



GENERAL CONDITIONS AND CONTRACT OF SERVICE FOR TRAVELER ASSISTANCE MEDICAL, LEGAL, AND TRAVEL ASSISTANCE SERVICES

TRAVELER ASSISTANCE

TRAVELER ASSISTANCE responsibilities as laid out in this traveler assistance Contract shall only apply to accidents and/or sudden acute illnesses contracted following the Assistance Certificate having come into force, as long as the resulting symptoms hinder the normal continuity of the trip in question, ensuring services with global coverage except for the country of residence.

It is responsibility of the POLICYHOLDER to pick the TRAVELER ASSISTANCE product of his or her choice, as well as reading and agreeing to the terms and conditions which may be applicable to it as mentioned in the present General Conditions of Service.

At the moment of acquiring the TRAVELER ASSISTANCE Certificate, the POLICYHOLDER or BENEFICIARY is agreeing to the General Conditions of Service. (Read carefully these conditions, which are published on the website <https://www.traveler-assistance.com/>).

When the Certificate of Assistance is acquired through a tourist operator, travel agency, inter alia, the intermediary shall have the obligation of handing the present contract to the final client. TRAVELER ASSISTANCE is therefore exonerated from giving any monetary compensation or applying any benefits whatsoever, in case if the policyholder manifests not having been notified.

This contract is valid exclusively, according the time zone of 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 REQUEST ASSISTANCE:

In order to request assistance services, the POLICYHOLDER or BENEFICIARY must contact the TRAVELER ASSISTANCE Support Center as many times as required, through the communication channels listed in Appendix 1 of the present General Conditions or the phone numbers mentioned in the Certificate of Assistance, indicating your name, certificate number printed on your Certificate of Assistance, your location and the reason of your request of assistance. Starting from the first assistance or service provided, the BENEFICIARY shall always communicate the TRAVELER ASSISTANCE Support Center in order to be authorized for further assistances or complementary services, even if they stemmed from the first event and even in the case you have been made authorized for take charges in the reimbursement way.

CERTIFICATE RENEWAL REQUEST:

The POLICYHOLDER or BENEFICIARY may request the issuing of a new Certificate of Assistance during his or her trip; This request ought to be made to the company with which he or she obtained the Certificate of Assistance.

The new validity of the Certificate of Assistance will be immediately consecutive to the expiration date of the previous one and no later than the agreed term. This shall not be utilized, under any circumstance, to initiate or continue treatments and/or assistances for health issues presented or arising during the validity of the previous Certificate of Assistance, even when they have been indicated or treated by the TRAVELER ASSISTANCE Support Center or our medical team. The new Certificate of Assistance will have a waiting time in coverage adding up to five (5) calendar days starting from the beginning date of the Certificate of Assistance.

During this waiting period, only symptoms or affections derived from accidents will be treated, until their stabilization and until up the maximum service limit.

FREQUENT FLYER: When the Certificate of Assistance is acquired in the MULTITRIP Frequent Flyer modality, a consecutive-day period shall be established based on the outward and return trip dates of the POLICYHOLDER or BENEFICIARY from his or her country of permanent and habitual residence. For that purpose, TRAVELER ASSISTANCE Support Center will request the POLICY HOLDER or BENEFICIARY for his or her passport or equivalent migratory document including the aforementioned outward and return dates.

Note: For those countries that allow entry with just with an ID, the POLICY HOLDER or BENEFICIARY shall communicate, with at least a 24-hours before the Certificate of Assistance beginning, to the TRAVELER ASSISTANCE Support Center and notify the dates of the corresponding trip.

PLANS AND SERVICES: All of the services offered by TRAVELER ASSISTANCE are subject to the maximum amounts specified in the Certificate of Assistance; additional benefits that are not specified in the Certificate of Assistance will not be included as part of the services offered by TRAVELER ASSISTANCE.

EXPIRATION: The expiration of the Certificate of Assistance automatically leads to the cessation of all of the services listed in the Service Contract and in the Certificate of Assistance, including those already initiated and underway, except for the hospitalization events, for which the service will be extended only for the hospital stay or hospital expenses, and maximum for a period of time of five (5) days according to the selected plan. In addition, the assistance services will no longer be valid as soon as the BENEFICIARY unexpectedly interrupts his or her trip for any given reason and returns to his or her habitual country of residence, therefore relinquishing the right to request reinstatement for unused time intervals.

1. VERIFICATION OF INFORMATION BEFORE TO YOUR TRIP

In order to correctly utilize our assistance, it is important to verify the following information:

1.1. Check the data in your certificate of assistance, such as e-mail and telephone number listed as contact details in case of emergency, as well as the names of the POLICY HOLDER and BENEFICIARIES, the date of birth, the product acquired and the dates within which it is valid. If there be any error, contact the company with which you bought the service, and notify of any changes to be made.

1.2. The POLICY HOLDER must read the TRAVELER ASSISTANCE Instructions and General Conditions of Service and verify that the Certificate of assistance, Terms and Conditions indicate the right features of the chosen and acquired product. Should there be any inquiries, communicate with TRAVELER ASSISTANCE immediately.

2. HOW TO COMMUNICATE WITH TRAVELER ASSISTANCE DURING YOUR TRIP

2.1. The Certificate of Assistance includes a List of Telephone Numbers for TRAVELER ASSISTANCE Support Centers in each country and region.

2.2. Before calling the TRAVELER ASSISTANCE Support Center, the POLICY HOLDER or BENEFICIARY must have the following information within reach:

Certificate number printed on the TRAVELER ASSISTANCE Certificate of Assistance. Geo-referential location for the POLICY HOLDER or BENEFICIARY at the moment the emergency arose.

- Landline and cellphone number(s) where the POLICYHOLDER or BENEFICIARY can be permanently contacted throughout the entirety of the event.
- E-mail and/or Skype user name.
- The address of the place where he or she is currently staying (residence, hotel, etc.)

2.3. If it is not possible to contact the TRAVELER ASSISTANCE Support Center using the telephone line due difficulties or imperfections, the POLICY HOLDER or BENEFICIARY may call the Assistance Center of the nearest country to the destination or get in touch via WhatsApp, Skype, free phone call using our website, online chat or email. For this, the POLICY HOLDER or BENEFICIARY must check the website www.travelerassistance.com (See Appendix 1).

3. TRAVELER ASSISTANCE SERVICE CONTRACT

3.1. THE SUBSCRIBED PARTIES

TRAVELER ASSISTANCE and _____ identified with ID _____, with country of residence _____, who shall be hereafter referred to as the POLICYHOLDER or BENEFICIARY, who freely and voluntarily agree on the present contract and accept be informed of the following clauses.

Note: For underage individuals or those with any disability, parents or legal guardians shall represent them or act on their behalf.

3.2. AIM

TRAVELER ASSISTANCE is contractually obligated to provide the assistance services hereby listed to the BENEFICIARY, and the BENEFICIARY has the right to have access to this service in the terms hereby expressed.

It is placed on the record and consequently agreed upon by the Certificate of Assistance POLICYHOLDER that the services offered by TRAVELER ASSISTANCE do not constitute health insurance or an extension or substitute of any social security programs or workplace hazard insurance whatsoever. Services and benefits provided by TRAVELER ASSISTANCE are solely aimed at sudden and unpredictable events that prevent the normal continuation of the trip.

TRAVELER ASSISTANCE is contractually obligated to provide the assistance services hereby listed to the BENEFICIARY. The BENEFICIARY has the right to have access to said services in the terms hereby expressed.

The aim of these services is to provide assistance in case of emergency in unforeseen circumstances arising as consequence of an accident or illness which is NOT PRE-EXISTING (See numeral 7.1 of Medical Assistance), from the date services in this contract start being valid. The application of such benefits, in the terms and conditions hereby defined, are meant to facilitate the return of the BENEFICIARY to his or her place of permanent or residence in order to receive there his or her habitual public or private medical service, or at his or her own expense the treatment which has been approved for his or her health condition.

In that sense, in order to make use of these prerogatives, the user expressly accepts that the assistance offered is an obligation of means and not of results, which is why TRAVELER ASSISTANCE is hereby exonerated of all and any responsibility stemming from a possible negligence or malpractice by all professionals, institutions and individuals who provide the respective services as applicable in the case required.

3.3. CANCELLATIONS AND MODIFICATIONS

The BENEFICIARY is entitled to a maximum of three (3) modifications to their Certificate of Assistance such as: change of dates for the same number of days as originally agreed upon, inconsistencies in the beneficiary's name, date of birth, ID number, emergency contact, telephone numbers, email address and other personal details which may be applicable. The Certificate of Assistance is personal and non-transferrable; therefore, it is not liable to substitute one beneficiary for another.

When the BENEFICIARY exceeds the number of allowed modifications, TRAVELER ASSISTANCE will charge 10 USD or Euro according to the plan for the concept of administrative charges.

The BENEFICIARY is compelled to request, at least two days before the start of the validity of his or her certificate (departure date), any change or cancellation for services provided by TRAVELER ASSISTANCE. The calculation of business days is subject to the determinations of the country of origin of the POLICY HOLDER or BENEFICIARY.

Cancellations or modifications will not be accepted in any case once the TRAVELER ASSISTANCE Certificate of Assistance validity has begun as per the terms expressed in the Certificate of Assistance.

TRAVELER ASSISTANCE is in full legal authority not to provide service when the Certificate of Assistance does not register its respective payment 24 hours before the beginning date indicated in the document. Cancellations are subject to policies established under numeral 6; Conditions for Reimbursement.

4. DEFINITIONS

For all interpretative actions, it is hereby expressly stated what the present contract defines the following terms:

4.1. Accident: Any bodily damage derived from the sudden action of a cause which is external to the BENEFICIARY, out of his or her control, violent and visible, in a way that the resulting injury or ailment is directly caused by said agent and independently from any other cause.

4.2. Amateur: Defined as the practice of a sporting activity in a NON professional way, out of pleasure and without earning any income from it, within this item practices in specialized places or directed by professionals are likewise excluded.

4.3. Beneficiary and/or POLICY HOLDER: The person who has appointed assistance services provided by TRAVELER ASSISTANCE under the terms, conditions and limitations established in the general and particular conditions ruling the present legal contract. In accordance with, he or she is identified by a document identified and accrediting his or her right to receive the booked assistance fulfilling the corresponding obligations depending on each case.

4.4. Cancellation of trip: Definitive inability to start carrying out the scheduled travel.

4.5. Support Assistance Center: Department that coordinate the services acquired and/or required by the BENEFICIARY be provided, stemming from the services agreed upon with TRAVELER ASSISTANCE.

4.6. Assistance Center: The building, location, institution or place where the BENEFICIARY receives sanitary care, which can be outpatient or inpatient.

4.7. Certificate of Assistance: The document certifying and describing the services contracted with TRAVELER ASSISTANCE. This certificate contains personal details of the BENEFICIARY, the purchase number and the plan selected, country of origin and destination of the trip, dates of departure and/or return, as well as its services, specifications and limits.

4.8. Exceptional Circumstances: Any extraordinary situation infrequently presented, which are due to be described later in the current document.

4.9. Coverage: Services hired by the BENEFICIARY from TRAVELER ASSISTANCE, detailed in the Certificate of Assistance.

4.10. Congenital: Pathology present or existing from before birth.

4.11. Convalescence: Time it takes for the individual to regain consciousness and health after having be ill or having received medical treatment. For this contract, this period will be up to five (5) days.

4.12. Copayment: The amount of money in charge of the BENEFICIARY, as many times as the service may be required.

4.13. Disease and/or condition: Understood as synonyms of “symptoms or afflictions” in all effects in the current general conditions.

4.14. Medical Emergency: Any illness or injury posing an imminent life threat for the BENEFICIARY and whose medical care cannot be delayed.

4.15. Chronic Illness: Any constant and persistent affliction or ailment, present for more than 30 days, for which there is no easily expected treatment or healing.

4.16. Acute Illness: Short and relatively severe process which alters the health status of the body or any of its organs which may alter or interrupt the adequate balance of life functions, being able to result in pain, weakness or any other manifestation which is abnormal compared to its normal behavior, except for pre-existing conditions and/or services not included declared in the present general conditions.

4.17. Pre-Existent Illness or Pre-Existing Condition: Contracted or suffered by the BENEFICIARY before to the date of departure, regardless of whether or not he or she is aware of it. Any condition, illness, symptom or injury, even when manifested for the first time or aggravated or progressed throughout the trip, or which has been treated or diagnosed before the beginning of the validity of the present contract, as well as diagnosable via complementary methods to those of habitual, quotidian, accessible and frequent use, including but not limited to Doppler, Biopsy, MRI, catheterization, CT Scan, inter alia.

4.18. Sudden or Unexpected Illness: Prompt, unanticipated, contracted after the Certificate of Assistance date validity or after the departure date

4.19. Endemic, Pandemic and Epidemic Illnesses: Infectious diseases permanently or periodically affecting a region. Endemic illness is understood as one that persists for a specific period of time in a definite place and which may affect an important number of individuals, including influenza, Anthrax, Cysticercosis, Cholera, Chagas, Dengue, Zika, Chikungunya, Chickenpox, Yellow Fever, avian influenza, Hantavirus, Lepa, Leishmaniasis, Malaria, Ebola, Rabia, Salmonella, Typhoid Fever, Tuberculosis, AH1N1, HIV, Rift Valley fever, West Nile virus, inter alia.

4.20. Recurring Illness: Return of the same disease after having been treated. For this contract, it is the disease returning three or more times throughout the validity of the Certificate of Assistance which has been acquired.

4.21. Professional Healthcare Team: Health care providers integrating the network of TRAVELER ASSISTANCE providers for appropriate healthcare services.

4.22. Complementary Test: Any test made to diagnose illnesses rather than focus on symptom management.

4.23. Departure Date: The day the BENEFICIARY declares TRAVELER ASSISTANCE begins providing assistance, as long as such BENEFICIARY is outside his or her country of permanent or habitual residence.

4.24. Return Date: Expiration date of the validity of the certificate declared by the BENEFICIARY, on which TRAVELER ASSISTANCE ceases providing the acquired service.

4.25. Hotel Expenses: Simple lodging expenditures not including food, laundry, telephone calls unless they are made to the Assistance Center, transportation, internet access, or any other services. The chosen hotel must tend to usual, reasonable and habitual benefits up to the top limit established by the Certificate of Assistance.

4.26. Interruption of the trip: When the BENEFICIARY has already begun the trip but is forced to suspend it for reasons outside his or her control, as long as causes correspond the circumstances expressed and related in the current General Conditions.

4.27. Maximum Global Amount: The expenses TRAVELER ASSISTANCE shall pay or reimburse the POLICY HOLDER for every concept and for all the services offered by virtue of the present General Conditions.

4.28. Country of Permanent or Habitual Residence: The place where the BENEFICIARY declares his or her residence and performs his or her habitual economic activity.

4.29. Waiting Period: The time that must take place between the Certificate of Assistance being activated and the possibility to request the services hired from the acquired plan, when the POLICY HOLDER and/or BENEFICIARY makes the purchase of the Certificate of Assistance once the trip has already begun and/or he or she is already in the place of destination. For the current General Conditions, this period comprises five (5) calendar days.

4.30. Validity: The period comprised between the departure and return dates declared by the BENEFICIARY during which he or she is entitled to receive the services of the chosen plan.

4.31. Elective Procedure: Medical procedure which does not apply the criteria for an emergency and which is therefore able to be programmed and planned for a further date without prevent the normal continuation of the trip.

4.32. Reimbursement: It refers to the refund of the expenses incurred by the BENEFICIARY during his or her permanence abroad, up to the top limit established by the Certificate of Assistance, and the conditions ruling the present Contract and which have been authorized by the TRAVELER ASSISTANCE Support Center.

4.33. Medical Reference: The Health Center or Healthcare Professional assigned by TRAVELER ASSISTANCE to provide care to the BENEFICIARY. In cases the ailment notified by the BENEFICIARY is exempted from services, the Support Assistance Center shall refer hospitals, clinics and health centers located near the current location of the BENEFICIARY, under the agreement that all medical expenses derived from said assistance ought to be covered by the BENEFICIARY.

4.34. Repayment: Return of money stemming from the TRAVELER ASSISTANCE Certificate of Assistance cancellation request.

4.35. Authorized Public Transportation: Aerial transportation operated by a regular airline with valid license for collective and remunerated transportation of passengers. Transportation by land or sea licensed for collective and remunerated transportation of passengers.

4.36. Trip: It is movement made by the BENEFICIARY from one place to another, by land, sea or air in one or several sections during the validity of the Contract. "Trip" will be understood as the act of a BENEFICIARY having temporarily left his or her country of permanent or habitual residence until his or her posterior return to it during the period of validity of the Certificate of Assistance. The BENEFICIARY will not be entitled to receive the assistance provided by TRAVELER ASSISTANCE while in his or her country of permanent or habitual residence. The concept of Trip includes the time the BENEFICIARY stays outside his or her country of permanent or habitual residence and not only the time comprised by his or her moving from one place to another.

5. SERVICE REQUEST PROCEDURE

5.1. The BENEFICIARY, for the simple fact of having hired, requested, demanded, accessed or utilized the assistance services hereby described, agrees to and acknowledges that he or she must communicate before to independently hiring any sort of medical care without having been duly EXAMINED and AUTHORIZED by the TRAVELER ASSISTANCE Support Center, communicating as many times as necessary with the contacts listed in the Certificate of Assistance, website or provided by the business advisor and/or tour operator to be directed to any of our providers in the country of destination.

5.2. The BENEFICIARY, relative or any companion, when contacting the Assistance Center, must indicate the certificate number the location where he or she is at the moment the emergency take place, the place where he or she is staying during the trip, landline or cellphone number, email address or Skype user name to be contacted throughout the entirety of the assistance event.

5.3. The BENEFICIARY must verify all the details on his or her Certificate of Assistance to be correct and must contact the Assistance Center to rectify any inconsistencies if there be any (See numeral 3.3. Cancellations and Modifications).

5.4. In the cases in which the BENEFICIARY has a life-threatening medical emergency and which additionally, because of force majeure, is not able to contact the Support Center, he or she may receive the required medical services directly, being obliged to inform this event to the TRAVELER ASSISTANCE Support Center within twenty-four (24) hours using the different listed contacts (See numeral 2.3 of the present document); in case of a cruise where the event cannot be notified, the BENEFICIARY must contact the Assistance Center during his or her next stop by land, whether it is continental or insular.

5.5. Unfailingly, during the twenty-four (24) hours after the medical emergency, the BENEFICIARY, relative, companion or Assistance Center staff member must contact the TRAVELER ASSISTANCE Support Center and provide all the information related to the event and the attention received.

5.6. In every case, TRAVELER ASSISTANCE will always be entitled to indicate if the assistance will be offered by one of its service providers or if the expenses will be covered through reimbursement according to the amounts established in the Certificate of Assistance acquired by the POLICY HOLDER or the BENEFICIARY.

5.7. TRAVELER ASSISTANCE will not take any economic responsibility for cases in which the BENEFICIARY quit from the medical facility where he or she has entered, by his or her own decision, without the authorization of the medical department or Support center of Traveler Assistance. Likewise, TRAVELER ASSISTANCE will not take any responsibility of any type for complications or worsening of the medical chart of the BENEFICIARY as a result of incomppliance with the medical instructions received.

5.8. In case of the BENEFICIARY does not communicate with or follow the instructions given by the Support center of TRAVELER ASSISTANCE, the responsibility for assistance expenses will be limited to the cost which TRAVELER ASSISTANCE would have incurred if the assistance had been properly requested, to the reasonable judgement of its medical department and based, to the extent possible, in the experience of similar cases.

6. CONDITIONS FOR REIMBURSEMENT AND COMPENSATION

6.1. CONDITIONS FOR REIMBURSEMENT FOR MEDICAL ASSISTANCE DUE TO ILLNESS OR ACCIDENT

It is indispensable for the BENEFICIARY or a relative or companion to have contacted the TRAVELER ASSISTANCE Support Center and notified the situation which generated the emergency, and this haven been authorized and/or coordinated for the Support center in order to receive the corresponding care. In order for the reimbursement to be assessed, the BENEFICIARY must meet the following criteria:

- a. The BENEFICIARY must contact the TRAVELER ASSISTANCE Support Center through email and send all the required documentation for the reimbursement to be assessed, including but not limited to: reimbursement request form, prescription, medical report, medical history, medication purchase receipts, medical fee receipts and documents supporting the payment of such services, as voucher, bank transfer, bank statement or any other documentation which may be applicable when the payment has been made by cash.
- b. In case the medical history be required, the BENEFICIARY must fill the form authorizing the healthcare center to disclose all information recorded in the aforementioned document to TRAVELER ASSISTANCE.
- c. If required, TRAVELER ASSISTANCE will be entitled to request original documentation, with all related mailing expenses being covered by the BENEFICIARY.
- d. The BENEFICIARY must submit the documentation for the reimbursement to be evaluated, covering all expenses to access and/or send it.
- e. The BENEFICIARY must present all the documentation requested by TRAVELER ASSISTANCE within ninety (90) calendar days after the service has been provided, renouncing any complaint or legal action once this term has expired.
- f. Once all the necessary documentation has been received, TRAVELER ASSISTANCE shall reply the reimbursement request within thirty (30) business days starting from the date the documents were received.
- g. In case that the reimbursement request be approved, the BENEFICIARY must mail the TRAVELER ASSISTANCE Support Center the banking details for the account where the disbursement of the approved amounts is to be made. When the transaction takes place by any way different to a bank account, TRAVELER ASSISTANCE shall only cover administrative or mailing expenses.
- h. Currency conversions will apply taking into consideration the exchange rates on the date the event took place or the service was provided.
- i. The currency of reference which has been established and/or indicated for any complaint will be the American Dollar (USD), and the exchange rate shall be the most favorable one on the market.
- j. TRAVELER ASSISTANCE reserves the right to accept documentation once the reimbursement request has been replied to and the response has been issued.
- k. When the BENEFICIARY is a minor, the approved expenses shall be deposited to his or her parents or guardian. If the BENEFICIARY, being legally an adult, requests for the money to be deposited in a bank account where he or she is not the holder, an authorization must be sent with the full name, identification document number and the bank account certificate.

6.2 COMPENSATION POLICY FOR CASH BACK PLAN.

When the POLICY HOLDER or BENEFICIARY acquires a “Cash Back” plan, TRAVELER ASSISTANCE will return thirty percent (30%) of the value paid for the Certificate of Assistance, as long as,

during the validity of the certificate, has not used the services, or has not made a reimbursement request.

6.2.1 OBLIGATIONS FOR THE BENEFICIARY TO ACCESS THIS BENEFIT.

- a) The validity of the Certificate of Assistance must be longer than 180 consecutive days or purchases upper than 250 USD for only one BENEFICIARY.
- b) The reimbursement must be requested within 5 days next to the end of the validity of the Certificate of Assistance.
- c) Not have requested any claim during the validity of the certificate.

6.2.2 OBLIGATIONS OF TRAVELER ASSISTANCE.

- a) Make the reimbursement during the first fifteen (15) business days next to the request of THE BENEFICIARY
- b) The cost of the transaction will be subtracted from the authorized amount
- c) For countries in which payment is not made in American Dollars, the current market exchange rate as of the purchase date shall be used as a reference
- d) The Assistance Center will determine the suitable method for sending the funds.

CONDITIONS FOR REIMBURSEMENT OR COMPENSATION FOR CERTIFICATE OF ASSISTANCE CANCELLATIONS.

6.3.1. Reimbursements or compensations stemming from a Certificate of Assistance cancellation by the POLICY HOLDER shall be applicable as long as the POLICY HOLDER notify TRAVELER ASSISTANCE reliably and no later than twenty-four (24) hours after the event leading to the cancellation being requested has taken place and/or has been notified and, without exception, at least forty-eight (48) hours prior to the beginning date established in the Certificate of Assistance acquired from TRAVELER ASSISTANCE, whichever happens first. Cancellation requests must correspond to the following events, which shall be supported with the necessary documentation depending on the case:

- a. Death of the POLICY HOLDER or the BENEFICIARY.
- b. Serious accident suffered by the POLICY HOLDER or the BENEFICIARY leading to him or her having been admitted to a hospital or inhibiting his or her movement, leaving him or her bedridden and therefore precluding the trip from taking place.
- c. Serious illness suffered by the POLICY HOLDER or the BENEFICIARY, which is urgent (not preexistent when the Certificate of Assistance was issued even if yet unknown at that point) and which let the patient bedridden and therefore precluding the trip from taking place.
- d. Death, or hospital admittance for over three (3) days due to accident or illness declared suddenly and acutely for the spouse, parent, sibling or child of the POLICY HOLDER or the BENEFICIARY.

e. When the POLICY HOLDER or the BENEFICIARY is reliably notified to appear before justice and this notification has been received or issued after the service has been acquired.

f. When the POLICY HOLDER or the BENEFICIARY has been quarantined by accidental.

g. When the POLICY HOLDER or the BENEFICIARY is denied a visa.

h. When the spouse or child travel with the POLICY HOLDER and are also BENEFICIARIES, the cancellation request will be extended to that family group for the events previously mentioned, as long as they have the same place of destination and departure and return dates.

6.3.2. Under no circumstance will TRAVELER ASSISTANCE fully or partially reimburse or compensate any amount of money when the POLICY HOLDER or the BENEFICIARY has made use of the services included in the present General Conditions in the country of destination.

6.3.3. When the POLICY HOLDER or the BENEFICIARY has made the payment for having purchased the Certificate of Assistance by credit card or using online payment, the cancellation request will have an administrative fee of USD \$25 (twenty-five American dollars, zero cents) or its equivalent in the local currency if the retail price of the acquired certificate was under USD \$100 (a hundred American dollars) or its equivalent in the local currency. When the retail price of the acquired certificate is equal to or higher than USD \$100 (a hundred American dollars), the cancellation cost will be calculated as 25% (twenty-five per cent) of the retail price. To calculate the equivalent dues in the local currency where the certificate was purchased, the conversion will be made using the date of purchase.

6.3.4. If the POLICY HOLDER or the BENEFICIARY has made the payment for having purchased the Certificate of Assistance by cash, the cancellation request will have an administrative fee of USD \$16.80 (sixteen American dollars and eighty cents) or its equivalent in the local currency if the retail price of the acquired certificate was less than USD \$100 (a hundred American dollars) or its equivalent in the local currency. When the retail price of the acquired certificate is equal to or higher than USD \$100 (a hundred American dollars), the cancellation fee will be calculated in 16.8% (sixteen point eight per cent) of the retail price. To calculate the equivalent dues in the local currency where the certificate was purchased, the conversion will be made using the date of purchase.

6.3.5. Once the TRAVELER ASSISTANCE Support Center is notified of the cancellation request, the reimbursement assessment will commence. In all situations, TRAVELER ASSISTANCE will be entitled to verify the events notified by the POLICY HOLDER or the BENEFICIARY. Once the reimbursement request has been approved, TRAVELER ASSISTANCE will have an average term of ninety (90) business days to deposit the money according to the banking information submitted by the POLICY HOLDER for its payment.

Note: When the Certificate of Assistance is acquired using a promotional price, means that the sale was realized with the application of a discount equal to or upper than 40%, such money paid will not be returned. In the case it is not possible to travel, the BENEFICIARY will have the option to let the Certificate of Assistance on Stand By until for 18 months.

7. MEDICAL ASSISTANCE SERVICES

Medical attention shall be given in case of unforeseen accidents or acute illnesses producing injuries and/or symptoms hindering the normal continuation of the trip by the BENEFICIARY, who can utilize, free of charge, any of the professional services and/or healthcare establishments indicated and/or authorized by TRAVELER ASSISTANCE.

Minor injuries which do not preclude the expected continuation of the trip will not result in medical attention. Nevertheless, when TRAVELER ASSISTANCE and its medical team authorizes so, care may be given or reimbursement may be considered pending the medical definition in that situation. When the medical team or TRAVELER ASSISTANCE Support Center determine that the BENEFICIARY can return to his or her country of origin to receive the required medical treatment there, the TRAVELER ASSISTANCE Support Center will proceed to repatriate the BENEFICIARY to his or her country of origin. The BENEFICIARY will then be compelled to accept the TRAVELER ASSISTANCE determination, otherwise relinquishing all guarantees and benefits described in the Certificate of Assistance acquired. The medical assistance services ought to be provided by TRAVELER ASSISTANCE are limited to the treatment of acute symptoms which hinder the continuation of the trip. Unless explicitly mentioned within the features of the service acquired from TRAVELER ASSISTANCE, all chronic, pre-existing, congenital or recurring afflictions and illnesses, whether or not they are known by the BENEFICIARY, are expressly excluded from services as well as their consequences and/or complications even when they appear for the first time during the trip.

Medical assistance offered by TRAVELER ASSISTANCE is expressly aimed at symptoms hindering the normal continuation of the trip, therefore expressly excluding all attention and/or execution of diagnostic tests, clinical laboratory, appointments with specialists which the medical team regard to be meant to rule out pre-existing, chronic illnesses or those not included in the services.

Important Note: If the BENEFICIARY has been seen by a professional, hospital or Emergency Room in the United States, it must not come as a surprise if upon having returned to his or her country of origin he or she is billed for ER, X-rays, specialized studies, etc. According to the American administrative criteria, the patient must receive the invoice first and then the service provider, which in this case is TRAVELER ASSISTANCE.

This administrative routine may take a month or more, until the hospital sends the bills to our Assistance Center. If the BENEFICIARY gets them in that period of time, he or she must contact the TRAVELER ASSISTANCE Support Center in order to verify the status of procedure.

7.1 MEDICAL ATTENTION FOR COVID -19

TRAVELER ASSISTANCE will assume, in accordance with the contracted plan, medical expenses for the diagnosis and post treatment of COVID-19 stemming from SARS-COV2, as well as transport, medications, sanitary repatriation as a result of a diagnosis COVID -19 Positive.

The services indicated in the current coverage will be limited to the coverage percentages stipulated in section 7.1.1.

In cases in which the Certificate of Assistance does not specify coverage for COVID-19, TRAVELER ASSISTANCE will extend the benefit up to the maximum amount established for pre-existing conditions, chronic and pandemic.

7.1.1 Coverage Amounts

ITEMS	Coverage Percentage
Outpatient care	0.5% of maximum global amount
Emergency care	1% of maximum global amount
Diagnosis testing including PCR	0,5% of maximum global amount
Inpatient care	1% of maximum global amount
Medications	0,3% of maximum global amount
Medical Repatriation	3% of maximum global amount
Repatriation of the mortal remains	3% of maximum global amount

Services not included:

All procedures or care not mentioned in section 7.1.1 are excluded from the present coverage.

TRAVELER ASSISTANCE will only extend services until the initial care, diagnosis, and treatment to THE BENEFICIARY for a COVID-19 infection.

PCR (Polymerase Chain Reaction), serological, and rapid tests, taken as a requirement to start or finish a trip, are excluded.

When THE BENEFICIARY is diagnosed with an illness related to or as a result of COVID-19, TRAVELER ASSISTANCE will extend coverage up to the amounts stipulated in section 7.1.1.

7.2. ACCIDENTS DUE TO OCCUPATIONAL ILLNESS

When as a result of occupational activities THE BENEFICIARY suffers an accident, TRAVELER ASSISTANCE will assume expenses for medical attention up to the stabilization of symptoms or until the maximum amount specified in the Certificate of Assistance.

The realization of Diagnostic Aid Exams, Surgeries, and/or hospitalizations is excluded from these conditions.

7.1. COPAYMENT APPLICABLE TO SERVICES.

It will only apply to the Certificate of Assistance including this concept. To that end, the POLICY HOLDER or BENEFICIARY must verify if the purchased plan has copayment.

TRAVELER ASSISTANCE will apply copayment to the BENEFICIARY as many times as the service is required.

7.4 HOME MEDICAL CARE

TRAVELER ASSISTANCE will coordinate home medical services as long as the service is authorized by the Central Assistance Support Center and the TRAVELER ASSISTANT'S Medical Department.

The management of services will depend upon the time zone, location, and access to the address of THE BENEFICIARY.

In cases in which the management can't be made, TRAVELER ASSISTANCE will offer THE BENEFICIARY alternatives to the service to which THE BENEFICIARY has a right.

7.5 ACCIDENTS UNDER THE INFLUENCE OF DRUGS OR ALCOHOL.

TRAVELER ASSISTANCE will provide services according to the plan acquired and according to the specified reimbursement procedure for accidents that occur from the consumption of drugs or alcoholic beverages, as long as the amount ingested by the BENEFICIARY and the levels of blood alcohol and/or toxicity in the blood do not exceed the standards/limits established in the national laws of the destination country.

The benefit is limited to the stabilization of symptoms and up to the maximum limit specified in the Certificate of Assistance.

The following events are excluded:

- Any assistance or treatment additional to the stabilization of symptoms.
- When the consumption limits for alcohol and/or toxic substances are above those permitted in the destination country.
- Cases in which the toxicity levels of THE BENEFICIARY cannot be determined.

7.6. 24/7 HOTLINE

This service offers medical advice by telephone as well as medical reference, including recommendations made by a healthcare professional assigned by the TRAVELER ASSISTANCE Support Center to manage the symptoms and will not be subjected to a consultation limit.

The telephone medical orientation service offers the BENEFICIARY information as:

- Adverse reactions to the medication.
- Secondary effects.
- Contraindications.
- Childcare and Maternity orientation.
- Hygienic and dietary recommendations.
- Assessment of the necessity of being referred to a specialist.
- First aid orientation.

The medical reference constitutes the process of Assistance Center or healthcare professional assignation by TRAVELER ASSISTANCE to provide care for the BENEFICIARY. Whenever it is ruled that the ailment notified by the BENEFICIARY is within the services not included in the hired plan, the TRAVELER ASSISTANCE Support Center will refer the BENEFICIARY to nearby hospitals, clinics and health centers, provided that any medical expenses stemming from said attention shall be covered by the aforementioned BENEFICIARY.

Medication ordered as a consequence of the medical orientation or referral in order to treat injuries or symptoms stemming from accidents or acute illnesses affecting the continuity of the trip must be acquired by the BENEFICIARY in order to then be notified to the Assistance Center for the possibility of their respective reimbursement to be considered and assessed (see numeral 6.1).

7.7. PSYCHOLOGICAL CONSULT VIA TELEPHONE

When as a result of stress, anxiety or depression THE BENEFICIARY needs to contact a psychologist, TRAVELER ASSISTANCE will coordinate the telephone psychological counseling service up to a maximum of 3 sessions or up to the maximum limit established in the Certificate of Assistance.

This benefit only applies to telephone psychological counseling, therefore, any face-to-face consultation and/or referrals with a mental health specialist are excluded from the benefit.

7.7. EMERGENCY MEDICAL TRANSPORT

If during the period of validity of the acquired Certificate of Assistance, the BENEFICIARY is involved in an accident which generate a medical emergency or presents symptoms that render it impossible for him or her to move, TRAVELER ASSISTANCE Support Center shall coordinate and provide the transportation services for the BENEFICIARY from the place where the emergency took place to the most adequate healthcare facility for medical assistance. That includes both commuting from the place where the BENEFICIARY is to the healthcare facility or, from one healthcare facility to another, if the attending doctor decides that the BENEFICIARY must be remitted to a different institution, according to the nature of the injuries or symptoms.

The TRAVELER ASSISTANCE Support Center will determine the most adequate conveyance according to the health state the BENEFICIARY is in, based on his or her situation or urgency. For displacements from the location where the BENEFICIARY is at the moment the emergency takes place to the Assistance Center, only distances within the urban perimeter will be covered.

In any case, TRAVELER ASSISTANCE reserves the right to directly assess the earnestness of the situation and how urgent it is to move the BENEFICIARY, as well as giving instructions regarding the ideal conveyance to do so. If the BENEFICIARY and/or his or her companions proceed in another way, dispensing with the direct opinion and/or overlooking the instructions given by the TRAVELER ASSISTANCE Support Center, it will be at his or her own risk. This action will be taken as the BENEFICIARY relinquishing the right to file any complaints of this nature against TRAVELER ASSISTANCE. This service is included and will be discounted from the limit global amount of medical or hospital expenditures that TRAVELER ASSISTANCE recognizes in case of the BENEFICIARY being in an accident or falling ill unexpectedly.

7.7.1.1. ASSISTANCE BY SPECIALISTS

It will take place EXCLUSIVELY when the Assistance Center and the TRAVELER ASSISTANCE medical team authorize it, after having been requested to do by the medical team or the Assistance Center designed to provide care to the BENEFICIARY.

The BENEFICIARY will be entitled to at most one (1) medical appointment with specialists in each event, in case that it is approved.

When the BENEFICIARY is under the age of twelve (12) years and has required medical assistance, the TRAVELER ASSISTANCE Support Center will offer, by request from parents or adult join the minor during his or her trip, the possibility of a telephone conference with his or her head pediatrician in his or her country of origin. Makes this clear that this conference will merely have informative character, but will not be binding in case of the medical treatment to be provided,

as it will be decided by the medical team or the Assistance Center selected by TRAVELER ASSISTANCE to provide medical attention to the minor.

7.7.1.2. COMPLEMENTARY MEDICAL TESTS:

Complementary medical tests will take place ONLY when they have been authorized by the TRAVELER ASSISTANCE Support Center, assuming they have been prescribed by the medical team or the assistance Center designated to assist the BENEFICIARY.

7.7.1.3. PHYSICAL RECOVERY THERAPY IN CASE OF TRAUMA

When derived from the medical care and authorized by the medical team or TRAVELER ASSISTANCE Support Center, TRAVELER ASSISTANCE will be in charge of at most three (3) physical therapy or kinesiotherapy sessions.

7.7.2. PSYCHOLOGICAL HELP AND MENTAL HEALTH

TRAVELER ASSISTANCE will compensate the BENEFICIARY up to the top amount for the service specified in the Certificate of Assistance for consultation expenses with a psychologist and/or a psychiatrist, ONLY when they are a consequence of alcohol or drug abuse or insomnia. These consultations will be in an outpatient capacity and in the reimbursable modality, up to ten (10) sessions during the period of validity of the Certificate of Assistance.

7.7.3. MEDICATION

TRAVELER ASSISTANCE will be in charge of medication prescribed by its designated medical team or Assistance Center for treating any affliction caused by an accident or unexpected sudden acute illness resulting in the BENEFICIARY receiving medical care, during its period of validity and up to the limits indicated in the Certificate of Assistance depending on whether it corresponds to outpatient care, hospitalization, inter alia.

9.1.1. MEDICATION FOR OUTPATIENT CARE

Medication prescribed as a consequence of outpatient care will be covered as long as they have been prescribed by the TRAVELER ASSISTANCE medical team and/or Assistance Center, up to the limits indicated in the Certificate of Assistance and when they correspond to the treatment of an affliction caused by an accident or unexpected sudden acute illness resulting in the BENEFICIARY receiving medical care.

When TRAVELER ASSISTANCE does not have direct authorized providers to deliver the medication prescribed in the zone where the BENEFICIARY is located, they must be acquired by the BENEFICIARY and subsequently notified to the Assistance Center in order to initiate the process of reimbursement (see numeral 6.1).

9.1.2. MEDICATION FOR INPATIENT CARE

All medication derived from or during a hospitalization event that the Medical Center is NOT able provide, will be covered up to the limit established in the Certificate of Assistance will be covered; if the maximum limit is unspecified, it will be the amount set for outpatient care medication.

If during hospitalization the BENEFICIARY is given medication for the treatment of pre-existing illnesses and/or conditions, the corresponding expenses ought to be covered by the BENEFICIARY.

When TRAVELER ASSISTANCE does not have direct authorized providers to deliver the medication prescribed in the zone where the BENEFICIARY is located, they must be acquired by the BENEFICIARY and subsequently notified to the Assistance Center in order to initiate the process of reimbursement (see numeral 6.1).

7.7.4. EMERGENCY DENTISTRY

TRAVELER ASSISTANCE will cover the expenditures for emergency dental procedures when the BENEFICIARY requires attention in their natural teeth directly stemming from an accident or infection and / or pain which has not been derived from a pre-existing ailment or affliction. In those cases, the TRAVELER ASSISTANCE Support Center will authorize the BENEFICIARY being given medical attention up to the limit established in the Certificate of Assistance.

The following services are excluded: orthodontics, root canal therapy, dental piece replacement, reconstruction, extraction or prophylaxis, cavities, dental cleaning, permanent obstructions and any cosmetic procedure.

7.7.5. PREEXISTING CONDITIONS, CHRONIC AND/OR PANDEMIC

When the beneficiary hires a product with coverage for pre-existing conditions, the amounts of coverage will be taken only from the values established for this benefit.

TRAVELER ASSISTANCE, will assume the expenses generated by pre-existing illness after auditing the documents presented by THE BENEFICIARY, reserving the right to accept or deny the claim.

Medical assistance in pre-existence or chronic illness will be taken up to the maximum limit established in the Certificate of assistance according to the contracted plan.

This benefit will be extended exclusively to a single event or acute condition, and any treatment whose objective is diagnosis, research and treatment to partially or definitively improve the disease or ailment is expressly excluded from this benefit or plan. TRAVELER ASSISTANCE, does not cover the diagnostic investigation of diseases initiated in your country of residence.

To receive the assistance services THE BENEFICIARY, must present to the TRAVELER ASSISTANCE Support Center the certificate with the dates of the trip for the contracted time and stating the illnesses suffered by THE BENEFICIARY.

The benefits described below will be provided exclusively for the acute episode or unpredictable event of decompensation of chronic and / or pre-existing diseases known or not by the Beneficiary or previously asymptomatic, and when the emergency must require assistance during the trip and cannot be postponed until return to the country of residence. The Assistance Center reserves the right to decide the most appropriate treatment among those proposed by the medical staff and / or repatriation to your country of residence.

Note: Excluded services in all of the TRAVELER ASSISTANCE plans, listed in point 25, apply.

11.1 EMERGENCY ASSISTANCE IN PRE-EXISTING OR CHRONIC ILLNESS

When THE BENEFICIARY is aware of the existence of the disease and /or pre-existing or chronic condition, the TRAVELER ASSISTANCE Support Center will provide the care according to the reimbursement policy, up to the stabilization of the symptoms that generate the health condition of THE BENEFICIARY. This only up to up to 30% of the maximum amount of the services specified in the Certificate of assistance.

In the cases when THE BENEFICIARY receives the medical attention authorized by the TRAVELER ASSISTANCE Support Center and as a result of the assessment carried out by the medical team or designated Assistance Center, the diagnosis determines that THE BENEFICIARY suffers from a disease or Pre-existing condition, TRAVELER ASSISTANCE will, in accordance with the reimbursement policy, cover medical assistance for first aid until the stabilization of the symptoms that generate the health condition of the patient, or until the disease and /or pre-existing or chronic condition is diagnosed. The above always up to 30% of the maximum limit of services specified in the Certificate of assistance, or whichever happen first. TRAVELER ASSISTANCE excludes from this benefit any type of cancer, heart disease, chronic lung disease and / or chronic liver disease, organ transplant, dialysis, hemodialysis, inter alia.

11.3 AMBULATORY CARE FOR PRE-EXISTING OR CHRONIC DISEASES.

TRAVELER ASSISTANCE, will provide medical assistance with a specialist on an outpatient basis ONLY when THE BENEFICIARY presents symptoms not considered of vital emergency as a result of pre-existing or chronic diseases. The benefit will be extended according to the contracted plan or up to 20% of the maximum limit established in the Certificate of Assistance.

It is excluded for this service:

- Any consultation during vital emergencies.
- Any consultation generated without authorization from the medical team and the TRAVELER ASSISTANCE Support Center.
- Any consultation with a specialist other than the one treating the declared disease.

11.4. MEDICATIONS FOR THE TREATMENT OF PRE-EXISTING DISEASES.

TRAVELER ASSISTANCE will assume, through reimbursement, the expenses generated by THE BENEFICIARY for the purchase of medicines derived from outpatient or emergency consultations, for the treatment of pre-existing and /or chronic diseases up to 15% of the maximum limit established in the Certificate of Assistance.

11.5 COMPENSATION FOR PROSTHESIS AND ORTHOSIS.

TRAVELER ASSISTANCE will reimburse THE BENEFICIARY according to the contracted plan and after the authorization of the Medical Department and the Assistance Center, the expenses corresponding to prostheses, orthotics, synthesis or mechanical aids, which are necessary to the continuity medical care up to 15% of the amount established in the Certificate of Assistance, as long as they are included in these General Conditions.

11.6 SANITARY OR FUNERAL REPATRIATION FOR PRE-EXISTING OR CHRONIC ILLNESS.

When THE BENEFICIARY contracts an additional pre-existence plan, TRAVELER ASSISTANCE, will assume the expenses of sanitary or funeral repatriation, whichever happens first when the event of illness or death is as a result of a pre-existing, chronic or excluded illness from the general benefits.

The terms and conditions of TRAVELER ASSISTANCE, set forth in section 16, apply.

Note: When the reason for the attention of THE BENEFICIARY, is as a consequence of a chronic illness excluded or stated in these TRAVELER ASSISTANCE service conditions, up to 10% of the total amount assigned in the attendance certificate will be assumed.

7.7.6. HOSPITALIZATIONS

In cases when, as a consequence of an accident or unexpected sudden acute illness producing an injury and/or symptom precluding the normal continuation of the trip for the BENEFICIARY and the medical team or Assistance Center prescribes so, the TRAVELER ASSISTANCE Support Center will authorize the hospitalization of the BENEFICIARY at the nearest and most adequate Assistance Center following EXCLUSIVE criteria by the TRAVELER ASSISTANCE medical team. Such hospitalization will be paid for by TRAVELER ASSISTANCE up to the top limit of services established in the Certificate of Assistance or until its expiration.

Whenever applicable, TRAVELER ASSISTANCE will send a representative of its medical team to the hospital where the BENEFICIARY is being treated with the aim of guaranteeing the quality in the service provided.

7.6.1. SURGICAL INTERVENTIONS

In case of an emergency urgently requiring a surgical intervention, the TRAVELER ASSISTANCE Support Center will authorize the procedure, ONLY when prescribed by the medical team or the Assistance Center. When the medical team or the TRAVELER ASSISTANCE support Center deems it possible to return the BENEFICIARY to his or her country of origin to receive the required surgical treatment there, the TRAVELER ASSISTANCE Support Center will proceed to repatriate the BENEFICIARY to his or her country of origin. The BENEFICIARY will then be compelled to accept the aforementioned TRAVELER ASSISTANCE ruling, otherwise relinquishing all guarantees or benefits described in the Certificate of Assistance acquired.

It is excluded from this benefit any surgical intervention framed as an "elective procedure", programmed and/or which does not preclude the normal continuation of the trip and which, as a consequence thereof, entails the BENEFICIARY being able to make the procedure in his or her own origin country.

7.7.6.2. Intensive Care

In cases where, as a consequence of an accident or unexpected sudden acute illness producing an injury and/or symptom precluding the normal continuation of the trip for the BENEFICIARY and the medical team or Assistance Center prescribes so, the TRAVELER ASSISTANCE Support Center will authorize the admittance of the BENEFICIARY at the ICU of the nearest and most adequate Assistance Center following EXCLUSIVE criteria by the TRAVELER ASSISTANCE medical team.

Medical expenses incurred because of this will be covered by TRAVELER ASSISTANCE up to the maximum limit of benefits established in the Certificate of Assistance.

7.7.7. PREGNANCY (UP TO THE 24TH WEEK)

TRAVELER ASSISTANCE will cover medical assistance expenses (including emergency medical check-ups and sonograms) caused by clear and unforeseen complications which may stem from pregnancy, including premature labor and miscarriage, up to the twenty-fourth week of gestation, only up to the maximum limit indicated in the TRAVELER ASSISTANCE Certificate of Assistance and as long as said certificate is valid during this period.

All medical care must be authorized by the TRAVELER ASSISTANCE Support Center based on the assessment made by its designated medical team and the TRAVELER ASSISTANCE Support Center establish the appropriate attention to the BENEFICIARY. It is an essential requirement for the stipulated services to be valid to meet the following criteria:

- a. The date of departure or date of beginning of the validity of the Certificate of Assistance, (whichever comes last), the BENEFICIARY is pregnant, whether or not she is aware of her condition and as long as the pregnancy does not exceed its twenty-fourth week.
- b. In the date of departure or date of beginning of the validity of the Certificate of Assistance (whichever comes last), the BENEFICIARY is not over the age of thirty-eight years.
- c. In complex cases or with medical complications, TRAVELER ASSISTANCE will grant the BENEFICIARY the possibility of a telephone conference with her head obstetrician in her country of origin. It is made clear that such conference will merely have informative character, but will not be binding in case of the medical treatment to be provided, as it will be decided by the intervening medical provider.

The following events are excluded from the present service:

- a. Outpatient controls linked to normal course pregnancy, as medical consultations and related studies; labor and C-sections normal and full-term pregnancy.
- b. Induced abortions.
- c. Any expenses, medical or otherwise, related to the newborn, including but not limited to nursing, neonatology, feeding, etc.
- d. TRAVELER ASSISTANCE reserves the right to require all the necessary documentation to corroborate the aforementioned conditions and/or situations.

All control or treatment from the twenty-fifth week of pregnancy onwards, related or unrelated to medical attention stemming from an accident, previously authorized by the TRAVELER ASSISTANCE Support Center, is excluded from pregnancy services.

7.7.8. SPORTS ACTIVITIES

TRAVELER ASSISTANCE will only cover expenses for events caused by amateur sports practices (i.e., when they are undertaken exclusively for recreational purposes) in expressly adequate and authorized locations, not being valid under any circumstance the professional practice thereof. The benefit for medical expenditures related to sports practices will be authorized by the

Assistance Center as long as the event does not correspond to any of the services not included in the current General Conditions.

This service contemplates assistance that may take place as a consequence of actively training, practicing or participating in an amateur capacity of the following sports, including but not limited to: soccer, rugby, hockey, tennis, swimming, polo, water skiing, jet skiing, wave running, snowboarding, quad biking, four-wheeler riding, skating, parasailing, diving, hang gliding, surfing, windsurfing, etc., and up to the top limit established by the Certificate of Assistance for this additional benefit.

The following sports are completely excluded from the TRAVELER ASSISTANCE services: skiing, snowboarding and/or any other winter sports outside regulated and authorized tracks, as well as mountain climbing, motorcycling, motocross, boxing, skydiving, gliding, hiking, air sports, spelunking, bungee jumping, trekking, kayaking, canyoneering, regatta, canoeing, birdwatching, horseback riding, biking and/or martial arts.

7.7.8.1. MEDICAL EXPENSES DUE TO ACCIDENTS DURING SPORTS PRACTICE (AMATEUR - PROFESSIONAL) (ADDITIONAL SERVICE)

TRAVELER ASSISTANCE will cover expenses, according to the plan acquired, for injuries caused to the BENEFICIARY by amateur/professional sports practices in expressly adequate and authorized locations. The benefit for medical expenditures related to sports practices will be authorized by the Assistance Center as long as the event does not correspond to any of the services not included in the present General Conditions.

The following sports deemed high-risk are absolutely excluded from the TRAVELER ASSISTANCE services, including but not limited to: car racing, motorcycling, mountain climbing, rugby, figure skating, ice hockey, field hockey, martial arts, mixed martial arts, horseback riding, canyoneering, parachuting, climbing, bungee jumping, hiking, polo, kart racing, quad biking, fighting sports, ballet, extreme slacklining, airsoft, contact sports, weightlifting, bullfighting, water skiing, rafting, jet skiing, canoeing, kayaking, surfing, kitesurfing, snorkeling, water skiing, powerboating, skiing, snowboarding, sleighing, figure skating on ice, paragliding, skydiving, hot air ballooning, hang gliding.

When the accident is caused by the practice of extreme or high-risk sports, TRAVELER ASSISTANCE will assume the expenses of emergency care up to the maximum limit established in the Certificate of Attendance.

It is excluded from this coverage:

- a. Following up medical care as a result of sports practice.
- b. Diagnostic tests not performed within the emergency care or stabilization of symptoms.
- c. The vital emergency care that was not notified to the Assistance Support Center during the first 24 hours after the event happened.
- d. Physical rehabilitation as a consequence of injuries caused by the practice of sports.
- e. Surgeries in which are necessary elements of orthotics and / or prostheses of accidents derived from the practice of amateur and / or professional sports are required.

7.7.9 COMPENSATION FOR ACCIDENTAL DEATH OR DISMEMBERMENT ON AUTHORIZED PUBLIC TRANSPORT

This benefit will be granted EXCLUSIVELY to permanent residents of the countries in Latin America where our travel assistance certificate is acquired (i.e., policy holders who travel abroad from their country of residence).

The benefits of accidental death produced are directly and exclusively to the POLICY HOLDER or the BENEFICIARY, as long as he or she is, at the time of occurrence, is passenger in a regular and authorized means of public transportation, which is directly applicable for any of the following types: by air (airlines), by land (subway, train, bus), by sea (cruises), according to the validity of the acquired Certificate of Assistance.

7.7.9.1. TRAVELER ASSISTANCE will compensate up to the top limit established in the Certificate of Assistance the BENEFICIARY acquired according to what has been established in the following table:

Damages	Compensation %
Death	100%
Total and irreparable loss of sights in both eyes	100%
Total and irreparable loss of sights in one eye	50%
Loss of two limbs	75%
Loss of one limb	50%
Total and irreparable loss of sight in one eye and loss of a limb	50%
Total and permanent disability (Different than loss of sight or loss of limbs)	75%

The compensation shall be received by the POLICY HOLDER or BENEFICIARY or his or her lawful heirs. The deadline for complaints made before TRAVELER ASSISTANCE is ninety (90) calendar days after the event.

TRAVELER ASSISTANCE will compensate the established damages to the BENEFICIARY or his or her lawful heirs up to the top limit established in the Certificate of Assistance, once the insurance policies of the country where the accident took place have been applied in this way: 1. State insurance. 2. Public transportation company involved in the accident. 3. TRAVELER ASSISTANCE compensation.

7.7.9.2. BENEFITS NOT INCLUDED IN THE RENDERING SERVICES

It is Excluded from this benefit and not taken into account as transportation by land or sea:

- a. When the POLICY HOLDER or BENEFICIARY is driving, traveling as passenger, embarking or disembarking a rented vehicle, unless the vehicle in question has been rented via public transportation authorized to move passengers.
- b. When the POLICY HOLDER or BENEFICIARY is driving, traveling as passenger, embarking or disembarking a taxi, defined as a ground transportation vehicle with a private driver booked for such effects, for short or medium-length routes inside or outside a city. The use of this means of transportation will only be reimbursed when the TRAVELER ASSISTANCE Support Center authorizes so, as a consequence of the pertinent notification by the BENEFICIARY.

c. When the POLICY HOLDER or BENEFICIARY is driving, traveling as passenger, embarking or disembarking from collective passenger transportation (e.g., shuttle service), or commuting from a hotel or parking lot via a type of service which operates outside airport dependencies.

7.7.10 REPATRIATION AND EMERGENCY TRANSFER

7.7.10.1. REPATRIATION OF THE MORTAL REMAINS

In case of the POLICY HOLDER or BENEFICIARY passing away as a consequence of an accident or illness not expressly excluded in this contract and during his or her trip, TRAVELER ASSISTANCE will process the necessary documentation and will cover the expenses of his or her remains, including the repatriation or cremation depending on what is ruled by the country where the passing took place and by the means deemed most convenient, just to the airport in the country of habitual residence of the deceased, covering the expenses of the mandatory casket for transportation by air, up to the maximum limit amount established in the Certificate of Assistance acquired by the BENEFICIARY, including administrative procedures and the transportation of the mortal remains. The funeral repatriation service will only be given if the TRAVELER ASSISTANCE intervention is requested within twenty-four (24) hours of the passing having taken place.

TRAVELER ASSISTANCE will determine the suitable service providers and the means of transportation utilized to move the body. It is excluded from this compensation the coordination and cost both of religious services and special coffins, as well as the cost of other related direct or indirect expenditures to that effect.

TRAVELER ASSISTANCE reserves the right to administer the repatriation process exclusively, so that the intervention of any relative without authorization by the Assistance Center will nullify this benefit. TRAVELER ASSISTANCE shall be exempted and will not be responsible for moving the remains, nor will it authorize any reimbursement whatsoever for this concept should a funeral home or others intervene before TRAVELER ASSISTANCE or without the express authorization by the Assistance Support Center.

TRAVELER ASSISTANCE will not cover funeral repatriation or any expenses in the event of death caused by:

- a. Narcotics.
- b. Suicide.
- c. In case the death is a consequence of a pre-existing illness suffered by the BENEFICIARY, being the treatment thereof the reason for the travel in the first place.

Note: It is Excluded from these expenses the cost of the coffin, transportation within the country to the habitual residence, funeral rites, religious services and ceremonies, ceremonies with friends and relatives and burial expenses. In no case will be cover expenses for the return of accompanying persons be covered.

If the Assistance Center authorizes it, TRAVELER ASSISTANCE will cover the penalty for change of return date in the airline tickets, in economy class, depending on the availability of seats, for the return of a relative who was with the deceased at the time of the event -parent, spouse, descendant or sibling (this penalty will be covered by TRAVELER ASSISTANCE), spouse,

descendant spouse or sibling (this list is limitative but not illustrative) - to the place of permanent residence, when said companion is a BENEFICIARY with a Certificate of Assistance with the same validity as that of the deceased BENEFICIARY and his/her ticket is at a reduced cost for a fixed or limited return date.

7.7.10.2. MEDICAL REPATRIATION

Medical repatriation of the BENEFICIARY will only take place as a consequence of an accident or serious illness and only when the medical team and the TRAVELER ASSISTANCE Support Center authorize it, provided there is medical and scientific justification by the medical team or the Assistance Center the BENEFICIARY contacted by the BENEFICIARY.

The repatriation of the beneficiary or injured BENEFICIARY from the place where he or she is located to the airport in the country of habitual residence and where the TRAVELER ASSISTANCE Certificate of Assistance must have been issued, will take place in a regular airline plane, tourist class, and is subject of the seating availability, or through using transportation that the TRAVELER ASSISTANCE medical team deems most adequate and with medical or nursing escorting when applicable.

In cases that the POLICY HOLDER and his or her relatives do not accept medical repatriation disregarding what has been suggested by the medical team or the TRAVELER ASSISTANCE Support Center, the company will not be responsible for said decision and the repatriation costs and consequences shall be covered by the BENEFICIARY and his or her relative, relinquishing any future complaints against TRAVELER ASSISTANCE.

TRAVELER ASSISTANCE will cover the difference in the return air ticket cost for the BENEFICIARY in tourist class when the original ticket is two-way, of reduced price, with fixed or limited return date and this date cannot be upheld because of the illness or accident suffered by the BENEFICIARY. This benefit will only be applicable when the POLICY HOLDER has received medical assistance authorized by the corresponding TRAVELER ASSISTANCE Support Center.

This BENEFIT cannot be rendering if the illness or accident had by the POLICY HOLDER or BENEFICIARY corresponds to one of the services not included in the current service conditions.

7.7.10.3. TRAVEL AND HOTEL EXPENSES OF A RELATIVE

When a BENEFICIARY traveling without companions is hospitalized for a period longer than seven (7) days, TRAVELER ASSISTANCE will reimburse the expenses of transport and hotel for only one relative: father, mother, spouse, adult offspring or adult sibling.

For such effects, the Certificate of Assistance of the POLICY HOLDER or BENEFICIARY must be valid and without exception he or she must contact the TRAVELER ASSISTANCE Support Center in order to authorize the benefit before the relative has traveled. No reimbursement requests will be accepted afterwards.

TRAVELER ASSISTANCE will cover the plane ticket in tourist class and subject to seat availability. When the ticket cost is reimbursed, will be returned the tourist class tariff valid at the moment of purchase. The hotel expenses benefit will have a daily limit depending of the days of stay and will never exceed the limit established in the Certificate of Assistance.

This BENEFIT will be relinquished if the hospitalization of the POLICY HOLDER or BENEFICIARY was caused by any of the exceptions indicated in the current service contract.

This service will not be provided when hospitalization is due to COVID-19.

7.7.10.6. EXTENDED STAY

When, as a result of the positive diagnosis of COVID-19, THE BENEFICIARY is ordered to rest or forced isolation by the treating doctor, which impedes a return to the country of residence on the scheduled date, The TRAVELER ASSISTANCE Support Center will assume the lodging expenses not including laundry, calls or food.

To receive this benefit, THE BENEFICIARY must comply with the following conditions:

- a) Request authorization from the TRAVELER ASSISTANCE Support Center before committing any expense.
- b) The medical assistance has to be authorized or granted by the TRAVELER ASSISTANCE support Center and/or Medical Department.
- c) The benefit must send the itinerary of the travel where the dates of Return to their country of Resistance were confirmed.
- d) Present a medical report, passport, and laboratory results showing a positive COVID-19 diagnosis, in which it is evidenced that the contagion occurred after the purchase or the beginning of the validity of the Certificate of Attendance, whichever occurs first.
- e) Present the invoices of expenses for lodging.

8.1 TECH PROTECTION (ADDITIONAL ON SERVICE)

TRAVELER ASSISTANCE according to the contracted plan, will assume under the reimbursement modality the compensation expenses as a result of theft or loss of electronic devices such as cameras, mobile devices, laptop and audio players, that may occur during the validity of the certificate.

The compensation will be taken up to 50% of the value of the purchase of the product and taking into account the wear and tear of its use.

To apply for compensation, THE BENEFICIARY must unfailingly apply to the following requirements:

- a. Communicate with the Traveler Assistance Support Center within 24 hours of the occurrence.
- b. Provide the police report, filed within 24 hours of the event. Also, if the occurrence took place within your accommodation facilities, the report must be made to the responsible entity, hotel, or platform where the service was purchased.

Invoice or equivalent document that specifies the price and a description of the item.

Invoice for replacement of the stolen item

It is excluded from this BENEFIT:

- Items lost and / or stolen in the custody of people or entities different of THE BENEFICIARY.
- Items that do not have an invoice with the name of THE BENEFICIARY.
- Items that are considered accessories like headphones, protectors, case, straps, speakers, inter alia.

8.2. TRANSMISSION OF URGENT MESSAGES

TRAVELER ASSISTANCE will be in charge of communicating urgent and justified messages related to any of the events which are object to the benefits listed in the current General Conditions.

8.3. COMPENSATION FOR LOSS OF PASSPORT

In cases of loss or theft of the passport, TRAVELER ASSISTANCE will cover the reposition cost of the document up to the limit established in the Certificate of Assistance.

The TRAVELER ASSISTANCE Support Center will advise the BENEFICIARY on the right local procedure in case the passport has been lost or stolen. This consultancy will under no circumstances include carrying out the personal actions the BENEFICIARY must do due to the loss or theft that took place.

To make the compensation effective, the BENEFICIARY must provide the Assistance Center all the documents certifying the loss or theft of the passport, issued by the competing entity in the country where the event occurred and the invoices issued by the legal authority that ISSUE THE PASSPORT, no later than seventy-two (72) hours after the document has been lost or stolen.

8.4. LUGGAGE TRACKING

TRAVELER ASSISTANCE will offer the BENEFICIARY the services of its Assistance Center to track the process made by the airline who took charge of the baggage loss complaint.

TRAVELER ASSISTANCE will compensate, depending on the plan which has been acquired, luggage loss up to the ceiling established in the Certificate of Assistance, as long as this loss takes place during a regular flight on a commercial airline and the airline issue a document where specified that the baggage was unquestionably lost. The real cost of the lost baggage will not be taken into account, establishing a value of 40 USD per Kilogram (KG) of lost weight.

The BENEFICIARY will receive a complementary compensation as long as the airline provides compensation and the loss has taken place within the period of validity of the Certificate of Assistance.

8.4.1.2. INSTRUCTIONS IN CASE OF BAGGAGE LOSS

When the BENEFICIARY faces a baggage loss, he or she must follow these instructions:

- a. As soon as the baggage loss is noticed, the BENEFICIARY must approach the airline stand or its spokesperson inside the same location where the baggage must be received.
- b. Before stepping out from the airport, contact the TRAVELER ASSISTANCE Support Center and notify the baggage loss.

c. Fill the TRAVELER ASSISTANCE Baggage Claim form and send it to contacto@traveler-assistance.com

TAS NETWORK INC is acquitted from all responsibility in case the BENEFICIARY do not comply any of the previously mentioned instructions.

8.4.1.3. REQUIREMENTS TO OBTAIN THE BAGGAGE LOSS COMPENSATION

TRAVELER ASSISTANCE will compensate the BENEFICIARY for this concept, considering that such compensation is complementary to the one given by the airline and as long as the baggage has been lost or misplaced under the following conditions:

- a. That the baggage has been lost during its transportation in an international flight (between two countries) and in an airplane of a regular airline (charter planes or domestic flights, either local or abroad, do not apply).
- b. That the baggage has been duly dispatched in the indicated luggage compartment.
- c. That the loss has taken place between the moment it was handed over to authorized airline personnel to be embarked and the moment it should have been returned to the BENEFICIARY at the end of the flight.
- d. That the airline has taken care of its responsibility for the loss of the baggage and has given the BENEFICIARY the compensation according to airline regulations.

The BENEFICIARY must prove that the airline took responsibility via reliable supporting documentation.

The compensation for total baggage loss will be given to the BENEFICIARY only in the country where the Certificate of Assistance was issued and only when the TRAVELER ASSISTANCE Support Center has received the following documents:

- a. Property Irregularity Report, or complaint form.
- b. Copy of passport supporting departure from and arrival to the country of origin.
- c. Copy of plane tickets.
- d. Invoice or affidavit of the check supporting the compensation given by the airline (for total baggage loss compensation).

The compensations described above are by person and not by package lost. When two or more BENEFICIARIES share the same package lost, the compensations will be prorated. The currency exchange to be applied will be that which is valid on the date of transfer.

The BENEFICIARY will be entitled to a compensation up to the limit listed in his or her certificate, with the compensation, regardless of the number of events which might have taken place during the validity of his or her Certificate of Assistance. The compensation given to the BENEFICIARY will be in all cases and all TRAVELER ASSISTANCE plans complementary to the one submitted by the airline, it means, the amount already paid off by the airline will be deducted.

This benefit excludes damages and partial or total shortages as well as delay, absence or theft.

8.4.2. EXCESS BAGGAGE

TRAVELER ASSISTANCE will reimburse the expenses incurred due to penalties as a consequence of excess baggage weight during international flights. To apply for this service, the BENEFICIARY must communicate with the Traveler Assistance Support Center no later than twenty-four (24) hours after having made the payment. The top limit for the reimbursement is 50% of what was paid to the airline, or up to the top limit established in the Certificate of Assistance.

The following events are excluded from the present benefit:

- a) Flights in countries of origin or destination different from the ones identified in the Certificate of Assistance.
- b) Expenses covered by the BENEFICIARY for excess weight in hand luggage.
- c) Expenses caused by oversize.
- d) Expenses for excess baggage in connecting flights.
- e) Baggage weight exceeding 15% of what the airline allows.

8.4.3. COMPENSATION FOR BAGGAGE DELIVERY DELAY

TRAVELER ASSISTANCE will compensate the BENEFICIARY for expenses stemming from the purchase of essential articles (clothing and hygiene) made because of baggage delivery delay during international journey in a regular airline airplane as long as this baggage was dispatched from the hold baggage and has not been delivered within the first eight (8) hours after arrival and starting from the moment the BENEFICIARY notifies the Support Center, before leaving the airport where the loss was registered and the PIR form was issued by the airline.

If the baggage is not located after thirty-six (36) hours starting from the flight having landed and from the moment that the TRAVELER ASSISTANCE Support Center was inform, the BENEFICIARY may receive an additional amount for the same effects once he or she has shown the supporting documents for those purchases (clothing and hygiene) made during the time period comprised between the report and the baggage having been found by the airline, with a maximum of three (3) authorizations.

The BENEFICIARY must contact the TRAVELER ASSISTANCE Support Center to request authorization and report the event within the first eight (8) hours from landing and again thirty-six (36) hours from landing. To make the reimbursement effective the POLICY HOLDER must present supporting documentation for the date and time the airline delivered his or her baggage.

The aforementioned compensations are by person and not by package lost. When two or more BENEFICIARIES share the same package lost, the compensations will be prorated. The money exchange to be applied will be that which is valid on the date of transfer.

Within essential articles the following must be delimited:

- (a) Personal hygiene products: toothbrush, toothpaste, sanitary towels, shaving cream, deodorant, shaving razor (non-electric), hairbrush, shampoo, hair conditioner, soap, moisturizing cream.

(b) Clothing: underwear, socks, pajamas, pants, t-shirt, skirt, dress, short, sweater, jacket and/or shirt.

(c) Footwear: tennis, sandals, boots and/or formal shoes (this enumeration is restrictive but not illustrative).

All of the aforementioned purchases must have been made during the time lapse between the report and the baggage being located and must have stemmed from its delay, when the baggage has not been delivered within eight (8) hours from landing and from the moment the BENEFICIARY notifies the Support Center, before leaving the airport where the loss was registered and the PIR was issued by the airline.

The following articles will not be contemplated within this benefit: medication, dermatological products, make-up, sunblock, bathing suits, caps, hats, sunglasses, accessories, perfumes, scarves, pashminas and complements, watches, chargers, sockets, bags, purses, wallets, technological devices, sportswear, food and/or commuting expenses.

Once the baggage has been declared loss beyond any reasonable doubt and the corresponding compensation has been paid by the airline, the compensation will be deducted from the payment that is owed because of the baggage loss service. Baggage delivery delay does not apply if the situation takes place in the return flight to the country of habitual residence of the BENEFICIARY.

In order to proceed with the compensation being paid for baggage delivery delay, the BENEFICIARY must send the following documents to the TRAVELER ASSISTANCE Support Center:

- a. Property Irregularity Report form, or complaint form.
- b. Copy of passport supporting departure from and arrival to the country of origin.
- c. Receipts and invoices supporting the purchase of essential articles.

Note: Essential articles must be defined as products of usual, reasonable and habitual benefit, conditions which will be evaluated by the TRAVELER ASSISTANCE Support Center for the services to be approved.

8.4.5 DAMAGED LUGGAGE

If during the loss or delay of luggage, the billed luggage of THE BENEFICIARY incurred serious and permanent damage that inhibits the functionality, the TRAVELER ASSISTANCE Support Center will reimburse expenses related to the repair or replacement up to the maximum amount specified in the Certificate of Assistance.

The following events are excluded from this coverage:

- a. Minor damages that don't inhibit the functionality
- b. Damages that have not been caused during custody of the airline
- c. Damages caused by overpacking, such as to the seam or closure

8.5. RESERVING TICKETS

If THE BENEFICIARY wishes, TRAVELER ASSISTANCE will reserve tickets to the destination chosen by THE BENEFICIARY, up to a maximum of three times during the validity of the certificate.

Once the reservation has been made, THE BENEFICIARY should purchase the tickets within 24 hours of the reservation being made.

8.6 FLIGHT DELAYS (ADDITIONAL SERVICE)

If the international flight purchased with a regular commercial airline (charter flights not included) by the BENEFICIARY had a delay longer than twelve (12) consecutive hours from its originally scheduled departure, and as long as he or she has no other transportation alternative during those twelve (12) hours, TRAVELER ASSISTANCE will reimburse expenses related to hotel, food, taxi fares and communications made by the POLICY HOLDER during the delay up to the limit established by the Certificate of Assistance acquired.

TRAVELER ASSISTANCE will only reimburse these expenses after having reviewed the original supporting documents reliably confirming the expenses incurred by the BENEFICIARY, and submission of a certificate issued by the airline substantiating the flight delay or cancellation, and as long as the delay took place in a country different than the habitual residence for the BENEFICIARY. To be entitled to this service, the BENEFICIARY must contact the TRAVELER ASSISTANCE Support Center before leaving the airport where the event took place.

Note: This benefit will not be offered if the BENEFICIARY travels with a ticket subject to seat availability or to any destination located within the same country where the TRAVELER ASSISTANCE Certificate of Assistance was issued. This service does not apply if the cancellation stems from the airline bankruptcy or cessation, or any of the circumstances described under Exceptional Circumstances and/or force majeure.

8.6.1. FLIGHT CANCELLATION

TRAVELER ASSISTANCE will reimburse THE BENEFICIARY, up to the limit of the services specified in the Certificate of Assistance acquired, for the expenses incurred as a result of the Cancellation of the flight, as the purchase of a new ticket, as long as this cancellation is made by the Airline (whatever the reason for the cancellation), on the same departure date, as long as:

- a. The POLICY HOLDER and / or BENEFICIARY has acquired and paid for the TRAVELER ASSISTANCE service with this benefit a maximum of 24 hours after the date on which the invoice corresponding to the first payment of the contract with the travel agency and / or Tour Operator was issued for which the deposits or expenses were paid and for which reimbursement is requested.
- b. THE POLICY HOLDER and / or BENEFICIARY has acquired and paid for the TRAVELER ASSISTANCE service with this benefit at least 15 (fifteen) days prior to the date of the start of their trip or the beginning of the validity of the TRAVELER ASSISTANCE Certificate of Assistance, whichever occurs first, and that the validity of the certificate is equal to or greater than the total duration of the contracted acquired.
- c. The POLICY HOLDER and / or BENEFICIARY sent to the TRAVELER ASSISTANCE Support Center the documents that substantiate the event that led to the cancellation of the flight in a time not exceeding 30 calendar days, counted from the date on which the BENEFICIARY notified the TRAVELER ASSISTANCE Support Center of the flight cancellation. Always must be presented

the receipts of the travel providers, indicating the refundable value and the non-refundable value of each of their services, the original certification from the travel agency, logistics operator, hotel, and/or airline, among others, stating the sanction or fine that has not been reimbursed or reimbursed to the BENEFICIARY, as well as an affidavit stating that no amount of money has been received by way of reimbursement.

8.6.2. MISSED CONNECTION FLIGHT (ADDITIONAL SERVICE)

When THE BENEFICIARY loses the connection of a confirmed flight as a result of a delay greater than six (6) hours from the first flight, TRAVELER ASSISTANCE will reimburse the costs of purchasing tickets, food and lodging, as long as they have no alternative to continue their trip and up to the maximum amount established in the Certificate of Assistance.

To receive this benefit, THE BENEFICIARY must apply the following conditions:

- a. The purchase of flight tickets must have been under the same reservation code.
- b. The flight must be confirmed from the airline counter where the trip was started
- c. THE BENEFICIARY must not have any alternative of commuting.

The following events are excluded from this coverage:

- a. Flight tickets acquired with different itineraries or that weren't reserved with the same reservation code
- b. Connections in which the delay of the first flight is less than six (6) hours.

8.7. CANCELLATION OR INTERRUPTION OF THE CRUISE OR TRIP (ADDITIONAL SERVICE)

TRAVELER ASSISTANCE will reimburse the expenditures deemed unrecoverable as a consequence of the Cancellation of Cruise or trip. To that end, the BENEFICIARY must present the documents supporting the circumstances that generate the cancellation of the cruise or trip within thirty (30) calendar days from the date the BENEFICIARY notified the TRAVELER ASSISTANCE Support Center.

The BENEFICIARY must always send the receipts issued by the service providers, indicating the refundable and non-refundable costs of each service, the original certification issued by the Travel Agency, Logistic Operator, Hotel, Airline, inter alia, including the sanction or penalty which will not be reimbursed to the BENEFICIARY, as well as an affidavit stating no money whatsoever has been paid as compensation.

8.7.1. TRAVEL CANCELLATION

TRAVELER ASSISTANCE will reimburse the BENEFICIARY, up to the top limit of the services specified in the Certificate of Assistance acquired, for any unrecoverable expenses incurred as a consequence of the Cancellation or Interruption of the travel, such as deposits or advances, according to the general conditions of the contract acquired by the BENEFICIARY with the Travel Agency and/or Logistic Operator (including the cancellation policies applicable to it), previous proof of the circumstances covered by the present general conditions.

This benefit will apply as long as the cancellation or interruption of the trip takes place suddenly and inevitably as a consequence of:

- a. Death of the POLICY HOLDER or BENEFICIARY.
- b. Serious accident of the POLICY HOLDER or BENEFICIARY leading to hospitalization or precluding movement, rendering the person bedridden and therefore inhibit the trip from taking place.
- c. Serious urgent illness of the POLICY HOLDER or BENEFICIARY (non-pre-existing at the moment the Certificate of Assistance was issued, even if he or she was unaware of it) leading to hospitalization or precluding movement, rendering the person bedridden and therefore inhibit the trip from taking place.
- d. Death or hospitalization greater than three (3) days due to accident or sudden acute illness of the spouse, parent, sibling or offspring of the POLICY HOLDER or BENEFICIARY.
- e. When the POLICY HOLDER or BENEFICIARY is reliably notified that he or she must appear before justice and said notification has been received or has been issued after the service was acquired.
- f. When the POLICY HOLDER or BENEFICIARY has been quarantined by the competent authority after the service has been acquired.
- g. When the spouse and offspring of the POLICY HOLDER are also BENEFICIARIES, the cancellation request will be extended to that family for the events previously mentioned, as long as they have the same place of destination and departure and return dates.

8.7.1.2. TRAVEL CANCELTION DUE TO POSITIVE COVID-19

When THE POLICY HOLDER and/or BENEFICIARY must cancel their trip as a result of being diagnosed with COVID -19, TRAVELER ASSISTANCE will assume the expenses that are considered unrecoverable, such as deposits or expenses paid in advance for the trip.

To access this service, THE BENEFICIARY must apply with the following circumstances:

- a. That THE BENEFICIARY has acquired and paid for the Certificate of Attendance at least 5 days (five) prior to the date of the COVID-19 test.
- b. That THE BENEFICIARY report reliably and do so within 24 (twenty-four) hours, the positive diagnosis of COVID-19.

8.7.2. OBLIGATIONS OF THE BENEFICIARY OR POLICY HOLDER TO RECEIVE THE TRAVEL CANCELLATION SERVICE

THE BENEFICIARY, in order to receive this service, must provide:

- a. Complete departure and return flights, and evidence supporting the cancellation of such flights.
- b. Original and legal invoices and receipts for payments made to the travel agency and other providers from whom the services were contracted.

- c. Certificate from the provider companies (airline, cruise company, hotel and / or wholesale operator) indicating the penalty applied and the amount of the refund received (if any) or that no refund was received from said provider.
- d. Copy of the entry visa for the destination country.

A failure to comply with any of these obligations exempts TRAVELER ASSISTANCE from making any payment or reimbursement.

8.7.3. CRUISE CANCELLATION

To access the services the BENEFICIARY must:

- a. Notify immediately of his or her decision in writing to the shipping company and obtain a supporting document unequivocally stating the date of this formal notification of the impossibility of initiating the cruise on the ship and date originally booked.
- b. Obtain from the shipping company the General Conditions for cruise booking, clearly indicating the procedures and penalties or penal clauses for anticipated cancellation of a booked and fully paid cruise.
- c. Obtain from the shipping company a certificate confirming the penalty applicable to his or her particular cruise booking and the reimbursed amount if that was the case.
- d. Contact TRAVELER ASSISTANCE and clearly and reliably confirm by writing, once the aforementioned documentation has been handed over, the reason(s) why the trip was canceled so that it can be verified by the TRAVELER ASSISTANCE Support Center and Medical Team.

Note: Should there be any fees or penalties applicable at the moment the trip was booked and in virtue of the general conditions of the contract acquired by the BENEFICIARY with the Travel Agency and/or Logistic Operator (including the applicable cancellation policies), these fees or penalties will be deducted from the service specified in the Certificate of Assistance acquired.

8.7.4. TRAVEL RESCHEDULING (ADDITIONAL SERVICE)

When THE BENEFICIARY and/or POLICY HOLDER, as a result of the conditions listed in clause number 8.7.1 must reschedule his or her trip, TRAVELER ASSISTANCE will assume the penalty expenses for changes of dates of air tickets as long as the change of dates is greater than two (2) days from the planned date of travel.

TRAVELER ASSISTANCE will assume the expenses for the collection of penalties up to the maximum coverage limit stipulated in the Certificate of Assistance. The expenses for the difference in rates and / or taxes are excluded from this coverage.

To access this benefit, THE BENEFICIARY must:

- Report the event preventing the start of the trip to the TRAVELER ASSISTANCE Support Center a maximum of seventy (72) hours after it occurred.
- Request authorization from the TRAVELER ASSISTANCE Support Center before incurring any expense.

- Present the documentation that proves the event that inhibit the initiation of the trip.

8.8 PET PROTECTION

When THE BENEFICIARY acquires A pet protection service, TRAVELER ASSISTANCE will assume, under the mode of reimbursement, the expenses generated by veterinary care, medications, and death or damage to third parties caused by the PET, during the validity of the certificate and regardless of the territory in the which PET is located including country of origin.

The benefits will be subject to evaluation of clinical history, vaccination record, pet photos and proof of expenses.

The BENEFICIARY must notify the TRAVELER ASSISTANCE Support center during the first 24 hours of the event.

When the cost is greater than 50% of the amount established in the Certificate of Assistance, the BENEFICIARY must notify the Assistance Center prior to carrying out the procedure or expense.

When the pet is in its country of origin, its possession and permanence in a suitable environment must be demonstrated.

THE BENEFICIARY must register the name of the PET that will receive the benefits before the currency of the Certificate of Assistance.

When the age of the pet exceeds 10 years, TRAVELER ASSISTANCE will reduce the benefits to 75% of the amount established in the Certificate of Attendance.

8.8.1. VETERINARY CARE

If during the trip and validity of the certificate, the pet requires veterinary attention, TRAVELER ASSISTANCE will reimburse to THE BENEFICIARY the cost of the attention, as long as it is derived from a sudden and acute and unpredictable event of a clear and verifiable illness or accident.

8.8.2. VETERINARY MEDICATIONS DURING HOSPITALIZATION

TRAVELER ASSISTANCE will reimburse THE BENEFICIARY for the costs of the medications derived from the pet's hospitalization as a result of the veterinary assessment authorized by the Assistance Support Center.

8.8.3. COMPENSATION FOR DEATH

If during the trip and the validity of the Certificate of Assistance, the PET dies, TRAVELER ASSISTANCE will reimburse the beneficiary the expenses for: lifting of the body and cremation or disposing of the remains according to what is chosen.

8.8.4. DAMAGES TO THIRD PARTIES CAUSED BY THE PET

When the PET is traveling with THE BENEFICIARY, TRAVELER ASSISTANCE will take care of the damages caused to people or the property of third parties, that occurred during the validity of the Certificate of assistance.

THE FOLLOWING EVENTS ARE EXCLUDED FROM THIS BENEFIT:

- Pre-existing diseases in the pet.
- Theft (without exercising acts of violence against people), loss and/or misplacement of pets.
- The provision of the service is only valid for: dogs and cats.
- Expenses generated as a result of improper transportation and lack of precautionary measures for the pet (Strap, Muzzle, or cage).

8.9. REIMBURSEMENT FOR NO USED DAYS

In the event that THE BENEFICIARY must return to their country of residence early due to some of the consequences of clause 8.7.1, TRAVELER ASSISTANCE will reimburse the remaining days of validity according to the amount paid when acquired the TRAVELER ASSISTANCE services.

CONDITIONS TO RECEIVE THIS BENEFIT:

- a) Notify the TRAVELER ASSISTANCE Support Center of the reason for which the trip will be interrupted.
- b) Send the documentation within a term not exceeding thirty (30) business days after returning to your country of residence.
- c) Present a complete itinerary stating the departure and return dates of the country of residence, passport, or any other that demonstrates the events covered in clause 8.7.1.
- d) The dates of entry and return from the country of residence must coincide with the start and validity dates of the Certificate of Attendance.

Once the reimbursement is approved, TRAVELER ASSISTANCE will retain 5% of the value to be reimbursed for administrative expenses.

9. LEGAL SUPPORT AND ASSISTANCE SERVICES

9.1. SEND AND TRANSFER FUNDS

In the event of a justified emergency and at the discretion of the TRAVELER ASSISTANCE support Center, the BENEFICIARY may request the transfer or delivery of an amount of money according to the emergency occurred and up to the top limit that, for this concept, is stated by the

Certificate of Assistance acquired. TRAVELER ASSISTANCE will cover the transfer cost for such funds.

The BENEFICIARY must therefore arrange for TRAVELER ASSISTANCE to receive the entirety of the money to transfer either in its offices or where the Assistance Center indicates.

9.1.1.1. SEND AND TRANSFER FUNDS FOR LEGAL BOND

In the event of, as a consequence of a car accident, the BENEFICIARY faced civil or penal charges, TRAVELER ASSISTANCE will coordinate and cover the costs of funds transfer from his or her country of habitual residence to a corresponding bank in the country where the accident took place. This service will be offered only once during the validity period of the Certificate of Assistance acquired and in the limit amount of money specified in this document.

When the competent authority sets bail for the BENEFICIARY to regain freedom, the TRAVELER ASSISTANCE Support Center may coordinate with a relative indicated by the BENEFICIARY for the respective transfer to be made and see through it that it was satisfactorily received by someone associated with the BENEFICIARY. The BENEFICIARY must then arrange for TRAVELER ASSISTANCE to receive the full amount to be transferred, either in its offices or where the Assistance Support Center indicates.

9.1.1.2. LEGAL ASSISTANCE FOR TRAFFIC ACCIDENT

TRAVELER ASSISTANCE will cover fees for the assigned defense lawyer up to the top limit established by the Certificate of Assistance, either in civil or penal cases, when the BENEFICIARY is charged as responsible in case of a traffic accident.

9.2. THIRD-PARTY DAMAGES (ADDITIONAL SERVICE)

TRAVELER ASSISTANCE will cover, up to the top limit established by the Certificate of Assistance, expenditures caused by personal and/or material third-party damages caused by the BENEFICIARY as a direct consequence of an accident, as long as it is not part of an exclusion mentioned in the present general conditions.

The BENEFICIARY must not accept any responsibility, offer, promise or payment without previous consent in writing by the provider.

9.2.1.1. ASSISTANCE IN CASE OF THEFT OR LOSS OF DOCUMENTS

TRAVELER ASSISTANCE will assist the BENEFICIARY on the procedures to be followed locally in case his or her personal documents, plane tickets and/or credit cards have been lost or stolen. This guidance will not include in any case carrying out personal errands that the BENEFICIARY must perform because of the aforementioned theft or loss. TRAVELER ASSISTANCE will not cover expenses inherent to lost or stolen personal documents, plane tickets or credit cards.

9.2.2. MAXIMUM GLOBAL AMOUNT

This corresponds to the expenditure amount TRAVELER ASSISTANCE will pay or reimburse the BENEFICIARY for any concept and the benefits offered in virtue of the present contract. This is described in detail for each kind of event in the Certificate of Service of the BENEFICIARY.

9.2.3. MAXIMUM GLOBAL AMOUNT IN CASE OF MULTIPLE EVENTS

The amount of expenses paid for or reimbursed by TRAVELER ASSISTANCE should a single event lead to injuries or death of more than one BENEFICIARY, for any concept and for all services offered in virtue of the present contract, will not exceed the limit specified in the Certificate of Assistance. It is also worth that, in events such as this, TRAVELER ASSISTANCE will be considered a responsible third-party from a civil law perspective.

9.2.4. EXCEPTIONAL CIRCUMSTANCES AND/OR FORCE MAJEURE

TRAVELER ASSISTANCE will be expressly exempted, excused and relieved from any of its obligations and responsibilities should the POLICY HOLDER or BENEFICIARY suffer any damages or requires assistance as a consequence of and/or derived from fortuitous facts or force majeure, such as: catastrophes, seismic events, floods, tempest storms, declared or undeclared international or civil warfare, rebellions, local unrest, guerrilla or anti-guerrilla acts, aggressions,

retaliation, conflicts, embargo, strikes, popular uprising, sabotage, terrorism, any kind of hostilities, confiscation or jailing by public authorities or governments (legitimate or not), contraband and illicit acts, etc.; as well as issues and/or delays caused by communication services being terminated, interrupted or suspended. When there is intervention from any of the aforementioned elements and once, they have been overcome, TRAVELER ASSISTANCE vows to execute its commitments and obligations as soon as reasonably possible.

Neither of the parties will be held responsible for any failure to fulfill obligations or provide the services or benefits stated or required under the agreement should said failure be the result of a contingency outside reasonable control of either party, their employees, officers or managers, including but not limited to: actions or omissions by any person or entity that is neither employed nor reasonably controlled by either party, their employees, officers or managers, acts of God, fires, warfare, accidents, workplace litigation or scarcity, governmental laws, rules and regulations, or verdicts issued by any tribunal, whether valid or invalid, and those caused by natural events.

9.2.5. RIGHT TO RECORD AND AUDIT TELEPHONE CONVERSATIONS MADE TO TRAVELER ASSISTANCE SUPPORT CENTERS

TRAVELER ASSISTANCE reserves the right to record and audit the telephone conversations deemed necessary to rightfully provide its services. The POLICY HOLDER and/or BENEFICIARY declares express conformity with the indicated modality and the eventual use of the records as proof should there be any controversies regarding the service provided.

9.2.6. OBLIGATIONS OF POLICY HOLDER AND/OR BENEFICIARY OF THE CONTRACT

- a. Read the current document.
- b. When the BENEFICIARY suffers a medical emergency risking his or her life and which additionally precludes him or her from contacting the Assistance Support Center, he or she must contact the TRAVELER ASSISTANCE Support Center and relay this fact within twenty-four (24) hours from the event having taken place.
- c. Request TRAVELER ASSISTANCE Support Center attention in the country where the service was acquired or were indicated by the conditions of this product, before taking any initiative or spending any resources, indicating name, purchase number and its validity, contact information and reason for having requested assistance.
- d. Notify and request authorization from the TRAVELER ASSISTANCE Support Center to have any blood test and/or complementary examination ordered by the health center professional he or she was remitted to.
- e. Accept and execute the solutions indicated by TRAVELER ASSISTANCE, allowing repatriation to his or her country of permanent or habitual residence according to what has been suggested and prescribed by the professional medical team that provided the assistance.
- f. Attend the medical appointments at the health centers coordinated by the TRAVELER ASSISTANCE Support Center. If the scheduled appointment be missed, the BENEFICIARY does not assist to the indicated health center or is not in the indicated location to receive house call visit, he or she will forfeit the right to request assistance again due to the same symptoms or events which caused the request.

g. Send the tickets for airplane or any other means of transportation in cases TRAVELER ASSISTANCE covers the difference for repatriation of the BENEFICIARY.

h. Notify and request authorization by the TRAVELER ASSISTANCE Support Center for any medical care or travel assistance before generating any expenditure or taking any service.

9.2.7. TRAVELER ASSISTANCE OBLIGATIONS

TRAVELER ASSISTANCE obligations expressed in the current general conditions will only apply in case of accident and/or sudden acute illness contracted after the beginning of the period of validity related to the Certificate of Assistance acquired or the departure date, whichever happens first. Regardless of whether or not the assistance is offered as a consequence of an accident or illness, the Maximum Global Amount within the country of destination will be the one stipulated in the Certificate of Assistance.

9.2.8. SERVICES NOT INCLUDED

Every expenditure generated by chronic illness or which is within non-included services will be taken from the benefit established in the Certificate of Assistance to manage pre-existent conditions according to the plan acquired. This service will be limited to stabilizing symptoms for vital urgencies or up to the limit for the benefit, taking into account the service contract and under the reimbursement modality.

The following events are excluded from any assistance under any circumstances:

1. When the reason for traveling is starting off, resuming or concluding medical treatment and the assistance is related to it, as well as cosmetic, aesthetic or reconstruction treatments.
2. Chronic, pre-existent, congenital or recurring illnesses, whether the BENEFICIARY is aware of them or not, as well as their worsening, consequences and/or complications, even when the latter manifest themselves for the first time during the trip. In those cases, TRAVELER ASSISTANCE will only provide care for the initial emergency if it is imminently life-threatening and only up to stabilization of vital signs.
3. Mild illnesses or injuries which do not preclude the normal course of the trip.
4. Traffic accidents when the BENEFICIARY is the driver or a passenger of a particular vehicle (i.e., not an authorized conveyance public transportation).
5. Any procedure or treatment not deemed to lead to symptom management or treatment.
6. Homeopathic and chiropractic treatments; acupuncture; physio-kinesiotherapy; massage therapy; thermal treatments; podiatry; unconventional or alternative medicine; aesthetic or reconstruction plastic surgery; rest cure; experimental or research treatments.
7. Treatments for psychic pathologies, illnesses or accidents produced by drug consumption in any of its variants (narcotics, barbiturates, any self-medication without prescription), alcoholic beverages, medications without prescription, psychotropic drugs, alcoholism, drug addiction, infectious or contagious diseases liable to compulsory report to health authorities and quarantine, HIV-related infections including AIDS, pregnancy and labor unless it is a clear and unforeseeable complication, and pregnancies after the twenty-fourth (24th) week of gestation

regardless of the reason for treatment being sought, as well as afflictions, illnesses or injuries derived from and related to the consumption of any kind of alcoholic beverages.

8. Vaccines, infiltration treatment, therapies of physical rehabilitation not generated by trauma.

9. Abortion regardless of etiology, including but not limited to ectopic pregnancy.

10. Any procedure or diagnosis that the medical team deems elective and can be performed in the country of habitual residence of the BENEFICIARY.

11. Death caused by suicide and injuries or consequences caused by attempted suicide, whether or not the beneficiary is in full use of his or her mental faculties.

12. Psychological or psychic pathologies, stress, anxiety.

13. Diagnosis and treatment of public health illnesses such as breast cancer, cervical cancer, prostate cancer, cytology among others.

14. Death or injuries directly or indirectly caused by punishable or deceitful actions by the BENEFICIARY.

15. Expenditures due to illnesses or pathologies produced by voluntary consumption of drugs, toxic substances, narcotics or medication acquired without prescription, intoxicating beverages, hallucinogenic drugs or mental diseases.

16. Expenses spent on dermatological products such as sunblock, moisturizers and similar.

17. Prosthetics, orthoses or mechanical aids of any kind, of internal or external use, including but not limited to orthopedics, dentures, headphones, spectacles, contact lenses, splints, crutches, nebulizers, respirators, ventilators, etc.

18. Endemic, epidemic or pandemic illnesses, whether or not the POLICY HOLDER followed suggestions and/or indications on the travel being restricted, prophylactic prevention and/or treatment and/or vaccination issued by health authorities.

19. Relapses and convalescences of any affliction contracted before the Certificate of Assistance validity or before the departure date, whichever comes later.

20. Diagnostic tests ordered to rule out and/or confirm STDs, infectious, endemic or pandemic diseases, inter alia.

21. Change of Foley catheters, colostomy bags or any tracheotomy-related affliction.

22. Illnesses or afflictions excluded even if presented for the first time or previously unknown by the BENEFICIARY, as well as their consequences and complications, including but not limited to:

- Cardiovascular diseases, high or low blood pressure, obstructive peripheral arthropathy and unresolved aneurisms, heart attack, ischemic cardiomyopathy, arteriosclerosis, MI, coronary thrombosis, angina, coronary artery spasm, stroke, chronic arrhythmia (auricular fibrillation, syncope, fainting, ventricular arrhythmia), congenital or acquired valvular heart disease regardless of etiology, as well as their worsening and/or sequels of any kind.

- Oncological diseases: Unresolved benign or long-suffering malign tumors leading to medical, surgical or radiation treatment or of high complexity, including those which have been in remission for greater than five (5) years after the last therapy executed and its consequences.
- ENT diseases: Ear pathologies (sensorineural hearing loss, otosclerosis, chronic middle ear infection, vestibular vertigo), organic dysphonia, rhinosinusitis (oral mucocele, nasal polyps), miscellaneous (craniofacial malformations, craniofacial treatment consequences, tracheal stenosis after prolonged intubation).
- Ophthalmological diseases: Chronic ophthalmological diseases, laser surgery, pterygium, blepharoplasty, strabismus surgery, amblyopia, corrective lenses, sunshades, lacrimonasal conduct treatments, biopsy or exeresis of previous palpebral fissures, chalazion.
- Ophthalmological control even if ordered by attending physician to follow-up an illness diagnosed during the trip and/or those which aim to replace medication, lenses, contact lenses, spectacles among others due to loss, theft, change or forgetfulness.
- Neurological diseases: strokes, demyelination, central nervous system degenerative illnesses (including extrapyramidal pathologies, dementia, ataxia, muscular atrophy, spastic paraplegia), stroke or infarcts, hereditary and congenital myopathy, muscular dystrophy, myasthenia gravis, hereditary polyneuropathies and ataxia, congenital neurological diseases, post-traumatic, post-infectious or perinatal neurological sequelae, epilepsy caused by medication, inter alia.
- Osteoarticular diseases: Congenital or acquired malformations or deformations. Degenerative and/or tumoral osteopathy, neurologically-compromised spine.
- Hematological diseases: Leukemia, lymphoma, hemophilia, hemolytic anemia, medullar aplasia, myeloproliferative disorders, LPDs.
- Psychiatric diseases: Depression, dementia, neurosis, psychosis, addiction, bulimia nervosa, anorexia nervosa, autism.
- Metabolic and gastrointestinal diseases: Diabetes, hepatitis, pancreatitis, peptic or gastric ulcerations, malabsorption syndrome, hepatic cirrhosis and its concomitants, inflammatory intestinal disease, unresolved biliary disease, gastritis, appendicitis, any kind of intestinal sub-occlusion, diverticulosis, lithiasis regardless of etiology, as well as worsening and sequelae of any kind.
- Urinary diseases: renal diseases, parenchyma, UTI, renal lithiasis, kidney stones, chronic renal failure (in dialysis), renal infections of any etiology as well as worsening and sequelae. In case of prostatic hyperplasia complications leading to urinary retention, only bladder drainage and urethral stents will be covered as well as referral to the specialist in the permanent or habitual country of residence of the patient.
- Dermatological diseases: Vitiligo, allergies, inter alia, any kind of patches on the skin, moles, related to the sun or climate changes.
- STDs and their consequences.
- Endemic and pandemic diseases.

- Respiratory diseases: COPD, fibrocystic disease, pulmonary hypertension, asthma, allergies, sarcoidosis.
- Osseous and Rheumatic diseases: Osteoporosis, osteopenia, arthritis, chronic knee pain, bursitis, dislocations, tendinitis, inter alia.
- Endocrine diseases: Decompensated endocrine diseases, hypo- and hyperthyroidism, diabetes, obesity, among others.
- Chromosomal or Genetic diseases.
- Post-Transplant or Post-Surgical Sequelae: Cardiac, cardiopulmonary, hepatic, renal, renal pancreatic, pulmonary and bone marrow.
- Hernia.
- Tonsil removal.
- Prostatitis.
- Any kind of cerebral infarction, lacunar stroke, facial paralysis of whichever etiology as well as worsening and sequelae of any kind.
- Menopause/Climacteric treatments.

23. Illnesses or injuries derived from notoriously dangerous or risky acts, of serious recklessness or of a criminal nature, committed by the BENEFICIARY, either directly or indirectly; attempted suicide, self-destruction, self-harm (or any attempt thereof, regardless of whether or not in full use of mental faculties), carelessness, negligence, lack of skill and/or irresponsible acts in driving any kind of vehicles, disobeying transit and/or international security laws of the country where the aforementioned takes place, also when the BENEFICIARY is driving and when a third party is doing so, including exclusions.

24. Afflictions, illnesses or injuries directly or indirectly derived from quarrels, illegal or malicious acts, strike, vandalism or popular uprising, including the submittal of false or inaccurate information.

25. Illnesses or injuries resulting from treatments made by professionals or healthcare centers other than those indicated by the service provider and/or medical or pharmaceutical treatments which, having begun prior to the trip having taken place, generate consequences throughout its duration.

26. COVID-19 coverage amounts will apply in their entirety only when THE BENEFICIARY is not in a destination not recommended or listed as potentially dangerous referring to COVID-19, either at the time of purchase or start of validity and/or travel. In cases where the client is in one of these destinations, coverage will be reduced to 50% according to the stipulated table.

27. Every symptom or consequence of ailments presented during the waiting period established in the present general conditions.

28. Any assistance deriving from a diagnosis whose treatment requires or is related to surgical interventions requiring implanting, replacing and/or repairing prostheses, orthoses, mechanical

aids and/or syntheses or related elements, whether internal or external, as well as any expenses which originated before, during or after said surgical intervention, including but not limited to: additional tests, medical and/or assistance fees, pre- or post-surgical therapy, hospital stay, change of tickets, etc.

29. Consequences stemming from professional practice of any sport or the practice (professional or not) of dangerous sports such as diving, mountaineering, spelunking, skydiving, car racing, motorcycling, boxing, polo, hang gliding, sailing against rapid currents (rafts, floating tires, etc.), rafting, bungee-jumping, aviation, volleyball, basketball, rugby, field hockey, ice hockey, figure skating on grass or ice, any kind of aerobic and/or sport competition (amateur and professional), skiing, snowboarding, trekking, kayaking, canyoneering, regatta, canoeing, bird watching, horseback riding, biking, etc., or those practiced outside regulated places.

30. Consequences derived from the use of sleighs and similar vehicles, as well as horseback riding, horse racing and bicycles.

31. Any event originated whilst undertaking training for activities deemed risky.

32. Consequences derived from any kind of exercise or acrobatic athletic activity or which involves exceptional skills, or which takes part of trips or excursions to unexplored regions or areas; martial arts, artistic activities as ballet, physical tests whilst camping, etc., without the aforementioned list being in any way exhaustive; any kind of competition involving skills or speed with mechanical vehicles and exhibitions.

33. Events caused by the manipulation or use of chemicals or products considered health risks, as well as being exposed to high levels of radiation.

34. Diagnoses, follow-ups, tests, complications or treatments for pregnancy or voluntary termination thereof, regardless of whether or not the BENEFICIARY is aware of this pregnancy, either before or during the trip.

35. Medical check-ups and any kind of treatment extending beyond what has been expressly established in the present contract.

36. Gynecological treatments. The service does not contemplate chronic illnesses or symptoms which are being treated by the personal physician of the BENEFICIARY, emerging uterine, annex or breast surgery, nor does it cover implementation, follow-up and control of fertility or birth-control methods of any kind, ovarian cysts, afflictions associated to the menstrual cycle. There will be no services for hormonal therapy. When it comes to acute gynecological treatments, the TRAVELER ASSISTANCE Support Center will cover the BENEFICIARY for the first assistance through reimbursement of the expenditures incurred up to the top limits established in the Certificate of Assistance which was acquired.

37. Urological treatments, surgical treatment or lithotripsy due to nephrolithiasis (kidney stones). The emergency will be dealt with, the diagnosis will be confirmed and the pain will be stabilized and alleviated. In case of prostatic hyperplasia which worsens and provokes urinary retention, the only expenses covered are bladder drainage and remitting to the specialist in the permanent or habitual country of residence of the patient. When the symptoms suffered by the BENEFICIARY suggest he or she may be suffering from urinary infection, the TRAVELER ASSISTANCE Support Center will cover the BENEFICIARY in the first assistance through reimbursement the expenditures incurred up to the limits established in the Certificate of Assistance acquired.

38. Extended treatments derived from urinary diseases regardless of etiology.
39. Management and treatment related with menstrual cycle.
40. Control and/or complications related to varicose veins, thrombosis, hemorrhoids or thrombocytopenia.
41. Coital or post-coital symptoms or injuries.
42. Incidents or events produced during trips made against medical advice provided by the Assistance Center medical team.
43. Every symptom or affliction related to gym activities, camping and others.
44. Medical visits which were not authorized by TRAVELER ASSISTANCE Support Center (i.e. control and check-up appointments which have not been expressly authorized by the TRAVELER ASSISTANCE medical team).
45. Expenses submitted to TRAVELER ASSISTANCE for their respective reimbursement more than ninety (90) calendar days after the event.
46. Undocumented cases or those for which the required documentation has not been submitted ninety (90) calendar days after the service has been provided. These cases will be closed with no payment whatsoever.
47. When the TRAVELER ASSISTANCE medical team considers the diagnostic tests performed on the BENEFICIARY are related to ruling out pre-existing illnesses or chronic ailments.
48. Second consultations or medical check-ups without prior authorization by TRAVELER ASSISTANCE Support Center, even when they have been requested by the attending physician who did the first consultation. In the latter case, it is compulsory for the POLICY HOLDER to notify and request the TRAVELER ASSISTANCE Support Center for authorization, submitting the medical record of the first assistance.
49. Accidents or illnesses stemming from working outside the country of permanent or habitual residence of the BENEFICIARY.

26. SPECIAL LIMITATIONS FOR INDIVIDUALS OVER THE AGE OF 69 YEARS

For all passengers over the age of sixty-nine (69) years, the following condition will be applied: whichever the plan acquired, if the Certificate of Assistance is valid for over forty-five (45) days of traveling, all expenditures from the 46th day onward will be considered at twenty-five-percent (25%) of the amount stipulated in the Certificate and the current service conditions.

27. SPECIAL LIMITATIONS FOR INDIVIDUALS OVER THE AGE OF 80 YEARS

For all passengers over the age of seventy-five (80) years, the following condition will be applied: whichever the plan acquired, the Certificate of Assistance will not be valid for over 90 days of traveling. Certificate of Assistance renewals for a BENEFICIARY aged 83 or older must be pre-authorized by the TRAVELER ASSISTANCE Support Center and pay a copay in accordance with the purchased plan and will automatically reduce all services by 75%.

Note: In case pre-authorization is not given, TRAVELER ASSISTANCE will reimburse THE BENEFICIARY the total amount of the certificate.

28. RESERVE TRAVELER ASSISTANCE

TRAVELER ASSISTANCE reserves the right to demand from the BENEFICIARY a reimbursement for any expenditures inappropriately spent, for having provided services not included or outside the validity or those cases where it is determined conditions were not met according to the pertinent clause or differently to what is listed in the present contract.

29. ADDITIONAL SERVICES

TRAVELER ASSISTANCE may periodically incorporate additional services which can be looked up when the service is acquired. Assuming that additional services do not affect current rates, TRAVELER ASSISTANCE reserves the right to exercise its judgment and alter, modify, void and/or suppress these services without notification.

30. NON-CUMULATIVE SERVICES

Under no circumstances will TRAVELER ASSISTANCE provide assistance services when the BENEFICIARY has requested the benefits for the same problem or affliction to any other company before, during or after notify to TRAVELER ASSISTANCE.

31. CONFIDENTIALITY

Both the BENEFICIARY and TRAVELER ASSISTANCE agree that confidential and financial information will be exchanged in order to fulfill the obligations under this Contract, related to both parties as well as subsidiaries and affiliated companies. Both parties agree not to disclose this information at any moment, except when necessary for employees or agents or required by law, taking all reasonable actions to protect this information from being made public. The BENEFICIARY and TRAVELER ASSISTANCE agree that said obligation will outlast the expiration of this contract. Likewise, at any given moment, they both shall immediately return all written material or delete all electronic material containing or representing any kind of confidential financial information without keeping any copies, statements or other reproductions either partially or in their entirety.

32. ARBITRATION

In case of controversy over execution, interpretation or liquidation of the current contract, both parties agree to resolve through direct negotiation. If that does not yield a resolution, both parties agree to approach the "Camara de Comercio de Bogotá" and uphold its ruling and the following procedures:

- a. Arbitration will take place lawfully.
- b. The Court will be integrated by two referees selected according to the National and International Arbitration By-Laws, and they will both be authorized to execute precautionary measures, requesting civil servants, law officers, police officers and administrative employees to execute them, without the need to turn to an ordinary judge whatsoever.
- c. Arbitration will be confidential.

d. Arbitration will take place in at the Arbitration and Settlement Center in the "Camara de Comercio de Bogotá"

33. LOSS OF BENEFITS

TRAVELER ASSISTANCE or any of its retailers are exempted from any responsibility and the BENEFICIARY relinquishes all benefit or compensation if the POLICY HOLDER and/or BENEFICIARY issues complaints deemed fraudulent or misleading, which might be supported by false witness statements or where information is withheld, deceitful means or forged documents are presented to support the complaint or lead to related benefits.

If the complaint has been VOLUNTARILY caused by the POLICY HOLDER or BENEFICIARY with his or her involvement or knowledge, the company or retailer will be authorized to order the necessary investigation and request the corresponding information.

34. SUBROGATION

TRAVELER ASSISTANCE is automatically subrogated up to the amount it may have been relieved of in providing any assistance, in all the rights and actions corresponding the BENEFICIARY or his or her heirs against physical or legal third-parties in virtue of the event causing the service provided.

Besides, the POLICY HOLDER of the Certificate of Assistance agrees to pay TRAVELER ASSISTANCE any amount it may have received from whoever caused the accident or his or her Insurance Companies as an advance of any compensation to which the POLICY HOLDER is entitled, up to the concurrence of the amounts of money in charge of TRAVELER ASSISTANCE in the case. The following individuals are expressly comprised by subrogation:

- a. Third parties which were responsible for a traffic accident.
- b. Transportation companies, in case of the total or partial restitution of unused tickets when TRAVELER ASSISTANCE covered the POLICY HOLDER or his or her remains to be transferred. As a consequence, the POLICY HOLDER irrevocably relinquishes to TRAVELER ASSISTANCE all rights and actions hereby listed, being legally bound to perform the entirety of the legal acts which may result necessary and collaborate with the agreed subrogation. Should the POLICY HOLDER refuse to do so, TRAVELER ASSISTANCE will be automatically exempted from any financial obligations.
- c. other insurance companies covering the same risks.

35. NOTICES

Any notice or warning which has to be delivered to any of the parties involved must be made in writing and sent via certified mail or by express messenger service to be delivered the following morning, requiring signature of the recipient, to the address indicated in the first paragraph of this contract of assistance, or any other address designated in writing.

THE CURRENT INTEGRAL ASSISTANCE PRODUCT TO THE TRAVELER DOES NOT CONSTITUTE AN INSURANCE PRODUCT, NOT IS IT REGULATED BY THE INSURANCE SUPERINTENDENCE. ALL RIGHTS OF THE CONSUMER ARE PROTECTED BY CONSUMER LAW AND ITS REGULATIONS, WHEN THE BENEFICIARY IS THE FINAL SERVICE ADDRESSEE.

36. APPENDIX 1

CONTACT NUMBERS TO REQUEST ASSISTANCE

The symbol "+" means it must be dialed as prefix or international code from the current location.
In case of collect calls, contact your local telephone operator.