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TERRAWIND GLOBAL PROTECTION SERVICES: GENERAL CONDITIONS

CONTRACT FOR TRAVEL ASSISTANCE SERVICES

Services provided by TERRA PROTECTION, INC.,

Effective December 15, 2023.

Before leaving on a trip, we recommend that you read the following General Conditions, so you have a full understanding and knowledge of the structure and functioning of the TERRAWIND GLOBAL PROTECTION products.

If you need assistance, you can contact us from anywhere in the world via WhatsApp at +1 208 9101 001 or by operator (call collect / reverse call) at +1 888 9809 992 or by calling these numbers from:

+54 800 6662 037	Argentina	+39 800 776 885	Italy
+55 800 8913 776	Brazil	+52 800 4610 548	Mexico
+56 800 914 865	Chile	+44 808 1695 070	United Kingdom
+86 800 8840 014	China	+1 888 9809 992	USA
+57 180 0519 0839	Colombia	+1 829 9462 054	Dominican Republic
+34 900 973 469	Spain		
+33 800 906 016	France		

You can also contact us via email at: asistencias@twglobalprotection.com

*To place a Reverse Call / Call Collect, you must inform the hotel receptionist or phone operator that you want to make a call of this nature. If the country you are visiting does not support the Reverse Call / Call Collect communication system, pay for the call and, upon your return, present the receipt of your payment (the telephone number of the assistance center must be shown).

PROCEDURE TO REQUEST ASSISTANCE:

In order to request services, THE CARD HOLDER should first contact the Alarm Center of the PROVIDER, as many times as required, by calling the phone numbers printed on the CALLING CARD. THE CARD HOLDER should tell his/her name, VOUCHER number, expiration date and validity, as well as his/her location and the reason for the requested assistance. From the moment of the first assistance or service provided, the CARD HOLDER must always contact the ALARM CENTER of the PROVIDER for approval of a new assistance or additional services, even if these originated from the first event.

GENERAL CONDITIONS AND DEFINITIONS

ARTICLE I. SINGLE CONTRACT:

The purchased Contract for Travel Assistance Services is supplemented by the General Conditions of the ASSISTANCE PLAN, as well as the VOUCHER and the CALLING CARD with the phone list. All these documents constitute a SINGLE CONTRACT.

THE CARD HOLDER acknowledges and accepts these Terms and Conditions; such acceptance is ratified by any of the following acts:

- Payment of contracted services.
 - The use or attempted use of any of the contracted services.
- a) The present General Conditions govern the rendering of travel assistance services by the PROVIDER, as detailed in the VOUCHER, during trips made by the beneficiary. The beneficiary acknowledges having selected the ASSISTANCE PLAN of his/her preference, as well as reading in full the terms, scope and limits of benefits under the conditions applicable to his/her plan, as shown in these General Conditions.
 - b) Assistance services are provided in cases of unforeseen emergency situations that occur abroad or nationally, except in the city of residence, in accordance with the type of product acquired, as stated by the kilometric deductible specified in the CERTIFICATE or VOUCHER, according to the contracted product. These services are not health insurance, an extension of prepaid medical plans or occupational hazards insurance. They are not intended to provide preventive care or definitive treatment.
 - c) This a contract of services exclusively oriented to solving emergencies which prevent the normal continuation of the beneficiary's journey, therefore, once the medical condition of the CARD HOLDER has been stabilized, repatriation for medical treatment will be proposed, if needed, to the entry airport in the Country of residence. The beneficiary cannot object to this decision, under penalty of losing the rights or benefits established in these general conditions. Expenses for further treatment in the country of origin will be assumed by the CARD HOLDER, through a personal health insurance taken with a third party, personal funds or any other health service.
 - d) Assistance plans are not designed nor contracted or provided for:
 - Elective medical procedures.
 - Performing routine medical check-ups, or check-ups that have not been previously authorized by the Assistance Services Center.
 - Advancing benign or long-term treatments or procedures.

All assistance or treatment will cease and will stop being the responsibility of the PROVIDER once THE CARD HOLDER returns to his place of residence or when the period of validity of the chosen plan expires. The acquisition by a Beneficiary of one or more CERTIFICATES or VOUCHERS does not result in the accumulation of benefits, or the time contemplated therein; in these cases, only the limits established in the CERTIFICATE or VOUCHER that has been issued first, may be applied.

NOTE: It is clearly understood by THE CARD HOLDER that this plan is a travel assistance product and that, in the event it is offered through an insurance company, it still does not become an international medical insurance.

- e) Events and Expenses not included: For excluded diseases under the GENERAL EXCLUSIONS clause, the PROVIDER will only cover expenses up to the maximum amount stated as "medical care for preexisting conditions" on the VOUCHER or ASSISTANCE PLAN. The PROVIDER shall not pay for any diagnostic tests aimed at evaluating pre-existing conditions and/or ruling out their relationship with the ailment that originates the assistance. Should it be determined that the purpose of traveling abroad is the treatment of an existing illness and that the ongoing treatment is either directly or indirectly related to this disease, the PROVIDER shall be relieved from providing services to the CARD HOLDER. To this end, the PROVIDER reserves the right to investigate the connection between the current event and the previous illness.
 - f) TERRAWIND GLOBAL PROTECTION is not an insurance company and does not underwrite insurance policies of any kind for CARD HOLDERS. Insurance included in TERRAWIND GLOBAL PROTECTION ASSISTANCE PLANS are granted at no additional cost to the CARD HOLDERS and are issued according to local laws. TERRAWIND GLOBAL PROTECTION purchases insurance for its customers and therefore reserves the right to make changes to coverage or suspend it without notice, in accordance with the provisions of the insurance legislation in the issuing country.
 - g) When THE CARD HOLDER extends the duration of his trip in an unexpected way, he may request the issuance of a new voucher. The SUPPLIER reserves the right to accept or deny this renewal without giving further explanations; if it is approved it will have a grace period that must be of at least 3 days and be governed under the following conditions: It must be acquired and paid only and exclusively in the country in which the original voucher was issued and paid.
The request for the issuance of a new voucher must be made before the end of the validity of the original voucher. In case you want a new voucher to be issued after the end of its validity, the following waiting periods will apply:
 - 3 days for policies up to 30 days
 - 5 days for policies up to 180 days
 - 10 days for policies up to 365 days
 - 15 days for medical expenses related to Covid-19, in all the products.
- a. THE CARD HOLDER may renew his voucher with a plan that has the same coverage as the original, or greater. Vouchers with less coverage than originally contracted will not be valid.
 - b. The new travel assistance plan or voucher may not be used under any circumstances to initiate or continue treatment and / or assistance of problems that may have arisen during the validity of the original voucher and / or previous vouchers, or before the validity of the new plan and / or voucher, regardless of the procedures or treatments underway that have been authorized by the PROVIDER or by third parties. All medical assistance provided during the validity of the first voucher will automatically

be considered as pre-existing during the validity of the second voucher and therefore will not be assumed by TERRAWIND GLOBAL PROTECTION

When the validity of the previous voucher has ended at the time of purchase or the passenger purchases at the destination, the voucher will be issued with a 15 (fifteen) days grace period for COVID-19 expenses and 3 (three) days for any other contemplated expenses within the coverage chart. The above, only after having received the issuing agency / tour operator and others, express authorization from the Assistance Services Center.

ARTICLE II: DEFINITIONS/GLOSSARY:

Terms used for all purposes in this "Agreement for the Provision of Travel Assistance Services", regardless of gender, number, or tense in case of verbs, will have the following meaning: whenever capital letters are used in this "Agreement for the Provision of Travel Assistance Services", the terms defined below will have the meaning ascribed to them herein:

- a) **ACCIDENT:** An accident is understood as an event resulting in bodily harm derived from the sudden action of an external cause and beyond the control and intentionality of the CARD HOLDER, caused by a foreign agent, outside his control, external, violent and visible, as well as the resulting injury or condition being caused directly by such agents and independently of any other cause.
- b) **TRIP CANCELATION:** Definitive inability to begin the scheduled trip.
- c) **CATASTROPHE:** catastrophe is defined as any type of accidental and unexpected event where many CARD HOLDERS with VOUCHERS or CERTIFICATES are involved.
- d) **ALARM CENTER:** Group of specialists who monitor, control and/or coordinate services for the PROVIDER and decide on all matters and/or services provided, or to be provided under these General Conditions, which are related directly or indirectly to medical issues.
- e) **CERTIFICATE OR VOUCHER:** CERTIFICATE or VOUCHER: Document to be issued in the CARD HOLDER's country of origin prior to the beginning of the trip (except for RECEPTIVE ASSISTANCE PLANS) and given to the CARD HOLDER. The VOUCHER shows the CARD HOLDER's personal information, and the number and type of ASSISTANCE PLAN acquired, all of which is part of the Contract for the Rendering of Travel Assistance Services, also known as General Conditions of the Assistance Services Contract purchased by the CARD HOLDER and accepted by the PROVIDER.
- f) **COMPANY:** TERRAWIND REPS S.A DE C.V & TERRA PROTECTION, INC are assistance companies locally authorized to issue CERTIFICATES or VOUCHERS for travel ASSISTANCE PLANS
- g) **CONGENITAL:** Pathology present or existing before birth.
- h) **DEDUCTIBLE:** Amount payable by the card holder which applies to the total amount of coverage expenses to be claimed.
- i) **AILMENT and/or ILLNESS:** The terms "ailment" and / or "illness" shall be understood for all purposes as synonymous of " AILMENT AND/OR ILLNESS sickness" within the present General Conditions.

- j) **DISMEMBERMENT or LOSS:** Complete separation by amputation, or total disability due to functional impotence:
- Real amputation or functional loss of the hand at the height or above the wrist joint, or the foot at the height or above the ankle joint.
 - Real amputation or loss of the index or thumb fingers at or above the joint that connects them with the palm of the hand.
 - Total and unrecoverable loss of vision duly certified by the attending Physician.
 - Total and unrecoverable loss of speech duly certified by the attending Physician.
 - Total and unrecoverable loss of hearing duly certified by the attending Physician.
- k) **ACUTE ILLNESS:** The short and relatively severe process of alteration of the status of the body or of any of its organs, which might interrupt or disturb the balance of the vital functions, causing pain, weakness or other manifestation alien to its normal behavior.
- l) **CHRONIC DISEASE:** Any pathological process ongoing and persistent over time.
- m) **NEGLIGENCE:** failure in the due performance or performance of a function, service, or obligation that, in most cases, ends up causing damage to a third party or itself.
- n) **PRE-EXISTING CONDITION:** Any physiopathological process that recognizes an origin or etiology prior to the date of start of the VOUCHER term and/or validity, acquired by the CARD HOLDER, and that can be determined through complementary diagnostic methods of customary and everyday use, accessible and available in all countries of the world (including but not limited to Doppler, MRI, catheterization, etc..)
- o) **SUDDEN OR UNEXPECTED ILLNESS:** Rapid, fortuitous, unforeseen illness, contracted after the starting date of the VOUCHER's validity.
- p) **EVENT:** Event, synonym of occurrence.
- q) **INTERRUPTION OF TRAVEL:** To break the continuity of the journey because of the causes mentioned in these general conditions.
- r) **GLOBAL MAXIMUM AMOUNT:** The amount of expenses the PROVIDER will pay and/or refund for every concept and for all services provided under these General Conditions.
- s) **GLOBAL MAXIMUM AMOUNT IN CASE OF A MULTIPLE EVENT:** The sum of expenses the PROVIDER will pay and/or reimburse to all CARD HOLDERS involved, in case of injury or death of more than one holder in the same event, in every respect and for all services provided under these General Conditions.
- t) **ASSISTANCE PLAN:** Detailed package of Travel Assistance Services rendered by the PROVIDER, which indicates an exhaustive list of services and their monetary, quantitative, geographic and age limits. The ASSISTANCE PLAN is detailed in the CERTIFICATE or VOUCHER and is an integral part thereof. Only those benefits explicitly stated in the detailed ASSISTANCE PLAN, or the VOUCHER/CERTIFICATE, are applied to each product, within the scope and limits indicated. Only those guarantees or benefits in effect on the date of issuance

- of the Assistance Plan- as specified in the VOUCHER purchased by the CARD HOLDER – will be valid and shall govern this AGREEMENT.
- u) **PROVIDER:** TERRAWIND GLOBAL PROTECTION, entity responsible for coordinating the rendering of travel assistance services listed in the CERTIFICATE/VOUCHER during the CARD HOLDER's stay abroad or nationally, as appropriate, through its support alarm center.
 - v) **TRAVEL RESCHEDULING:** Postponing a trip to a future date for the reasons mentioned in these general conditions.
 - w) **TRAVEL ASSISTANCE SERVICE:** Services the COMPANY offers through its PROVIDER and are specified in the CERTIFICATE or VOUCHER issued by the COMPANY at the request of the CARD HOLDER; the GENERAL CONDITIONS, the ASSISTANCE PLAN and the PHONE CARD. Only guarantees or benefits in effect on the date of issuance of the ASSISTANCE PLAN, as specified in the VOUCHER purchased by the CARD HOLDER, will be valid and shall govern for purposes of this AGREEMENT.
 - x) **TERRAWIND GLOBAL PROTECTION IDENTIFICATION CARD:** This is the credential given to the CARD HOLDER before the beginning of the trip. The card shows full name, VOUCHER or CERTIFICATE number, validity and type of ASSISTANCE PLAN contracted. It also has a list of phone numbers, emails and alternative ways to communicate with the ALARM CENTER of the PROVIDER, from the country where the CARD HOLDER is calling.
 - y) **CARD HOLDER:** The natural person registered in the ASSISTANCE PLAN of the COMPANY whose name appears in the VOUCHER or CERTIFICATE, and who is the beneficiary of the services described in this Travel Assistance Agreement.
 - z) **TRIP:** A journey from one place to another. It may be by land, sea or air.

ARTICLE III. ISSUING THE CERTIFICATE or VOUCHER

- a) **BENEFICIARY OF THE SERVICES:** The services offered by the PROVIDER are not transferable to third parties and will only be rendered to the CARD HOLDER. The Beneficiary must be a resident in the country of origin of the trip, which is the place where the VOUCHER must be issued (Except for Receptive ASSISTANCE PLANS). The BENEFICIARY is the person identified by name, last name and identity document in the VOUCHER/CERTIFICATE of the ASSISTANCE PLAN.
- b) **AGE LIMIT:** The CARD HOLDER indicated in the VOUCHER is the recipient of the services described in the purchased ASSISTANCE PLAN, if he/she is not older than 75 years at the date its validity start (plus 364 days) according to the plan. Assistance plans of US \$ 50,000 or greater coverage for people over 75 years (plus 364 days) and up to 85 years inclusive, will be entitled to 50% of medical assistance coverage for accidents and illness for a maximum of 30 days per trip. (Details are mentioned in the Particular Guarantees of each assistance plan). For example, a person is considered 75 years old until the day before he/she becomes 76. Insurance companies that are offered free of charge have their own age limits, which are indicated in CERTIFICATE or VOUCHER.
- c) **DURATION/VALIDITY:** The ASSISTANCE PLAN services described in the VOUCHER/CERTIFICATE shall only be effective for the validity period referred to therein. For the VOUCHER/CERTIFICATE to be effective, it must bear a valid

number assigned by the provider, which the beneficiary can verify by calling the alarm center prior to its effective date.

- d) The VOUCHER/CERTIFICATE must be purchased in the CARD HOLDER's country of residence, or in a different country, provided such country is not the CARD HOLDER's destination (except for INCOMING SERVICE PLANS). The VOUCHER /CERTIFICATE shall be purchased before the beginning of the trip. If the CERTIFICATE or VOUCHER were issued on the same effective date, the following waiting periods shall apply:

- 3 days for policies up to 30 days
- 5 days for policies up to 180 days
- 10 days for policies up to 365 days

During these waiting periods the passenger may not request any assistance.

The PROVIDER reserves the right to issue or not a VOUCHER/CERTIFICATE when the CARD HOLDER is already traveling either nationally or internationally, even if it would be an extension of an existing VOUCHER/CERTIFICATE. The PROVIDER may request from the CARD HOLDER all necessary documentation to verify this fact. Refusal by the CARD HOLDER to submit such documentation will free the PROVIDER from rendering any service.

The acquisition by the HOLDER of one or more CERTIFICATES or VOUCHERS does not result in the accumulation of the BENEFITS or the time contemplated in them, in these cases only the limits established in the CERTIFICATE or VOUCHER that has been issued first may be applied.

- e) **CANCELLATION or MODIFICATION OF DURATION AND VALIDITY:** The CARD HOLDER may not make changes to the duration or validity, nor cancel the VOUCHER/CERTIFICATE under any circumstances or for any reason once its validity has started. Such changes may only be requested, by the CARD HOLDER or a third party, before the beginning of the VALIDITY and up to 24 hours prior to the date indicated in the CERTIFICATE or VOUCHER. If accepted, the sum paid by the CARD HOLDER will be returned after retention of 20% of the total paid, or a new VOUCHER will be issued with a new validity period and for the same duration as the void voucher.

It will not be possible to request a VOUCHER cancellation or modification after the time limit indicated above, or after the validity of the voucher has started. In such cases, the CARD HOLDER will not receive compensation of any kind.

The CARD HOLDER may request one extension during the trip for the number of days he/she deems necessary only if the stay abroad must unexpectedly be extended and under the following conditions:

- a) The CARD HOLDER may request to renew his/her VOUCHER / CERTIFICATE only once.
- b) The PROVIDER reserves the right to either accept or deny such renewal request without further explanation.
- c) The CARD HOLDER shall request a new VOUCHER or CERTIFICATE only from the issuing agent with whom the original card was contracted, indicating the number of days to be extended.
- d) The request to issue a new VOUCHER or CERTIFICATE shall be completed before the end of duration of the original VOUCHER or CERTIFICATE.
- e) The CARD HOLDER shall designate the person who will pay and receive the new VOUCHER/CERTIFICATE, in the Issuer Agent's office, to be issued and delivered then and there.
- f) The DURATION of the new VOUCHER/CERTIFICATE must be immediately consecutive to the original.
- g) The new VOUCHER or CERTIFICATE issued under the conditions referred to in this clause shall not be used under any circumstances to initiate or continue treatment and/or assistance for problems that arose during the term of the original VOUCHER or CERTIFICATE and/or before the term of the new VOUCHER or CERTIFICATE, regardless of ongoing proceedings or treatments that have been authorized by the PROVIDER.
- f) **GEOGRAPHICAL VALIDITY / TERRITORIAL SCOPE:** According to the type of VOUCHER/CERTIFICATE, it will be valid only in the geographical areas specified **WORLDWIDE** except for the CARD HOLDER's country of residence.
 - **SCHENGEN area** European Union countries + Iceland + Norway + UK (England, Scotland, Wales and Northern Ireland) & Switzerland, except for the CARD HOLDER's country of residence. SCHENGEN coverage (countries of the European Union + United Kingdom + Switzerland + Iceland + Norway): When used outside the covered area, will have a reduction of the guarantees of medical expenses specified in the Particular Guarantees of the Product purchased, unless it is explicitly authorized thereby.
 - **REGIONAL:** Countries bordering the CARD HOLDER's country of residence + NATIONAL except within 100km counted from the place of permanent residence. (The mileage deductible may change according to special agreements signed with the respective provider.)
 - **NATIONAL:** CARD HOLDER's country of residence except within the 100 km counted from the place of permanent residence. The ASSISTANCE PLAN Services with a valid term and scope within the country issuing the voucher shall be provided within its territorial limits, and from 100km (one hundred kilometers/sixty miles) counted from the place of permanent residence of the CARD HOLDER and only when he/she is temporarily traveling. In all cases of assistance rendered by the PROVIDER, it will always be, and without exception, complementary and ancillary to the financial liability that might correspond to the prepaid health company and/or welfare program, and/or health insurance, and/or insurance policy of any kind and/or any service whose beneficiary is the CARD HOLDER. ((The mileage deductible may change according to special agreements signed with the respective provider.)

VOUCHERS/CERTIFICATES will not be valid within the issuing country, and services will not be rendered in the CARD HOLDER's country of permanent residence, even within the duration of the VOUCHER/CERTIFICATE, except for REGIONAL and NATIONAL ASSISTANCE PLANS.

- g) **CARD HOLDER OBLIGATIONS:** In all cases, the CARD HOLDER is required to:
- The CARD HOLDER should always contact the Alarm Center of the PROVIDER to obtain the authorization for new assistance or complementary services, even if they have originated in the same cause as the first event, otherwise, the PROVIDER will have the right not to authorize the expenses incurred by the CARD HOLDER.
 - The lack of notification within 24 hours of the event will result in the automatic loss of the rights of the CARD HOLDER to claim or request compensation.
 - The CARD HOLDER agrees that the PROVIDER reserves the right to record and audit any telephone conversations it considers necessary for the proper rendering of its services. The CARD HOLDER expressly agrees to this procedure and to the eventual use of the records as evidence in case of possible disputes concerning the assistance rendered. Accept the solutions designated by the Alarm Center of the PROVIDER. Allow repatriation to his/her country of origin if his health permits and in accordance with the physicians.
 - Authorize medical professionals or institutions involved to disclose to the PROVIDER or any of its accredited representatives, Medical Records and any other necessary information for payment of admission and/or treatment, as well as to examine all elements related to them. The PROVIDER shall have no obligation to pay any service or reimbursement if the required medical history is not available.
 - Provide documentation that enables the PROVIDER to confirm the eligibility of the case, as well as all original receipts for expenses to be reimbursed by the PROVIDER, and all medical information (including medical information prior to the departure), to enable the Medical Department of the PROVIDER to authorize the rendering of services or the payment of the assistance. Provide a copy of the CARD HOLDER's passport showing the personal data page.
 - Furnish the PROVIDER with all travel tickets, duly endorsed, when the PROVIDER is responsible for any fare difference from the original travel tickets or when THE PROVIDER repatriates the CARD HOLDER either in case of accident or in case of death. The CARD HOLDER authorizes the PROVIDER, irrevocably and absolutely, to request on his/her behalf any medical records to professionals, both, in the country of residence and abroad, for the purpose of evaluating and eventually decide on the applicability of restrictions in case of chronic or pre-existing conditions or illnesses that had led to the assistance. The PROVIDER shall have no obligation to pay any service or reimbursement if the required medical history is not available.

- **CLAIM OF PAYMENTS:** In some countries, especially in the United States of America, a medical center or hospital may send a claim for payment of a portion of an invoice directly to the domicile of the CARD HOLDER (In his country of origin) and not to the PROVIDER's Alarm Center, even after the accounts have been settled. If this occurs, the CARD HOLDER will have to inform and send said invoices by mail to the COMPANY in the country where he acquired his CERTIFICATE or VOUCHER so that the SUPPLIER processes them within the management of his file.
- h) **PROVIDER's OBLIGATIONS:** The obligations stated in these General Conditions shall govern and be rendered only in the event of accident and/or sudden, unforeseen or acute illness suffered after the beginning of the trip and/or during the term of the VOUCHER/CERTIFICATE, whichever occurs later and to the extent of coverage of the contracted product.
- Limitation of liability in case of multiple policies:** In the event that the CARD HOLDER has presented his claim to another assistance and / or insurance company, the SUPPLIER's responsibility will be secondary and supplementary. In certain cases, and with prior agreement with some distributors, TERRAWIND GLOBAL PROTECTION will pay the excess of the coverage agreed in the individual policy.
- i) **PARTICULAR CONDITIONS** (\$ USD or € Euros): Services and specific benefits of the ASSISTANCE PLAN are printed on the VOUCHER presented to the CARD HOLDER when underwriting said ASSISTANCE PLAN and prior to departure. They include, among others, the provisions in force, personal data, telephone numbers to seek assistance, the General Conditions, exclusions and coverage limits, which are denominated in United States Dollars (USD) or Euros (€). This is known as the VOUCHER/CERTIFICATE, which jointly with the General Conditions constitutes this contract of Travel Assistance coverage.
- h) **DESCRIPTION OF ASSISTANCE SERVICES:** Assistance Services described in this article are those offered by the COMPANY through its PROVIDER. For the purposes of this AGREEMENT, only those guarantees or benefits in force on the date of issuance of the ASSISTANCE PLAN specified in the VOUCHER/CERTIFICATE purchased by the CARD HOLDER shall be valid and govern this contract. No right shall be recognized if the cause that originated the event is included and specified in the GENERAL EXCLUSIONS.

ARTICLE IV. DETAIL OF SERVICES:

IV. (1) and (2) Medical assistance due to accident or illness, includes:

- **Medical assistance for COVID-19**
The Beneficiary must always and without exception contact the Emergency Central, who in turn will coordinate a virtual appointment by Telemedicine and, according to the opinion provided by the Medical Department, if the Beneficiary presents symptoms related to COVID-19, the Assistance Center will coordinate the relevant medical consultation, according to the safety and health protocols of

each country, covering the expenses incurred up to the coverage limit indicated in the voucher. The following expenses will be covered under the same limit:

- **Hospital Expenses for COVID-19:** In case of requiring hospitalization to stabilize the Beneficiary's condition.
- **Mechanical respirator fees:** If the Medical Department, together with the treating doctor, considers the use of a mechanical respirator necessary, the Central will authorize, and cover said expense.

THIS BENEFIT WILL NOT OPERATE WITH A REFUND.

Note 1: The age limit for this benefit is 85 years of age. Finally, beneficiaries over 86 years old may acquire additional coverage by COVID-19, through the purchase of the Up-grade, which will grant them a maximum amount of USD 10,000 for medical expenses of covid-19.

Note2: This product will not cover hotel quarantine expenses; it will be limited only to medical expenses.

- **Medical Consultation:** will be provided in case of accident or sudden, unexpected and acute illness of the CARD HOLDER, always taking into consideration that the purpose of this contract is not full treatment, but the continuation of the trip or repatriation to the country of origin, where the CARD HOLDER may initiate treatment at his/her own cost, and/or using his/her own health plan, and/or insurance policy, and/or welfare program, and/or prepaid medical plans. The PROVIDER reserves the right to choose the most appropriate treatment options proposed by the medical team. If the CARD HOLDER suffered an event during the validity of the voucher and his hospitalization is greater than the validity of the said voucher, the PROVIDER will bear the necessary expenses up to the maximum coverage contracted. (This includes hospital room, surgeries, medications, and a maximum of 10 physical recovery therapies).

When the CARD HOLDER suffers an event during the validity of the VOUCHER and his hospitalization is greater than its validity, the PROVIDER will only cover hospitalization expenses, within the coverage of medical expenses due to illness and/or accident under the following scenario:

- ✓ Up to eight additional days from the end of the validity of the VOUCHER or until the coverage limit of up to USD 10,000 has been exhausted.
- ✓ Until the treating physician signs the HOLDER's discharge within the eight days of coverage extension.

All assistance or treatment will cease and will not be the responsibility of the PROVIDER once the HOLDER returns to his place of residence or the validity period of the contracted assistance plan expires.

- **Specialist service:** When indicated and authorized by the Medical Department of the PROVIDER
- **Complementary medical examinations, monitoring and controls:** When indicated and approved by the Medical Department of the PROVIDER, and until the emergency has ended (including pregnant women until week 26 of pregnancy).

- **Hospitalization:** According to the nature of the injury or illness, and if the Medical Department of the PROVIDER so establishes and authorizes, the CARD HOLDER shall be admitted to the nearest Health Center.
- **Surgical procedures:** When authorized by the Medical Department of the PROVIDER and in emergency cases that require immediate treatment, and which cannot be postponed until the CARD HOLDER returns to his/her country of origin. If in the judgment of the Medical Department of the PROVIDER and the treating physicians the return to the country of origin to receive necessary surgical treatment is possible, the patient shall be returned to the country of origin. The patient is required to accept such a solution, for in case of refusal, all warranties or benefits granted by the VOUCHER/CERTIFICATE will be void.
Osteosynthesis implements, such as screws bars, plates and joint prostheses, as well as implants (permanent or temporary) are excluded from the benefits, in case the amount of osteosynthesis implements cannot be determined or are packaged in the surgical intervention, the amount to be discounted to the CARD HOLDER in the medical assistance BENEFIT will be the equivalent of the highest cost of osteosynthesis material in the official market of the country of issue of the VOUCHER/CERTIFICATE.
- **Intensive care:** When the nature of the illness or injury so requires, and whenever authorized by the Medical Department of the PROVIDER.
- **Physical recovery therapy or physical therapy:** it is covered in case of trauma, under medical prescription during the trip. (Maximum of 10 therapies)
- **Medical transfer:** In case of emergency, and if the PROVIDER deems it necessary, the CARD HOLDER will be transferred to the nearest Health Center, using the means of transportation that the Medical Department of the PROVIDER considers appropriate and according to the nature of the injury or illness It is understood that even in case of treatments and surgeries that occur in situations contemplated as emergencies, the Medical Transfer should be required and authorized by the Medical Department of the PROVIDER. Only transportation services (taxis) that have a receipt and have been previously authorized by the PROVIDER, will be covered. Failure to comply with this rule exempts the PROVIDER from taking over the coverage in the referred situation.
- **Sanitary Repatriation:** This is the procedure used to transport the sick or injured CARD HOLDER, from the place where he/she traveled to the airport of entry in the country of permanent residence where the VOUCHER/CERTIFICATE was issued.
- Only the Medical Department of the PROVIDER may be authorized to take all measures mentioned in this clause, being the CARD HOLDER or any of his relatives prohibited from doing so without the authorization of the PROVIDER. Repatriation must also be authorized and medically and scientifically justified by the treating physician. If the CARD HOLDER or the companion/s decide to carry out the repatriation disregarding the opinion of the Medical Department of the PROVIDER, the PROVIDER shall not be liable, and the CARD HOLDER and/or companion shall bear the repatriation costs and consequences without right to recourse against the PROVIDER.

When the Medical Department of the PROVIDER, in accordance with the attending physician, deems necessary and advises the CARD HOLDER to proceed with the

Sanitary Repatriation, it will take place in economy class of a commercial airline and subject to availability of seats, or else using the means of transportation the Medical Department deems the most appropriate, and accompanied by a doctor or nurse if applicable, to the airport of entry into the country of permanent residence of the CARD HOLDER..

The PROVIDER shall be responsible for fees resulting from any change of date to the airline tickets or the issuance of a new ticket, in coach class, and subject to availability of seats. For this purpose, the CARD HOLDER shall deliver the return ticket/s, properly endorsed, to the PROVIDER without any compensation at all. Expenses for this benefit will be charged to Account Spending Limit of the Medical Assistance indicated in the table of benefits.

From the moment the CARD HOLDER is admitted in a medical facility, to the day of the returning trip, this assistance includes transport by ambulance or other means compatible with his state of health, and approved by the Medical Department of the PROVIDER, from the place of admission to the boarding airport, with the necessary support structure.

Sanitary Repatriation will be made from the place where the CARD HOLDER is resting or injured to the airport of entry into the country of permanent residence - as appears in the issued VOUCHER/CERTIFICATE.

The right to Sanitary Repatriation will not be acknowledged if the cause of the event is expressly stated in the GENERAL EXCLUSIONS.

The COVERAGE and the VOUCHER/CERTIFICATE term and validity will cease from the moment the CARD HOLDER is back at the airport of entry in his/her country of permanent residence.

The CARD HOLDER shall be entitled to Sanitary Repatriation as specified under this clause, only during the duration and/or validity of the VOUCHER or CERTIFICATE.

The PROVIDER leads, always, the decision-making on Sanitary Repatriation, considering the well-being of the CARD HOLDER.

- It is understood that even in case of treatments and surgeries that occur in situations categorized as emergencies, Sanitary Repatriation should be required and authorized by the Medical Department of the PROVIDER
- **Maximum Global Amount in Medical Assistance due to accident or disease in case of multiple events with Aggregate Limit for Catastrophe:** The maximum global limit of benefits per accident or illness has an Aggregate Limit for catastrophe (whatever the number of beneficiaries) per event of \$ USD 500,000 (Five hundred thousand American dollars). The PROVIDER will pay or reimburse said amount among all CARD HOLDERS affected when a single event causes injury or death to more than one CARD HOLDER, for every concept, and for all services rendered under these GENERAL CONDITIONS.

Note: The PROVIDER will not assume expenses derived from the NEGLIGENCE of the HOLDER OR GUARDIAN for contempt of the instructions or medical recommendations of the PROVIDER and will cease all obligation towards the HOLDER of the event.

IV. (3) Medications:

The PROVIDER shall bear the cost of medications prescribed by the attending physician and approved by the Medical Department of the PROVIDER. Covered medications must be directly related to the reason the medical assistance was requested and to the diagnosis. Costs incurred by the CARD HOLDER for the purchase of medications previously approved by the Medical Department of the PROVIDER will be reimbursed within the limits of the benefit once the CARD HOLDER has returned to the country of origin, upon presentation of a prescription and original invoices. The prescription benefit included herein will be covered as long as such a prescription is of vital importance to the health of the CARD HOLDER. Expenses in drugs purchased for the treatment of preexisting conditions or psychological and/or emotional problems will not be covered or reimbursed to the CARD HOLDER, even when the consultation has been authorized by the Medical Department of the PROVIDER. Likewise, payment for medication refills related to long term treatments will be excluded, even when the consultation has been authorized by the Medical Department of the PROVIDER. It shall be noted and informed that medication expenses for pre-existing conditions will not be assumed by TERRAWIND GLOBAL PROTECTION, even if they have been diagnosed by the Treating Physician of the Alarm Center of the Central Assistance Services.

Note: Medical prescriptions intended for the initial recovery of symptoms will only be authorized for the first 30 days of treatment.

IV. (4) Emergency Dental Treatment:

Unlike the coverage of medical expenses, this guarantee or benefit is cumulative and not per event. Within the limits of the Maximum Global Amount specified in the Particular Benefits, the PROVIDER shall assume only expenses for emergency dental services, limited to the treatment of acute pain and/or extraction of the tooth resulting only from infection or trauma. Dental root canals, fillings, crowns, dentures, sealings, dental cleanings, smile designs or any other treatment not clearly specified in these conditions, are excluded from coverage.

IV. (5) Transportation and hotel expenses of a family member:

In case a CARD HOLDER traveling alone is hospitalized for more than five (5) calendar days, the PROVIDER shall provide a single-family companion -including, but not limited to: father, mother, spouse, child or sibling (the list is taxite and not enunciative) with a round trip air ticket in economy class, subject to seat availability.

The CARD HOLDER will not be eligible for this benefit if the reason for the hospital admission is part of the EXCLUSIONS specified in this contract, and/or if the TERM and VALIDITY of the VOUCHER has expired at the time of requesting the assistance. This benefit shall be applicable only when it has been processed and approved, in advance, by the Alarm Center of the PROVIDER. Later requests for reimbursement will not be accepted under any justification or circumstance.

In the event of air ticket reimbursement, the amount to be refunded will always equal the economy class fare in effect at the time of purchase and may not exceed the limit specified in the Particular Benefits of the contract.

If stipulated in the Particular Benefits of the ASSISTANCE PLAN purchased, the CARD HOLDER may be entitled to the family caregiver's hotel expenses according to the contracted plan.

Note: Both for this clause as well as any other that covers hotel expenses, it is understood that these are limited to simple accommodation. Expenses that will not be covered are, including but not limited to restaurant, laundry, transportation, Internet access, or any other expenses, in addition to telephone calls that have not been made to the Alarm Center. (this list is limitative and not enunciativa).

IV. (6) Hotel expenses during convalescence:

When the treating physician, approved by the Medical Department of the PROVIDER, **prescribes forced bed rest to the CARD HOLDER after being admitted** for at least five (5) days in a medical facility, and upon his departure he must comply with it, The PROVIDER will only cover hotel expenses up to the amount indicated in the Particular Benefits of the ASSISTANCE PLAN, to a maximum of ten (10) days. The CARD HOLDER must inevitably contact the Central Alarm of the PROVIDER to be authorized. No later reimbursements requests will be accepted without proper justification. The CARD HOLDER will not be entitled to this benefit if the term and validity of the VOUCHER/CERTIFICATE have expired.

Attention: Said rest must be ordered by the doctors of the Alarm Center exclusively and will only cover the cost of the room without any type of food or other expenses such as laundry, telephone calls (except those made to the TERRAWIND Alarm Center) mini bars, etc.

IV. (7) Minors escort:

When the CARD HOLDER is traveling as the only companion to minors under 18 years of age who also hold a voucher, and because of illness or injury verified by the Medical Department of the PROVIDER, has been unable to take care of the minor(s), the PROVIDER will be responsible for the transfer of such minor to their permanent resident in the country of origin by the means deemed most appropriate.

IV. (8) Repatriation of remains:

In case of death of the CARD HOLDER, during the duration and validity of the VOUCHER, due to an event not excluded under the General Conditions, the family may choose one of two alternatives:

- The PROVIDER will arrange and bear the costs of repatriation of the remains of the CARD HOLDER by any means deemed most convenient, to the airport of entry into the country of residence of the deceased, assuming the coffin expenses required for air transport up to the amount specified in the Personal Benefits, including administrative paperwork and transportation of human remains.
- The PROVIDER shall bear the costs of incineration and transportation of ashes, by any means deemed most convenient, to the airport of entry into the country of residence of the deceased, up to the limit amount specified in the Particular Conditions of the ASSISTANCE PLAN.

- Expenses expressly excluded and not assumed by the PROVIDER are: The final coffin, transfers within the country of permanent residence, funeral arrangements, religious ceremonies and worship, ceremonies with family and friends, inhumation.

In any of the two alternatives, all provisions must be processed by the PROVIDER's Alarm Center, being the family or the travel agency prevented from acting without prior written authorization from the PROVIDER's Alarm Center.

The PROVIDER shall not assume, under any circumstance, expenses caused by the return trip of any family member accompanying the deceased. Therefore, the PROVIDER shall not assume third parties' expenses of any kind. The PROVIDER will only be responsible, previously approved and in writing from the Alarm Center, of the penalty for changing the date of an air ticket, in economy class, and subject to seat availability, of only one relative accompanying the deceased, including but not limited to: father, mother, spouse, son or brother, when the passenger holds a VOUCHER with the same TERM and VALIDITY of the deceased and the ticket fare is reduced or limited by a fixed return date.

IV. (9) Early return due to death or serious illness of a relative.

If the CARD HOLDER finds it necessary to return to the country of permanent residence due to death*, accident* or serious illness* of an immediate relative, with same residence in their country of origin, including but not limited to: father, mother, spouse, son and brother (the list is taxite and not enunciativa). Understanding disease as a serious health disorder involving hospitalization for more than 5 days, the PROVIDER shall be responsible for the difference in cost of the CARD HOLDER's return fare, in economy class, and subject to seat availability.

To access this benefit, the CARD HOLDER must have a round ticket originating in the country of habitual residence. The return trip must be made immediately after the death of the relative. The CARD HOLDER will not be entitled to this benefit if the event occurs outside the validity of the CERTIFICATE or VOUCHER.

Attention: Both, for this benefit and for any other that entails not using the transportation ticket initially purchased by the CARD HOLDER, the PROVIDER shall always reclaim the ticket and pay only the difference between the actual cost of the ticket and the one eventually imposed by the provision of the assistance.

***The early return to the country of residence will not apply if the death, accident or serious illness is due to a pre-existing condition.**

IV. (10) Early return due to illness or accident of the CARD HOLDER.

The PROVIDER will be responsible for the difference in the cost of the return air ticket of the CARD HOLDER in tourist or economy class, when his original ticket is round trip, reduced fare, with a fixed or limited return date, and such return date cannot be kept due to illness or accident of the CARD HOLDER. This benefit will only be applicable when the CARD HOLDER has been medically assisted with the authorization of the PROVIDER's Alarm Center.

IV. (11) Early return due to disaster in the residence of the CARD HOLDER.

In case of fire, explosion, flood or burglary which cause damage and violence in the residence of the CARD HOLDER, while traveling, and if there is no other person who can handle the situation, the PROVIDER will pay the fare difference of the new tourist class ticket, from the place where the beneficiary is to the airport of entry in the country of residence, if the original ticket does not allow date change free of charge. This assistance request shall be demonstrated by filing the original police report in the Alarm Center of the PROVIDER, within twenty-four hours of the event. The CARD HOLDER must inevitably contact the Alarm Center of the PROVIDER to be authorized. No further orders will be accepted for a refund without justification. The CARD HOLDER will not be entitled to this benefit if the validity of the VOUCHER has expired.

IV. (12) Expenses for delayed flight.

If the flight purchased by the CARD HOLDER in a regular commercial airline (excluding charter) is delayed for more than six (6) consecutive hours from the original time scheduled and when there is not any other alternative means of transportation, the PROVIDER shall reimburse up to the maximum amount established in the benefit for communications and hotel expenses incurred by the CARD HOLDER, during the period of delay and upon presentation of original receipts, plus a certificate issued by the airline referring to such delay or cancellation of the CARD HOLDER's flight. To receive this refund, the CARD HOLDER shall report the delay or cancellation to the alarm Center of the PROVIDER, before leaving the airport where such event occurred. This service can only be provided in a transit city that is located more than 100km away from the place of permanent residence of the CARD HOLDER. This service will not be rendered if the CARD HOLDER is traveling with a ticket subject to seat availability or to any destination within the same country where the VOUCHER or CERTIFICATE was issued. The service will not be provided at the destination of the beneficiary.

This benefit does not apply if the flight delay is a result of an event expressed in article VIII "exceptional circumstances and/or force majeure"

Attention: For this guarantee or benefit as well as for any other that covers hotel expenses.

This BENEFIT does not apply if the cancellation is due to bankruptcy and/or cessation of services of the airline.

Note: expenses such as car rental, gasoline, parking tickets or any other expense other than hotel, communications, food, and necessities items will not be covered.

Essential items:

- a) **Personal Hygiene Items:** toothbrush, toothpaste, sanitary pads, shaving cream, deodorant, razor (not electric), hairbrush, shampoo, hair conditioner, bath soap, moisturizer.
- b) **Clothing:** underwear, socks, pajamas, pants, shirt, skirt, dress, shorts, sweater, jacket and / or shirt.

Shoes: tennis, sandals, boots and / or dress shoes

Restrictions:

The following items will not be considered within this benefit: medicines, dermatological creams, makeup, sunscreen, bathing suits, caps, hats, sunglasses, accessories, perfumes, scarves, pashminas and accessories, watches, chargers, connection cables, suitcases, bags, wallets, technology items, sportswear, food and / or transfers.

(12a) Loss of flight due to causes beyond the control of the airline.

For any reason other than cancellation or delay by the airline, which has caused the loss of connection with an international destination and / or direct flights, TERRAWIND GLOBAL PROTECTION will assume, up to the limits of maximum liability contracted, the payment of penalties, the purchase of new tickets, food, phone calls and hotel.

This coverage applies even for flights within the country of residence, excluding flights initiated in the passenger's usual city of residence or those originating less than 100 km away from it. The client must notify TERRAWIND GLOBAL PROTECTION of this event on the same day that the flight loss occurs.

To apply to this benefit, the Affiliate must communicate from the airport where the application of this coverage is motivated.

This BENEFIT does not apply if the cancellation is due to bankruptcy and/or cessation of services of the airline.

IV. (12.1) Compensation for flight delayed more than three hours.

It is a flight delay assistance service and is available free of charge for plans that contain this BENEFIT.

In the event of a delay, the VOUCHER HOLDER will obtain compensation of up to USD 25.

Eligibility

To qualify for this benefit, you must:

The passenger may send the required documentation to be able to access the compensation.

Specific conditions & limitations

- The service will be provided if your flight is delayed. There will be no additional compensation if the flight is cancelled.
- TERRAWIND does not provide a cash alternative and cannot be redeemed for rewards.
- International BENEFIT does not apply for the return flight to the country of residence.
- TERRAWIND reserves the right to modify the terms and conditions that allow access to the Terrawind Flight Delay or terminate this service at any time and without prior notice.

Documents for compensation for flight delayed more than three hours:

- VOUCHER / Terrawind Certificate
- TW format
- Proof of the delay, (flight number, flight date, in case of having a capture of the flight delay)
- Air ticket, electronic and/or boarding pass.
- Passport and/or ID of the HOLDER

IV. (13) TRAVEL CANCELLATION "MULTIREASON" GUARANTEE.

SPECIFIC CONDITIONS

This benefit is excluded in some TERRAWIND GLOBAL PROTECTION ASSISTANCE PLANS. The CARD HOLDER must review the characteristics of the TERRAWIND GLOBAL PROTECTION PLAN acquired in his/her VOUCHER/CERTIFICATE. If the VOUCHER/CERTIFICATE does not include information about this service, it means the ASSISTANCE PLAN purchased does not offer this benefit.

Special validity of Clause 13: Services agreed under this clause will only be rendered from the date of issuance of the VOUCHER/CERTIFICATE and end completely on the VALIDITY end date.

To obtain this benefit the CARD HOLDER must comply with the following conditions.

- The voucher must be purchased a maximum of 1 business day after having booked and paid, or made the first payment towards, tour packages and / or air tickets.
- The voucher must be issued at least 15 days before the date of departure or the beginning of validity, whichever comes first.

To access this benefit, it is necessary to have an air ticket that indicates the applicable cancellation policies; In the case of a one-year ticket, it will be necessary to wait for its expiration date to be paid.

Canceling a cruise trip before it begins:

GENERAL CONDITIONS

In this case, the Beneficiary must:

- Immediately notify the decision to the cruise ship company in writing and obtain a receipt that unequivocally indicates the date of said formal notification informing of the impossibility to begin the cruise trip on the ship and date originally contracted.
- Obtain from the cruise ship company the General Conditions for cruise ship contract, where the procedure for applying penalties or penal clauses for early cancellation of a contracted and fully paid cruise is clearly indicated.

- Obtain a voucher from the cruise ship company that shows the amount of the penalty applicable to this particular cruise contract, and the refund amount if applicable.

GENERALITIES AND DEFINITIONS

TERRAWIND GLOBAL PROTECTION is not an insurance company and does not subscribe to its CARD HOLDERS to any insurance policy. Insurance included in TERRAWIND GLOBAL PROTECTION products - as well as additional benefits - are covered by policies contracted with local insurance companies. Information about these local companies can be consulted at the TERRAWIND GLOBAL PROTECTION local office.

This Supplement, chosen and purchased by you, improves and replaces the Trip Cancellation, Interruption or Rescheduling Benefit, included at no charge, in the ASSISTANCE PLAN provided by TERRAWIND GLOBAL PROTECTION. If your TERRAWIND GLOBAL PROTECTION ASSISTANCE PLAN does not include said benefit, this supplement allows it to be added to its Specific Conditions. Acquisition of the Supplement will be indicated in your voucher under the clause BENEFIT OF TRIP CANCELLATION, INTERRUPTION OR RESCHEDULING. This Supplement applies only to products that are valid internationally.

The selection and purchase of this benefit "SUPPLEMENT BENEFIT FOR TRIP CANCELLATION, INTERRUPTION OR RESCHEDULING" implies the CARD HOLDER knows and accepts the terms and exclusions of services stipulated in this agreement.

CARD HOLDERS

Natural people acquire this SUPPLEMENT BENEFIT in order to protect their international travel. When families and/or groups share the same trip, it is important for each member to purchase this benefit.

BENEFICIARIES

Card holder of a TERRAWIND GLOBAL PROTECTION ASSISTANCE PLAN who purchased the supplement.

INDIVIDUAL GUARANTEED AMOUNT

Corresponds to the contracted amount according to the option selected. If air tickets or tour packages are paid in currencies other than the official currency of the country where the voucher is emitted, the nominal value will be equivalent to the value in dollars multiplied by the Tax Administration System exchange rate at the date of issuance of the voucher in the country of.

INDIVIDUAL CERTIFICATES VALIDITY

Rescheduling of Trip: From the time of voucher issuance up to a maximum of 18 months.

Trip Cancellation: From the time of voucher issuance up to a maximum of 18 months. Validity ends when the trip begins.

Trip Interruption: From the moment the tour package or ticket is purchased in the travel agency, until the time of arrival at the port of permanent residence, up to 18 months maximum.

COVERAGE

Trip Cancellation: Trip Cancellation: When the CARD HOLDER had to cancel the trip definitively for the reasons given below.

Trip Rescheduling: When the CARD HOLDER had to reschedule the trip for the reasons given below.

Trip Interruption: When the CARD HOLDER must stop the trip and return home for the reasons given below. Applies only to MULTIREASON.

Trip Cancellation, Rescheduling and Interruption

AGE LIMITS

Minimum Age Limit: 1 year

Maximum Age Limit: 75 years

Maximum Age Limit Validity: 74 years plus 364 days at the time of contracting the trip.

* Some commercial agreements allow the age limit to be up to 84 years.

For annual, multi-ride cards, this coverage only applies to the first trip, provided that all required conditions are met Clients can purchase cancellation insurance separately for subsequent trips.

IV. (13 b) - TRIP RESCHEDULING OR INTERRUPTION "MULTIREASON" GUARANTEE

CONTRACT CONDITIONS

The PROVIDER shall indemnify the value of unrecoverable deposits made by the CARD HOLDER before the trip, according to the agreement signed between the customer and the tour operator or travel agency. This benefit can apply to payments made through banks or loyalty / rewards and / or gifts cards. The conditions for this contract to occur are:

- a) The CARD HOLDER has issued and paid his TERRAWIND GLOBAL PROTECTION Assistance card for up to 1 business day after having booked and paid for the service, and the latter is not facing cancellation charges. In the event a package is contracted while facing cancellation charges, we will refund only the amount not penalized by the cruise ship company or tour operator. (The PROVIDER will take charge of the penalty when the contracted package is part of an inclusion of all passengers of the same Tour Operator or there is an agreement or authorization previously agreed with the PROVIDER).
- b) The voucher must be issued at least 15 days before the date of departure or the beginning of validity, whichever comes first.

- c) The cancellation of the trip must be informed immediately and within 24 hours of the occurrence of the event that motivates the cancellation of the trip, and always and without exception at least 24 hours before start of the trip or the validity of the VOUCHER, whichever occurs first.

When the CARD HOLDER has prepaid transportation costs, lodging, tuition, excursions and, in general, any expenses for the trip, and must cancel said trip before starting it or while traveling.

In case of interruption, only services not initiated by the CARD HOLDER will be refunded. For any of the protections mentioned above, the CARD HOLDER shall be reimbursed up to the extent specified in the contract policy. Also, additional costs incurred in fines and penalties, generated by the reprogramming, cancellation or interruption of the trip abroad and involving tickets, hotel reservations, cruises, as well as the values not recovered or refunded for the definitive cancellation of the trip, which include the days not enjoyed in the trip, loss of programmed excursions, value of tickets to shows, sporting or public events and short courses (less than 6 months), provided they have been reported to the ALARM CENTER and their programming occurs within the term and validity dates, without exceeding the limit contracted by the CARD HOLDER.

NOTE: Commissions not named in the previous paragraph will not be covered by the PROVIDER, such as administrative expenses and / or commissions of the travel agency among other fees.

IMPORTANT:

When the trip rescheduling or cancellation occurs for reasons set forth in subsections 4-5-6-7-8-9-10-11-12-13-14-15-16-17, twenty five percent (25%) will be deducted from the CARD HOLDER's compensation amount.

The deductible will be applied to additional costs incurred by the CARD HOLDER, on account of fines and penalties generated from the contract signed by the CARD HOLDER for international travel. In the case of rescheduling, we will cover only the penalties imposed by the service provider but not the extension or reduction of the trip.

This benefit has a maximum global amount of USD \$ 60,000 USD (regardless of the number of beneficiaries). This value will be distributed among the total number of CARD HOLDERS, provided the cancellation is due to "Multi cause."

The maximum global amount is considered when more than 1 person from the group cancels the trip. It is considered a group when the purchase date is the same day.

EXCLUSIONS

Trip Rescheduling, Interruption and Cancellation

This BENEFIT covers only events related to the 17 causes described below, events not related to the 17 causes and events that have occurred prior to the issuance of the VOUCHER will not have any coverage. Neither do the facts directly or indirectly originated or derived from: Events not reported within 24 hours of the occurrence of the event giving rise to the cancellation or that are included in the GENERAL EXCLUSIONS.

Trip Rescheduling, Interruption and Cancellation

AGE LIMITS

Minimum Age Limit: 1 year

Maximum Age Limit: 74 years

Maximum Age Limit Validity: 74 years plus 364 days at the time of contracting the trip.

*** Some commercial agreements allow the age limit to be up to 84 years.**

Trip rescheduling, interruption or cancellation must be the result of one of the reasons listed below:

WITH NO DEDUCTIBLE

1. Death*, accident* or serious illness* of the CARD HOLDER or an immediate family member, including but not limited to father, mother, spouse, son, sibling (the list is taxite and not enunciative). Serious disease is understood as a health disorder that in the opinion of the Medical Department of the PROVIDER, prevents the CARD HOLDER from initiating the trip on the date listed in the voucher, which is medically verifiable, and that is not included in the GENERAL EXCLUSIONS.
*** It will not apply if the death, accident or serious illness are due to or resulting from a preexisting condition.**
2. Convocation to be a party, a witness or a jury member in court on the dates listed in the voucher, preventing the CARD HOLDER from travelling on the date specified in the VOUCHER /CERTIFICATE.
3. Medical quarantine.

WITH A 25% DEDUCTIBLE

4. Damages caused by fire, robbery or natural disasters to the CARD HOLDER's home or professional facilities that make them unsuitable for living or working and justify the CARD HOLDER's cancellation of the trip.
5. Convocation to act as a member of a polling station in National or Provincial Government elections.
6. Receiving a child in adoption.
7. Emergency labor and delivery care for the insured or the spouse and/or permanent partner of the CARD HOLDER.
8. Pregnancy complications suffered by the CARD HOLDER before week 30 of pregnancy, which, at the entire discretion of the PROVIDER's Medical Department, makes it impossible to initiate the trip, at the start date of validity, indicated in the VOUCHER/CERTIFICATE.
9. Loss of documents 48 hrs. before departure.
10. Dismissal from work, duly certified, and provided it has occurred after the date of issuance of the VOUCHER and the event does not derive from any of the causes specified in the GENERAL EXCLUSIONS.
11. If the accompanying person travelling with the CARD HOLDER must cancel the trip for any of the reasons above. An accompanying person is any person travelling with the CARD HOLDER, sharing the same hotel or cruise cabin, and who is also holder of a VOUCHER with the same characteristics and duration of that purchased by the CARD HOLDER and issued by the same PROVIDER.

12. Cancellation of the CARD HOLDER's wedding
13. Natural disasters such as earth tremor, earthquake, tidal wave or tsunami, hurricane, cyclone, tornado, flood or high winds, which occur within the city of residence of the CARD HOLDER or the destination city and which prevents him/her from making the trip, and/or prevents any commercial flight from arriving and/or taking off from the respective city affected.
14. If within 15 days prior to departure or route connections, the CARD HOLDER or his/her companion lost documents that make it impossible to start or continue the scheduled trip.
15. Cancellation of vacation duly certified by the CARD HOLDER's company.
16. Change of employment of the CARD HOLDER duly certified by both employers
17. Visa to enter the country of destination is not approved. This coverage is valid if the purchase of or is made at least 72 hours before the appointment to obtain the visa in the respective embassy. It does not apply to the costs of consular procedures (visa cost).

IV. (13 b.1) Trip cancellation by COVID-19

If contemplated within the voucher, the Beneficiary may cancel the trip in advance for the following reasons:

1. In case of positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree

In any case, the Voucher must be issued at least 14 days before the date of departure, or effective date, whichever comes first.

Note1: Does not apply to Beneficiaries over 70 years of age. Travel Cancellation requests will not be covered, if it were to occur due to a closure of borders by the Government of origin or destination. Additionally, if the hotel provider, airline or any other tour operator offers the Beneficiary the option of leaving the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects said option, there will be no refund for expenses incurred.

Cancellations, rescheduling and interruption of trips must be reported to the TERRAWIND GLOBAL PROTECTION Alarm Center. You can contact us from anywhere in the world via WhatsApp at +1 208 9101 001 or by operator (call collect / reverse call) at +1 888 9809 992 or by calling these numbers from:

+54 800 6662 037	Argentina	+39 800 776 885	Italy
+55 800 8913 776	Brazil	+52 800 4610 548	Mexico
+56 800 914 865	Chile	+44 808 1695 070	United Kingdom
+86 800 8840 014	China	+1 888 9809 992	USA
+57 180 0519 0839	Colombia	+1 829 9462 054	Dominican
+34 900 973 469	Spain		Republic
+33 800 906 016	France		

You can also contact us via email at: asistencias@twglobalprotection.com

*To place a Reverse Call / Call Collect, you must inform the hotel receptionist or phone operator that you want to make a call of this nature. If the country you are visiting does not support the Reverse Call / Call Collect communication system, pay for the call and, upon your return, present the receipt of your payment (the telephone number of the assistance center must be shown).

DOCUMENTS REQUIRED TO OBTAIN THE BENEFIT

For all cases, the CARD HOLDER must submit receipts from travel providers, indicating both the refundable and nonrefundable values for each of its services and an affidavit of non-receipt of any other refund. Any refund the CARD HOLDER has received from the provider shall be deducted from the compensation, on account of said event. The refund is limited to the sum insured in the contract.

The CARD HOLDER must present all necessary documentation and backups for the evaluation of their reimbursement up to 12 months after the event occurred. After that period, documents will not be accepted to process any type of refund.

Trip cancellation assistance for Death or Disability

1. Claim Form.
2. Death Certificate and/or official act of the removal of the body.
3. Photocopy of identification document.
4. Certification issued by a competent medical authority (Clinic, EPS, Medical Qualifying Board) confirming the health problem that gave rise to the cancellation.
5. Documents evidencing the beneficiary relationship with the CARD HOLDER
6. Beneficiaries' bank account certification.

Trip cancellation assistance due to: Designation as member of a polling station in elections

1. Claim Form.
2. Electoral Certificate issued by the National Electoral Chamber of the National Judiciary/State Board of Elections.
3. Photocopy of identity card.
4. Beneficiaries' bank account certification.

Trip Cancellation Assistance due to: Labor/Childbirth

1. Claim Form.
2. Photocopy of identity card.
3. Birth Certificate or Certificate from Clinic or medical institution that attended the birth.
4. Medical Institution that attended the birth and / or medical report
5. Beneficiaries' bank account certification.

Trip Cancellation Assistance due to: Loss of Documents.

1. Claim Form.
2. Report to the Competent Authority.
3. Beneficiaries' bank account certification.

Trip Cancellation Assistance due to: Damage to housing.

1. Claim Form.
2. Report from a Competent Authority explaining the events in detail.
3. Photocopy of identity card.
4. Beneficiaries' bank account certification.

Trip Cancellation Assistance due to: Natural disasters:

1. Claim Form.
2. Report from a Competent Authority explaining the events in detail.
3. Photocopy of identity card.
4. Beneficiaries' bank account certification

Trip Cancellation Assistance due to: Visa not being approved.

1. Claim Form.
2. Photocopy of passport
3. Visa denial letter.

TERRAWIND GLOBAL PROTECTION reserves the right to request additional documentation from the claimant if deemed necessary.

Upgrade COVID PLUS

In cases where the Beneficiary explicitly contracts the upgrade for coronavirus expenses, he/she will have access to the following benefits:

1. Hotel and food expenses for up to 15 days.
2. Transfer of a family member by hospitalization, as long as the treating physician authorizes the hospital visit or accompaniment at the hotel.
3. Fare difference or penalty for delayed or anticipated return travel of the holder.
4. Travel cancellation contracted for Covid-19 intra-hospital assistance and Covid-19 Positive Diagnostic Travel Cancellation and Disruption Guarantee that prevents travel on designated travel dates. The conditions for this benefit to occur are:
 - a. The CARD HOLDER has issued and paid his TERRAWIND GLOBAL PROTECTION Assistance card for up to 1 business day after having booked and paid for the service, and the latter is not facing cancellation charges. In the event a package is contracted while facing cancellation charges, we will refund only the amount not penalized by the cruise ship company or tour operator. (The PROVIDER will take charge of the penalty when the contracted package is part of an inclusion of all passengers of the same Tour Operator or there is an agreement or authorization previously agreed with the PROVIDER).

- b. The voucher must be issued at least 15 days before the date of departure or the beginning of validity, whichever comes first.
 - c. The cancellation of the trip has been informed by the CARD HOLDER, a relative or the AGV issuing the card to the Alarm Center at least 24 hours before the date of commencement of the trip.
5. Assistance through telemedicine during mandatory isolation, to monitor the health status of the patient.
 6. Emotional support through tele psychology.

The following conditions must be met in order to access these benefits.

1. Medical report indicating that the patient should remain in self-isolation.
2. This upgrade guarantees hotel expenses per reservation, this means that if two people or more who share the same room are diagnosed with covid-19, the costs to be reimbursed will correspond to this reservation. That said, it is understood that one room will not be paid for each booking.
3. Hotel fees by quarantine will be covered as long as the reservation has already been paid for the passenger has been completed.
4. The family member who will accompany his or her inpatient must present, before starting his journey, negative proof of covid-19.

1. The product will have a cap of USD 20,000 for groups.
2. The maximum amount of this coverage is \$1,500 or USD 2000

Note: This product can be purchased for short-term trips up to 90 days, or annual multi-travel but for the trip that is made must generate the purchase of the upgrade.

Note2: For Costa Rica, this product can be purchased for short-term trips up to 90 days and the maximum amount of this coverage will be USD 2000.

Note3: This product is only for international travel. The COVID PLUS must be sold together with a travel assistance card, in case the HOLDER only acquires the COVID PLUS plan, they will not have coverage.

Benefit	COVID PLUS	COVID PLUS country which issued the VOUCHER Argentina.	COVID PLUS 2K	COVID PLUS 2K + 70
Quarantine hotel for positive for Covid-19	USD 1.500	USD 1.500	USD 2000	USD 2000

Hotel convalescence expenses and meals up to fifteen calendar days	USD 1500 / USD 100 per day	USD 1500 / USD 100 per day	USD 2000 / USD 133.33 per day	USD 2000 / USD 133.33 per day
Transfer of a relative and hotel expenses	Airline Ticket + Hotel (USD 1.000)	Airline Ticket + Hotel (USD 1.000)	Airline Ticket + Hotel (USD 1.200)	Airline Ticket + Hotel (USD 1.200)
Trip cancellation up to 70 years old	USD 1.500	USD 1.500	USD 1.500	USD 1.500
Difference in airfare due to early return	USD 1000	USD 1000	USD 1200	USD 1200
Medical assistance through telemedicine	Included	Included	Included	Included
Emotional support through telepsychology	included	included	included	included
Maximum number of days per trip	90 days	90 days	90 days	90 days
Age limit	70 Years old	85 Years old	70 Years old	85 Years old
Territorial Validity	Worldwide but country of residence	Worldwide but country of residence	Costa Rica	Costa Rica
Maximum Global Amount	USD 1500	USD 1500	USD 2000	USD 2000

Theme Park Upgrade

In those cases where the Beneficiary explicitly contracts the Theme Park protection benefit offered by TERRAWIND GLOBAL PROTECTION, coverage of seventy percent (70%) of the value of the Theme Park ticket (belonging to the buyer of the voucher that has acquired the upgrade) will be granted. This benefit is only valid for international travel and for any Theme Park in the world.

GENERAL CONDITIONS

TERRAWIND TRAVEL ASSISTANCE

To be a creditor of this benefit, the Voucher Beneficiary must:

- Contract an assistance plan before or up to 72 hours after purchasing the entrance ticket to the theme park.
- Notify the central office within 24 hours of the occurrence of the event that causes the cancellation. The date of occurrence of the event, not the date of notice of the Beneficiary to TERRAWIND GLOBAL PROTECTION, will be taken as the basis for calculating the compensation. At the same time, the Beneficiary must cancel the theme park ticket, so as not to increase the penalty the park may apply.
- Submit all the documentation that TERRAWIND GLOBAL PROTECTION deems necessary to evaluate the coverage of this benefit, including, but not limited to: Document that clearly and reliably shows the reason for cancellation of admission to the Theme Park, letters from the respective service providers, invoices and payment receipts.
- In the case of “Annual Multiple Trips” plans, this benefit will apply only once and will correspond to the passenger's initial trip. It cannot be considered as applicable for all trips the Beneficiary may make during the total validity of the voucher.
- The following are justified causes for the purposes of this benefit, and contemplated at 70% of the cap marked on the voucher:
 1. Closing of the theme park as a result of climatic conditions; it is essential to present a document from the Theme Park that certifies said event.
 2. Cancelling the Theme Park admission due to serious illness or accident of the Beneficiary- serious illness being understood as an alteration of health that, in the opinion of the Medical Department of the Alarm Center, makes it impossible for the Beneficiary to start the trip on the date originally contracted.
 3. Closing of the Theme Park due to direct cause of the park. For this, it is an indispensable requirement to present a document from the Theme Park certifying said event.
 4. Cancellation due to serious illness or death of a companion (being the patient a minor, or the condition of the companion does not allow entry to the park). The companion(s) must have a first degree of consanguinity relationship: spouse, parents, children or siblings who also have an Assistance Plan with the same conditions as the Beneficiary, and said companions were obliged to cancel the trip for any of the reasons listed above, the incident must be reported to the Assistance Center within 24 hours
 5. Cancellation due to a traffic accident or vehicle breakdown, in the event the Beneficiary has a traffic accident, or an incident related to the means of transportation used to travel to the Theme Park, therefore must submit a Police Report of the accident or proof from the roadside assistance company that assisted with the car breakdown or inconvenience.

6. Trip cancellation or interruption. To apply to this benefit, The CARD HOLDER must have the coverage TRAVEL CANCELLATION MULTI REASON.
7. Have acquired the plan with the conditions indicated above, and if the benefit is applicable, the validity of the plan begins at the moment the Beneficiary acquires his assistance plan and ends at the beginning of the period of validity of the voucher. This benefit does not apply to Beneficiaries over 74 years of age.

IV. (14) Trip Follow up / Cruise ship:

The PROVIDER will pay the CARD HOLDER, except if any of the exclusions specific to this service applies, a one-way tourist class ticket from the port of boarding to the first port of call where the cruise ship can be boarded if the CARDHOLDER could not board the cruise as scheduled due to a delay in the connection flight of more than 6 hours from the scheduled time of arrival. This benefit is paid as reimbursement, upon presentation of the appropriate receipts and the report of the airline (PIR).

IV. (15) Replacement of Executives:

If the CARD HOLDER is abroad on a business trip and is hospitalized as a consequence of a serious medical emergency that makes it impossible for him to continue with the purpose of the trip, the PROVIDER will pay for a tourist class ticket, subject to seat availability, for the person that the company of the CARD HOLDER appoints as a replacement of the hospitalized CARD HOLDER and for hotel accommodation up to USD 80 per day during a maximum period of five days.

The CARD HOLDER must communicate with the Alarm Center of the PROVIDER within 24 hours of the occurrence of the event in order to obtain its authorization. Later requests for reimbursement will not be accepted without justification.

Attention: Both, for this clause as well as any other that covers hotel expenses, it is understood that these are limited to simple accommodation. Expenses that will not be covered are, including but not limited to meals, laundry, telephone calls other than to the Alarm Center, transportation, Internet access, etc. (this list is limitative and not enunciative).

IV. (16) Transmission of urgent messages:

The Alarm Center of the PROVIDER will transmit urgent and justified messages related to any of the events included within the services described in the ASSISTANCE PLAN.

IV. (17) Localization and assistance in the event of lost documents, tickets and/or luggage:

The PROVIDER will advise and inform the CARD HOLDER by all possible means, in the process of reporting the loss or theft of his/her luggage and personal

belongings. To try to locate lost pieces of luggage that have been shipped in the luggage compartment of the same flight on which the CARD HOLDER was travelling, the PROVIDER, through the Alarm Center, will cooperate with the CARD HOLDER in the search follow-up of lost luggage made by the airline that received the claim. The PROVIDER will not be liable for pieces of luggage lost or not found by the airline.

IV. (18) Line for queries:

Up to 24 hours before the date of departure, the CARD HOLDER may ask the Alarm Center of the PROVIDER for information regarding consular, sanitary and tourist requirements, among others, applicable to the country of destination. The CARD HOLDER will be responsible for all costs and expenses related to the request for concierge assistance services; this service is purely informative.

IV. (19) Supplementary Compensation for total and definitive loss of luggage by an airline:

The PROVIDER will compensate the CARD HOLDER in a complementary way, the same sum that is paid or recognized by the airline up to the limit specified in the BENEFITS table.

Supplementary compensation refers exclusively to pieces of luggage shipped in the luggage compartment of a commercial flight, subject to International Air Transport Association (IATA.) regulations.

This supplementary compensation will be subjected to the following terms and conditions:

- The CARD HOLDER must have informed the Alarm Center of the PROVIDER of the missing piece of luggage before leaving the airport where it was confirmed to be missing and the P.I.R. (Property Irregularity Report) form has been issued, or the claim form has been submitted to the airline.
- The piece of luggage must have been lost during its transportation on an international flight on a regular airline or a domestic connection flight.
- The piece of luggage must have been duly checked into the aircraft's luggage compartment.
- The piece of luggage must have been lost between the moment it was handed over to authorized personnel of the airline, to be loaded on board the aircraft, and the moment it should have been returned to the CARD HOLDER when the flight ended.
- The airline must have assumed its liability for the loss of the luggage and paid the CARD HOLDER the corresponding compensation established by the airline.
- If the airline offers the CARD HOLDER, as compensation, the possibility to receive an amount of money or one or more tickets, the PROVIDER will pay

monetary compensation for loss of luggage, once such an option has been exercised.

SPECIFIC EXCLUSIONS:

In no case will the PROVIDER be liable for loss of luggage if:

1. The CARD HOLDER is a crewmember, employee or officer of the transportation company that caused the event.
2. The luggage has been kept or retained by customs or any other government authorities.
3. In no case will the PROVIDER be liable for any missing goods and/or partial or total damage to the content of the luggage, or the pieces of luggage or any other element of transportation.

In case of loss of luggage, follow these instructions:

1. Proceed to the airline counter or individual in charge in the luggage claim area as soon as you confirm that your luggage is missing, request and complete a P.I.R. (Property Irregularity Report) form.
2. Before leaving the airport, call the Alarm Center of the PROVIDER, to report that your luggage has been lost, indicating the P.I.R. form number, for follow up purposes with the airline.

Once you return to your country of origin and after payment of compensation by the airline, submit the following documentation to the PROVIDER's office:

- P.I.R. form + ID or Passport + Original VOUCHER
- Original receipt of compensation payment received by CARD HOLDER from the airline.

The CARD HOLDER is entitled to collect coverage only once according to the benefits of the ASSISTANCE PLAN purchased, regardless of the number of events and losses that may take place over the validity period of the VOUCHER, even if it has an annual validity. Multiple trip products may receive the maximum benefit 2 times.

This guarantee refers to a single CARD HOLDER. In the case of lost luggage for several beneficiaries, the payment in the country of origin will be divided among them, provided that their names appear on the P.I.R. form.

Payment in the country of origin will be paid to the beneficiary in the country of origin where the CERTIFICATE or VOUCHER was acquired within a maximum period of 30 days from the date of receipt of the complete documentation.

This insurance is excluded in some TERRAWIND GLOBAL PROTECTION ASSISTANCE PLANS. The CARD HOLDER should check the characteristics of the ASSISTANCE PLAN in the VOUCHER purchased. If the VOUCHER does not contain information about this service is because the TERRAWIND GLOBAL PROTECTION ASSISTANCE PLAN does not cover or offer this service.

Note: The compensation to the CARDHOLDER will be supplementary to the amount paid by the airline, according to the indicated in the CERTIFICATE or VOUCHER corresponding to the acquired TERRAWIND GLOBAL PROTECTION ASSISTANCE PLAN. In the case of supplementary indemnity, the amount will be determined the difference between the amount paid from the airline and the amount specified in the TERRAWIND GLOBAL PROTECTION ASSISTANCE PLAN, and always up to the maximum limit indicated for this purpose in the CERTIFICATE or VOUCHER. No compensation will be valid if the airline's indemnity equals or exceeds the maximum limit established in the CERTIFICATE or VOUCHER for this purpose. Furthermore, compensation for lost luggage applies per piece or load, not per person.

IV. (20) Reimbursement of basic needs expenses due to delay in locating luggage.

If luggage is not found within six (6) hours from the flight arrival and from the time the Alarm Center of the PROVIDER was called by the CARD HOLDER, before leaving the airport where the luggage was confirmed to be missing, and the P.I.R. (Property Irregularity Report) form was issued or the claim form was submitted to the airline, informing of the missing piece of luggage, the PROVIDER will reimburse the CARD HOLDER, up to the amount established in his/her ASSISTANCE PLAN, for expenses arising from the purchase of basic necessity items such as:

- a) **personal hygiene items:** toothbrush, toothpaste, sanitary towels, shaving cream, deodorant, razor (not electric), hairbrush, shampoo, hair conditioner, bath soap, moisturizer.
- b) **clothing:** underwear, socks, pajamas, pants, shirts, skirts, dresses, shorts, sweater, coat and / or jacket.
- c) **shoes:** tennis shoes, sandals, boots and / or dress shoes, (this list is limitative and not enunciative).

made between the moment of notification of missing luggage and until the luggage has been returned by the airline. Should the lost luggage not be found after thirty-six (36) hours from the time of flight arrival and from the time the Alarm Center of the PROVIDER was informed of the loss, the CARD HOLDER may receive an additional amount up to the maximum amount established within the ASSISTANCE PLAN purchased.

To obtain this benefit, the CARD HOLDER must have contacted the Alarm Center of the PROVIDER within six (6) hours from the flight arrival and once again after thirty-six (36) hours from the flight arrival and from the time the CARD HOLDER contacted the Alarm Center of the PROVIDER to inform the loss and to request authorization. To obtain reimbursement, the CARD HOLDER must submit evidence of the date and time the airline returned the found luggage.

Restrictions:

The following items will not be considered part of this benefit: medicines, skin creams, makeup, sunscreens, swimsuits, caps, hats, sunglasses, accessories, perfumes, scarves, pashminas and accessories, watches, chargers, connecting

cables, suitcases, bags, wallets, technology items, sports clothing, food and / or transfers. This benefit will not apply in the event of loss of luggage during the return trip to the Country of permanent residence of the CARD HOLDER or country of issuance of the VOUCHER/CERTIFICATE.

This benefit will be rendered only if the loss of luggage has taken place in a transit city at least 100 km away from the permanent place of residence of the CARD HOLDER. The CARD HOLDER will not be entitled to this benefit when travelling with a ticket subject to seat availability and to a destination within the country where the VOUCHER was issued, and this service will not be rendered at the final destination of the trip.

IV (20.a) Compensation for luggage looting / damage. (This benefit applies only to previously specified agreements)

1. VALIDITY

This insurance against looting is valid only for the travel period, up to an insured amount of US \$ 300.00 for all bags and is valid only on international travel. If the looting occurs on a domestic flight, the Provider will be exempt from any responsibility.

CONCEPTS:

LUGGAGE: Property owned by the INSURED, personal items he carries for the trip inside his luggage.

LOOTING: Burglary, theft or seizure without just cause, illegal and indiscriminate, of goods contained in one or more suitcases.

AIRLINE: company legally constituted and authorized to provide public service of air transportation to passengers, with established routes, and subject to regular itineraries using aircraft and whose flights are made between legally established land airports.

PROTECTED PROPERTY

Jewelry, watches, gems, skins, sunglasses, cameras and photographic equipment, camcorders, sports equipment, computers, radios and other electronic items inside the CARD HOLDER's suitcases, whose unit value or per game is less than or equivalent to \$ 5,000.00 MN (domestic currency)

Protected property will only be covered in cases where damage or partial loss against the luggage has been generated while the luggage was in the custody of the Airline. For the purposes of these General Conditions, the luggage enters the Custody of the Airline from the moment the INSURED documents the luggage at the airport counter and ends at the moment the INSURED arrives on land and takes custody and control of his luggage.

LOOTING

Proven direct damage or partial loss of personal property included in the PROTECTED PROPERTY section, caused by the looting or pillage of each suitcase

covered by the insurance, as long as they are in the custody of the Airline, and have been duly documented by the INSURED, and the Airline has provided the corresponding receipt for the suitcase.

EXCLUDED PROPERTY

- Luggage sent before the effective date, or the departure of the INSURED.
- Tickets, passports, minutes and any type of personal document, cash, credit / debit cards or payment cards, negotiable securities, traveler's checks, prepaid coupons, event tickets, gold, stamps and keys.
- Pets or any type of animal.
- Any type of mobility device that by its nature means it should not be contained in a suitcase.
- Glasses and contact lenses.
- Items that are presumed for resale and / or trade, unless proven otherwise.

COVERAGE EXCLUSIONS

TERRAWIND GLOBAL PROTECTION will not be liable in any case under the following circumstances:

- Looting involves people for whom the INSURED is civilly liable.
- The CARD HOLDER is an official or employee or crewmember of the means of transport that originated the event.
- Retention of items or seizing of luggage by customs or other government authorities.
- Losses are caused directly by strikers or people who take part in riots, civil disorders, popular uprisings, or vandalism, during the performance of such acts.
- Destruction of property, expropriation, requisition, confiscation, seizure for acts of legally recognized authority when performing their duties.
- Losses directly caused by looting or theft that are carried out during or after the occurrence of any meteorological or seismic phenomenon, nuclear reaction or radioactive contamination.
- Activities and operations of war declared or not, foreign enemy invasion, war, revolution, rebellion, insurrection, suspension of guarantees or events that give rise to these situations of fact or law.
- Materials or workmanship defects.
- Loss or damage caused by natural wear, depreciation, deterioration due to climatic conditions, vermin, any cleaning, repair or restoration process, mechanical or electrical breakage or liquid damage.
- Damage caused by dust, spillage of liquids or perishable goods that are transported inside the luggage.
- If, at the time of an indemnifiable accident under this Document, the User does not keep in his possession the supporting documents that allow to prove and determine the amount of luggage in his custody.
- When the User intentionally causes or provokes an event that gives rise to the need to provide any of the Services

COMPENSATION

The company will pay in full the amount of the damages suffered and proven, or partial losses proven, of personal property owned by the INSURED, contained in his suitcase, caused by looting, up to an amount of (US \$ 300.00 -global amount insured for all suitcases) The quantification of the damage or loss may not exceed the current market value of the assets when the accident occurs. This Service will be provided with a limit of 1 (one) event while the Service is in effect.

In case of luggage looting, follow these instructions:

1. Immediately after the luggage looting is verified, go to the airline or responsible person within the same premises where the luggage arrives, and request and complete the P.I.R.
2. Contact the PROVIDER Alarm Center by telephone, to notify the theft and / or damage of your belongings, indicating the number of the P.I.R. provided by the airline no later than 24 hours after the arrival of the flight.

Upon returning to your home country and once the event has been reported to the airline, submit the following documentation to the COMPANY's offices:

1. User claim letter indicating how and where the incident occurred, this letter must include:
 - a. Username
 - b. Flight number
 - c. Departure and arrival airport
 - d. Arrival time to destination
 - e. List of the Stolen or Looted Assets, in the most detailed and exact way possible, which were the affected Assets, as well as their value, considering the real value of said assets at the time of the incident.
 - f. Bank, account holder's name, bank account number, account pin to make the payment by transfer (if applicable)
2. Proof of purchase of insurance
3. P.I.R. form (Property Irregularity Report)
4. Copy of Passport or official User ID.
5. Copy of boarding tickets and luggage registration tickets to the airline.
6. Copy of the report made with the airline (the claim must be made before leaving the airport.
6. Minutes and copies certified by and before the Public Prosecutor's Office or by any other local authority that had intervened in the investigation.
3. If available, a detailed list of all the coverage or insurance that exists on the assets.
4. Purchase, sale or referral notes, receipts or invoices or appraisal documents or any other documents that serve to support your claim and prove the existence and ownership of the property.

IV. (20b) Compensation for total damage to luggage

If the Beneficiary's suitcases suffered any kind of damage that exposes the elements that are inside, as well as the violation of their locks with the same effects, TERRAWIND GLOBAL PROTECTION will grant the beneficiary the amount indicated according to the ceiling of the contracted product.

To make this benefit effective, it must be verified that the breakage has occurred between the moment the luggage is shipped and the moment it must be delivered to the Beneficiary upon disembarking and must have been reported to the TERRAWIND GLOBAL PROTECTION Alarm Center within 24 hours after the incident. The Beneficiary must also submit to TERRAWIND GLOBAL PROTECTION proof of the complaint filed with the airline or cruise ship company, and the original receipts for the repair or replacement of the luggage.

Note: baggage damage compensation applies for package or cargo and not per person.

IV. (21) Transfer of Funds and Bail money:

During the trip and in case of urgent and unforeseen need, the PROVIDER will arrange the transfer of money to the CARD HOLDER in the country where he/she is, from a prior deposit in the PROVIDER's office, up to the limit specified in the ASSISTANCE PLAN purchased. This benefit will be rendered only once during the validity of the CARD. Should the CARD HOLDER be incarcerated because of a traffic accident, the PROVIDER will arrange the transfer of amounts of money specified in the ASSISTANCE PLAN to pay bail, from a prior deposit of the amount requested in the PROVIDER's office, at the CARD HOLDER's expense.

IV. (22) Legal Assistance in Case of Traffic Accident:

Should the CARD HOLDER be found liable and charged for a traffic accident, the PROVIDER will pay for all expenses arising from the defense of the CARD HOLDER up to the maximum amount specified in the ASSISTANCE PLAN purchased.

IV. (23) INSURANCE

Some plans have included the following insurance at no additional cost to the CARD HOLDER:

a) ACCIDENTAL DEATH AND / OR PERMANENT DISABILITY CAUSED BY ACCIDENT

The CARD HOLDER is automatically insured by the PROVIDER against accidental death and/or dismemberment and at no additional cost. This benefit has been contracted with the insurance company indicated in this COVERAGE. The insurance policy for Personal Accidents is subject to its own particular and general conditions and it is available to any interested parties at the offices of the insurance company and the offices of TERRAWIND REPS, as well as the website: www.twglobalprotection.com/asistencia

The Accidental Death and/or dismemberment benefit has an aggregate limit for catastrophic disaster (regardless of the number of beneficiaries) of USD 5,000,000.00 (five million) per event. This amount will be distributed among the total number of CARD HOLDERS who died in the event. In no case will the amount

payable to the beneficiaries of each CARD HOLDER be higher than the amount purchased by the CARD HOLDER.

Age limits: Older than 12 years of age and younger than 86 years of age.

SPECIFIC EXCLUSIONS: (1): Accidents that have taken place on non-regular flights that are not operated by duly authorized and ruled commercial airlines.

This insurance is excluded in some TERRAWIND GLOBAL PROTECTION ASSISTANCE PLANS. The CARD HOLDER should check the characteristics of the ASSISTANCE PLAN in the VOUCHER purchased. If the VOUCHER does not contain information about this service is because the TERRAWIND GLOBAL PROTECTION ASSISTANCE PLAN does not cover or offer said service.

b) ACCIDENTAL DEATH IN PUBLIC TRANSPORT

With the purchase of non-medical coverage, TERRAWIND offers the beneficiaries of the plans that it specifies, life insurance for accidental death in public transport, which must be specified in the benefits of the plan. The amount of said insurance is determined in terms of quantity and applicability within the coverage of each Plan. This benefit is always given, as long as the plan is valid and the beneficiary is to make a trip abroad on public transport, and during the trip, and suffers an accident and dies as a result of it, directly and independently of all the others. Causes.

Accidental loss of life covered here will be compensated if they have occurred in the following specified circumstances:

- While traveling as a passenger, and not as a pilot or driver or crew member, inside or boarding or descending any type of air, land and water transportation that operates as licensed public transportation current and valid.
- When, due to an accident covered by this policy, the owner of the plan is exposed
- inevitably to natural elements and, as a result of said exposure, suffers death during the trip, they will be covered by this policy. Such accidental loss of life will be compensated, if the owner's body has not been found one year after the disappearance, sinking or wreck of the vehicle in which the owner was at the time of the accident; the owner will be presumed to have suffered loss of life as a result of bodily injury caused by an accident at the time of such disappearance, sinking or shipwreck.

It is expressly understood by the parties that this accidental death coverage will not be construed to cover disability during the period of validity and also interprets as the right to receive an additional amount to the sum insured in the policy per case and individual.

Any bodily injury caused directly or indirectly by:

to. progressive degenerative condition or process for any reason or natural cause of the person.

b. disease, infection or related, unless the direct cause of accidental bodily injury.

c. Any amount in excess of the plan's coverage amount.

To file a claim, the members and representatives of the beneficiary's family must communicate the claim within 72 hours to the Emergency Management Center.

c) **CIVIL LIABILITY INSURANCE**

The PROVIDER provides CARD HOLDERS of some of its Assistance Plans, a Third-Party Civil Liability Insurance. This insurance is contracted with the insurance company indicated in the present COVERAGE and protects to the maximum contract amount. This Third-Party Civil Liability Insurance is subject to its own particular and general conditions. Its text is available to all interested parties at the offices of the respective insurer.

Type of Coverage is based on occurrence and according to AMIS / CNSF (Mexican Association of Insurance Institutions / National Commission of Insurance and Bonds) text and according to the General Civil Liability Insurance conditions and additional coverage.

Civil Liability during Travel: Hiring of this coverage protects to the limit insured for amounts that the insured gets to be legally bound to pay, be it reparations by virtue of physical injury or death of third parties or damage to property of others caused by his/her unintentional act or omission during a covered trip that takes place during the term of this insurance.

Special Conditions: In the event of a car accident or damage to rented property, the coverage limit is up to USD 3,000. Additionally, the insured shall not make any admission of liability, offer, promise or payment without prior written consent of the provider.

d) **FIRE AND THEFT AT PERMANENT PLACE OF RESIDENCE.**

Coverage is applicable to the permanent home of the head of the family in an individual international plan.

Fire: Assets covered. The overall content of private rooms located in Mexico, owned by the passenger who hires his/her trip through the PROVIDER during the time of his/her international travel, against loss or damage caused by risks listed in the insurance policy.

Covered risk: Fire and/or lightning. Up to 1,250 USD. Violent robbery and/or assault: All belongings of the Insured or any permanent member of his/her family, household employee, or guests not paying room and board, if they are in the property. Up to 625 USD.

Deductible: 10% of the insured amount contracted

IV. (24) Chronic or Pre-existing illnesses:

The PROVIDER will be in charge up to the limit specified in the ASSISTANCE PLAN and detailed in the CERTIFICATE or VOUCHER, only the expenses of the initial medical care derived from a chronic or pre-existing condition, congenital or recurrent, - known or not by the CARD HOLDER who has developed an episode of crisis during the trip, except for follow-ups and controls of previous treatments or check-ups. The PROVIDER will not be responsible for any medication or treatment of such chronic or pre-existing conditions within this coverage.

In the specific case of renal and vesicular affection, the PROVIDER will bear the cost of the assistance up to USD 10,000.00 as long as the condition is unknown to the CARD HOLDER at the time of the event.

(24b) Product / Upgrade - Medical Assistance for pre-existing conditions:

If the CARD HOLDER suffered from a pre-existing or chronic illness at the beginning of his trip abroad, even if it was unknown to him, as established in these General Conditions, TERRAWIND GLOBAL PROTECTION is automatically exempt from providing the services or assistance for which is liable, based on the assistance plan acquired. However, exceptionally and only in those cases that are expressly decided, TERRAWIND GLOBAL PROTECTION will assume the charges for medical assistance for pre-existing or chronic illness in favor of the CARD HOLDER up to a maximum of the amount determined in the respective acquired plan. In these cases, TERRAWIND GLOBAL PROTECTION will recognize the first clinical consultation in which the pre-existence of the disease is determined up to the amounts determined in the respective Summary of Benefits Table.

Acute episode or unpredictable event, decompensation of known chronic and / or preexisting diseases, hidden or previously asymptomatic.

This coverage is provided exclusively for primary medical care of an acute episode, or in case of unpredictable event, with the superior coverage specified by the contracted plan, the emergency must require assistance during the trip and cannot be postponed until the return to the country of residence, the Emergency Management Center reserves the right to decide the most appropriate treatment among those proposed by medical personnel and / or repatriation to their country of residence.

Repatriation will be a solution in cases where treatments require long-term evolution, scheduled surgeries or non-urgent surgeries, THE CARD HOLDER is obliged to accept this solution, losing all the benefits offered by the assistance plan if he rejects this solution.

Excluded from this benefit are the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic behavior, which are not related to the acute and unplanned episode.

All diseases related to sexual transmission are excluded from this coverage, including, but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus, trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), the syndrome of acquired immunodeficiency (AIDS), among others. Likewise, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, glasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, respirators for external patients, implantable devices, specific disposable equipment, etc. diseases caused by the ingestion of drugs, narcotics, medicines that are taken reliably without a prescription, alcoholism, etc.

Obligations of the CARD HOLDER:

1. The CARD HOLDER must follow all medical instructions given by the treating physician assigned by TERRAWIND GLOBAL PROTECTION and take all medications as prescribed and necessary.
2. If the CARD HOLDER is interested in contracting a plan that includes emergency coverage for pre-existing medical condition TERRAWIND GLOBAL PROTECTION, and suffers any (s) of the following conditions: heart disease, chronic lung disease and / or liver disease chronic, the CARDHOLDER should consult his personal doctor in his country of origin before starting the trip, and obtain a written confirmation that he is able to travel for all the planned days, the desired destination and that his condition is not an inconvenience to all scheduled activities.
3. The CARD HOLDER cannot start the trip after receiving a terminal diagnosis.
4. In order to access this coverage, the CARD HOLDER must have been stable for more than 12 months.
5. If it is determined that the reason for the trip was treatment abroad for a chronic or pre-existing condition, the Emergency Management Center will deny coverage.

Note: the age limit to access the pre-existing condition medical assistance benefit by upgrade is 74 years of age.

IV. (25) Franchise or Deductible (U.S. \$) / Kilometer Franchise (km):

- When a franchise deductible has been established for a product, the CARD HOLDER shall bear the cost of the franchise or deductible (amount the card holder must pay if they require assistance, when the plan so specifies). If the PROVIDER's assistance services are used a second time for an event not related to the first event, the CARD HOLDER shall assume the cost of the new franchise or deductible at the moment of receiving treatment.
- If the product acquired has a kilometer franchise/deductible, the CARD HOLDER may not use the assistance services when the distance between his place of permanent residence and the place where he seeks assistance is less than the kilometer franchise (Specified in the VOUCHER/CERTIFICATE in Km).

IV. (26) Multiple trip Annual and long stay plans (for a validity period over two months)

Multiple trip Annual ASSISTANCE PLANS will be valid for 365 days. However, the CARD HOLDER may not remain abroad for more than 90, 60, 45 or 30 days, per trip during the validity of the plan, as indicated under the ASSISTANCE PLAN purchased, except for Long Stay Special ASSISTANCE PLANS. Once this period has elapsed, the CARD HOLDER will not be entitled to any assistance services under the ASSISTANCE PLAN purchased. The CARD HOLDER will be required by the Alarm Center of the PROVIDER to submit a copy of his passport by fax, demonstrating the date of departure from his country of permanent residence or the date of entrance to the country where medical assistance is required.

IV. (27) Repatriation due to the bankruptcy of the airline

In the event of bankruptcy or ceasing of operations of the airline or Tour Operator after the beginning of the trip, and as long as no private or public agency has the obligation to take charge of the return of passengers to their country of origin, the PROVIDER will arrange and provide the CARD HOLDER with a return ticket in tourist class to his country of origin.

IV. (28) Administrative repatriation

In the event the CARD HOLDER, for any reason, is deported from the country to which he traveled, during the validity period of the VOUCHER, the PROVIDER will supply, at request of the authorities, an economy class return ticket. The CARD HOLDER will return the ticket he possesses to the PROVIDER, properly endorsed, without further compensation.

IV. (29) Sports Insurance / Multisports / Snow Care.

TERRAWIND GLOBAL PROTECTION will cover the care costs resulting from accidents that occurred in recreational practice or in professional competition according to the coverage acquired (up to the limit of your medical coverage contracted without exceeding USD 100,000) of the following sports:

Practice of amateur sports: All Amateur sports practice except in competitions. Provides coverage of equestrian sports, snow sports, team sports (soccer, basketball, volleyball), strength sports, winter sports, martial arts, shooting championships sport practiced in regulated ranges; Water sports, skiing, surfing, recreational kitesurfing, recreational diving (up to 15 meters), swimming, skating, snowboarding, when practiced as amateur activities.

Coverage for amateur sports applies to professional athletes when they are members of a federation, only in cases of accidents caused by the practice of winter sports on authorized tracks.

(29.1) Upgrades and categories 2,3 & 4

Sports practice competition, training and / or professionals, TERRAWIND GLOBAL PROTECTION will cover the care costs resulting from accidents according to the coverage acquired (up to the limit of your medical coverage contracted without exceeding USD 100,000) of the following sports according to the chosen category:

1. Category 2: Water skiing, soccer, track speed cycling, curling, ice skating, boating on English channels, autonomous diving (up to 30 meters maximum), marathon, artistic gymnastics, pony trekking, parascending, roller hockey, Free horseback riding, ice skating, field hockey, boating levels 3 and 4, deep sea fishing.

Full list category 2

Angling in Deep Waters, Archery, Artistic Gymnastics, Athletics, Badminton, Baseball, Basketball, Bird Watching, Bird watching, Bocce Ball, Bodybuilding, Bowling, British Canoeing, Camping, Chess, Classical Dance, Cricket,

Crochet, Cross Country Running, Cycling, Darts, Dog Training, Field Hockey, Figure Skating, Fishing, Foosball, Free Riding, Gateball, Golf, Gymnastics, Handball, Horseback Riding, Horseshoes, Ice Skating, Indoor football, Indoor soccer, Inline Skating, Jump, Roping, Kayaking, Lacrosse, Marathons, Medicine Ball, Model Flying, Modern Dance, Netball, Paddle Ball, Paint ball, Parasailing, Pétanque, Pony Trekking, Pool Billiards, Power Walking, Racket ball, Rhythmic gymnastics, Roller Hockey, Roller Skating, Scuba Diving, Shuffleboard, Snooker, Soccer, Softball, Sprint Running, Squash, Swimming, Synchronized Swimming, Table Tennis, Tchoukball, Tennis, Track and Field, Track cycling, Trekking (low mountain) Up to 1000 m, Tug of War, Ultimate, Volleyball, Water Polo, Water Skiing, Wheelchair Basketball, Wushu and Yoga.

1. Category 3: Martial arts, skiing, Welsh football, American football, ice hockey, ice speed skating, short track speed skating, tobogganing, mountaineering, mountaineering, bobsleigh, mountaineering, roller derby, heli-skiing, Equestrian jumping, horse-racing, horse-riding competition, trampoline gymnastics, rafting levels 4 and 5.

Full list category 3

American Football, Aqua bike, Bobsleigh, Boomerang, Cheerleading, Climbing, Competition Riding, Curling, Diving, Duathlon, Equestrian, Fencing, Flag Football, Gymnastics trampoline, Hockey, Horse Racing, Hunting, Ice Hockey, Jai Alai, Jet Ski, Karting, Kneeboarding, Land Sailing, Log Rolling, Long Jump, Martial Arts, Mountain Biking, Mountaineering and Climbing, River Rafting, Road Cycling, Roller Derby, Rowing, Sailing, Shot Put, Show Jumping, Skateboarding, Skiing, Speed Skating, Sport Fishing, Street Dance, Tobogganing, Trampolining, Tree Topping, Trekking (half mountain) From 1000 m up to 1500 m, Underwater hockey, Water Snorkeling, Water Tubing and Welsh Football.

1. Category 4: Skydiving, paragliding, acrobatic skiing, alpine skiing, cross-country skiing, luge, off-piste skiing, rafting above level 5, boating level 5, ice mountain climbing, motorcycling, motoring, rugby, BMX.

Full list category 4

Aerial Dance (acrobatics on canvas or aerial gymnastics), Aerobic Skiing, Aquatics, ATV, Automobile Racing, Biathlon, BMX, Boxing, Bull Fighting, Bungee Jumping, Canoeing, Canopy, Canyoning, Caving, Cross Country Skiing, CrossFit, Decathlon, Dog Sledding, Down Hill Skiing, Downhill roller, Caving, Greco-Roman wrestling, Hang Gliding, Heli Skiing, High Jump, Hiking, Hot Air Ballooning, Ice Climbing, Judo, Karate, Luge, Modern Pentathlon, Motocross, Motorcycle Racing, Motorcycling, MTB cycling, Nautical motorcycle, Off-track skiing, For Gliding, Parachuting, Sports Center Deaf, Rafting, Riffle Shooting, Rock Climbing, Rodeo Riding, Rugby, Rustiqueo, Skeet Shooting, Skeleton, Skydiving, Snow Biking, Snow Boarding, Snow Sledding, Snowshoeing, Sombo, Speleology, Sport's shot, Stunt Plane Flying, Sumo Wrestling, Surfing, Taekwondo, Trail running, Trekking (high

mountain) From 1500 m up to 2500 m, Triathlon, Ultra trail, Weight Lifting, White Water Rafting, Windsurfing, Wrestling and Yachting.

NOTE: the age limit for category 2, 3 and 4 sports are a minimum of 10 years and a maximum of 70 years of age. (People who live from the practice of their sport without another professional activity are considered professional athletes)

(29.a) Trip interruption benefit: In the event of accident or illness when the repatriation of the CARD HOLDER becomes necessary, or if the Medical Department of the PROVIDER believes that the CARD HOLDER must be on bed rest, the PROVIDER will reimburse prorata temporis (after auditing the original proof documents), Ski Pass expenses, sports lessons, or the rental of sports material up to the maximum amount of US\$300.

(29.b) Search and rescue expenses:

The PROVIDER will be responsible for a maximum amount of US\$ 1,000 for the expenses of search and rescue operations including helicopter or airplane at the moment of organizing the rescue of the CARD HOLDER, resulting from the practice of an amateur sport, up to the limit indicated in the contracted assistance plan.

Maximum age limit: 70 years plus 364 days at the time of effective date.

IV. (30) Medical assistance in Cruise ships IN CASE OF ILLNESS OR ACCIDENT

Because it is a medical assistance on a ship The CARD HOLDER is empowered to contract the assistance services necessary within the ship. He must communicate as soon as possible with the PROVIDER's Alarm Center in order to inform the case for an assessment of refund.

No further reimbursement requests will be accepted without justification. The CARD HOLDER will not be entitled to this benefit if the term/validity of the VOUCHER has expired.

Reimbursement of medical expenses must be requested by the CARD HOLDER at return and upon submitting the prescription and original receipts. The PROVIDER will only cover medical expenses for accident or illness up to the maximum limit specified in the Particular Benefits of the ASSISTANCE PLAN

IV. PET HOTEL

Pet boarding service in the client's country of residence when the owner is outside the national territory and for the days hired in the assistance, and in no case exceeding the cumulative 30 calendar days per year and / or per event. The benefits of this coverage may vary depending on the country where you purchased it, check your CERTIFICATE OR VOUCHER and / or with your travel advisor.

For purposes of these general terms of service, Pets must be understood only as Dogs and Cats, which are not described in the exclusions for this service.

1. Requirements for pet admission:

- a. Only dogs and cats will be admitted.
- b. That the pet is at least four months old and not older than eight years.
- c. The owner of the pet must submit the complete and current vaccination card, in case of being pets under one year, the template with the respective booster vaccines must be submitted.
- d. The pet must not present any disease.
- e. The pet must be wormed, internally and externally at the time of reception.
- f. Bring enough food for the days of stay at the pet hotel.
- g. The pet must not exceed 55 kilograms of weight.
- h. Only one pet per person.

2. Particular exclusions for this benefit:

- i. Pets that because of their breed or condition are considered aggressive or that are not sociable with other pets or human beings.
- ii. Pets that, upon receipt, become ill.
- iii. Pets in medical treatment.
- iv. Pets under four months and over eight years of age.
- v. Pets that do not have the full and current vaccination card.
- vi. Pets will not be admitted if at the time of receipt, their owner does not provide enough food for their maintenance during the pet's stay.
- vii. Pets weighing more than 55 kilograms will not be admitted.
- viii. Other exclusions mentioned in the main contract may apply.

IV. Medical care for pregnant women in case of complications up to the 26th week of gestation

The CARD HOLDER will be entitled to medical assistance in case of complications arising from pregnancy until week 26 of pregnancy up to a maximum USD 10,000.00.

Note: In case the CARD HOLDER requires medical assistance in case of complications arising from pregnancy after week 26 and until week 32 of pregnancy, CARD HOLDER must purchase the upgrade of Baby on board.

Age limit: 45 years

PARTICULAR EXCLUSIONS

Treatment for the following events are expressly excluded from this assistance, both in case of illness or accident:

- Outpatient controls linked to the normal course of pregnancy, both consultation and medical studies related to deliveries or caesarean sections

in the normal course in term. (A pregnancy in term is understood as one developed in time and in a normal or expected way)

- Induced abortions.
- Medical and other expenses related to the newborn infant, (by way of example, and not as a limitation) care of the newborn, feeding of the newborn, care of the newborn, etc.)

(32) Baby on board (Medical assistance for pregnant women)

The CARD HOLDER will be entitled to medical assistance in case of complications arising from pregnancy after week 26 and until week 32 of pregnancy up to a maximum USD 10,000.00.

Age limit: 45 years

PARTICULAR EXCLUSIONS

Treatment for the following events are expressly excluded from this assistance, both in case of illness or accident:

- Outpatient controls linked to the normal course of pregnancy, both consultation and medical studies related to deliveries or caesarean sections in the normal course in term. (A pregnancy in term is understood as one developed in time and in a normal or expected way)
- Induced abortions.
- Medical and other expenses related to the newborn infant, (by way of example, and not as a limitation) care of the newborn, feeding of the newborn, care of the newborn, etc.)

IV. (33) MATERIAL DAMAGE TO ELECTRONIC EQUIPMENT

Mobile and / or portable equipment such as cell phones, laptops, electronic tablets, cameras and video cameras, MP3 audio players and GPS tracking system. Properties of the clients of the insured who have contracted this coverage within the route of their trip.

This benefit applies to equipment. Once the service has been contracted, it will be necessary to provide us with Brand, Model and serial number of the equipment to be insured and the information must be registered in your voucher.

Note: To access this benefit, the passenger must have registered his electronic equipment 24 hours before the validity of the CERTIFICATE or VOUCHER in the following link: <https://www.twglobalprotection.com/electronicos/>

COVERAGES

The losses and / or material damages, which occur suddenly and unexpectedly, that make their repair or replacement necessary to leave them in conditions similar to those existing immediately before the incident occurs, are covered as a result of: Fire, direct impact of lightning, Implosion, explosion, firefighting.

Smoke, soot, liquid gases or corrosive dusts, action of water or moisture that does not come from the common atmospheric conditions of the region.

Short circuit, voltaic arc, magnetic field disturbances, voltage surge caused by lighting.

Loss or material damage caused by robbery with violence and / or assault. Robbery with violence will be understood as one perpetrated by any person and / or persons who, using violence, subtract the insured property, leave visible signs of violence in the insured. Assault will be understood as the one perpetrated using force or violence on people. (In both cases it is essential to file a complaint before the Public Ministry or police department within the first 24 hours of the event having occurred.) Land subsidence, landslide, rockfall, landslides that are not caused by earthquake or volcanic eruption, hail and frost.

WITH DEDUCTIBLE: Robbery with violence and Assault: 20% of the claim with a minimum of 10 days of general minimum wage in force in the federal district at the time of the incident.

Other risks: 20% of the claim with a minimum of 10 days of general minimum wage in force in the federal district at the time of the accident.

The value to reintegrating will be the value of the equipment in the second-hand market.

EXCLUSIONS:

- Technologically obsolete equipment and / or equipment without patents, homemade or assembled, that is, equipment that does not bear the manufacturer's brand that supports their integrity in terms of design and service.
- Equipment operating on or under water.
- Welded, patched or provisionally repaired equipment.
- External data carriers.
- Program under development or research. (Software)
- Equipment which lacks the protective measures recommended by the manufacturer is excluded.
- For mobile or portable equipment (NOT applicable: Falls, Robbery without violence, Theft, Mysterious Disappearance, Misplacement, Breach of Trust.
- Manufacturing defects, material defects, design defects or installation defects.
- Errors in handling, neglect, negligence, incompetence or bad intention of the insured's staff.
- Malicious acts and deception of third parties.
- Foreign objects that are introduced in the insured property.
- Damage or claims for viruses and / or similar.
- Claims for damage to the software or any damage that it could suffer.
- Other damages are not excluded in this policy.

IV. (34) Lost or Stolen Passport

To make this benefit effective, the event must have been reported to the TERRAWIND GLOBAL PROTECTION Alarm Center within 24 hours after the incident. The Beneficiary must also submit to TERRAWIND GLOBAL PROTECTION

proof of complaint by the relevant authorities in the country of Origin as in destination country.

The PROVIDER will indemnify the Beneficiary who establishes the plan up to the limit indicated in the table of benefits, for the expenses caused by the replacement of his passport due to theft or loss abroad.

The police report must be filed within the first 24 hours of the event that occurred.

Note: only the replacement cost of the passport is covered, it does not include expenses incurred in taxis, air tickets or any other expense other than the cost of the passport charged by the consulate or embassy in the destination country.

IV. (35) Protected purchase.

TERRAWIND GLOBAL PROTECTION has contracted a policy with an insurance company, through which the beneficiary will be compensated for the cost of their purchases made in the country of destination for the following electronic devices: photographic cameras, video cameras, smartphones, tablets and computers,

- Up to US \$ 250 for a valuable item, a game or a pair.
- Loss of medication or medical equipment deemed necessary and vital by the medical department to maintain the beneficiary's health.

To access this benefit, the beneficiary must submit the documents the Assistance Center considers necessary, including, but not limited to:

- a) Police complaints filed within 24 hours of the event, which proves the theft of electronic devices purchased in the country of destination.
- b) If the theft occurred in a hotel, the complaint filed by the administration of the hotel must be presented.
- c) Purchase invoice indicating the brand, reference, sale price to the public with due taxes, as well as the name and document of the Beneficiary, with a date posterior to the commencement of the trip and a date after the loss, robbery or theft.

EXCLUSIONS:

1. If the loss occurs while in custody of an airline or other means of transportation, it will not be covered.
2. Personal items or luggage that were stolen from a parked vehicle shall not be covered unless they were in the trunk of the car out of public view, and locked in the case of caravans, or if there is evidence that the theft was made with violence or using force.
3. Unattended luggage will not be covered unless it is in a hotel room and in a safe place and there must be evidence of forced and violent entry.
4. Wheelchairs, baby strollers, tricycles, bicycles, motorcycles and jet skis.
5. 5. Contact lenses, dentures and hearing aids.
6. Stamps, documents, business goods and samples.

7. Custody or detention of the elements by customs authorities.
8. Cases in which the beneficiary does not take the necessary safety precautions.

IV. (36) PET ASSISTANCE EXPENSES

In case of accident and/or no pre-existing condition of the pet, (dogs and cats) TERRAWIND GLOBAL PROTECTION will cover the costs of necessary veterinary care, such as consultations, medication, diagnostic tests or surgical interventions, among others, as long as it is a verifiable emergency.

Validity will be the same as that of the travel assistance voucher of the pet owner, for a maximum of 90 calendar days.

If your pet dies, TERRAWIND GLOBAL PROTECTION will cover the funeral repatriation by means of reimbursement, taking care of the expenses of: compulsory coffin for international transport, administrative procedures and transport of the body by the means that it deems most convenient, to the place of entry to the country of permanent residence of the pet owner, as shown in the TERRAWIND GLOBAL PROTECTION assistance plan.

PARTICULAR CONDITIONS

- The pet is at least four months old and not older than eight years.
- The pet owner must present the complete and current vaccination card, understanding that he must prove that pets under one year of age have received their booster shots.
- At the time of travel the pet should not present any disease.
- The pet must be properly dewormed, internally and externally.
- Only one pet per person.

EXCLUSIONS:

- Controls, investigative exams, general medical consultations, medical studies, etc., that are not an emergency, will not be covered.
- Vaccines and / or deworming.
- Diseases resulting from the lack of deworming or vaccines.
- Pets in gestation.
- Pets that, at the time of the trip, are sick or under medical treatment.
- Pets under four months and over eight years.
- Pets that do not have a complete and current vaccination card.
- Pets that do not comply with the rules and legal requirements for international travel.

Reimbursement of the expenses incurred must be requested by the CARD HOLDER upon return of his trip. He must submit the medical report, immunization card and the corresponding payment vouchers.

TERRAWIND GLOBAL PROTECTION reserves the right to request additional documentation from the claimant if it is deemed necessary.

Telephone medical orientation / videoconferencing.

Beneficiaries of TERRAWIND GLOBAL PROTECTION may receive recommendations through a conference call and / or video conference (subject to availability) with a health professional who will provide guidance on what to do to relieve their symptoms, and according to his medical recommendation, will be assisted by house call doctor, in emergency centers or emergency rooms, according to the severity of the symptoms described.

IV. Psychological assistance

24-hour psychological support phone line for Beneficiaries who are suffering from a strong emotional tension that affects them during their trip. (Maximum 5 telephone inquiries)

In no case the support line may substitute the direct care of the Psychologist or Psychiatrist of the Beneficiaries, so it should not be used in any case to establish a diagnosis or self-medicate, having to consult with the referred professionals in each particular case.

***There are some agreements where the face-to-face psychological consultation is included for reimbursement, maximum 2 consultations.**

IV. Compensation for damaged luggage

If the CARD HOLDER's suitcases suffer any type of damage that exposes the elements that are inside, TERRAWIND GLOBAL PROTECTION will grant the beneficiary the sum indicated according to the ceilings of the contracted product.

To make this benefit effective, it must be verified that the breakage has occurred between the moment the luggage was shipped and the moment it must be delivered to the Beneficiary upon disembarking, must have been reported to the TERRAWIND GLOBAL PROTECTION Assistance Alarm Center within 24 hours after the incident and THE HOLDER must submit to TERRAWIND GLOBAL PROTECTION proof of the complaint filed with the regular commercial airline or cruise ship company (excluding charter flight) and the original receipts for the settlement of the breaks or replacement of luggage and photographs of them.

Note: compensation for luggage damage applies per package or suitcase and not per person.

IV. ORTHOSIS AND PROSTHESIS

If the Beneficiary suffers an accident during the international trip, and as long as it is previously authorized by the Medical Department of the Central Services, where the beneficiary requires immediate treatment, which cannot be deferred or postponed until the return to his country of origin, the costs of orthoses and prostheses will be considered up to the limit indicated in the benefit of the contracted plan, generated from the surgical intervention, which allow the user to overcome the acute and sudden event in international territory.

ARTICLE V. General Exclusions

The following shall be expressly excluded from the assistance and benefits detailed in the ASSISTANCE PLAN to be rendered by the PROVIDER, under all circumstances in the cases or events detailed below:

1. All chronic, pre-existing, congenital or recurrent conditions-known or unknown to the CARD HOLDER- existing before the beginning of the trip and/or of the validity of the VOUCHER/CERTIFICATE, as well as its consequences and acute episodes (even when they appear for the first time during the trip), except as specified in clause (24), Chronic or pre-existing illnesses are including but not limited: kidney lithiasis, vesicle lithiasis, diabetes, phlebitis, deep venous thrombosis and ulcers of any kind of etiology. (this list is enunciative and not restrictive).
2. The diseases derived or due or consequent of the congenital deformities known or not by the CARD HOLDER
3. Diseases affecting the immunological system, both because of the disease or of the drugs used for treatment, oncology drugs, cardiovascular disorders, chronic respiratory illnesses, chronic kidney infections, hepatitis, any type of endemic, epidemic and/or pandemic diseases, etc., known or not by the CARD HOLDER.
4. All kinds of endemic, epidemic and/or pandemic diseases, etc., whether these are known or not by the CARD HOLDER.
5. Illnesses, ailments, injuries and their complications, resulting from the treatment or care given by persons or professionals not authorized by the Medical Department of the PROVIDER.
6. Homeopathic treatments, acupuncture, kinesio-therapy, thermal treatments, podiatry, etc.
7. Ailments, diseases, or injuries resulting from criminal actions or misdemeanors directly or indirectly caused by the actions of the CARD HOLDER.
8. Treatment of illnesses or pathological conditions caused by the intentional ingestion or administration of toxics (drugs), narcotics, or the use of medications without a doctor's prescription.
9. Expenses for prosthesis or similar, orthosis, synthesis or mechanical-help devices of any type, either of internal or external use, including but not limited to dental prosthesis, contact lenses, hearing aids, glasses, orthopedic devices, splints, crutches, wheelchairs, nebulizers, respirators, etc.
10. (This exclusion clause is valid except for the Multisport Special Assistance Plan). Accidents resulting from training, practice, or active participation in (professional or amateur) sports competitions as well as any events arising from the practice of hazardous sports, including but not limited to motorcycling, car racing, boxing, polo, water skiing, diving, hang-gliding, flights in any aircraft that is not commercial, parachuting, bungee jumping, kite surf, mountaineering, skiing, snowboarding and, in general, all winter sports.
11. Diagnosis, control, follow-up and treatment of pregnancy, childbirth, abortions and their consequences, except when they are consequence of an accident.

12. Mental illnesses of any sort, emotional and psychological disturbances, or treatments of any kind.
13. Illnesses, injuries or complications resulting from the use of alcohol or drugs of any nature.
14. Blood pressure control. Hypertension and hypotension, and any of their consequences
15. Auto-Immune Deficiency Syndrome, AIDS and HIV in any/all its forms, as well as its consequences. Venereal or sexually transmitted diseases, and/or any service, study and/or treatment performed without prior authorization from the PROVIDER.
16. Events that are consequence of the release of forces of nature, tsunamis, tremors, earthquakes, storms, hurricanes, cyclones, floods, nuclear radiation and radioactivity, epidemic outbreaks, as well as any other extraordinary phenomenon or event which, due to its proportions or gravity, may be considered a national disaster or catastrophe.
17. Suicide, suicide attempt or injuries intentionally provoked by the CARD HOLDER to self and/or his/her family, as well as any act of manifest irresponsibility or imprudence on the part of the CARD HOLDER and/or his companions.
18. Events derived from acts of war, terrorism or other serious disturbances of the public order.
19. The ill-intentioned and bad faith acts of the HOLDER or his representatives.
20. Intentional or bad faith actions of the CARD HOLDER or any of his Attorneys-in-fact. If it is confirmed the true purpose of the trip was the treatment abroad of an existing disease and that the current treatment is directly or indirectly related to pre-existing ailments, the PROVIDER will be released from its obligation to provide services. To such an end, the PROVIDER reserves the right to investigate the connection between the current event and prior ailments.
21. Injuries resulting from participating in wagers or fights.
22. Cancer and all its treatments.
23. Routine medical examinations, laboratory examinations for medical check-ups, diagnostic and or control examinations, laboratory or radiological examinations or other means, the purpose of which is to establish whether the illness is of pre-travel onset, such as radiology examinations, Doppler, magnetic resonance imaging, tomography, ultrasound, imaging, scanner of all kinds, etc. Medical examinations were performed to establish whether the ailment corresponds to a disease of pre-travel onset or not.
24. Osteosynthesis elements, such as screws, rods, plates and joint prostheses, as well as implants (permanent or temporary) are excluded from the benefits.
25. Treatments or procedures with heterologous grafts or transplants, as well as infiltrations of these modification materials and their procedures are excluded from benefit since these are not part of the treatment of an emergency.
26. Lesions to drivers or passengers caused by the unlicensed use of uninsured vehicles, including mopeds, autocycles and motorcycles without a helmet.
27. Expenses corresponding to public or private transportation or trips paid for by the CARD HOLDER or his companion from his hotel or place where he is to

- the hospital, or medical center, or doctor's office. Unless such expenses have been expressly authorized in written or verbal form by the Assistance Center.
28. Injuries from participating in bets or fights.
 29. Diagnosis and treatment of acne.
 30. Plastic surgeries and esthetic or rejuvenation treatments.
 31. Diseases, or indispositions resulting from menstrual disorders in women, such as advances or delays, as well as bleeding, flows and others.
 32. Tests and/or hospitalization for tests, stress tests, and every kind of preventive checkup.
 33. Services, supplies or treatments, including any period of hospitalization, which have not been recommended, approved and certified as Medically Necessary by the Doctor.
 34. Any type of hernia and its consequences.
 35. Kidnapping and/or kidnapping attempts.
 36. Risks resulting from situations not included under the definition of personal accident, such as injuries resulting, depending, predisposed or facilitated by repeated efforts or cumulative micro traumas, or which have a cause and effect relationship, as well as injuries classified as: lesions due to repetitive strain, work-related musculoskeletal disorders, continuous or cumulative trauma disorders, or similar, as well as their consequences, treatments and post treatments, including surgeries at any time.
 37. The situations recognized or equated by the official bodies of social action or similar, to disability by work accident, in which the event causing the injury does not fit entirely into the characterization of disability by personal accident and in general, any derivation linked to work accidents, in places of performance and occupational diseases is excluded.
 38. Professional Risks: If the CARD HOLDER's trip involves the execution of works or tasks which entail a professional risk. In every case, the services described in the General Conditions of the PROVIDER will be complementary to those that have to be provided by assistance and insurance entities according to the industrial and professional risk security regulations that apply in the country where the illness or accident takes place.
 39. Accidents occurred while the insured is in the service of the armed forces, naval, air, police or any other state security agency.
 40. Illegal labor or illegal immigration status of the CARD HOLDER. Occupational hazards: If the reason for the CARD HOLDER's trip was the execution of work or tasks that involve a professional risk. (In all cases the services described in these General Conditions will be complementary to those which must be provided by welfare and insurance entities according to the industrial safety and occupational risk regulations applicable in the country where the disease or accident occurs)
 41. Any expenses or medical assistance that has not been previously consulted and authorized by the Central Assistance
 42. Countries in civil or international war (including but not limited to: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.) are excluded from this coverage.
 43. Accidents arising from the use of aircraft, including helicopters, unless it is as a fare-paying passenger on an airline aircraft or in a flight company with due

authorization for the frequent transportation of ticket-paying passengers or in a helicopter operating only between commercial airports or heliports and with due authorization for the frequent transportation of ticket-paying passengers.

44. Use of instruments of war and/or firearms.

ARTICLE VI. Subrogation:

Up to the total amount of the sum reimbursed in fulfillment of its obligations under this General Conditions, the PROVIDER is automatically subrogated in the rights and actions that may correspond to the CARD HOLDER or his/her heirs against third parties, either individuals or legal entities, in connection with the event that caused the assistance rendered. In addition, the CARD HOLDER commits himself to return, on the spot, to the PROVIDER any amount he/she may have received from the person who caused the accident and/or from the Insurance Company as advance payments due to the final settlement to which the CARD HOLDER is entitled up to the responsibility limits assumed by the PROVIDER. Expressly comprehended by this subrogation are the rights and actions that may be exercised with respect to the following persons:

1. Third parties liable for traffic accidents.
2. Transportation companies in that which is related to the total or partial restitution of the price of tickets not used when the PROVIDER took on financial responsibility for the transfer of the CARD HOLDER or of his/her mortal remains. As a consequence, the CARD HOLDER irrevocably assigns to the PROVIDER the rights and actions included in this clause, committing himself to carry out all the legal actions that may be necessary and also to cooperate whenever required for the purpose of the subrogation hereby agreed upon. Upon refusal by the CARD HOLDER to cooperate or to subrogate such rights to the PROVIDER, the latter will automatically be released from the obligation to cover the expenses of the assistance provided.
3. Other companies covering the same risk.

ARTICLE VII. Recourse

The PROVIDER reserves the right to demand the CARD HOLDER reimbursement of any expenses unduly incurred by the PROVIDER for the provision of services after the expiration of the VOUCHER/CERTIFICATE and/or not contemplated under this agreement. For collection purposes, a copy of receipts of payment made by the PROVIDER and the Specific Guarantees of the CARD will be sufficient and conclusive evidence.

ARTICLE VIII. Exceptional Circumstances and/or Force Majeure Events

As specified within this travel assistance agreement, the PROVIDER is expressly released, exempt and excused from any of its obligations and liabilities in the event the CARD HOLDER suffers any damage or requires assistance as the consequence

and/or arising from fortuitous or force majeure events, such as, catastrophes, earthquakes, floods, storm, declared or undeclared international or civil war, rebellion, domestic unrest, actions of guerrillas or counter-guerrillas, hostilities, reprisals, conflicts, seizures, internal riots, strikes, popular movements, lock-out, acts of sabotage or terrorism, etc. as well as problems and/or delays resulting from the termination, interruption or suspension of communication services. When elements of this kind are involved, and once such an event is terminated, the PROVIDER will fulfill its commitments and obligations within the shortest possible time.

ARTICLE IX. Liability

The PROVIDER will not be liable nor will compensate the CARD HOLDER for any damage, illness, infirmity or injuries caused by a professional who treated the CARD HOLDER at the CARD HOLDER's request, or for medical, legal or pharmacy assistance services rendered to the CARD HOLDER. The PROVIDER only coordinates and facilitates assistance services so that third party professionals render such services upon request. Thus, the PROVIDER will be released from liability for any of the circumstances above. In these cases, the people appointed by the PROVIDER will be deemed as agents of the CARD HOLDER without any action against the PROVIDER for such an appointment. The PROVIDER undertakes to provide a service but does not guarantee results.

ARTICLE X. Competency/jurisdiction

The parties hereby expressly agree that any controversy arising in connection with the contractual relationship between the CARD HOLDER and the PROVIDER and/or any other legal claim, which may not be settled by the mutual agreement of the parties, will be submitted to the courts of the country of residence, expressly waiving any other jurisdiction that may apply.

ARTICLE XI. Exemption from liability

The PROVIDER will not be responsible for any claims arising in connection with the relationship between the CARD HOLDER and the PROVIDER, after 365 calendar days following the occurrence of the event.

ARTICLE XII. Exemption from responsibility of sales agents

The COMPANY's sales agents and/or representatives (travel agencies, tour operators, transportation companies and any other issuing agent) are not parties to this Travel Assistance Agreement and, consequently, are free of any responsibility pertaining to the purpose of this agreement.

ARTICLE XIII. Reimbursement in the country of origin:

General provisions: For any type of reimbursement to apply, the CARD HOLDER must first contact for guidance on the documentation to be submitted and obtain authorization from the Alarm Center of the PROVIDER.

In case of an accident, illness or injuries, the CARD HOLDER may use, at no cost, the services of the professionals and/or medical facilities that are indicated and/or provided by the Alarm Center of the PROVIDER, within the limits and conditions established in this agreement.

If at the time of requesting assistance to the Alarm Center of the PROVIDER, a medical team that can provide care within a reasonable period is not immediately available in the location, the CARD HOLDER may use all the medical services that might be necessary. All such costs may be paid directly to the service provider and reimbursed to the CARD HOLDER, provided the following conditions are met.

Conditions for reimbursement in the country of origin

For the purposes of reimbursement, the cause of the assistance must not be included in the EXCLUSIONS clause.

The cost of services contracted must be in accordance with the prices and fees in effect in the country in which they were provided.

Appropriate documentation: The CARD HOLDER or the service provider, whatever the case, must submit original documentary evidence, invoices and receipts of payment of all expenses incurred for previously authorized services. The PROVIDER reserves the right to verify and audit the content of such documentation or request further explanations.

The documentation provided must be original and contain clinical history, diagnosis and medical prescription, a letter from the CARD HOLDER describing the event, and the original VOUCHER. Documentation and support necessary for evaluating reimbursement must be submitted to the PROVIDER's offices up to 12 months after the event occurred. Upon expiration of this period, the CARD HOLDER will not be entitled to reimbursement.

Reimbursement in foreign currency will follow applicable rules issued by the Central Bank and will be exchanged at the US dollar exchange rate applied when the VOUCHER was issued.

Effective payment will be made within 45 (forty-five) days from receipt of the complete documentation by the PROVIDER.

The guarantees of this contract have been subscribed by Underwriting Partner at Panamerican Life