center.
  - d. Reporting and requesting authorization from the TRAVELER ASSISTANCE Assistance Center to perform any laboratory exam and / or complementary that has been prescribed by the professional of the Assistance Center to which he was sent.
  - e. Accepting and executing the solutions indicated by TRAVELER ASSISTANCE, allowing repatriation to his country of permanent or habitual residence according to the opinion and prescription of the professional medical team who attended him.
  - f. Attending and complying with medical and Assistance Centers appointments coordinated by the TRAVELER ASSISTANCE Assistance Center. In case of failure to meet the scheduled appointment, not to resort to the indicated Assistance Center or not being in the place agreed for care through home health, THE BENEFICIARY will lose the right to request assistance again for the same symptoms or events that led to the request for assistance.

## **17. TRAVELER ASSISTANCE OBLIGATIONS**

The obligations of TRAVELER ASSISTANCE expressed in these general terms will only govern for accident and / or sudden and acute illness suffered after the date of commencement of the term of the acquired Certificate of Assistance or the date of the travel, whichever is later. Regardless that assistance is rendered as the result of an accident or illness, the Maximum Global Amount within the destination country shall be the one specified in the Certificate of Assistance.

## **18. GENERAL EXCLUSIONS**

Any expense generated by chronic illness or that is within the present exclusions, will be taken from the coverage established in the Certificate of Assistance for the management of pre-existing diseases according to the contracted plan, this coverage will be limited to the stabilization of the symptoms for vital emergencies or up to the maximum coverage limit, taking into account the object of the service contract and under the reimbursement modality.

The treatment of the events listed below are excluded from any healthcare provision, and under every course:

1. The assistance service will not be provided when the purpose of the journey is to initiate, receive, continue or terminate medical treatment and the assistance is related to it, as well as cosmetic treatments, esthetic and reconstructive surgery.

2. The assistance service will not be provided in the case of chronic and pre-existing, congenital or recurrent disease, known or unknown to the BENEFICIARY or their deterioration, consequences and / or complications even if these consequences and / or complications appear for the first time during the travel. In such cases TRAVELER

ASSISTANCE will attend only the initial emergency when it involves vital care, representing an imminent risk to the life of the BENEFICIARY and only until the stabilization of his vital signs.

3. minor illnesses or injuries that do not prevent the normal development of the travel.
4. Traffic accidents when THE BENEFICIARY is driving or is a passenger on a particular service transport vehicle, i.e. which does not correspond to an authorized public transport means.
5. Homeopathic and chiropractic treatments; acupuncture; physio-kinesitherapy; massage therapy; thermal cures; chiropody; nonconventional or alternative medicines; cosmetic or reconstructive plastic surgery; rest cure, treatment using unconventional medicine or treatments considered experimental or investigational.
6. Treatment of mental disorders; of mental or psychopathic diseases; illnesses or accidents caused by the ingestion of drugs in all their variants, narcotics, barbiturates and any self-medication without a medical prescription which supports it: alcoholic beverages; medicines without a prescription; psychotropic drugs; alcoholism; drug abuse or addiction; of infectious or contagious diseases, mandatorily notifiable to health authorities to isolate or quarantine; infections caused by the Human Immunodeficiency Virus (HIV) or variants including Acquired Immune Deficiency Syndrome (AIDS), Births and pregnancies, unless it is a clear and unpredictable complication; and pregnancy states after week 24 of gestation, whatever the nature of the cause that motivates the treatment. Also, conditions, diseases or injuries derived and related to the ingestion of alcoholic beverages of any kind.
7. Abortion whatever its etiology, including but not limited to ectopic pregnancy.
8. Death from suicide and injuries and consequences incurred being the insured in its attempt in use or not of sound mind.
9. Death or injuries arising directly or indirectly from criminal offenses or fraudulent actions of the insured.
10. Expenses for disease or condition caused by the voluntary consumption of drugs, toxic substances, narcotics or drugs purchased without a prescription, alcoholic beverages, hallucinogenic drugs, or for mental illness.

11. Expenses derivative or related to eyeglasses, contact lenses and the like.
12. Expenses for dermatological products such as sunscreens, moisturizing lotions and the like.
13. Endemic, epidemic or pandemic diseases, whether or not the owner followed the suggestion and / or information on travel restriction, prevention and / or prophylactic treatment and / or vaccination issued by health authorities.
14. Of relapses and convalescence of any disease contracted before the date of commencement of the term of the Certificate of Assistance or actual travel, whichever is later.
15. Diagnostic exams ordered to rule out / confirm sexually transmitted diseases (STDs), infectious contagious, endemic, pandemic diseases, among others.
16. Some Excluded diseases or ailments, as well as their consequences and complications; including but not limited to:

Cardiovascular disease, high blood pressure (Hypertension and Hypotension), peripheral obstructive arthropathy and unresolved aneurysms, heart attack, ischemic heart disease, arteriosclerosis, myocardial infarction, coronary thrombosis, coronary occlusion, angina, spasm of coronary arteries, stroke, chronic arrhythmias (atrial fibrillation, atrial flutter, ventricular arrhythmias), congenital or acquired valvular heart disease whatever its etiology, as well as its complications, and / or consequences of any kind.

Oncological Diseases: Unresolved benign or malignant tumors amenable to drug, surgical, radiant or high complexity treatment in any order in question, whose disease-free interval does not exceed 5 years after the last performed therapeutic and their consequences.

Otolaryngologist Diseases: Otopatías (neurosensory hearing loss, otosclerosis, chronic medium otitis, adhesive otopatía, vestibular vertiginous syndromes); laringopatías(organic dysphonia), rhinosinusal (mucocele, rhino-sinus polyposis), miscellaneous (craniofacial malformations, craniofacial treatment consequences, prolonged post-intubation tracheal stenosis).

Ophthalmological diseases: Chronic diseases (glaucoma, retinitis pigmentosa, keratoconus), cataract, glaucoma, pterygium.

Neurological Diseases: Cerebrovascular disease (including

Arteriovenous malformation), Neurological demyelinating diseases degenerative diseases of the Central Nervous System (including extrapyramidal disorders, dementias, ataxias, muscular atrophy, spastic paraplegia), hereditary and congenital myopathies, muscular dystrophy, myasthenia gravis, polyneuropathies and hereditary ataxias, congenital neurological diseases, neurological post-traumatic consequences, post-infectious, perinatal and medication refractory epilepsy, among others.

- Osteoarticular Diseases: Congenital or acquired malformations, congenital or acquired deformities. Degenerative and / or tumor bone disease, neurological involvement column
- Hematologic Diseases: Leukemias, lymphomas, haemophilia, hemolytic anemia, bone marrow aplasia, myeloproliferative and lymphoproliferative syndromes.
- Psychiatric Diseases: depressive syndromes, dementia, severe neurosis, psychosis, addiction, bulimia, anorexia and autism.
- Metabolic and gastrointestinal diseases: diabetes, hepatitis, pancreatitis, peptic or gastric ulcers, malabsorption syndrome, liver cirrhosis and its concomitant, inflammatory bowel disease, unresolved biliary disease, gastritis, appendicitis, any type of sub intestinal obstruction, diverticulitis and diverticulosis in any of their etiologies, as well as their complications and / or consequences of any kind.
- Urinary diseases: Renal disease with parenchymal involvement, obstructive diseases of the urinary tree, transplanted, chronic renal failure (on dialysis plan), kidney infections, whatever their etiology, as well as their complications and / or consequences.
- Dermatological diseases vitiligo, allergies, among others.
- Sexually transmitted diseases (STDs) and / or their consequences.
- Endemic and pandemic diseases.
- Respiratory diseases: Chronic obstructive pulmonary disease (COPD), cystic fibrosis, pulmonary hypertension, pulmonary fibrosis and all those induced by asthma, allergies or sarcoidosis.
- Bone diseases: osteoporosis, osteopenia, arthritis, osteoarthritis.
- Endocrine diseases: Uncompensated endocrine diseases, hypo and hyperthyroidism, diabetes, obesity, among others.

- Chromosomal or genetic diseases.
  - Post-transplant or consequences of post-surgical treatments: Cardiac, cardiopulmonary, hepatic, renal, renopancreáticos, pulmonary and of bone marrow.
  - Hernias.
  - Tonsil removal.
  - Prostatitis
  - Any type of stroke, heart attack and / or lacunar state, facial paralysis whatever its etiology, as well as their complications and / or consequences of any kind.
  - Consequences and treatments for menopause, climacteric.
17. Of diseases or injuries resulting from notoriously dangerous or risky acts, of gross negligence or criminal by THE BENEFICIARY, whether directly or indirectly; attempts of suicide, self-destruction, self-inflicted injuries or any attempt thereof, either in possession of mental faculties or not and their consequences; recklessness, negligence, incompetence and / or reckless actions in driving any type of vehicle, contravening traffic regulations and / or international security or of the concerned country, both driven by the BENEFICIARY or a third party, even hired excursions.
  18. Conditions, diseases or injuries resulting directly or indirectly from quarrels, illegal or malicious acts, strike, vandalism acts or popular uproar. Including the provision of false or different from reality information.
  19. Of disease or injuries resulting from treatments made by health professionals or non belonging to medical teams institutions indicated by the provider and / or medical or pharmaceutical treatments that, having been initiated prior to the departure, have consequences during the travel.
  20. All symptom or sequel of conditions presented during the grace period established in these general conditions.
  21. Any assistance resulting from a diagnosis whose treatment requires or is related to surgical procedures requiring implantation, replacement and / or repair of prosthetics, orthotics, mechanical aids and / or synthesis or elements related to them, whether external or internal, and also

all expenses originated before, during or after surgery, including but not limited to: further studies, medical and / or care fees, pre or post-surgical therapies, hospital accommodation, changing tickets, etc.

22. Of consequences resulting from the professional practice of any sport or of the practice (even if not professionally) of dangerous sports such as scuba diving, alpinism or mountain climbing, caving, parachuting, gliders, motor racing, motorcycle racing, boxing, polo, hang gliding, paragliding, jet-skiing, water skiing and use of jet skis, surfing, navigating in fast currents (rafts, inflatable boats, etc.), scuba diving, rafting, bungee-jumping, aviation, volleyball, basketball, baseball, rugby, hockey on grass, hockey on ice, roller hockey, figure skating or ice on track; aerobic and / or sports competitions of all kinds, both professional and amateur, winter sports like skiing, snowboarding, trekking, kayaking, kayoning, regatta, canoeing, bird watching, horseback riding, biking, etc., or those practiced outside regulatory scenarios.
23. Of consequences from the use of sleds and related means of sliding, riding, horse racing bicycles.
24. No benefits will be provided to any event originated in conducting courses, training and / or training for the development of sports considered risky.
25. Of consequences of any type of exercise or acrobatic athletic game or that is aimed at practices of exceptional character, or while participating in travels or excursions to unexplored regions or areas; martial arts, artistic activities such as ballet, etc., without this list being necessarily restricted; any kind of skill or speed competition with mechanical vehicles and exhibits.
26. No service assistance will be provided in the case of events caused by handling or using chemical or harmful to health products, as well as the effects of exposure to high levels of radiation.
27. No service assistance will be provided in the case of diagnostics, monitoring, exams, pregnancy complications and treatments or voluntary interruption thereof, whether THE BENEFICIARY knows or not, before or during the travel.
28. No service assistance will be provided in the case of medical check-ups and all kinds of treatments that extend beyond the express provisions of this contract.

29. No service assistance will be provided in the case of gynecological treatments. The service does not include chronic diseases or symptoms being treated by the doctor of THE BENEFICIARY, non-emerging uterus surgery, annexes and breasts. Nor the implementation, monitoring and control of fertility, or birth control of any kind. There will be no coverage for hormone therapy. In the case of acute gynecological events, the TRAVELER ASSISTANCE Assistance Center will cover first aid to THE BENEFICIARY, assuming the cost through the reimbursement of expenses incurred in accordance with the limits established in the contracted Certificate of Assistance.
30. No service assistance will be provided in the case of urological treatments, surgery or lithotravel for nephrolithiasis. The emergency, diagnostic confirmation, stabilization and pain relief will be covered. In case of prostatic hyperplasia which gets complicated and causes urinary retention, it exclusively covers the procedures of bladder emptying and re addressing to the specialist of the patient in his country of permanent or habitual residence. When the symptoms suffered by THE BENEFICIARY generate indications that he may have a urinary tract infection, the TRAVELER ASSISTANCE Assistance Center will cover THE BENEFICIARY first aid, assuming the cost through the reimbursement of expenses incurred in accordance with the limits established in contracted Certificate of Assistance.
31. Prolonged treatments derived from urinary tract infections regardless of etiology.
32. All symptom or lesion present during intercourse or post coital.
33. No service assistance will be provided in the case of incidents or events occurring during travels made against medical recommendation or prescription of the professional team or the Assistance Center.
34. Medical visits are not authorized by the TRAVELER ASSISTANCE Assistance Center, i.e. control and checks medical visits that have not been expressly authorized by the medical team of TRAVELER ASSISTANCE.
35. No service assistance will be provided regarding expenditure presented to TRAVELER ASSISTANCE for reimbursement after ninety (90) calendar days of the occurrence of the event.
36. No service assistance will be provided on cases that are not documented or that the required documentation is not submitted within ninety (90) calendar days after the assistance service. These cases will be closed without payment.



37. No support service will be provided when the TRAVELER ASSISTANCE Medical Team considers that the diagnostic examinations of THE BENEFICIARY are related to discarding illnesses or chronic or pre-existing conditions.
38. Second consultations: Second medical consultations or checks are excluded without prior authorization from the TRAVELER ASSISTANCE Assistance Center, even if they have been requested by the attending physician of the first consultation, in this case it is the obligation of the holder to notify and request the authorization in the TRAVELER ASSISTANCE Assistance Center, providing the medical report of the first attention.

#### **19. SPECIAL LIMITATIONS AND EXCLUSIONS FOR PEOPLE OVER 69 YEARS**

**OLD** For all passengers over 69 years, the following condition shall apply:

Whatever the Plan acquired, if the Certificate of Assistance has a term of more than 45 (forty-five) days of travel, all amounts of all the coverage from day 46 (forty-six) will be considered at 25% (twenty-five percent) of the amounts specified in the Certificate and this conditioned services.

#### **20. RESERVE**

TRAVELER ASSISTANCE reserves the right to require from THE BENEFICIARY the reimbursement of any expenses that have been improperly made, for having provided non-contracted services or outside of the period of validity or those cases where it is determined that they do not meet the contracted conditions according to the specifications in the relevant clause or in a different manner to that stipulated in this assistance contract.

#### **21. ADDITIONAL SERVICES**

In addition to the services described herein TRAVELER ASSISTANCE can periodically incorporate additional services that will be available when contracting the service. Attentive to that these additional services will have no impact on current contract rates, TRAVELER ASSISTANCE reserves in its sole discretion the right to alter, modify, cancel and / or delete those additional services without prior notice.

#### **22. NOT CUMULATIVE SERVICES**

In no case TRAVELER ASSISTANCE will provide the travel assistance services provided for in this assistance contract, or undertake reimbursement of expenses of any kind, when THE BENEFICIARY requests or has requested services for the same problem or condition to any other company before, during or after having requested them to TRAVELER ASSISTANCE.

#### **23. CONFIDENTIALITY**

Both THE BENEFICIARY and TRAVELER ASSISTANCE agree that in

compliance with the obligations agreed under this Contract, they shall exchange confidential and proprietary information related to business and financial affairs of THE BENEFICIARY and TRAVELER ASSISTANCE, its subsidiaries, and affiliated companies. The parties agree not to disclose any such information at any time, except that which is necessary for employees or agents of the parties, or as required by law.

They agree to take reasonable actions necessary to ensure that none of their employees or agents disclose such information to parties or third parties. Both THE BENEFICIARY and TRAVELER ASSISTANCE agree that such obligation shall continue after the termination of this assistance contract. Also at any time, subject to the request of the other party, they shall immediately return all written material or remove any electronic material containing information or representing any business or financial, proprietary or confidential information, without retaining any copies, extracts, or other reproductions whether in whole or parts of such material.

#### **24. ARBITRATION**

In case of dispute for the execution, interpretation or liquidation of this contract, the parties agree to resolve them through direct negotiation, failing resolution, the parties undertake to bring their disputes to a mediator of the Chamber of Commerce of Bogotá, and if they do not reach any agreement after the previous instances, they will be submitted to the decision of the Arbitration Award adopted by the Arbitration and Conciliation Center of the Chamber of Commerce of Bogota; and the Statute of National and International Arbitration of the Republic of Colombia, and the following rules:

- a. The arbitration shall be conducted in law.
- b. The Arbitration Tribunal shall consist of two arbitrators selected pursuant to the National and International Arbitration Statute, who are entitled to the enforcement of preventive measures, requesting public, judicial, police and administrative officials their compliance without necessary resort to any ordinary judge.
- c. The arbitration proceedings shall be confidential.
- d. The arbitration proceedings will take place on the premises of the Arbitration and Conciliation Center of the Chamber of Commerce of Bogota.

#### **25. PRESCRIPTION**

Any legal action arising from the relationship constituted between THE HOLDER and TRAVELER ASSISTANCE will prescribe after 120 (one hundred twenty) consecutive days after the occurrence of the event that originated it.

#### **26. SUBROGATION**

TRAVELER ASSISTANCE is automatically subrogated up to the amount that

they would have disbursed in providing a particular assistance, in all rights and actions that may correspond to THE BENEFICIARY or his heirs against third parties natural or legal persons under the event causing the provided service.

In addition THE HOLDER of the Certificate of Assistance undertakes to pay on the spot to TRAVELER ASSISTANCE the entire amount received from the party causing the accident and / or its Insurance Company (ies) as an advance on account of the settlement of the final compensation to which THE HOLDER is entitled, this until the concurrence of the sums of money in charge of TRAVELER ASSISTANCE in the case occurred. Without the statement to be understood as limiting, the rights and actions that may be exercised against the following persons are expressly included in the subrogation:

- a. Third parties responsible for a traffic accident.
- b. Transport companies, with regard to the total or partial refund of the price of unused tickets when TRAVELER ASSISTANCE has taken charge of the transfer of THE HOLDER or his remains. Consequently, THE HOLDER cedes irrevocably on favor of TRAVELER ASSISTANCE the rights and actions covered by this clause, forcing himself to carry out all legal acts that for the purpose are necessary and to provide any assistance that may be required on the occasion of the agreed subrogation. If THE HOLDER refuses to provide cooperation or to subrogate such rights to TRAVELER ASSISTANCE, the latter will automatically be relieved of the obligation to pay the caused assistance expenses.
- c. Other insurance companies covering the same risk.

## **27. NOTICES**

Any notice required to be given to either party shall be in writing and sent by registered mail or courier for delivery the next morning, requiring acknowledgment of receipt, to the address indicated in the first paragraph of this assistance contract, or any other address that the party has designated in writing.

THIS COMPREHENSIVE ASSISTANCE TO THE TRAVELER PRODUCT IS NOT AN INSURANCE PRODUCT NOR IS IT REGULATED BY THE SUPERINTENDENCE OF INSURANCE. ALL CONSUMER RIGHTS ARE PROTECTED BY THE CONSUMER LAW AND ITS REGULATIONS, WHEN THE BENEFICIARY IS THE FINAL RECIPIENT OF THE SERVICE.

## ANNEX 1 CONTACT NUMBERS FOR REQUESTING ASSISTANCE

The + symbol means that you must dial the international prefix or exit code of the country in which it is located. In case of collect calls, ask your local telephone operator.

COUNTRY CITY	PREFIX	TELEPHONE NUMBER
Argentina	+ 54	115 032 8122
Australia	+ 61	280 113 497
Brazil	+55	113 042 2868
Chile	+56	232 10 31 40
Colombia / Barranquilla	+ 57	5 316 10 38
Colombia/ Bogotá	+ 57	1 381 65 58
Colombia/ Cali	+ 57	2 891 27 26
Colombia/ Medellín	+ 57	4 204 05 42
Ecuador/ Quito	+ 593	025 11 09 05
Spain	+ 34	910 80 76 58
United States	+ 1	800 969 5192
Hong Kong	+ 852	81 99 0280
Mexico	+ 52	558 421 2528
Panama	+ 507	83 36 754
Peru/ Arequipa	+ 51	5 464 31 30
Peru/ Lima	+ 51	1 641 92 32
Peru/ Trujillo	+ 51	4 464 31 05
United Kingdom	+ 44	207 193 4746
Dominican Republic	+ 1	829 249 6982
Venezuela	+ 58	212 335 7800
WhatsApp	+ 57	316 794 36 50
Skype	User: traveler-assistance	