



GENERAL AND PARTICULAR CONDITIONS

The following general conditions correspond to Assist 365, hereinafter called "The company".

The general conditions are also available on the company's website. www.assist-365.com

A. INSTRUCTIONS TO USE THE SERVICES OF THE COMPANY CORRECTLY.

A.1 BEFORE YOU TRAVEL

A.1.1 VERIFICATION

Make sure that all the information assigned to your Assistance Certificate are correct.

Verify, particularly, the telephone numbers indicated as emergency numbers in the vouchers, as well as the validity dates and the acquired plan. If there are errors in the provided information, contact the Company Office from the country where the Assistance Certificate was issued to rectify them.

- **Always carry the Assistance Certificate with you.**
- **Place identifying tags in your Baggage.**
- **Read carefully the Instructions and the Service General Conditions**

A.1.2 TRIP CANCELLATION

If the plan, purchased by you, includes TRIP CANCELLATION and you have to cancel it due to the circumstances, described in Clause D.3.

Communicate this circumstance immediately and in a reliable and written way within 24 hours from the occurrence of the event, which caused the cancellation, to the Company Office and / or the Agency where you acquired the Assistance Certificates, and in the issuing country of your Attendance certificate, and proceed as indicated in Clause D.3. The Company will verify the reported event with its Emergency Call Center.

A.2 DURING THE TRIP

A.2.1 HOW TO COMMUNICATE WITH THE EMERGENCY CALL CENTER.

The Emergency Call Center is available 7 days a week, 24 hours a day, 365 days a year. Therefore, you can communicate with the emergency call center at any time of the day or on any day of the year.

In case of any event occurs, you must first contact the Emergency Call Center.

IMPORTANT: If it is not possible to communicate with the Emergency Call Center once the emergency has occurred, the beneficiary has up to a maximum of 24 hours to report what happened to the Emergency Call Center.

- In your Assistance Certificate and in the general conditions, you will find the telephone numbers of the Emergency Call Centers.

- Consult and make questions through all these following means, or if not, through the telephones list:

- **Skype:** We have the Skype user: assist.emergencias, which is enabled so you can report your emergency by this mean.

- **Email:** If it is not possible to communicate by other means, or it is more practical and safe to communicate with the emergency specialists via email, the beneficiary can send us their information such as: Attendance Certificate Number, full name, passport and phone number in order to communicate with her/him.

Our email address is: emergencias@assist-365.com. Please keep this email address with you before starting your trip.

- WhatsApp:** You can also communicate with our Assistance WhatsApp easily and quickly:
[+1 954 6961588](tel:+19546961588)

You can call in the United States to +1 859 721 0840, or Europe +34 925673671,

The Company will reimburse the call charges once you provide the respective payment vouchers.

Before calling to request our services, have the following information at hand:

- Your Assistance Certificate
- The Phone number (s) where you are (+ area code).
- The information of the place where you are (address, hotel, etc.).

A.2.2. IF THE NATURE OF YOUR PROBLEM ALLOWS YOU TO NEED THE COMPANY SERVICES.

Contact the Emergency Call Center and follow the instructions of the assistance coordinator carefully. The effectiveness of the requested assistance will depend on this, fundamentally.

A.2.3. IF IT IS A VERY SERIOUS HEALTH PROBLEM, THE NEED FOR ASSISTANCE IS VERY URGENT AND YOU ARE NOT IN A GOOD CONDITION TO REQUEST THE SERVICE TO THE EMERGENCY CALL CENTER.

- In this case, the fundamental thing is that you receive immediate assistance in the place where you are, through the professionals and / or health facilities where can assist you.
- But then, unfailingly within the next 24 hours, you or any person, accompanying you or The Health Care Center Staff or a family member, must contact the Emergency Call Center and provide all the information regarding the suffered event and the assistance received.
- In this way, the Emergency Call Center Staff will contact the Assistance Center/ health facility where you are to control the provision of the service in all its phases. Follow these instructions carefully as it will be necessary for the Company to take charge of the charged expenses, as it is explained in the General Conditions of the services stated here.

A.2.4. INSTRUCTIONS IN CASE OF LUGGAGE LOSS

1- As soon as you notice the loss of your luggage, go to the counter of the airline or to the person, responsible for it, within the same area where the luggage arrives.

2- Obtain and complete the P.I.R. form (PROPERTY IRREGULARITY REPORT) or the claim form for luggage loss, which must be provided by the airline.

3- Before leaving the airport, contact the Emergency Call Center by telephone to notify them about your lost luggage.

4- Report to the Emergency Call Center about your address (temporary) and your next itinerary.

5- Check D.1 Clause of the General Conditions, and the relevant conditions to compensation and indemnification services for lost luggage, included at no additional cost in some products.

6- In case of non-compliance with one of the aforementioned instructions, the Company disclaims any responsibility for any indemnification or reimbursement.

A.2.5. INSTRUCTIONS IN CASE OF DELAY OR FLIGHT CANCELLATIONS

1- If your flight is delayed or canceled for more than 6 hours, get the corresponding written proof from the airline.

2- Before leaving the airport, call the Emergency Call Center to report the delay or cancellation of your flight.

3- Always obtain receipts for all expenses related to the flight delay or cancellations (only flights outside the country of residence) that you pay (Accommodation, Food and Communication expenses) to request The Company the corresponding refund, only in case that these have not been previously and duly authorized and assumed by the airline.

4- Verify C.3.10 clause from the General Conditions, as well as the service details of the Plans, acquired by you and the applicable conditions to the reimbursements in case of delay or cancellation of the flights, corresponding to the acquired product.

IN ORDER TO KNOW THE ASSISTANCE SYSTEM AND THE SERVICES PROVIDED BY THE COMPANY, WE RECOMMEND READING THE GENERAL AND PARTICULAR CONDITIONS, INSTRUCTIONS FOR THE CORRECT USE OF THE SERVICES OF THE COMPANY, SEE THE PARTICULAR CONDITIONS OF THE PLANS APPENDIX "E" AT THE END OF THE GENERAL CONDITIONS, THE CHARACTERISTICS, EXCLUSIONS AND LIMITATIONS OF THE ACQUIRED PLAN.

B. INDEX

C. GENERAL CONDITIONS OF THE SERVICES OF THE COMPANY - ACCESSION AGREEMENT

C.1. CONSIDERATIONS

C.2. DEFINITIONS

C.3. SERVICES OF THE COMPANY

C.3.1. MEDICAL ASSISTANCE

C.3.2. ILLNESS / PRE-EXISTING ILLNESS AND ILLMENT/ CHRONIC DISEASE EXCLUSIONS

C.3.3. SANITARY TRANSPORTATION

C.3.4. SANITARY REPATRIATION

C.3.5. TRAVEL COMPANION FOR CHILDREN

C.3.6. TRANSPORTATION OF A FAMILY MEMBER

C.3.7. STAY OF A FAMILY MEMBER

C.3.8. RATE DIFFERENCE FOR DELAYED OR EARLY TRAVEL RETURN

C.3.9. HOTEL EXPENSES FOR CONVALESCENCE

C.3.10. EXPENSE REIMBURSEMENTS FOR DELAYED OR CANCELED FLIGHT

C.3.11. TRANSPORTATION OF EXECUTIVES IN EMERGENCY CASES

C.3.12. TRANSMISSION OF URGENT MESSAGES

C.3.13. ASSISTANCE IN CASE OF THEFT OR DOCUMENT LOSS

C.3.14. EARLY RETURN DUE TO DAMAGE ON THE BENEFICIARY'S HOME:

C.3.15. FUNERAL REPATRIATION

C.3.16. LUGGAGE TRACING

C.3.17. LEGAL ASSISTANCE FOR RESPONSABILITY IN AN ACCIDENT

C.3.18. FUND ADVANCES FOR BAILS

C.3.19. LEGAL ASSISTANCE TO MAKE CLAIMS AS A RESULT OF ACCIDENTS

C.3.20. PREGNANCY

C.3.21. SPORTS PRACTICE

C.3.21.1. MEDICAL ASSISTANCE FOR SPORTS ACCIDENTS

C.3.21.2. THEFT OF GOLF, TENNIS, SURF, PADDLE, DIVING OR SKI EQUIPMENT

C.3.21.3. SPORTS EQUIPMENT RENTAL IN CASE OF LUGGAGE DELAY

C.3.21.4. SKI ACCESS LOSS DUE TO AVALANCHE OR SNOWSLIDE

C.3.22. REIMBURSEMENT FOR THEFT

C.3.22.1. PERSONAL ITEMS

C.3.22.2 THEFT OF CREDIT CARD / DEBIT CARD OR PASSPORT

C.3.23. TECHNOLOGY

C.3.24. ADMINISTRATIVE REPATRIATION

C.3.25. EXCESS BAGGAGE

C.4. GENERAL DISPOSITIONS

C.4.1. BENEFICIARY OF THE SERVICE

C.4.2. TERRITORIAL VALIDITY

C.4.3. TEMPORARY VALIDITY

C.4.4. CONSECUTIVE TRAVEL DAYS

C.4.5. DETERMINATION OF SERVICE / PLAN TYPE

C.4.6. APPLICABLE LIMITS

C.4.7. VALIDITY EXPIRATION

C.4.8. RECORDING AND MONITORING OF THE COMMUNICATIONS.

C.4.9. SUDDEN AND ACUTE DISEASES

C.4.10. DISCLOSE OF CLINICAL HISTORY

C.4.11. IRREVOCABLE AUTHORIZATION TO REQUEST MEDICAL INFORMATION

C.4.12. EXCLUDED EVENTS AND EXPENSES

C.4.13. LIMITATIONS AND SPECIAL EXCLUSIONS BY AGE

C.4.14. ANNULLED CLAUSE

C.4.15. SERVICE EXTENSION OF THE COMPANY DUE TO EXTENSION OF THE TRIP

C.4.16 CONTRACTING COMMUNICATION AND VALIDITY OF THE ACQUIRED PRODUCT

C.5. OBLIGATIONS OF THE COMPANY

C.6. OBLIGATIONS OF THE BENEFICIARY

C.7. SUBROGATION AND CESSION OF RIGHTS

C.8. EXCEPTIONAL CIRCUMSTANCES AND / OR FORCE MAJEURE

C.9. EXPENSES WHICH ARE NOT COVERED IN THE CONTRACT AND INTERVENTION OF OTHER COMPANIES

C.10. RESPONSIBILITY

C.11. JURISDICTION

C.12. LEGAL PRESCRIPTION

C.13. TERRITORIAL VALIDITY OF THE COVERAGE

D. LUGGAGE SERVICES/ TRAVEL CANCELLATION / BOARDING IMPOSSIBILITY/ REFUNDS

D.1. SERVICE FOR LOSS AND DELAY IN THE LOCALIZATION OF THE LUGGAGE

D.2. EXPENSES FOR BOARDING IMPOSSIBILITY

D.3. TRAVEL CANCELLATION GUARANTEE

D.4. REFUNDS AND / OR REIMBURSEMENTS

NOTE: THE SERVICES DESCRIBED IN SECTION "D" ARE VALID ONLY IN THE CASE OF HAVING BEEN HIRED BY THE BENEFICIARY

ANNEX E. PARTICULAR CONDITIONS OF THE PLANS

C.1. PREVIOUS CONSIDERATIONS

C.1.1. The Company is an international traveler assistance organization whose purpose is to provide, in addition to others, medical, legal and personal assistance services in emergency situations during the duration of a trip.

C.1.2. It is expressly stated and accepted by the beneficiary of the hired Assistance Certificate, that **the services of the Company do not constitute a medical insurance**, nor an extension or substitution for social security or prepaid medicine programs. The services and benefits of The Company are oriented towards assistance of sudden, unpredictable and non-pre-existing events in the trip, and that have not been fully developed on, within or immersed in a prior illness that could be considered breeding ground for the consequence of a major illness and / or that is included in the exclusions of these general conditions, and that really prevent the normal continuation of the trip.

The assistance amounts established in E. PARTICULAR CONDITIONS OF THE PLANS are not renewable, nor transferable after each event and / or assistance.

C.1.3. These General Conditions of the services govern the services and the detailed assistance services by The Company, during the trips that the beneficiary of a hired plan makes.

C.1.4. In order to use any of the services, it will be the OBLIGATION OF THE BENEFICIARY to have chosen and hired the PLAN of their preference and to have read the terms and applicable conditions to it, expressed in The General Conditions of the Services

C.1.5. The services will be provided only to the beneficiary of the hired plan, and they are non-transferable to third parties.

C.1.6. The attendance certificate and the services, derived from it, will not have any validity in the beneficiary's current and / or habitual country of residence.

In the cases, in which the attendance certificate is purchased in the country where the product was issued and / or in the country where the beneficiary was at the time of issuance, the beneficiary will have 5-day period without coverage before being able to use the attendance certificate.

The 5-day period without coverage is applicable when the beneficiary acquires his/her Assistance Certificate with a later date than the trip start date and / or when the beneficiary is

outside his/her country of residence. This date must be demonstrated in a verifiable and reliable way.

C.1.7. Requests for cancellation / annulment of the assistance validity dates can be made only before the validity start date of the Plan, and it will be subject to special cancellation and annulment conditions.

C.1.8. The beneficiary, his/her travel agent and / or his/her representative (representative can be understood as the person who requests the activation of the assistance certificate), may not unilaterally modify the hired certificate validity, nor may any of them retract it once it has been issued. In the event that the beneficiary, his/her travel agent and / or his/her representative requires modification and / or cancellation of the certificate validity, He/she must manifest it in writing to The Company's office or to whoever represents The Company in the place where the hired certificate is issued before the beginning of the validity, originally requested. This modification or cancellation must always be authorized by The Company.

Once the certificate validity begins, there will be no change or refund of any kind. In the event that the certificate has been canceled and it has remained in the possession of the beneficiary; and in turn, the beneficiary has used or would like to use our services, and this situation have caused any expense or commercial consequences arise from this situation, The Company will be exempt from any liability, being the beneficiary, your travel agent and / or your representative the only responsible.

In the event that the passenger requests assistance and his/her attendance certificate has not been paid by his travel agent and/or his representative within the first 15 (fifteen) days of issuance, the company will have full powers to not provide any service.

C.1.9. In no case will cancellations, annulments or modifications be accepted once the validity of the Attendance Certificate has begun. The validity of an Attendance Certificate begins at zero hours, zero minutes and one second of the day that appears on the validity date of it, and it ends at 23:59 of the last day of the validity period and / or it ends upon the arrival of the beneficiary to the country of residence, whichever comes first.

C.2. DEFINITIONS

For all interpretative purposes, it is expressly stated that in the present "Instructions for the use of the services" and in the "Service General Conditions", it is understood as:

ACCIDENT

The generative / causative bodily harm event, suffered by the beneficiary, and caused by strange, external, violent, out of control and in movement, visible agents. Whenever the term "accident" is mentioned, it will be understood that the resulting injury or ailment was caused directly by such agents and independently of any other cause.

EMERGENCY CALL CENTER / OPERATING CENTER

The office that coordinates the provision of the services required by the beneficiary for his/her assistance.

EXCEPTIONAL CIRCUMSTANCES AND / OR FORCE MAJEURE

All those extraordinary situations which are infrequent, indicated in Clause C.8, which are from these General Conditions.

CONGENITAL

Present or existing before the moment of birth.

CHRONIC

Any pathological process that is continuous and persistent over time and longer than 30 days.

MEDICAL DEPARTMENT

Group of health professionals who provide supervision, control and / or coordination services for The Company, intervene and decide on all matters and / or provided benefits; or the benefits which will be provided under these General Conditions, which are directly or indirectly related to medical issues.

AILMENT AND / OR DISEASE

The terms "ailment" and / or "disease" will be understood as synonyms of "illness" for all purposes in these General Conditions.

ACUTE DISEASE

Short and relatively severe alteration process of the body condition or any of its organs that could interrupt or alter the vital function balance of it, being able to cause pain, weakness or other strange manifestation, different from the normal behavior of it. It does not include pre-existences or exclusions that are included in these General Conditions.

SUDDEN OR UNFORESEEN DISEASE

Early, unthinkable, unforeseen, disease which is contracted after the start date of the certificate or the start date of the travel, whichever is later. It does not include pre-existences nor exclusions which are included in these General Conditions.

DEDUCTIBLE FIXED AMOUNT

The fixed and determined amount that will be charged to the Beneficiary and must be paid by him/her at the time of the first assistance, as a compulsory initial payment for the expenses that this assistance originates.

MAXIMUM GLOBAL AMOUNT

The total expenditures that The Company will pay and / or reimburse to the Beneficiary for all expenses and for all the provided services under these General Conditions.

MAXIMUM GLOBAL AMOUNT IN CASE OF MULTIPLE EVENT

The sum of expenses that The Company will pay and / or reimburse to all affected beneficiaries in the event that the same event causes injury or death of more than one beneficiary. For all the expenses and for all the provided services under these General Conditions, this amount will not exceed USD 75,000 (dollars: seventy-five thousand). Likewise, it should be noted that in this type of events, The Company may be considered as civilly second responsible in the event, being the first responsible: the causer or direct responsible of the event.

MULTIPLE EVENT

It is considered a multiple event when more than one beneficiary is involved in the same event.

P.I.R. FORM (PROPERTY IRREGULARITY REPORT)

This form is provided by airlines to make claims.

PRE-EXISTENCE

Any physiopathological process that recognizes an origin or etiology prior to the start date of the assistance certificate validity or the travel validity (whichever is later) and that is feasible to be objectified through complementary diagnostic methods, which has regular, everyday, accessible and frequent use in all countries of the world (including but not limited to: Doppler, Magnetic Nuclear Resonance, Catheterization, CT Scan (Computerized Axial Tomography), etc

RECURRENT

Return of the same disease after having been treated. Usually, 3 or more times during a calendar year.

ATTENDANCE CERTIFICATE

It is the document that is given to the beneficiary before his/her trip and contains among other information his/her full name, age, document number, validity period, type of the hired plan, issuance date, the trip destination and the number of the Attendance Certificate.

IMPORTANT: During the trip you should always carry with you.

BENEFICIARY

The person included in the Assistance Certificate as beneficiary of the described services in the formalized adhesion contract, integrated by this Certificate and the General and Particular Conditions.

UPGRADE

Upgrades are additional services that you can add to your basic or plus plans. By adding an upgrade to your coverage, the amounts are not cumulative to the coverage of your basic or plus plan.

DOLLARS (USD)

When the values are expressed in this currency, they shall be understood as US dollars.

INSURED AMOUNTS

The insured amount is per beneficiary and appears in E. Particular Conditions of Plans of The Company. However, in the event of an accident, which involves more than one beneficiary (multiple event), the maximum liability for all the affected Assistance Certificates by the event will not be greater than that established in the Global Maximum Amount in the case of multiple event.

See E. Plan Particular Conditions for the insured amounts and the maximum amount in case of accident.

C.3. SERVICES

The following is a taxative statement of the services provided to the beneficiary of the acquired Plan.

C.3.1. MEDICAL ASSISTANCE

The Company offers the beneficiary its worldwide Assistance network through the Assistance Call Centers. The beneficiary must communicate by telephone with the Emergency Call Center for any case of illness, accident or emergency for which he/she needs assistance. The Company will provide the beneficiary with the conditions for its timely attention, either by referring the professional in each case or by authorizing the care in one of the available Assistance Centers or hospitals in the occurrence area of the event where the assistance is requested. The beneficiary is obliged to give notice to the Emergency Center as many times as he/she requires assistance. From the first provided assistance or service, the beneficiary must always contact the Emergency Call Center to obtain the first assistance authorization or new assistance or services, originated by the same cause as the first event.

IMPORTANT: The medical assistance services to be provided by the Company are limited to emergency treatment for acute diseases, and they are aimed at sudden and unpredictable event assistance on travels in which a clear, verifiable and acute illness has been diagnosed and prevents the normal continuation of a travel, and for the same reason they are not designed, hired or provided for elective procedures or to carry out long-term treatments or procedures, but to guarantee the initial recovery and the physical conditions that will allow the normal continuation of the trip. Any assistance or treatment will cease and will not be the responsibility of the Company once the beneficiary is in his/her country of residence.

The aforementioned medical assistance services include:

C.3.1.1. Medical assistance

Medical assistance will be provided in case of accident or "acute and unexpected illness". Once an illness or injury that prevents the normal continuation of the beneficiary's trip is produced, he/she may use, without any charge, the professional services and / or health facilities in the case that are indicated and / or authorized by the Emergency Center.

The benign diseases and minor injuries that do not preclude the normal continuation of the trip, will not give rise to this assistance, although the beneficiary may request the reimbursement of the expenses incurred by this, provided that they comply with The Company's use instructions for the services and the General and Particular Conditions of them.

The medical assistance services to be provided by The Company are limited to the emergency treatment of acute symptoms that prevent the continuation of the trip. Unless it is explicitly clarified within the characteristics of the acquired product, all chronic or pre-existing or congenital or recurrent conditions, known or not by the beneficiary, are expressly excluded, as well as their consequences, direct or indirect sequelae and / or complications, even when these consequences and / or complications appear for the first time and during the trip.

NOTE: In some countries and mainly in the United States of America, for computerized standardization reasons, most Medical Care Centers such as hospitals, clinics, laboratories and others, usually send invoices and / or payment claims to assisted patients, even after the bills have been paid. In the event that this occurs, please contact the office of the Company to report this situation.

C.3.1.2. MEDICAL ASSISTANCE BY SPECIALISTS

Medical assistance will be provided by specialists and only when it is indicated or required by the emergency medical team and previously authorized by the corresponding Emergency Center.

C.3.1.3 MEDICAL ASSISTANCE FOR PRE EXISTING DISEASES

The beneficiary of the Company will have the benefit of being treated when the reason for the sudden illness is a pre-existing disease. This coverage has a specific limit for each plan and the reason for this coverage is to help the beneficiary overcome the emergency up to the coverage limit. This benefit will not be valid for routine medical and control visits.

C.3.1.4. MEDICAL EXAMINATIONS

Any type of medical examination, on admission or during the assistance, either by hospitalization or ambulatory in case of illness and / or accident, must be reported to the emergency call center for their respective evaluation, and in this way, it must be requested to the emergency call center the authorization of the corresponding medical procedure. Failure to comply with this clause exempts The Company from assuming these mentioned costs.

C.3.1.4.BIS. PHYSICAL RECOVERY THERAPY IN CASE OF TRAUMATISM

If the Medical Department of the Emergency Center authorizes it, and having been prescribed by the treating doctor, The Company will take charge of up to a maximum of 5 (five) physiotherapy sessions, kinesitherapy sessions, etc.

C.3.1.5. MEDICINES

The Company will be responsible for the expenses of prescribed medications by its medical team for the diseases that give rise to assistance for the beneficiary, during the validity of the Plan and up to the indicated limits in the Particular Conditions of the acquired Plan **according to the following:**

C.3.1.5.1. OUTPATIENT ASSISTANCE

C.3.1.5.2. ASSISTANCE DURING THE HOSPITALIZATION OF THE BENEFICIARY

If the medication to be provided is not readily available and the beneficiary must make use of it in emergency situations, the made disbursements for these items will be reimbursed when appropriate, provided that a warning is given to the Emergency Center within 24 hours with the presentation of reliable receipts and up to the indicated limit in the particular conditions.

C.3.1.6. URGENT DENTAL CARE

The Company will be responsible for emergency dental care expenses in cases of infection or trauma. **The dental care will be limited only to the pain treatment and / or dental piece extraction, and it cannot exceed USD 100 (dollars: one hundred) per tooth**, even if the limit of the indicated acquired Plan in the Particular Conditions is higher.

SEE IN E. PLAN PARTICULAR CONDITIONS, THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THIS SERVICES, AND THE APPLICABLE PARTICULAR CONDITIONS TO THE PRODUCT ACQUIRED BY YOU.

C.3.1.7. HOSPITALIZATIONS

When the Emergency Center's medical team prescribes it, the beneficiary will be hospitalized at the nearest and most appropriate Health Center, according to the exclusive criteria of the Medical Department of the Emergency Center. The **Emergency Center** will be in charge of this hospitalization during the entire period of validity of the Certificate of Assistance.

C.3.1.8. SURGICAL INTERVENTIONS

Surgical interventions will be given to the beneficiary, that requires such treatment urgently, in case of an emergency, and only when the Medical Department and the corresponding Emergency Center authorizes it.

C.3.1.9. INTENSIVE THERAPY

When the illness or injury nature of the beneficiary requires so, intensive therapy treatments will be carried out. In all cases there must be authorization from the Emergency Center's Medical Department as The Company's essential requirement to assume economic responsibility for these treatments.

C.3.1.10. MEDICAL ASSISTANCE EXPENSES LIMIT

IMPORTANT: THE TOTAL AMOUNT OF EXPENSES FOR ALL THE DETAILED SERVICES CAN NOT EXCEED THE INDICATED IN E. PLAN PARTICULAR CONDITIONS

For interpretative purposes, it is clarified that in the products where the Amount is expressed in more than one currency and differs from each other, the referred amounts will not be complementary to each other, so the sums computed as provided assistance expenses for any of mentioned Amounts will be deductible from each other.

In your Assistance Certificate, you will find the value of each Specific Amount, which is applicable to:

C.3.1.10.1. MEDICAL ASSISTANCE FOR ACCIDENT

C.3.1.10.2. MEDICAL ASSISTANCE FOR "NON-PRE-EXISTING DISEASES"

C.3.1.10.3. MEDICAL ASSISTANCE FOR "PRE-EXISTING DISEASES"

As long as the purchased product specifically includes this benefit.

C.3.1.10.4. MAXIMUM GLOBAL AMOUNT IN CASE OF MULTIPLE EVENT:

The sum of expenses that The Company will pay and / or reimburse to all affected beneficiaries in the event that the same event causes injury or death to more than one beneficiary, for all reasons

and for all the provided services under these General Conditions, this amount will not exceed USD 75,000 (dollars: seventy-five thousand). Also, it should be noted that in these type of events, The Company may be considered as the second civilly responsible in the event, being the first responsible for the causer or direct responsible for the event.

C.3.1.11. APPLICABLE DEDUCTIBLE COSTS TO MEDICAL EXPENSES

The fixed amount will be applicable to the beneficiary's medical expenses and those Plans that have this service included in their Assistance Certificate.

NOTE: In the event that the beneficiary does not pay the respective deductible amount in advance for their outpatient care or during hospitalization due to illness and / or accident, the Company waives the payment of any resulting amount of money that this/these assistance(s) generate(s).

IMPORTANT: THIS CONDITION IS APPLICABLE ONLY TO SOME PRODUCTS. VERIFY IN E. SPECIFIC PLAN CONDITIONS IF THE PLAN ACQUIRED BY YOU HAS DEDUCTIBLE AMOUNT AND WHICH IS THE DETERMINED AMOUNT FOR IT.

C.3.1.12. MEDICAL EXPENSE REIMBURSEMENTS

The Company will reimburse medical expenses in an emergency situation, as long as it has been previously authorized by the Emergency Center, and has not exceed the tariffs and prices in use, which are regular and valid in the country and / or in the place where they were made. The tariffs are permanently updated, and they are in disposition of the interested person in the Emergency Center. **These expenses will be reimbursed by the Company against the presentation of current, original and reliable invoices and up to the indicated limit, which is indicated in your Assistance Certificate, and corresponding to the acquired Plan**

Medical expenses incurred in emergency situations or in countries where the Company does not provide assistance, are reimbursed to the beneficiary of a certificate of attendance and when it has complied with the provisions of Clauses A-INSTRUCTIONS TO USE THE SERVICES CORRECTLY and C. 6. OBLIGATIONS OF THE BENEFICIARY.

C.3.2. PRE-EXISTING AND CHRONIC DISEASE EXCLUSIONS

All chronic or pre-existing or congenital or recurrent diseases, known or not by the beneficiary, are also expressly excluded from the care services, as well as consequences and aggravations, even when they appear for the first time during the trip.

SOME PRODUCTS INCLUDE BENEFITS, IN THE EVENT OF CHRONIC OR PRE-EXISTING DISEASES. SEE THE SPECIFIC FEATURES OF THE PRODUCT YOU HAVE PURCHASED IN E. PLAN PARTICULAR CONDITIONS

C.3.3. SANITARY TRANSPORTATION

In cases of emergency, the Emergency Center organizes the beneficiary's transportation to the nearest healthcare center to receive medical assistance. When the Emergency center allows the transportation to another more adequate assistance center, it will proceed to organize it, according

to the possibilities of the case, in the conditions and the means authorized by the Emergency Center and exclusively within the territorial limits of the country where the event has happened.

A doctor or nurse, as appropriate, will accompany, when necessary, the injured or sick person.

NOTE: Only medical nature reasons, evaluated at the sole discretion of the Emergency Center will be taken into account to decide the origin and / or urgency of the beneficiary's transportation. If the beneficiary and / or their relatives decide to make a transportation, leaving aside the opinion of the Emergency Center, no responsibility will be upon The Company for such action, being the transportation, its cost and consequences the beneficiary's risk and / or his/her relatives.

C.3.4. SANITARY REPATRIATION

The beneficiary's health repatriation will be carried out only when the Emergency Center deems it necessary and exclusively as a consequence of a serious accident or illness. The injured beneficiary's repatriation to the country of his / her residence will be made in a regular airline with medical or nurse assistance if applicable; it is subject to plane ticket availability. This repatriation must be expressly authorized and coordinated by the Emergency Center. If the beneficiary and / or his/her relatives decide to carry out a sanitary repatriation, leaving aside the opinion of the Emergency Center Office, no responsibility will be upon the Company for such action, being the repatriation, its cost and its consequences only at the beneficiary's risk and / or his/her relatives.

THE SANITARY REPATRIATION SERVICE IS EXCLUDED IN SOME PRODUCTS. SEE E. THE PLAN PARTICULAR CONDITIONS, ITS CHARACTERISTICS AND ECONOMIC RESPONSIBILITY FOR THIS SERVICE WHICH ARE ASSUMED BY THE COMPANY AND ARE APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.5. TRAVEL COMPANION FOR CHILDREN

If a beneficiary travels as the only company of one or more 14 (fourteen) years or older children, being this or these beneficiary (ies) of a attendance certificate, and he/she has been unable to take care of the child (ren) due to an illness or accident that occurred during the trip, the Emergency Center will organize the transportation of a family member, so that he / she accompanies the child (ren) back to the permanent place of residence. The election of the means (s) to be used for the accompaniment of the children will be at the sole discretion of the Emergency Center.

C.3.6. TRANSPORTATION OF A FAMILY MEMBER

In the event that the beneficiary, **traveling alone**, is hospitalized abroad, and having been this hospitalization authorized by the Medical Department of the Company, and provided that the planned hospitalization for the beneficiary is greater than 10 (ten) days, the Company will be responsible for the cost of a family member transportation, by making a reimbursement for the plane ticket purchase in tourist or economic class, subject to air ticket availability, so that he/she accompanies the beneficiary during this hospitalization period. This benefit will be given only to the

extent that the entire expected hospitalization period is within the Attendance Certificate validity.

C.3.7. STAY OF A FAMILY MEMBER

When the Company has made a beneficiary's family member's transportation to accompany the beneficiary while hospitalized, the company will be responsible for the transferred family member's stay for maximum 10 (ten) days period provided that the beneficiary is **alone abroad, that is, without company or personal or family relationship during that period.**

The total limit expenses assumed by the Company according to the acquired Plan will be expressed in THE SPECIFIC CONDITIONS OF THE PLANS

C.3.7.1. The daily limit will be USD 100 (dollars: one hundred) on all products

SEE IN E. THE PLAN PARTICULAR CONDITIONS, THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THIS SERVICE, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT ACQUIRED BY YOU.

C.3.8. RATE DIFFERENCE FOR DELAYED OR EARLY TRAVEL RETURN

C.3.8.1. EARLY RETURN FOR ILLNESS OR ACCIDENT

The Company will be responsible for the difference in the cost of the beneficiary's plane ticket due to early return in tourist or economic class, when its original ticket is round trip, reduced fare, fixed date or has limited return date and cannot be complied as a result of a beneficiary's illness or accident. This benefit will only be applicable when the Beneficiary has been medically assisted with authorization from the corresponding Emergency Center. The so-called Excluded Events in Clauses C.3.2., C.4.12 and C.4.13 will not have this benefit.

C.3.8.2. EARLY RETURN DUE TO FAMILY MEMBER DEATH

The same benefit, established in ITEM C.3.8.1., will govern if the beneficiary should return in advance to his / her usual and permanent country of residence due to the death of a direct family member (parents, spouse, son / daughter or sibling) who is also a resident of the same country.

NOTE: In both cases the circumstances that give rise to this benefit must be demonstrated and verified by the beneficiary in a reliable manner to the Company. The return trip payment, made by the beneficiary and / or third parties, will not be subject to reimbursement. The return travel benefit will only be provided within the validity period of the attendance certificate. When this service has been provided, the beneficiary must transfer to the Company the corresponding unused segment coupon (s) of the original plane ticket or its counter value.

C.3.9. HOTEL EXPENSES FOR CONVALESCENCE

The Company will reimburse the beneficiary the hotel expenses, only for accommodation (that us to say without extras, or consumption), provided there is prior authorization given to the beneficiary by the Emergency Center, when the treating physician prescribes forced rest after a hospitalization. To obtain this benefit, the beneficiary must have been hospitalized for a minimum period of 5 (five) days, and this hospitalization must have been authenticated by the Emergency Center. **These hotel expenses will have:**

C.3.9.1. 100 USD daily limit (dollars: one hundred) for all the plans.

C.3.9.2. A maximum amount which is expressed in THE PLAN PARTICULAR CONDITIONS.

THIS BENEFIT IS ONLY INCLUDED IN SOME PLANS OF THE COMPANY. SEE E. THE PLAN PARTICULAR CONDITIONS, THE CHARACTERISTICS AND THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY IN THIS ITEM, WHICH IS APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.10. EXPENSE REIMBURSEMENTS FOR DELAYED OR CANCELED FLIGHT

Any flight outside the country of the beneficiary's habitual residence that is delayed for more than 6 (six) consecutive hours from the originally scheduled departure time, provided that it has no transportation alternative during those 6 (six) hours, The Company will reimburse the accommodation, food, taxi and communication expenses made by the beneficiary during the period of the delay and up to the limit indicated in the Attendance. Certificate

The Company will only reimburse these expenses against the presentation of invoices that certify the expenses reliably in which the beneficiary has incurred, and with the proof of the airline certifying the suffered delay or cancellation. To receive this reimbursement the beneficiary must have contacted the Emergency Center before leaving the airport, where the event occurred, and the beneficiary must have requested and received the corresponding authorization for these expenses, provided that the airline has not compensated the passenger for the same expenses.

NOTE: This benefit will not be provided if the beneficiary travels with a ticket which is subject to availability (discount ticket), nor to a destination located within the same country (domestic flights) where the Attendance Certificate was purchased. This service does not apply if the cancellation is due to the airline bankruptcy and / or the airline service cessation, or due to any of the circumstances described in Clause C.8. "Exceptional Circumstances and / or Force Majeure" of these Service General Conditions.

THIS BENEFIT IS ONLY INCLUDED IN SOME PLANS OF THE COMPANY. SEE E. PLAN PARTICULAR CONDITIONS, THE CHARACTERISTICS AND THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.11. TRANSPORTATION OF EXECUTIVES IN EMERGENCY CASES

In the event that the beneficiary is on a business trip abroad, and he is hospitalized by The Company as a result of a serious medical emergency that prevents him from continuing with his professional trip purpose, the Company will take charge of the person's ticket designated by the beneficiary's company in order to replace the hospitalized beneficiary. This ticket will be acquired by The Company in economy class and will be subject to the airline availability. The replacement executive must acquire, at the time the trip starts and for the entire duration of it, the same assistance product. The Company that owned the replaced executive, to be entitled to this service, it is mandatory that the attendance certificate has been acquired, , invoiced and paid by the company to which the employee belongs, and who is the one object to the hospitalization. The acquired and invoiced attendance certificates on a personal basis does not give rise to obtaining this benefit.

THIS BENEFIT IS ONLY INCLUDED IN SOME PLANS. VERIFY IN E. PLAN PARTICULAR CONDITIONS, THE CHARACTERISTICS AND THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.12. TRANSMISSION OF URGENT MESSAGES

The Company will be responsible for transmitting urgent and justified messages, related to any of the events covered by the services contemplated in the Service General Conditions of the Company.

C.3.13. ASSISTANCE IN CASE OF THEFT OR DOCUMENTS LOSS

The Company will advise the beneficiary on the procedures to be followed locally in the event that they have been stolen or have lost their personal documents, air tickets and / or Credit Cards. **This counseling will not include, in any case, the realization of those personal procedures that the beneficiary should make due to that occurred theft and / or loss. The Company will only be responsible for a maximum amount, which is equivalent to the established one for each Plan in E. The Plan Particular Conditions for expenses or costs, which are only inherent to the replacement of the lost personal document**

C.3.14. EARLY RETURN DUE TO DAMAGE ON THE BENEFICIARY'S HOME:

In the event of a serious accident (**fire, flood, explosion or robbery with damages and violence**) in the real and permanent residence of the beneficiary, this address is understood to be the one that appears on the Assistance Certificate or service purchase invoice; while he is traveling with a Business Plan, as long as there is no person who can take charge of the situation and his original return ticket does not allow the free change of date, the Company will take charge of the penalty fee or rate difference that corresponds from the place where the beneficiary is to his permanent address. The event that may generate this assistance must be reliably accredited by the corresponding police report.

When this service has been provided, the beneficiary must transfer to the Company the unused coupon (s) of the original air ticket or its counter value.

C.3.15. FUNERAL REPATRIATION

In case of death of the beneficiary, the Company will organize the funeral repatriation and will take charge of:

- 1- The necessary coffin cost for transportation
- 2- The administrative procedures.
- 3- Transportation to the entry airport of the beneficiary's permanent country of residence by the means that The Company considers most convenient.

NOTE: The Company will not be, in any case, in charge of the definite coffin expenses, the funeral procedures, the transportation within the country of residence and the deceased beneficiary's burial. The funeral repatriation service will be provided only if the intervention of the Company is requested immediately upon death. The Company will be exempted and will not be responsible for the transportation of the remains, nor will it make any reimbursement for this item in the event that funeral companies or other third parties take action before The Company, or without its express authorization.

In this coverage, if the beneficiary's relatives wish so, cremation is also contemplated to be done, and in the same way the legal procedures and the ashes transportation to his/her origin country are included.

The Company will not be responsible for funeral repatriation or its expenses in case of death caused by:

SEE C.4.12. EXCLUDED EVENTS AND EXPENSES

SEE IN E. PARTICULAR CONDITIONS, THE CHARACTERISTICS AND THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THIS SERVICE, WHICH ARE APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.16. LUGGAGE TRACING

The Company will assist the beneficiary abroad with all the means at its disposal to try to locate lost baggage that had been dispatched in the hold of the same international flight, in which the beneficiary, who owes the attendance certificate, traveled.

It is clearly established and understood that in case of delayed or lost luggage, the Company acts as intermediary agent and facilitator for the prompt baggage recovery, but at no time can the company be held directly responsible for such situation, since the baggage has been lost by the airline and its recovery is the airline's direct responsibility and work.

NOTE: The Company does not assume any responsibility for lost and not located luggage. Some of the Company's products include at no additional cost the compensation service for delayed and / or lost baggage, according to what is expressed in Clause D.1. Service due to luggage loss and delay in the location of luggage.

SOME PLANS OF THE COMPANY INCLUDE THE INDEMNIFICATION SERVICE FOR DELAYED AND / OR LOST BAGGAGE. VERIFY IN E. THE PLAN PARTICULAR CONDITIONS AND THE ASSUMED ECONOMIC RESPONSIBILITY, WHICH ARE APPLICABLE TO THE PLAN PURCHASED BY YOU.

C.3.17. LEGAL ASSISTANCE FOR RESPONSABILITY IN AN ACCIDENT

If the beneficiary is imputed for the responsibility of a transit accident exclusively in a country where the Company offers assistance, The Company will make a lawyer available for the beneficiary that request it. This lawyer will be at his/her disposal to take charge of her/his civil or criminal defense. The professional hiring services will be an exclusive charge for the beneficiary, as well as the payment of all the fees and the implicit expenses.

C.3.17.1. the beneficiary may opt, with a previous deposit to the Company's office, to request The Company to transfer the amounts for fee services and causatives expenses.

C.3.17.2. The Company will take charge of stamp duty expenses exclusively up to the limit established in the acquired plan.

SEE IN E. PARTICULAR CONDITIONS, THE CHARACTERISTICS AND THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THIS SERVICE, WHICH ARE APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.18. FUND ADVANCES FOR BAILS

If the beneficiary is arrested (sent to prison) for criminal responsibility in a traffic accident exclusively, he/she may appeal to The Company to manage the delivery of the amount of money to the beneficiary or to other person he/she indicates. This necessary amount of money must be previously deposited to the offices of The Company on behalf of a relative or representative of these people or the beneficiary in order to face the bail that was required for his/her conditional freedom. **The granting of this service is subject to the current laws in the country where the event occurs, and it is subject to the conditions established by The Company in each case, and the ones that the beneficiary must accept.**

C.3.19. LEGAL ASSISTANCE TO MAKE CLAIMS AS A RESULT OF ACCIDENTS

If the beneficiary requires legal assistance to make claims or prosecute third parties for damages or other compensation as a result of accidents in the countries in which the company offers its services, The Company will make a lawyer available to the beneficiary for that purpose. The professional service hiring will be an exclusive charge of the beneficiary, as well as the payment of all the fees and expenses that the case generates.

NOTE: The obligation of the company is limited to making a professional available. In all cases, the lawyers appointed or recommended by The Company are considered as the beneficiary's agents, without having any right to claim or indemnification against the company for having proposed any of these professionals.

C.3.20 PREGNANCY

The Company will only assume the costs of medical assistance (including emergency medical checks and ultrasound scans) for clear and unpredictable complications that may arise linked to pregnancy - including premature births and spontaneous abortions - **until the 26th week of pregnancy, and up to the indicated limit your voucher has for this service-**, and as long as the beneficiary's attendance certificate is valid at least during that period. To assume the expenses, he/she must mediate the authorization of the Medical Department and the Emergency Center of the Company.

PARTICULAR EXCLUSIONS: They are expressly excluded from the stipulated services in this Clause

C.3.20 The treatments in the events detailed below:

- 1) Ambulatory controls linked to pregnancy of normal course, both medical consultations and related studies; deliveries and cesareans of normal and term course.
- 2) Induced abortions
- 3) The medical and medicine expenses, and any type related to the newborn (as for example and without that this enumeration is restrictive: nursery, neonatology, feeding, etc.).
- 4) Controls, ultrasound, medical consultations in general, etc. that are part of the routine controls of the pregnancy process, which are not emergency.
- 5) When it is proved that the reason for the trip is to assist her delivery abroad
- 6) When the attendance certificate was purchased during the trip
- 7) This benefit is excluded for long-stay plans, which are over 180 days coverage and annual coverage.

IMPORTANT: The following conditions will be essential requirements for the service validity, which are stipulated in this clause C.3.20:

- 1) The beneficiary's pregnancy must not exceed the 24th week when the trip start date or the Assistance Certificate validity period begins (whichever is later).
- 2) The beneficiary's age does not exceed 40 years when the trip start date or the Assistance Certificate validity period begins (whichever is later).

The Company reserves the right to request all the necessary documentation to corroborate the aforementioned conditions.

CHECK IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THIS SERVICE. AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED

BY YOU, IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE COVERAGE OF THE PLAN CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE INCLUDED.

C.3.21. SPORTS PRACTICE

C.3.21.1. MEDICAL ASSISTANCE FOR SPORTS ACCIDENTS.

Coverage in equestrian sports, sliding sports, team sports, strength sports, winter sports, martial arts, sports shooting championships which are practiced in regulated places; water sports, ski slopes, surfing, regulated recreational kitesurfing, recreational diving, swimming, skating, snowboarding, when they are done as amateur activities. **This coverage also applies to professional sports when they are members of a federation.** Also in the case of accidents due to skiing or winter sports on authorized and regulated pistes.

VERIFY IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE CHOSEN AND ACQUIRED ASSISTANCE DOES NOT HAVE THIS SERVICE.

C.3.21.2. THEFT OF GOLF, TENNIS, SURF, PADDLE, DIVING OR SKI EQUIPMENT.

The Company will reimburse you up to the maximum amount, which is indicated in your assistance certificate for theft, loss or damage of the sports equipment if it is stolen at the moment you leave your hotel and you're on your way to practice the corresponding sport activity.

Required documents:

1. Police report, which must be reported within 24 hours of the event and prove the theft of the sports equipment. If the robbery had occurred in a hotel, you must also submit the complaint filed by the administration of the hotel.
2. Purchase invoice or customs declaration of the lost or stolen object. If the loss occurs in the custody of an airline, you must submit the P.I.R form.
3. The Invoice of the replacement of the stolen object or the invoice of the repair of the damaged object, when applicable. This invoice must have a later date than the police report date.

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.3.21.3. SPORTS EQUIPMENT RENTAL IN CASE OF LUGGAGE DELAY

Rental coverage for the Sports equipment you need to practice Golf, Tennis, Diving, Surfing, Paddle or Ski, in case of yours is delayed by the airline for more than 6 hours.

Required documents:

- 1 • Property Irregularity Report (PIR) of the responsible airline, demonstrating the luggage delay.
- 2 • The rental invoice of the object that shows the brand and type of the rented object, date (this must be later than the legal claim date) and the rental cost.

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.3.21.4. SKI ACCESS LOSS DUE TO AVALANCHE OR SNOWSLIDE

The reimbursement coverage is up to the indicated coverage amount in your plan before the loss of the hired ski access due to an avalanche or snowslide. This event must have been disseminated through the public media and / or the voucher which is issued by the company that operates the ski lifts.

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.3.22. REIMBURSEMENT FOR THEFT

C.3.22.1. PERSONAL ITEMS

We will reimburse the personal belongings or luggage cost that has been stolen during the trip (discounting depreciation due to wear and use) up to the maximum amount of the coverage of the acquired plan. In addition, the expenses caused by the purchases of basic necessities that the beneficiary is forced to make as a consequence of the event, will be reimbursed.

This benefit includes:

- 1) Up to USD 250 (dollars: two hundred and fifty) for valuable objects, a set or a couple of them.
- 2) Medication or medical equipment loss that is consider vital and necessary for the medical department to maintain the beneficiary's health.

Required documents:

- 1) Police report, which must be reported within 24 hours of the event, proving the theft of the personal objects. If the robbery has occurred in a hotel, the complaint, which is filed by the administration, must also be presented.
- 2) Ownership proof of the valuable objects
- 3) Purchase Receipts of the basic necessities.

Exclusions for this coverage:

1) It will not be covered in case the loss occurs in the custody of an airline or other means of transportation, and in the case the airline indemnifies for such loss.

2) Personal objects or luggage, which were stolen from a parked vehicle, will not be covered unless they were in the trunk of the car, outside public view and locked, nor will the company compensate in case of caravan of cars or in case there is evidence that the theft was carried out with violence or using force.

3) Unattended Baggage will not be covered unless it is in your hotel room and in a safe place. There must be reliable evidence of forced and violent entry.

4) Wheelchairs, baby cars, tricycles, bicycles, motorcycles and jet skis.

5) Contact lenses, dental prostheses and hearing aids.

6) Stamp duties, documents, business merchandise and samples.

7) Custody or detention of its elements by customs authorities.

8) Cases in which the beneficiary does not take the necessary safety precautions.

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.3.22.2 THEFT OF CREDIT CARD / DEBIT CARD OR PASSPORT

The Company will reimburse you up to the maximum amount, which is indicated in your assistance certificate, for the expenses that could have caused your passport replacement due to theft or loss abroad.

To make this benefit effective, the event must have been reported to the Emergency center Office within the 24 hours occurrence, and the beneficiary must submit the complaint receipt issued by the relevant authorities, both in the country of origin and in the destination country.

In the case of your credit card and / or debit card theft or loss, the beneficiary must make the report and block them, following the procedure indicated by the card provider.

Also, if the beneficiary would like to, he / she can contact the Emergency Center Office to help him / her with the information he / she needs and guide him / her to the nearest point to make the claim to the pertinent authorities.

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.3.23. TECHNOLOGY

We will reimburse you up to the coverage top amount of your hired plan due to the loss, theft, cameras theft, video cameras, smartphones, tablets and computers, being these items inside a checked bag and in the custody of an airline or inside a hotel room. **It must be verified that the theft occurred between the moment the baggage went on board and the moment it had to be delivered when disembarking. It must have been reported to the Emergency Center within 24 hours of the incident, and you must submit the complaint proof, issued by the airline (PIR form).**

Required documents:

- 1) Purchase invoice or customs declaration of the stolen or lost object. If the loss occurs in the custody of an airline, you must submit the P.I.R form.
- 2) Police report, which must be reported within 24 hours of the event, proving the technological device theft. If the robbery had occurred in a hotel, you must also submit the complaint reported to the administration of it.
- 3) Purchase invoice for the stolen object replacement. The purchase date of the invoice must be later than the police report date.

Applicable Exclusions for the Technology Upgrade:

When the loss is due to custody or detention of your items by customs authorities.

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.3.24. ADMINISTRATIVE REPATRIATION

In the event that the beneficiary is deported for reasons that are not criminal and / or illegal, The Company will be responsible for the change penalty of the air ticket to go back to the beneficiary's country of origin.

SEE IN E. PARTICULAR CONDITIONS, THE CHARACTERISTICS AND THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THIS SERVICE, WHICH ARE APPLICABLE TO THE PLAN ACQUIRED BY YOU.

C.3.25. EXCESS BAGGAGE

This coverage wants to help the beneficiary in the event that suddenly he/she has excess baggage, which is higher than the one that is allowed by the airline from which he/she purchased the plane ticket and prevents him/her from checking them to the destination of the trip.

It is very important to keep in mind that to make this benefit effective, the event must have been reported to the Emergency Center within 24 hours of the event.

The Company will reimburse the beneficiary 50% of the paid cost due to excess luggage, and up to the maximum amount of the hired plan, indicated in Annex E. Plan Specific Conditions.

This benefit is individual per beneficiary and / or per hired Assistance Certificate

This benefit covers checked baggage in the air transport warehouse outside the beneficiary's usual country of residence.

C.3.25.1 NECESSARY DOCUMENTATION

- 1) Passport, Attendance Certificate and air tickets.
- 2) Original Payment receipt from the airline of the paid total amount due to excess baggage.
- 3) The payment proof indicated in the previous point (2) must be individual per beneficiary and / or hired Attendance Certificate

SEE IN YOUR ASSISTANCE CERTIFICATE THE ECONOMIC RESPONSIBILITY ASSUMED BY THE COMPANY FOR THESE SERVICES, AND THE ONES THAT ARE APPLICABLE TO THE PRODUCT PURCHASED BY YOU. IF IN YOUR ASSISTANCE CERTIFICATE DOES NOT FIGURE THIS ITEM, IT MEANS THAT THE ASSISTANCE CHOSEN AND ACQUIRED BY YOU DOES NOT HAVE THIS SERVICE.

C.4. GENERAL DISPOSITIONS

C.4.1. BENEFICIARY OF THE SERVICE

The services provided by the Company will be provided only to the beneficiary of the acquired plan, and they are non-transferable to third parties. In order to receive the assistance services that are included here, the beneficiary must show the Attendance Certificate of the Company, and together with it all the personal documentation that may be requested by the Emergency Center and / or The Company in order to prove his/her identity, as well as any other information related to places and the dates of the trip which are object of the hired service.

C.4.2. TERRITORIAL VALIDITY

C.4.2.1 INTERNATIONAL

The assistance services will be provided only in the countries where The Company provides its services. **The provision of these services in no case will be carried out in the beneficiary's habitual residence country and / or in the issuance country of the Assistance Certificate, and / or in the country where the beneficiary is at the time when he/she acquires the plan to The Company, and / or in the beneficiary's birth place.** The expenses incurred due to assistance will be reimbursed

only if they correspond and according to the Use Instruction Terms and the Service General Conditions

NOTE: The Company shall have the right to demand immediate reimbursement from the beneficiary for all unduly incurred expenses in the event of any service having been paid totally or partially if they have been previously verified to be the responsibility of the social security and / or prepaid medicine company and / or health insurance and / or insurance policy of any kind and / or any service from which could the beneficiary be holder and / or the beneficiary who acquired the Attendance Certificate.

C.4.3. TEMPORARY VALIDITY

BEFORE TRAVELING, VERIFY IN YOUR ATTENDANCE CERTIFICATE THE START DATES AND VALIDITY END OF THE PLAN ACQUIRED BY YOU.

The assistance services to be provided by The Company will be valid only and exclusively during the term, indicated in Attendance Certificate. The validity will start from the zero hour of the date, indicated as the validity start of the validity period of the service in the Assistance Certificate, and it will be extended for the effectively paid days to the fee, established by The Company for the acquired Plan in its issuance date.

The temporary validity of The Company's services, indicated in the preceding paragraph will be limited in all cases in a complementary way to:

- 1- The maximum number of consecutive days per trip, which are established in E. PARTICULAR CONDITIONS OF THE COMPANY and / or
- 2- The valid days, indicated in the voucher of The Company and / or
- 3- The maximum tourist stay period, authorized by the immigration authorities of the beneficiary's destination country; regardless of the number of countries he/she visits during the validity of the Attendance Certificate

NOTE: These limitations will apply even when the Attendance Certificate has been hired and issued for a longer period.

C.4.4. CONSECUTIVE TRAVEL DAYS

C.4.4.1. INTERNATIONAL TRAVEL

To establish the period of consecutive days per trip, it will be taken as a basis the departure and return dates to the beneficiary's permanent country and habitual residence and / or place where the Attendance Certificate of the Company have been issued.

THIS CONDITION APPLIES TO SOME PLANS AND / OR BENEFICIARIES OF THE COMPANY. VERIFY IN E. PARTICULAR CONDITIONS IF THE PLAN PURCHASED BY YOU INCLUDES CONSECUTIVE DAYS PER TRIP LIMITATION.

C.4.5. DETERMINATION OF SERVICE / PLAN TYPE

Only the amount paid by the beneficiary will determine the type of acquired Plan and therefore the characteristics and limitations of this.

In case there are differences between the included data in the Attendance Certificate, referring to applicable validity and / or fee of the acquired Plan, and what has actually been paid by the beneficiary; therefore, the corresponding data of the Attendance Certificate of the Company will be considered valid. .

C.4.6. APPLICABLE LIMITS

The indicated monetary limits in the Attendance Certificate will be applicable for the total validity period of the acquired plan. This validity total period will be considered as unique and absolute, without prejudice to the fact that within the included term and during it, the beneficiary makes more than one trip.

C.4.7. VALIDITY EXPIRATION

The Plan validity ending will automatically imply the cessation of all the services detailed in these General Conditions, including those assistances that are initiated and in progress at the end of the term. The services of The Company will cease to be valid as soon as the beneficiary interrupts his/her trip in an unforeseen way, whatever the reason is, and he/she returns to his/her habitual residence place or to the country where the Attendance Certificate is issued. In this case, the beneficiary will not have the right to claim any refund for the period of time that is not used for his acquired Plan

BEFORE GOING ON A TRIP, VERIFY ON YOUR ATTENDANCE CERTIFICATE THAT THE VALIDITY PERIODS AND THE PLAN VALIDITY OF THE COMPANY YOU ACQUIRED ARE THE ONES YOU REQUESTED.

C.4.8. RECORDING AND MONITORING OF THE COMMUNICATIONS.

The Company reserves the right to make recordings and audit telephone conversations that it deems necessary for the proper provision development of its services. The beneficiary expressly agrees with the indicated modality and the possible use of the registers as a mean of proof in case of existing some disputes regarding the provided assistance

C.4.9. SUDDEN AND ACUTE DISEASES

The medical services and economic responsibilities, which are expressed in these Service General Conditions of the Company shall only apply to accidents and / or sudden and acute illnesses, acquired after the start date of the plan validity of the Company or the beneficiary's travel start date, whichever is later. The Company reserves the right to investigate the veracity of the beneficiary's declaration in this regard.

C.4.10. REVELATION OF CLINICAL HISTORY

In all those cases in which the Company requires it, **the beneficiary must grant the authorizations to reveal his clinical history by completing the RECORD RELEASE FORM and sending it by fax to the Emergency Center of the Company that requests it.**

C.4.11. IRREVOCABLE AUTHORIZATION TO REQUEST MEDICAL INFORMATION

The beneficiary absolutely and irrevocably authorizes the Company to require in her/his name any medical information to professionals, both from abroad and from the country of his/her residence with the objective of evaluating and eventually deciding on the applicability of the restrictions in cases of chronic or pre-existing conditions or the condition that has given rise to his/her assistance.

THE COMPANY HAS PLANS THAT INCLUDE THE PRE-EXISTING DISEASE ASSISTANCE ONLY FOR EMERGENCIES. SEE IN E. PARTICULAR CONDITIONS.

C.4.12. EXCLUDED EVENTS AND EXPENSES

Any intervention or provision of services by The Company is excluded in case of:

C.4.12.1. CHRONIC OR PRE-EXISTING DISEASES

Exams, studies and / or treatments related to chronic or pre-existing or congenital or recurrent diseases, which are known or not by the beneficiary and suffered prior to the validity start of the plan of the Company and / or the trip, are expressly excluded, whichever is later, as well as its aggravations, sequels or consequences (even when they appear for the first time during the trip).

For the purposes of this Adhesion Contract, it is understood as a pre-existing disease or condition both those suffered prior to the validity start date of the Attendance Certificate and those that are subsequently manifested but that for their development have required an incubation period, formation or evolution within the organism of the beneficiary, initiated before the validity start date of the Plan or the trip date, or as those suffered during the Plan validity of a previous Company.

The Company will not take charge of examinations or hospitalizations, which tends to evaluate the medical conditions of the pre-existing diseases and / or to discard its relation with the condition that motivates the assistance.

THE COMPANY HAS PLANS THAT INCLUDE THE ASSISTANCE OF PRE-EXISTING DISEASES ONLY FOR EMERGENCIES. CHECK THE CHARACTERISTICS OF THE PLAN YOU HAVE PURCHASED IN E. PARTICULAR CONDITIONS. IN THE CASE OF PLANS THAT INCLUDE ASSISTANCE FOR PRE-EXISTING, THE EXPRESSED AMOUNT WILL BE FOR EVERY ITEM, THAT IS TO SAY, IT INCLUDES MEDICINES, EXAMINATIONS, DENTISTRY, ETC.

C.4.12.2. ENDEMIC OR EPIDEMIC DISEASES

Assistance for cholera, endemic, epidemic and / or pandemic diseases, whether or not the beneficiary followed the suggestions and / or indications on travel restrictions and / or prophylactic treatment and / or vaccination, emanated from health authorities.

C.4.12.3. FIGHT, STRIKE, OR QUARREL. ILLEGAL OR PUNISHABLE ACTS

Conditions, illnesses or injuries, which are derived directly or indirectly from quarreling (unless it was legitimate self-defense), strike, acts of terrorism, war, civil insurrection, national strike, vandalism or popular uproar in which the beneficiary had participated as an active element. The attempt, or the commission of an illegal act and, in general, any fraudulent or criminal act from the beneficiary, including the provision of false or different information from reality.

C.4.12.4. SUICIDE

Ailments, illnesses or injuries, resulting from attempting suicide or intention to commit suicide or intentionally caused by the beneficiary himself/herself

C.4.12.5. DRUGS, NARCOTICS AND / OR RELATED THINGS

Illness Treatment or pathological states, produced by intentional ingestion or administration of toxic drugs, narcotics or by the use of medications without medical order. Also, ailments, illnesses or injuries, derived from the ingestion of alcoholic beverages of any kind, including detoxification treatment or others that may be indicated.

C.4.12.6. ATTENTION BY PERSONS OR PROFESSIONALS OTHER THAN THE COMPANY

Illnesses, injuries, affections, consequences or complications, which result from treatments or assistance, received by the beneficiary from people or professionals, who don't belong to the Company.

C.4.12.8. AIR TRAVEL

Air travel on planes which are not destined and authorized as public transportation.

C.4.12.9. PREGNACY AND DELIVERIES

Pregnancy Controls, exams and pregnancy complications. Deliveries, Abortions, whatever their etiology, except beneficiaries who has a Future Mother upgrade and could suffer an accident and require emergency care.

C.4.12.10. MENTAL ILLNESSES AND / OR RELATED ILLNESSES

Psychological, mental and emotional illnesses, as well as psychosis, neurosis, any of its immediate or mediate consequences and rest cures.

C.4.12.11. SOME EXCLUDED DISEASES OR AILLMENTS, AS WELL AS THEIR CONSEQUENCES AND COMPLICATIONS.

There are diseases and / or illnesses that due to their evolution and occurrence can be considered sudden or acute; however, this does not mean that they are not related to and / or, they are not disease aggravations and / or basic ailments and / or considered pre-existing, which are also excluded, except for beneficiaries with a pre-existence up-grade and up to the hired limit, **including but not limited to:**

Cardiovascular diseases, blood pressure (hypertension and hypotension), heart attack, atherosclerosis, myocardial infarction, coronary thrombosis, coronary occlusion, angina pectoris, coronary artery spasms, strokes whatever their etiology, as well as their complications, aggravations and / or aftermath of any kind.

Metabolic and gastrointestinal diseases, diabetes, hepatitis, pancreatitis, ulcers, appendicitis, any type of intestinal sub occlusion, diverticula and diverticulosis (whatever its etiology) , as well as its complications, aggravations and / or aftermaths of any kind.

Renal diseases and infections, lithiasis, stones, whatever their etiology, as well as their complications, aggravations and / or aftermaths of any kind.

Respiratory diseases, induced by allergy, asthma.

Sarcoidosis

Bone diseases, osteoporosis.

Cataract, glaucoma and pterygium.

Tonsil Extraction

Hypo and hyperthyroidism.

Hernias

Prostate.

Rheumatic diseases, arthritis.

Neuromuscular diseases, cephalalgia (headaches), migraines whatever their etiology, Alzheimer's disease, Parkinson's disease, back pain.

Labyrinthitis

Cancer, tumors, neoplasms, whatever their etiology, as well as their complications, aggravations and / or aftermath of any kind.

Diagnoses, injuries, and / or congenital defects.

Surgeries: Aesthetic and / or reconstructive plastic, mammoplasty, gynecomastia, as well as treatments or operations for obesity.

Complications derived from the use of contraceptive methods.

Expenses for the organ purchases

Non-specific pains whatever their etiology, as well as their complications, aggravations and / or aftermaths of any kind.

Cerebral infarction of any type, infarction and / or lacunar state, facial paralysis (whatever their etiology), as well as their aggravations and / or aftermaths of any kind.

Podiatric care, including foot care related to whitlow, ingrown toenail, calluses, flat feet, weak arches, weak feet and shoe supports of any kind, as well as orthopedic shoes.

Consequences and treatments for menopause, climacteric.

C.4.12.12. HIV

Human Immunodeficiency Virus (HIV) and Acquired Immune Deficiency Syndrome (AIDS) in all its forms, as well as its complications, aggravations and / or aftermaths and consequences. Venereal or sexually transmitted diseases.

C.4.12.13. MEDICAL VISITS, UNAUTHORIZED BY THE COMPANY

Medical check visits, checkups and prolonged treatments, which are not previously and expressly authorized by the Medical Department of the Company. **In case of medical control visits, it is the beneficiary's obligation to notify them in advance to the company's emergency center in order to obtain the corresponding authorization. If they do not comply with this requirement, The Company will not assume the expenses, derived from these new consultations.**

C.4.12.14. PROSTHESIS AND SIMILAR

Prosthesis Expenses, orthosis, synthesis or mechanical aids of all kinds, whether for internal or external use, including but not limited to: orthopedic articles, dental prostheses, hearing aids, glasses, contact lenses, splints, crutches, nebulizers, respirators , etc.

C.4.12.15. TREATMENTS

Odontological, ophthalmologic or otorhinolaryngological treatments, except for the emergency care, described in these General Conditions of the Services of the Company.

C.4.12.16. CHECK-UP OR ROUTINE EXAMINATIONS

Routine medical check-ups or examinations, including those that are not related to a diagnosed and proven illness, as well as those that are not a direct consequence of an illness or accident that is object of the Company's service.

C.4.12.18. PROFESSIONAL AND / OR PERSONAL RISKS

C.4.12.18.1. If the beneficiary's travel motive is the execution of work or tasks that involve any type of risk. In all cases, the services, described in these Service General Conditions of the Company, will be complementary to those that must be provided by insurance and assistance entities according to the industrial safety and occupational hazard regulations that are applicable in the country where the illness or accident, which is the object of the service, occurs

C.4.12.18.2. If, in the trip period, the beneficiary suffers an accident or starts an illness due to performing tasks, even if it is not for work reasons, that compromise his/her safety because they must be carried out with special equipment and by trained and skilled people for this purpose, the Company will not have the obligation to assume the costs that the assistance generates.

C.4.12.19. UNAUTHORIZED EXPENSES

Restaurant expenses, laundry, mini bars, room service, etc. that have not been expressly authorized by the Emergency Center.

C.4.12.20. ACCOMPANYON AND EXTRA EXPENSES

In the cases of hospitalization of the beneficiary, all the beneficiary's extra expenses as well as companions' expenses are expressly excluded.

C.4.12.21. DRUG COSTS

Medical expenses that do not correspond to those prescribed by the treating doctor of the Company, or that do not appear in the medical formulas, also those medications that do not correspond to the treatment, which is reason for the requested assistance.

C.4.12.22. SECOND CONSULTATIONS

Second medical consultations or medical checks without prior authorization from the Emergency Center of The Company are excluded, even when these have been requested by the treating doctor of the first consultation. In this case, it is the beneficiary's obligation to notify and request authorization from The Company, supplying the first service medical report.

IMPORTANT: If it is found that the reason for the trip was the treatment of a base disease and that the current treatment has some direct or indirect link with the previous illness, The Company is exempted from providing its services, in accordance with the provisions of Clause C.5., "Obligations of the Company" and Clause C.4.12, " EXCLUDED EVENTS AND EXPENSES "of the Service General Conditions of The Company. For this purpose, the Company reserves the right to investigate the current event connection with the previous illness

C.4.12.23. **Alternative medicine, treatments with natural and / or processed plants, homeopathic treatments.**

IMPORTANT NOTE: In the event that the amounts, invoiced due to assistance services and / or services in general, exceed the assistance amounts which is hired in your Assistance Certificate, these amount of differences must be canceled first and unfailingly by the beneficiary, not becoming The Company responsible for these invoices if the beneficiary has not paid first the differences of the invoiced amount

C.4.13. **LIMITATIONS AND SPECIAL EXCLUSIONS BY AGE**

For all passengers over 74 years old up to 85 years old, whatever their acquired plan is, and trips that are equal or less than 149 days; the fee prices will have a 50% surcharge.

For 150 days trips or more, the age limit is 64 years.

C.4.14 **ANNULLED CLAUSE**

IMPORTANT: THE FOLLOWING SET LIMITATIONS APPLY TO ALL THE COMPANY'S PLANS. SEE IN PARTICULAR CONDITIONS IF THE ACQUIRED PLAN BY YOU INCLUDES LIMITATIONS AND EXCLUSIONS BY AGE.

C.4.15. **SERVICE EXTENSION OF THE COMPANY DUE TO EXTENSION OF THE TRIP**

C.4.15.1. The issuance request of a new plan of the Company must be made before the end of the validity of the previously hired Plan, **this extension will be provided only at the sole discretion and approval of the Company.**

C.4.15.2. The beneficiary may request a Plan issuance to the issuing Company of its previous Plan. This new issuance must be authorized by The Company in a reliable manner.

C.4.15.3. The new plan payment methods will be the provided ones by the Company's office.

C.4.15.4. The new Plan validity period must be immediately consecutive to the original Plan.

C.4.15.5. **If for any reason the beneficiary should extend the trip and require to extend his/her Assistance Certificate validity, he should contact his issuing travel agent or the commercial offices of the Company via mail to: (consultas@assist-365.com) indicating the number of days he/she wants to hire. The beneficiary must make the notification before the first validity period of the hired Assistance Certificate ends. If you do it after the end of the first Assistance Certificate period, you will have 5-day without coverage; that is, there will be 5 days that the beneficiary will not have coverage for any reason. The Company reserves the right to approve or deny the request in accordance with what was previously written.**

It is very important that the beneficiary is clear that if the Company authorizes the renewal with limitations or without limitations, the new Assistance Certificate will not provide coverage for circumstances initiated and covered with the first Assistance Certificate or be in charge of

assistance expenses, authorized by the Company during the first Assistance Certificate validity period. In the case of medical assistance, all those assistances during the validity of the first Attendance Certificate that require emergency follow-up, will be taken as pre-existing diseases during the validity of the second Attendance Certificate. For this reason they will not be covered.

C.4.15.6. The beneficiary may acquire one or more plans, as long as the accumulated validities of the plans do not exceed 90 days and / or the maximum of consecutive days per trip indicated in E. Particular Conditions, corresponding to the originally acquired Plan.

C.4.15.7. The assistance amounts for compensation services and baggage indemnification, included in some of The Company's products will not be granted to extensions or renewals of the Assistance Certificate, made in other countries. If you need the renewal Certificate of Assistance to include these services, it must be acquired and paid solely and exclusively in the country where the original one was issued, with the prior authorization of The Company.

C.4.16 CONTRACTING COMMUNICATION AND VALIDITY OF THE ACQUIRED PRODUCT

One of the conditions that must be met in order for the plan, contracted or hired by the beneficiary, to be valid is that the issuing agent has reliably informed its hiring to the Company prior to validity start date of the plan, as well as the payment of the cost of the purchased product. Validity changes cannot be made, nor will the cancellation of the hired Plan be made for any reason, nor under any circumstance once does its validity begin.

C.5. OBLIGATIONS OF THE COMPANY

C.5.1. The obligations of the Company, expressed in this Accession Contract, will only apply to accidents and / or sudden and acute illnesses, acquired after the acquired Plan validity or the trip start date, whichever is later.

C.5.2. See C.4.12. Excluded events and expenses

C.5.3 The Company reserves the right to investigate the veracity of the beneficiary's declaration. **The Company shall have the right to demand immediate reimbursement from the beneficiary for all unduly incurred expenses in the event of any service being paid totally or partially by the company if the economic responsibility has been previously verified to be the responsibility of the social security and / or prepaid medicine company and / or health insurance and / or insurance policy of any kind and / or any service from which could the beneficiary be the holder and / or beneficiary and / or who acquired the Attendance Certificate.**

C.6. OBLIGATIONS OF THE BENEFICIARY

In all cases for all services and for the acquired Plan, the beneficiary is obliged to:

C.6.1 PRIOR AUTHORIZATION

Request and receive authorization from the Emergency Center and / or The Company before taking any initiative or make any expense, according to the procedure, indicated in the clauses A-INSTRUCTIONS TO USE THE SERVICES CORRECTLY. In case of Failure to comply with this procedure, it immediately exempts the Company from any obligation and liability.

C.6.2 OBLIGATORINESS TO NFORME WITHIN 24 HS.

C.6.2.1 If it is impossible in an emergency to contact an Emergency Center to request the aforementioned prior authorization, the beneficiary may go to the closest emergency medical service where he/she is. In all these cases, the beneficiary must inform the urgency and / or suffered emergency and the assistance, received from the occurrence place, to the Emergency Center as soon as possible and always within 24 hours since the event occurred. In this case, you must provide the original proofs and invoices that justify such situation. **Non-compliance with this rule exempts the Company from any obligation and responsibility.**

C.6.2.2 Prior to the evaluation of the case and once possible exclusions have been discarded, the Company will be responsible for the expenses, which are incurred by the assistance up to the amounts which are established for the provided assistance, according to the acquired Plan, and provided that the values conform to those of usual use in the country or region where the event occurred. No reimbursement of accrued expenses will be made in an emergency situation, if strict compliance with the procedure, indicated in these usage Instructions of the Company's services is not done.

C.6.3 DOCUMENTATION PROVISION

The beneficiary must provide all the documentation that allows establishing the origin of the case to the company, in addition to all the original vouchers of reimbursable expenses by the Company and all the medical information, including all of those that happens before the trip or of any kind that may be necessary for The Company in order to provide its services, unfailingly including the original detailed medical report of the corresponding medical center.

C.6.4 PASSAGE TICKET DELIVERY.

The beneficiary must hand in to the Company all transportation tickets (air tickets or not) that he / she possesses, in those cases in which The Company takes charge of any difference that are above the original cost of the ticket(s), or when The Company provides the beneficiary's repatriation in case of a serious accident or death. In all cases, the Company will only respond for the fee difference that may exist if applicable.

C.7 SUBROGATION AND CESSION OF RIGHTS

C.7.1 Up to the concurrence of the amounts, disbursed in compliance with the obligations arisen from these Service General Conditions, The Company will be automatically subrogated in the rights and actions that may correspond to the beneficiary or his heirs against third individuals or legal

entities and / or official or public organism(s) because of the event that caused the provided assistance.

C.7.2 The beneficiary undertakes to pay The Company immediately for any amount received by the person, who causes the accident and / or responsible for the accident, and / or for any amount, received by his/her insurance company (ies) in respect of cash advance (s), regarding the liquidation of the final compensation to which the beneficiary may be entitled. This corresponds to the amounts charged to The Company in the event that occurred.

C.7.3 Without the statement being understood as restrictive, susceptible rights and actions that may be exercised against the following people are expressly included in the subrogation.

Third parties who are responsible for an accident (transit accident or any other type).

- Transportation companies, with regard to the total or partial restitution of the unused ticket prices, when the Company has taken charge of the beneficiary's transportation or his/her transportation remains.

C.7.4. The beneficiary assigns to the Company all the rights and actions that may correspond against the natural or legal people for the damages and losses that have been caused to the beneficiary, up to the amount that the Company pays for each reimbursement per event.

IMPORTANT: The beneficiary irrevocably cedes in favor of The Company the rights and actions, included in this Clause, being obliged to carry out all the legal acts that for that purpose are necessary and to provide all the collaboration that is required, regarding the occurred event. If you refuse to subscribe and / or provide collaboration to cede such rights to The Company, it will be automatically exempted from paying the originated assistance costs

C.8 EXCEPTIONAL CIRCUMSTANCES AND / OR FORCE MAJEURE

In this Adhesion Contract, the Company is expressly released, exempted and excused from any of its obligations and responsibilities in the event that the beneficiary suffers any damage or requires assistance as a consequence and / or as a result of unforeseeable or force majeure circumstances, such as catastrophes, earthquakes, floods, storms, declared or not declared international war or civil war, rebellions, internal commotion, acts of guerrilla or anti-guerrilla, blockades, hostilities, reprisals, conflicts, embargoes, constraints, strikes, labor disturbances, popular movements, acts of sabotage or terrorism, chemical attack, nuclear attack, etc. Also, problems and / or delays resulting from the termination, interruption or suspension of communication services. When elements of this nature intervene and once these are overcome, the Company undertakes to execute its commitments and obligations within the shortest possible time.

C.9 EXPENSES WHICH ARE NOT COVERED IN THE CONTRACT AND INTERVENTION OF OTHER COMPANIES

C.9.1 The Company reserves the right to demand from the beneficiary of the Plan the reimbursement of any expense that this may have incurred, exceeding the provision terms and / or conditions, established in them and / or outside the plan validity period.

C.9.2 In no case shall the Company provide new services to the beneficiary, nor shall it reimburse any kind of expenses, as long as the beneficiary requests or has requested benefits for the same problem and / or affection from any other company, before, during or after having requested them from The Company.

C.10 RESPONSIBILITY

The service, provided by The Company in accordance with the Adhesion Contract terms, is exclusively limited to providing the beneficiary of the Plan with benefits to access to professional services, and to their exclusive responsibility, medical, pharmaceutical, legal services and / or assistance in general. In this way, the Company will not be responsible in any way, either directly or indirectly, for any claim that the beneficiary may make for the service provision carried out by any of the aforementioned professionals.

C.11 JURISDICTION

For all law issues, regarding the contractual relationship between the beneficiary who acquires a Plan and The Company, the jurisdiction of the courts of the capital of the country, where the Company is legally present, is expressly agreed, excluding any other court or jurisdiction.

C.12 LEGAL PRESCRIPTION

Any legal action, derived from the relationship that is established between the beneficiary and The Company shall prescribe 90 (ninety) consecutive days since the occurrence of the event that originated it.

C.13. TERRITORIAL VALIDITY OF THE COVERAGE

The coverage will not be valid for any purpose within the beneficiary's residence country, nor within the issuance country of the Plan, hired to The Company, nor within the country where the beneficiary is located at the time of acquiring it. The coverage will only be valid when the beneficiary is traveling on an International flight and on a regular airline, outside the territorial limits of his/her country of residence or the country where the Plan is issued, or where he/she is at the time of acquiring the Plan.

D. LUGGAGE SERVICES / TRAVEL CANCELLATION / COMPENSATIONS

D.1. SERVICE FOR LOSS AND DELAY IN THE LOCATION OF THE LUGGAGE

THIS SERVICE DOES NOT APPLY TO SOME PLANS. CHECK THE SPECIFIC CHARACTERISTICS AND THE ASSUMED ECONOMIC LIABILITY LIMIT FOR THE PLAN ACQUIRED BY YOU.

D.1.1 BENEFICIATED PEOPLE

The beneficiary of an Attendance Certificate has included automatically and without additional cost, when in E. Plan Particular Conditions indicate these services.

D.1.2 BENEFITS

D.1.2.1 DELAY IN LOCATION OF LUGGAGE

Delay in the location of luggage during its transportation outside of the beneficiary's residence country on a plane from a regular airline (with published itinerary airlines, no charters or chartered flights apply) provided it is dispatched in the hold of the aircraft

THIS SERVICE IS EXCLUDED IN SOME PLANS. SEE IN E. PARTICULAR CONDITIONS, CHARACTERISTICS OF THE PLAN WHICH YOU ACQUIRED.

D.1.2.2 LUGGAGE LOSS

Luggage loss (full package) during transportation outside your residence country by regular airline (published itinerary airlines, no charters or chartered flights apply) and that it has been dispatched in the hold of the aircraft. THIS SERVICE IS EXCLUDED IN SOME PLANS. SEE IN THE PARTICULAR CONDITIONS THE CHARACTERISTICS OF THE PLAN WHICH YOU HAS ACQUIRED.

D.1.3 COMPENSATION / INDEMNIFICATION SERVICE

D.1.3.1 COMPENSATION FOR LUGGAGE LOCATION DELAY

D.1.3.1.1. The Company will reimburse the beneficiary (up to the contracted limit) for expenses, derived from the essential item purchases which are made during the luggage location delay, and only if it is not located within the first 36 (thirty and six) hours, counted from the moment the Emergency Center receives the notification of the lack of such luggage, the beneficiary must complete the PIR form to make the event report on the airline department.

IMPORTANT: The above reimbursements apply only to those expenses that have been previously requested and expressly authorized by the Emergency Center, any reimbursement request for expenses, incurred without prior authorization will be denied. Likewise, these expenses apply exclusively to expenses, which correspond only to the first necessity article purchases, any other sumptuous expenses or not considered first necessity expenses will not be refunded.

D.1.3.2 INDEMNIFICATION FOR LUGGAGE LOSS

The Company will indemnify the beneficiary for each dispatched kilogram and lost complete package, and up to the maximum amount indicated in Annex E. Plan Particular Conditions of the plan acquired by you.

D.1.3.3 GENERAL PROVISIONS FOR COMPENSATION / INDEMNIFICATION

D.1.3.3.1 The value per dispatched kilogram, which is applicable to the plan acquired by you is USD 40 (dollars: forty). This is complementary to the one that is paid by the airline.

D.1.3.3.2 The beneficiary shall be entitled to receive up to the maximum amount, indicated in the Particular Conditions of Annex E., on the whole for compensation and / or indemnification, regardless of the number of events (delay or loss) that may occur during the validity of his/her Attendance Certificate.

D.1.3.3.3 The real value of the lost luggage shall not be taken into consideration.

D.1.3.3.4 The beneficiary's compensation will be, in all cases and all the Plans of the Company, complementary to the one paid by the airline, that is, the amount that has already been paid by the airline will be discounted.

D.1.3.3.5 The reimbursement of the expenses, derived from the delay or loss of your baggage must be processed by the beneficiary before the Emergency Center or before the Company. If the beneficiary is in a place where The Company does not have offices, the beneficiary must communicate with the Emergency Center and follow the instructions to obtain the compensation (s), which will always remain subject to the presentation and the documentation verification in the office of the Company.

D.1.3.3.6 In order to obtain the reimbursement of expenses, derived from the delay or loss of luggage, the beneficiary must remain abroad during the stipulated minimum periods (36 hours or 10 days) and with his respective valid acquired Plan during the entire period of the trip

D.1.3.3.7 If the baggage verification or loss occurs on the return flight to the issuing country and / or the beneficiary's habitual residence, no compensation will be granted for the baggage tracing delay.

D.1.4 NECESSARY DOCUMENTATION

D.1.4.1 Form P.I.R. (Property Irregularity Report), or current official claim form.

D.1.4.2 Passport, Attendance Certificate and air tickets.

D.1.4.3 Original receipts of the expenses incurred (for the expense compensations due to tracing delay of the luggage).

D.1.4.4 Original receipt or notarial copy of the check or the indemnification, given by the airline (for the total loss compensation).

D.1.4.5 Original compensation receipt or notarial copy of the check of the airline due to the delay in the delivery of your luggage, in case of luggage delay.

D.1.5 LUGGAGE SERVICE PARTICULAR CONDITIONS

D.1.5.1 Baggage damage and / or partial or total missing content will not give rise to compensation or indemnification.

D.1.5.2 The baggage total loss compensation will be paid to the beneficiary only in the country where the Plan was issued and only upon presentation of reliable evidence of the compensation, received by the airline (notarial copy of the check, receipt, etc.). Without this proof, no refund can be made, considering that the compensation is complementary to the compensation of the airline.

D.1.5.3 The described compensations and / or compensations are per beneficiary / person and not per lost package. When two or more persons share the same lost package, the compensations and / or indemnifications indicated above will be paid pro rata.

D.1.5.4 All the described compensations and / or indemnifications will be paid in the local currency of the country in which the payments are made. The exchange rate to be applied will be the same as the valid one of the issuing date of the Beneficiary's Assistance Certificate.

D.1.6. REQUIREMENTS TO OBTAIN THE COMPENSATION AND / OR INDEMNIFICATION FOR LUGGAGE SERVICE

D.1.6.1 That the luggage has been lost during its transportation on an international flight (between two countries) in a regular airline, no charter or chartered flights or domestic flights are applied in the origin country or abroad.

D.1.6.2 That the aforementioned baggage has been duly dispatched in the aforementioned air transport warehouse.

D.1.6.3 That the luggage loss has occurred between the time it was delivered to the authorized staff of the airline to go on board and the time it had to be returned to the beneficiary at the end of the trip.

D.1.6.4 That the luggage has been lost outside the territory of the country in which the acquired Plan was issued and / or outside the country of the beneficiary's habitual residence, except for losses which are produced on international flights, which are arriving at the origin place.

D.1.6.5 That the baggage loss has been immediately reported to the airline by the beneficiary before leaving the airport and / or the baggage claim room, by obtaining written evidence of this loss through the P.I.R form. (Property Irregularity Report).

D.1.6.6 That the luggage loss has been informed by the beneficiary to the Emergency Center unfailingly before leaving the airport where the loss happened. The breach of this beneficiary's obligation exonerates the Company from any payment.

D.1.6.7 That the airline has assumed the responsibility for the luggage loss and has paid the beneficiary the corresponding compensation, provided by the airline. The beneficiary must prove responsibility acceptance from the airline by means of reliable proofs.

D.1.6.8 The beneficiary must download the refund request from the website of the Company www.assist-365.com, and complete the requested documentation as stated in clause D.1.4 "Necessary Documentation", D.1.6 "Requirements to obtain compensation and / or compensation for luggage service".

D.2. EXPENSES FOR BOARDING IMPOSSIBILITY

This coverage wants to help you in the event of any eventuality that prevents you from boarding your international flight. We will cover up to the coverage top of the acquired plan, the penalty payments, new air ticket purchases, food, calls and hotel expenses. It is very important to take into account that you must give immediate notification of this event to the Emergency Center to access the benefit.

To activate this service, the beneficiary must have paid the airline for his/her own new plane ticket or penalty on the same day of the original flight, which is not embarked, and with no more than 3 hours difference from the scheduled time of the acquired original flight.

Exclusions:

1. Cancellation of charter flights.
2. Any expenses incurred before giving notification to the Emergency Center.
3. This service will not be provided if you travel with a ticket subject to availability of space, nor discount.
4. Coverage won't be provided when the airline has assumed such expenses.
5. Any claim that does not present convincing proof of the airline and / or the event.
6. Laundry, mini-bar, Pay per View expenses (PPV) and other expenses which are not necessary during the hotel stay.
7. This benefit is not valid for flights within the beneficiary's residence country

D.3. TRAVEL CANCELLATION GUARANTEE

THIS BENEFIT IS NOT APPLICABLE TO SOME BUSINESS PLANS. SEE IN E. PARTICULAR CONDITIONS THE CHARACTERISTIC AND THE ECONOMIC RESPONSIBILITY LIMIT, WHICH CORRESPONDS TO THE PLAN YOU HAVE PURCHASED.

THIS WARRANTY IS VALID EXCLUSIVELY FOR INTERNATIONAL TRAVEL.

IMPORTANT NOTE: The Beneficiary can only assert this benefit if the product has been purchased and paid at the time she/he purchases the booking of the travel. Claims about this benefit will not be accepted if the Plan was acquired on a later date than the trip purchase.

To activate this coverage, the beneficiary must contact the Emergency Center to notify the event that motivates the cancellation of the trip, and to receive guidance on the documents that must be sent via email for further study of the case.

The notice must be made as soon as possible to the Emergency Center, with a maximum of 7 consecutive days from the event occurrence. The documents that can be requested by the Emergency Center and / or The Company, will depend on the reason which caused the cancellation of the trip.

In order for this travel cancellation guarantee to be applied, you must have acquired the plan on the same day of the first payment of the tourist services that could be canceled.

D.3.1 COVERED PEOPLE

The beneficiary of an Assistance Certificate that has contracted this benefit.

D.3.2 COMMITTED BENEFIT

The irrecoverable loss of deposits or expenses, paid in advance for the trip according to the General Conditions of the Contract which is subscribed by the beneficiary with the Travel Agency and / or Tourist Operator, provided that this cancellation occurs in a necessary and inevitable manner as a result of:

1. The beneficiary or direct relative's (parents, spouse, children or siblings) death, due to a pre-existing illness, even if it was not known by the causer of the accident.
2. The beneficiary or direct relative's (parents, spouse, children or siblings) serious accident. The accident must, by medical prescription, make the travel impossible to be done.
3. The beneficiary or direct relative's (parents, spouse, children or siblings) Serious illness due to a pre-existing illness, even if it was not known by the person, who is the causer of the sinister. The disease must, by medical prescription, make the travel impossible to be done.
4. Call to be a jury before a court.
5. Damage due to fire, theft or flooding in the beneficiary's home.
6. Medical quarantine, occurred by an accidental event.

7. Untimely and proven work sacking (must be verified with later date than the hiring of the plan or tourist package).

8. Call to provide emergency military, medical or public service.

9. Hospitalization for non-preexisting illness for more than 3 (three) days due to accident or declared illness in a sudden and acute way of the Beneficiary's spouse, parent (s), brother (s) or child (ren)

D.3.3. WARRANTY VALIDITY

This service seeks to protect the beneficiary from penalty expenses when canceling his/her trip. For this purpose, in the tourist package, ticket, tour and / or excursions that have been acquired through companies / travel agencies or legally established tours must include the request for travel cancellation of the beneficiaries. This coverage begins at the issuing time of the Assistance Certificate, and it finishes at 00:00hrs of the start validity date of the assistance certificate.

D.3.4. WARRANTY COMMITMENT

Up to the maximum amount indicated in E. Particular Conditions of the acquired Plan

There will be no compensation under this coverage when the cancellation or interruption occurs as a result of:

1) Chronic or pre-existing illnesses, suffered prior to the issuing date of the Attendance Certificate - known or not by the causer of the event (whether it is the beneficiary or spouse, parent (s), sibling (s), or child (ren)) - as well as its aggravation, consequences and aftermaths.

2) Accidents caused directly or indirectly by the practice of dangerous sports such as, but not limited to: mountaineering, off-piste skiing, water skiing, snowmobiling and / or snowcat, motorsport, motorcycling, boxing, skydiving, parasailing, hang gliding and any other exercise or athletic or acrobatic test or that has as its object: exceptional nature tests or while you participate in trips or excursions to unexplored areas.

3) Participation in a criminal enterprise. Conditions, illnesses or injuries, derived directly or indirectly from quarreling (unless it is legitimate self-defense), strike, acts of terrorism, war, civil insurrection, national strike, vandalism or popular tumult in which the beneficiary had participated as an active element. The attempt of, or the commission of an illegal act and, in general, any fraudulent or criminal act from the beneficiary, including false or different information provision from reality.

4) Wounds that the beneficiary infringes upon herself/himself

5) Alcoholism.

6) Use of drugs, drug addiction or use of medicines without medical prescription

- 7) Pregnancy (unless it was proven after the trip was booked.)
- 8) Any type of mental illness.
- 9) This service will not be provided if you travel with a ticket subject to space availability, or discount.
- 10) Any claim that does not represent convincing proof of the airline.

In addition, the beneficiary must submit to The Company the following elements:

- 1) Full round trip tickets.
- 2) Photocopies of the passport.
- 3) Assistance Certificate of the Company
- 4) Payment Invoices and receipts made to the Travel Agency and / or Tour Operator where the services were acquired. These invoices and receipts must match the declarations made by the Travel Agency and / or Tourist Operator to the Company;
- 5) In case of accident or illness, complete medical documentation.
- 6) In case of death, a duly legalized copy of the respective certificate must be submitted.
- 7) Proof of the family bond.

IMPORTANT NOTE: The Beneficiary can only assert this benefit if the product has been purchased and paid at the time she/he purchases the booking of the travel, subscribed to the Travel Agency and / or Tour Operator. Claims about this benefit will not be accepted if the Plan was acquired on a later date than the date of the trip purchase.

D.4. REFUNDS AND / OR REIMBURSEMENTS

Upon returning from your trip, if applicable, you must give notice of your refund for a maximum period of 30 calendar days from the expiration date of your Attendance Certificate. For this you must complete the refund form and send it to our refund office via mail: reintegros@assist-365.com. **If the form is not filled in all its blanks, we will not be able to process your refund. Do not leave any space in the refund form without being filled in, in this way you'll avoid delays.**

Refunds that have the following conditions will NOT be processed:

- a) Refunds that do not have the documentation that supports the application, depending on the case, may be: payment vouchers, invoices, legal receipts, police reports, lost luggage airline complaints, etc.

b) All those refunds submitted after the 30 consecutive calendar days of expiration of your Attendance Certificate.

How is a refund made?

1. Download the reimbursement form at: www.assist-365.com
2. Fill out the reimbursement form completely (filling in all the blanks / empty spaces) so that we can process your claim.
3. Attach all the ORIGINAL documents to the reimbursement form, such as: reports, invoices, receipts, payment vouchers, complaints, etc. and any other relevant information that we may request to support your refund.
4. Send the reimbursement form along with the scanned receipts to: reintegros@assist-365.com

Refund Process:

Your refund request will be processed within 15 business days after receiving the duly completed refund form and with all the necessary documentation. In case you need additional information, we will send you a request to your provided contact email, with the writing request and within 15 business days after receiving the refund form which is sent by you.

Refunds will be paid in local currency of the beneficiary's residence country. The exchange rate that will be applied for the refund, is the official change of the day of the effective payment of the expense to be reimbursed.

Also at the choice and disposition of the Company, the refunds may be paid in US dollars, if allowed by the legal regulations of the beneficiary's residence country

Payment will be made to the beneficiary of the Assistance Certificate; unless the beneficiary in the reimbursement form authorizes in writing the payment to another person, for which he/she must inform all the authorized person's information to receive the corresponding reimbursement.

When the beneficiary makes a refund he/she must have in his/her possession, all the original vouchers of the expenses for which he requests reimbursements. These original receipts may be requested by the Company to be audited. In this situation, the beneficiary must send them to the office, indicated by the Company.

NOTES:

The ASSIST-365 Assistance Certificate purchase implies the total acceptance and knowledge of the Service General Conditions and the Particular Conditions of the Plan, which is hired and / or acquired by the Beneficiary. The ASSIST-365 Services are provided and assumed 100% (one hundred percent) by United Assistance SAC.

The Service General Conditions and the Plan Particular Conditions are concordant and established in accordance with the provider of them; who establishes the conditions for the use, scope and the coverage validity for the acquired assistance.

UPGRADES	
Theft Compensation	
Compensation due to personal item thefts	USD 2.500
Compensation due to credit card or passport theft	USD 150
Cancellation	
Trip cancellation	USD 4.000
Expenses due to boarding impossibility	USD 800
Expenses due to delayed or canceled flight (more than 6 hours)	USD 800
<i>Sports</i>	
Medical assistance due to sports accidents	USD 10.000
Golf, tennis, diving, surfing, paddle or ski equipment theft	USD 2.500
Loss of hired ski access or avalanche	USD 200
Rental of sports equipment in case of luggage delay	USD 1.000
<i>Technology</i>	
Covered technology: Tablet, Smartphone, Camera, Notebook, e book	USD 2.000
Pre-existence	
Coverage of pre-existing diseases (non-cumulative)	USD 10.000

Fund Transfers	USD 3.000	USD 2.500	EUR 2.000	USD 1.500	USD 1.000
Fund Advances for bails	USD 3.000	USD 2.500	EUR 2.000	USD 1.500	USD 1.000
Travel Companion for children	Plane TKT	Plane TKT	Plane TKT	Plane TKT	Plane TKT
Executive Replacement	Plane TKT	Plane TKT	Plane TKT	Plane TKT	Plane TKT
Consultation Lines	Included	Included	Included	Included	Included
Urgent message transmission	Included	Included	Included	Included	Included
24 hs Assistance	Included	Included	Included	Included	Included
Forgotten Object Delivery	USD 800	USD 800	EUR 500	USD 200	USD 100
Additional days due to hospitalization	Up to 7 días	Up to 7 días	Up to 7 días	Up to 7 días	Up to 7 días
Minimum of days per trip	3 days	3 days	3 days	3 days	3 days
Geographic coverage	Worldwide, Except your Residence Country	Worldwide, Except your Residence Country	Worldwide, Except your Residence Country	Worldwide, Except your Residence Country	Worldwide, Except your Residence Country
Age limit (trips of equal to or less than 149 days)	74/85 years old (rate increases 50% for passengers over 75 to 85 years old)				74 years old
Age limit (travel of 150 days onwards)	64 years old				
PLUS Services and coverage	<i>Pentagon Plus</i>	<i>Rectangle Plus</i>	<i>Square Plus</i>	<i>Circle Plus</i>	<i>Triangle Plus</i>
Boarding Impossibility	USD 400	USD 400	€ 400	USD 400	USD 400
Luggage delay	USD 400	USD 400	€ 400	USD 400	USD 400
Flight delay	USD 400	USD 400	€ 400	USD 400	USD 400
Assistance in case of pre-existence (Non-cumulative)	USD 3.000	USD 3.000	€ 3.000	USD 3.000	USD 3.000
Excess baggage	USD 50	USD 50	€ 50	USD 50	USD 50

E. Particular Conditions of the plans

<u>Services and coverage</u>	<i>Pentagon</i>	<i>Rectangle</i>	<i>Square</i>	<i>Circle</i>	<i>Triangle</i>
Medical assistance in case of accident	USD 100.000	USD 55.000	EUR 35.000	USD 25.000	USD 15.000
Medical assistance in case of illness	USD 100.000	USD 55.000	EUR 35.000	USD 25.000	USD 15.000
Emergency dentistry	USD 1.500	USD 1.000	EUR 500	USD 500	USD 250
Lost Baggage Compensation	USD 1.500	USD 1.200	EUR 1.200	USD 1.000	USD 500
Medical assistance due to pre-existing illness	USD 500	USD 500	EUR 500	USD 500	USD 250
Medications	included	included	included	included	included
Funeral repatriation	USD 100.000	USD 55.000	EUR 35.000	USD 25.000	USD 15.000
Sanitary repatriation in case of accident or illness	USD 100.000	USD 55.000	EUR 35.000	USD 25.000	USD 15.000
Administrative repatriation	Plane TKT	Plane TKT	Plane TKT	Plane TKT	Plane TKT
Family member transportation due to the beneficiary's hospitalization	Plane TKT	Plane TKT	Plane TKT	Plane TKT	Plane TKT
Hotel stay for the accompanying family member due to the beneficiary's hospitalization (up to 5 days)	USD 50 (per day)	USD 50 (per day)	EUR 50 (per day)	USD 50 (per day)	USD 50 (per day)
Early return due to family member death	Plane TKT	Plane TKT	Plane TKT	Plane TKT	Plane TKT
Early return due to damage on the beneficiary's home or business premise.	Plane TKT	Plane TKT	Plane TKT	Plane TKT	Plane TKT
Assistance for lost documents or luggage	included	included	included	included	included
Legal assistance for traffic accidents	USD 10.000	USD 5.000	EUR 4.000	USD 3.000	USD 2.000
Hotel expenses for convalescence	USD 3.000	USD 2.000	EUR 1.500	USD 1.200	USD 1.000