

IMPORTANT – Dear Traveler: In order to enjoy all the rights included in our General Terms and Conditions, you must always contact our Call Center at the time of occurrence of the incident that prompted your assistance request. Contact the telephone number of the country where you are located at the time (toll free lines except for those numbers marked with (*)) in which case you should ask the local operator for a collect call or you may call directly and then submit your receipt to request a reimbursement). Toll free numbers can only be reached from local phone lines in each country, either fixed, mobile or public phones depending on local restrictions. Such toll free numbers cannot be accessed from mobile phones while on roaming. If that was the case, you must call the numbers marked with (*):

Germany	0800-182-6422	Israel	1809-455-511
Argentina	0800-999-6400	Italy	800-874-447
Argentina (*)	011-4323-7777	Japan	0053-153-0002
Australia	1800-339-364	Mexico	01800-123-3363
Bolivia	800-100-717	New Zealand	0800-450-376
Brazil	0800-761-9154	Panama	00800-0540-510
Brazil (*)	11-4040-4337	Paraguay	009800-542-0051
Chile	1888-0020-0668	Peru	0800-54-248
Chile (*)	2-2495-6050	Portugal	800-854-006
China	4001-202-317	Puerto Rico	1877-274-9383
Colombia	01800-954-0511	United Kingdom	0808-101-2747
Costa Rica	0800-054-2044	Dominican Rep.	1800-751-3457
Cuba (*)	07-866-8527	South Africa	0800-983-638
Ecuador	1800-102-028	Sweden	020-790-995
El Salvador	800-6757	Switzerland	0800-563-806
Spain	900-995-476	Thailand	001800-1562-050-547
Spain (*)	91593-4227	Uruguay	000-405-4085
United States	1866-994-6851	Uruguay	2903-0576
United States (*)	1-305-590-8016	Venezuela	0800-100-5640
France	0800-912-831		

You may now contact us also via Skype. User ID: travelassistance-emergencias or universalassistance-emergencias. Only voice calls are accepted via Skype. Chat or video calls are not available.

From the rest of the world call collect at +54-11-4323-7777

If you are unable to reach any of the above telephone numbers due to duly justified events beyond your control, dial +54-11-4323-7777 or +54-11-5275-5400 from abroad, or if in Argentina: 011-5275-5400. Fax: +54-11-4323-7788. E-mail: asistencias@travel-ace.com / asistencias@ua.com.ar
 Note: The + symbol indicates that you must dial the prefix or international area code for outgoing calls of the country from where you are placing the call. For **collect calls request assistance to your local telephone operator.**

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CHAPTER I – General Conditions

1) **General Considerations and Definitions:**

- a) The following General Terms and Conditions shall govern the provision of travel assistance services rendered by **the provider** during the trips made by the Beneficiary, the scope of which shall be as defined **herein** and up to the limits and as detailed in the **voucher’s table of benefits**.
- b) It is hereby expressly stated, and the Beneficiary so agrees, that the assistance provided is not that of a medical insurance or similar, or an extension or substitution of social security programs or private health insurance policies.
- c) Notwithstanding the above, **the provider** may additionally purchase for the benefit of its clients a personal accident insurance product. If so, the benefit will be shown on the **voucher’s** table of benefits.
- d) It is herein expressly stated that the services and benefits included herein have medical assistance expense limits as defined for each product and in every respect. The expense limits for assistance in case of illness or accident are mutually exclusive.
- e) These General Terms and Conditions and the scopes and limits of the benefits pertaining to each type of **voucher** as detailed in the **table of benefits** shall be considered to be known and accepted in whole by the Beneficiary as

from the purchase and effective payment of the services.

- f) For all purposes of the contract, the following definitions shall apply:
- i) **VOUCHER:** The instrument of the Travel Assistance Services contract delivered to the traveler which specifies the type of product purchased and the applicable **table of benefits**, sets out the conditions under which the parties to the contract have agreed to comply with their respective duties and sets out the name, age and address of the beneficiary/s, period of cover, duration of the trip, date of issue and name of the travel agency or issuing entity.
 - ii) **PROVIDER:** Universal Assistance S.A., company that provides the Travel Assistance Service through its brands Universal Assistance and Travel Ace, hereinafter "**the provider**".
 - iii) **BENEFICIARY:** The individual or individuals (consumer/s) appearing on the voucher who purchase the services from **the provider** and shall enjoy the benefits of the Travel Assistance Services contract. In this respect, all beneficiaries that have been included in the voucher shall be considered as beneficiaries for the purposes of the assistance services.
 - iv) **BENEFICIARY'S REAL DOMICILE:** The domicile declared on the **voucher**. Any communication to be delivered to the Beneficiary shall be held valid if sent to this domicile. **The provider** may request from the Beneficiary any necessary documentation for validation purposes of such domicile. Refusal by the Beneficiary to submit such documentation shall exempt **the provider** from providing any services.
 - v) **ACCIDENT:** Any event that causes a body injury to the Beneficiary as a result of an external agent that, in a sudden, unexpected and violent manner causes such body injury or affects the person's state of health, or causes his/her death beyond the person's will and occurs when a blunt object in motion hits the person or when the person hits the object.
 - vi) **PRE-EXISTENT:** Any physiopathological process the origin or etiology of which is prior to the voucher's cover period start date or trip start date (whichever occurs later) and that can be determined through complementary diagnostic tests of regular, ordinary, accessible and frequent use. For the purposes of this Travel Assistance Services contract, pre-existent illness or ailment is one that the beneficiary suffers from before the **voucher's** cover period start date as well as one that is manifested after such date, but, nonetheless, it needed a period of incubation, development or progress inside the Beneficiary's body prior to the **voucher's** cover period start date or trip start date.
 - vii) **INTERNATIONAL TRIP:** The trip involving transportation between the territory of two or more countries, or between two points within a same country that includes a temporary stop in the territory of a second country. For all purposes, the local or domestic leg of a journey necessary to arrive at the final destination shall be considered to be part of an international trip, provided that this second leg of the journey is boarded within 24 hs of arrival to the first.
 - viii) **TABLE OF BENEFITS:** The detail of the assistance services offered for each Travel Assistance product, being this a restrictive list of the benefits and their monetary, quantitative, geographic and Beneficiary's age limits. The **table of benefits** is printed out together with the **voucher** and is an integral part of the same. Only such benefits explicitly set out in the **table of benefits** for each product shall apply within the indicated scopes and limits.
 - ix) **SPOUSE:** The person who is joined in marriage or civil partnership or those individuals who submit a cohabitation certificate valid in the country where it was issued.
 - x) **KILOMETER 0:** The place where the travel party meets to start the trip and from where the cover provided by **the provider** will become effective (provided that the dates match the **voucher's** cover period) for both, national and international trips. Furthermore, it is the place where the trip ends, in which moment **the provider** is no longer required to provide its services. In the case of individual **vouchers** having this benefit, the expression kilometer 0 is understood as the trip starting point, as for example: transit to airports, ports, bus terminals, road trip towards the final destination.
 - xi) **AGE LIMIT:** The traveler's required maximum and/or minimum age at the time the **voucher** is issued. Notwithstanding the above, some of the benefits may have specific conditions which shall be detailed in the **voucher** under the specific condition.
 - xii) **RECEPTIVE:** Such **vouchers** issued in the country where the assistance services will be provided, whether the **voucher** is issued before the Beneficiary's departure from his/her country of residence or upon entry to the country where the **voucher** was issued.
 - xiii) **Competent government authority:** Government authority is the government agency responsible for issuing regulations related to migratory, tourist and health issues in both the respective country of origin and the country of destination of the traveler that purchased the travel assistance voucher.

2) **Voucher details:**

- a) The **voucher** is personal and non-transferable and it benefits the Beneficiary (one or more as specified in the **voucher**) who, in order to enjoy the assistance services herein included, shall in all cases show his/her **voucher**, Official Passport or any other documents with which the Beneficiary has been granted permission to enter the country where the services shall be used, travel tickets and/or any other documentation that establishes his/her identity and demonstrates the beginning and ending dates of his/her trip. The coverage limits are defined in the **voucher's** table of benefits per trip for each of the **voucher** beneficiaries, except otherwise stated.
- b) Whenever Family plans are purchased, the benefit limits are established collectively for all the **voucher** beneficiaries, except when requesting assistance services while being within the territory of any of the Schengen Agreement signatory countries, in which case the applicability of the amounts stated shall be considered individually per beneficiary listed in the voucher.
- c) The Beneficiary shall not be entitled to make use the services indicated in the **voucher** in case of illegal entry and/or stay in the country where the services are to be provided.

3) Trip – geographic scope:

- a) In these General Terms and Conditions, trip shall be understood as follows:
 - i) Regarding **vouchers** granting international coverage: the departure of the Beneficiary from the country of his/her real domicile and his/her subsequent return thereto.
 - ii) In case the traveler starts an international trip but needs coverage only for his/her stay in some of the sections of the trip, the following conditions apply:
 - (1) The start date of the validity period shall match the date that the Beneficiary crosses a country border.
 - (2) The **voucher** must be purchased prior to the date of travel to the destination where the assistance service purchased is to be provided.
 - iii) Regarding such **vouchers** granting national coverage: the departure of the Beneficiary outside a 100 km radius (or such distance as stated in the voucher) of his/her real domicile and his/her subsequent return thereto.
- b) In every case, the Beneficiary must duly prove the departure date and duration of the trip. **The provider** is entitled to request the Beneficiary to submit any documentation necessary to carry out such validation. Refusal by the Beneficiary to submit such documentation shall exempt **the provider** from rendering any services.
- c) The validity of the voucher shall be dependent upon the essential condition that the Beneficiary must purchase the voucher prior to the starting date of the trip, with the only exception of receptive **vouchers** in where services are purchased upon arrival to the country where they will be provided. **The provider** is entitled to request from the Beneficiary any necessary documentation to validate this fact. Refusal by the Beneficiary to submit such documentation shall exempt **the provider** from rendering any services.
- d) The Beneficiary is entitled to use the **voucher** for one trip only, as defined in item **a)** of this article, except for annual **vouchers** as established in article **4f)**.
- e) In every case, countries involved in domestic or international warfare and those without appropriate infrastructure shall be excluded.

4) Duration of the services:

- a) The **voucher** shall become effective as from 00:00hs of the date stated therein and shall be valid for the days therein stated provided it has been effectively paid.
- b) Exclusively for RECEPTIVE **vouchers** purchased by the Beneficiary upon arrival in the country where it was issued: the **voucher** shall become effective at 00:00hs on the day immediately following the date of issue. Receptive products may be purchased within a maximum of 48 hours upon the beneficiary's arrival in the country.
- c) **Vouchers** that among its benefits include the cancellation benefit (in any of its forms) and exclusively to make use of this specific benefit, the date of issue of the voucher shall be taken as the cover start date.
- d) No changes can be made to the cover period or cancel the **voucher** for no reason whatsoever, nor under any circumstance, once the cover period has started or the **voucher** has been used. The Beneficiary may request cancellation of a **voucher** within ten consecutive days of the issue date provided that the cover period has not yet started and no services have been used. (In Argentina, Law N° 24.240).
- e) Expiration of the cover period shall automatically imply the cessation of all services, including those cases initiated and in progress at the time of expiration of such period, except in the case of hospitalization of the Beneficiary at a healthcare institution due to medical causes covered by the voucher. In such case, the cessation of services shall occur upon the medical discharge from the healthcare institution or upon reaching the maximum limit covered, whichever occurs earlier. If the Beneficiary unexpectedly interrupts his/her trip for any reason and returns to his/her country of residence, the **voucher** shall cease to be valid as from that instant. In that case, the Beneficiary shall not be entitled to claim any reimbursement for the period not elapsed and not used.
- f) Exclusively for ANNUAL **vouchers**: the Beneficiary of an ANNUAL **voucher** can make an unlimited number of trips during his/her cover period, but the delivery of **the provider's** services shall be limited to the number of consecutive days per trip that apply to the type of **voucher** purchased and that is informed in the **table of benefits**. Assistance limits return to their maximum values established in the table of benefits every new trip made by the Beneficiary.
- g) Exclusively for ANNUAL **vouchers** with Family products: access to this plan's assistance services shall be limited only to the beneficiaries sharing the same travel itinerary.

5) Procedure to use the services of the provider:

Assistance services shall be, in all cases, requested to **the provider** by telephone and previously authorized by same. To request such services the Beneficiary must proceed as follows:

- a) Contact **the provider's** Call Center at the indicated telephone numbers. The Beneficiary must inform:
 - i. Beneficiary's full name and type of product purchased,
 - ii. **Voucher** number o **identity document** number, cover period, and dates of departure and return of the trip,
 - iii. Location at the time of calling, including accurate address and telephone numbers.
 - iv. Reason of the call.
- b) To reach the Call Center by telephone:
 - i. Dial the toll-free number indicated for the country you are in; or
 - ii. Ask the international operator to place a collect call to the telephone number indicated for that purpose; or
 - iii. Request information on how to make international calls from the country of your location. Then, dial the telephone number indicated in these General Terms and Conditions preceded by the necessary prefix to make international calls. Upon your return you will be reimbursed the amount incurred for that call, as established in article **7g)**.
- c) If for some reason the Beneficiary was truly unable to reach **the provider**, he/she shall proceed as indicated in article **6a)**.

d) For quality and security reasons, calls received by the Call Center may be recorded and registered. If the Beneficiary does not wish his/her voice to be registered he/she should inform so to the operator receiving the call. Record shall be kept of the refusal. The call recordings and written messages shall be used as proof in the event of disagreements and/or conflicts between the parties.

6) **Beneficiary's Duties:**

The Beneficiary's duties applicable in all cases and to all services:

- a) Make the call requesting assistance and obtain authorization from **the provider** before taking any initiative or undertaking any expenses, according to the procedure indicated in article **5)** above. If, for reasons beyond the Beneficiary's control, fully justified, he/she is unable to obtain prior authorization from **the provider** to receive assistance, he/she must contact **the provider** within the non-extendable period of 24 hours its occurrence and in due manner either directly by the person requesting the assistance or by a third party appointed by him/her. If the Beneficiary is on a cruise trip, the 24-hour notice requirement shall be maintained if the event occurs while being in mainland or a 72-hour notice or the moment when the cruise arrives at the first port subsequent to the event occurrence (whichever is earlier) if it takes place while the beneficiary is at sea. Upon expiration of the established periods, **the provider** shall be redeemed from reimbursement or payment of any medical expenses incurred and reported outside the time limits. Nonetheless, should **the provider** decide exceptionally to cover, either partially or totally, the medical assistance received by the **voucher** holder and reported outside the time limits, then **the provider** shall proceed to cover such expenses at the prices agreed with local providers.
- b) Accept the solutions offered by **the provider**.
- c) Authorize the attending physicians or medical institutions to disclose the Beneficiary's Clinical History to **the provider** or to any of the authorized representatives thereof, as well as any information that is necessary to make the payments related to the hospitalization and/or treatment, and to examine all the elements related thereto. **The provider** undertakes not to reveal to third parties any documentation requested to the Beneficiary (**provider's** medical audit reports, Clinical History, tests, etc. related to the Beneficiary), unless it has been expressly authorized by the Beneficiary or a court order.
- d) Provide the necessary documentation in order to determine the applicability of the case, in addition to all the original expense receipts to be reimbursed by **the provider** as well as any medical information, even that prior to the trip, or of any nature that **the provider** may consider necessary in order to provide its services.
- e) Submit to **the provider**, or to its local agent, all travel tickets in his/her possession in those cases when **the provider** is requested to bear the costs of any difference with the original travel ticket/s. Should there be a difference, **the provider** shall only account for the greater difference amount if applicable.
- f) Accept rejection of requests for Concierge Services at the exclusive discretion of **the provider**, inasmuch such rejection is duly supported.
- g) Provide any type of documentation necessary in order carry out the requested procedures.

Noncompliance with any of these duties shall exempt **the provider** from any liability under this contract.

7) **Reimbursements:**

The provider shall reimburse the expenses incurred in the following cases and situations, always within the limits established for each type of expense and providing these General Terms and Conditions are fully complied with:

- a) When there is prior authorization from **the provider's** Call Center.
- b) Upon submission of original receipts from professionals or medical centers clearly indicating the diagnosis, clinical history, admittance form in case of hospitalization issued by the health care institution, detail of the services rendered, pharmacy receipts describing the medicines purchased, which shall be consistent in quality and quantity with those prescribed by the attending physician at that time.
- c) Upon Passport submission showing Migration authorities' stamps evidencing the date of departure from and entry to the country of origin as complementary documentation, or any documentation evidencing the departure from and entry to the country of origin whenever Migrations authorities do not require passport.
- d) If the **Beneficiary**, owing to circumstances beyond his/her control, was unable to request prior authorization to hire services on his/her own, and without prejudice to the compliance of the obligation established in article **6)a)**, he/she shall deliver to **the provider** any information requested in order to verify the service that has been rendered, that it was originated by an actual emergency and the impossibility of prior communication. The above is a sine qua non requirement in order to obtain authorization or reimbursement of the expenses incurred. Should the fulfillment of this requirement be omitted for any reason, **the provider** shall have the right to:
 - i) deny the reimbursement according to the assessment resulting after auditing such expense; or
 - ii) accept the reimbursement request up to the maximum amount **the provider** would have paid had it rendered the services directly through its network of providers.
- e) In all cases, it shall be necessary to expressly mention the authorization granted by **the provider** during the emergency. All documentation related to the request for reimbursement of expenses must be submitted within 60 (sixty) consecutive days immediately following the expiration date of the **service** and/or end of trip, whichever occurs earlier. Any submissions after this period shall not be processed and **the provider** shall be exempted from any responsibility.
- f) In case of an accident, the **Beneficiary** shall attach the related police report in order to be acknowledged the expenses incurred, without prejudice to obtaining the prior authorization from **the provider**.
- g) For reimbursement of telephone calls made to **the provider's** Call Center, **the Beneficiary** shall submit the original receipt showing the telephone number called. Only the amounts related to calls made to **the provider's** Call Center shall be reimbursed plus any additional expenses that may have been caused by any calls made by **the provider's** Call Center to the Beneficiary's contact phone.

- h) Payment terms: the reimbursed amounts shall be paid to the Beneficiary by **the provider** in the legal currency of the country in which the reimbursement is paid at the official exchange rate prevailing on the day before payment is made.
- i) Means of payment: Reimbursements will be paid according to tax laws and/or regulations of the country in which they will be settled. In Argentina, reimbursements over ARS 1,000 (one thousand Argentine pesos) or pertaining to beneficiaries submitting reimbursement requests in representation agencies of the interior of the country shall be paid by check to be deposited in the beneficiary's account.
- j) Amounts not covered: amounts pertaining to tax collections and/or tax withholdings shall not be reimbursed.
- k) Resolution periods: **the provider** shall attempt to resolve reimbursement requests within a period not greater than 45 days as from the moment the Reimbursement department receives all the supporting documentation required and necessary to analyze the applicability of the case. If after the 45-day period the Beneficiary fails to receive the authorized payment, he/she should immediately contact reintegros@ua.com.ar by email or call (54-11) 4323-7800.

Reimbursement requests must be submitted at **the provider's** offices located in Córdoba 820, piso 13 (C1054AAU) – Ciudad Autónoma de Buenos Aires, Argentina, or at any of its local branches or agencies. Mailing addresses can be found at www.travel-ace.com or www.universal-assistance.com

8) **Scope of services:**

- a) Any duties assumed by **the provider** shall only apply to accidents and/or sudden and acute illnesses contracted after the **voucher's** cover start period or the beginning date of the trip, whichever occurs later. Expressly excluded are any pre-existing or congenital diseases or symptoms, whether they are chronic or not, known or unknown to the Beneficiary, diseases under treatment as well as their consequences or intensification of their acuteness, even if these may appear for the first time during the trip and manifest subsequent to initiation of the trip. In those cases, **the provider** shall only acknowledge, if considered applicable at its exclusive discretion, the first clinical consultation where such pre-existence is determined.

CHAPTER II - Benefits

Not all the benefits detailed in this chapter are included in every product. Please, check the detail of benefits and their related maximum cover amounts stated in the voucher you have been delivered.

9) **Medical Assistance due to disease or accident:**

The medical assistance services offered by **the provider** include exclusively the emergency treatment of acute signs and symptoms that prevent the beneficiary from continuing his/her travel, namely:

- a) **Consultations with medical practitioners.** **The provider** shall arrange physician's home visits provided that: i) the nature of the emergency justifies such visit, ii) there are physicians within **the provider's** network of who deliver this type of services in the location the assistance is needed and iii) the physicians are available at the requested time.
- b) **Consultation with a specialist:** whenever indicated by the emergency team of physicians and previously authorized by **the provider's** Call Center.
- c) **Complementary medical exams:** any tests ordered by the professionals indicated by **the provider** and authorized by the related Call Center.
- d) **Physiotherapy:** in trauma cases, whenever **the provider's** Medical Department authorizes the practice that must have been prescribed by the attending physician, **the provider** shall cover up to a maximum of 10 (ten) sessions of physiotherapy / kinesiology, as indicated by the medical prescription, of no more than USD 150 (one hundred and fifty US dollars) per session.
- e) **Medicines:** **the provider** shall cover medicine expenses prescribed for the illness originating the outpatient treatment assistance up to the maximum limit per trip covered by the type of **voucher** purchased as detailed in the **table of benefits**. In case of hospitalization, any given medicines shall be included without limit within the maximum medical assistance covered in cases of illness or accident.
- f) **Dental Care:** the provider shall cover the expenses for emergency dental care which shall be limited to pain treatment and/or dental extraction up to the maximum limit per trip according to the type of **voucher** purchased as detailed in the **table of benefits**. The above mentioned limit includes medicines related to the dental care provided. Expenses resulting from any type of prostheses, as well as endodontic treatments (e.g. root canal) are excluded from this coverage.
- g) **Hospitalization:** when so prescribed by the physicians designated by **the provider**, the Beneficiary shall be hospitalized at the closest and most adequate Health Care institution at the sole and exclusive discretion of **the provider**. Such hospitalization shall be covered by **the provider** throughout the **voucher's** cover period and in every case within the medical assistance expense limit applicable to the **voucher** purchased as specified in the **table of benefits**.
- h) **Complementary days due to hospitalization:** If the Beneficiary needs to be hospitalized and is not discharged by **the provider's** medical team while the voucher has already expired, assistance coverage shall be extended for a complementary period as indicated in the **table of benefits**, provided the medical assistance limit has not been exhausted.
- i) **Surgical procedures:** in such cases when authorized by **the provider's** Medical Department and Call Center in emergency cases that require this type of urgent treatment.
- j) **Intensive Care Unit and Coronary Care:** this type of treatment shall be provided whenever the nature of the disease or injuries so require, always with prior approval by **the provider's** Medical Department and Call Center.
- k) **Medical assistance for preexistent conditions:** whenever this benefit is included in the **voucher**, **the provider**

shall cover the assistance of preexistent diseases up to the amount set forth in the table of benefits, only in the event of acute episodes or unpredictable events which require urgent care at the time of the Beneficiary's trip and which cannot be postponed until the Beneficiary's return to his/her country of residence. Thus, for the purposes of this assistance cover, the exclusions set forth in articles 47)iii), 47)iv) 47)v) and 47)ix) shall be disregarded. The following diseases will not be covered under this benefit: sexually transmitted diseases such as syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus (HPV), vaginal trichomonas infection, trichomoniasis, among others. The following situations are also excluded: dialytic procedures, transplants, oncology and psychiatric treatments. Periodical or regular monitoring and/or check-ups of such diseases are excluded from the provider's responsibility for care, as well as treatments undertaken with the purpose of curing the disease. Nevertheless, for those who purchase the Preexistence Upgrade shall **the provider** shall cover any symptoms originated in any of the diseases listed under the exclusions list up to the monetary limit established in the table of benefit; therefore, any symptom manifestations from such exclusions list shall be covered, both in its diagnostic stage as well as its treatment; it also comprises both its acute manifestation as well as the intensification of its chronic condition onset of a congenital disease such as signs and symptoms attributed to consequences from medical treatments undergone before the trip. The list includes: STD – sexually transmitted diseases such as: a) syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus, vaginal trichomonas infection, trichomoniasis, among others, b) type 1 and type 2 diabetes, c) respiratory diseases such as asthma and COPD, d) cardiovascular disorders such as high blood pressure and heart failure whatever the etiology, e) chronic urinary and renal infections, f) hepatitis of any etiology whether in its acute phase or chronic flare-up phase, g) reportable infectious diseases, h) diseases where the immune system is compromised whether as a result of the disease itself or of the drugs used for its treatment, i) in the case of oncological diseases, cover shall apply until the signs and symptoms are stabilized up to the amount indicated in the table of benefits. Excluded from this list are the following diseases or stages: drug addiction, psychiatric, chronic dialytic procedures and variations or alternative procedures thereof, oncohaematological, transplants of any organ irrespective of the stage of the disease, whether acute or in its chronic phase; pregnancies, deliveries and C-sections outside the established cover periods applicable to both, the mother and her child; sports of any kind; abortions of any nature, diseases or injuries resulting from risky or self-inflicted actions, carelessness, negligence, recklessness; experimental treatments; beneficiary's gross negligence; participation in prototypes; participation in acrobatic practices; benign diseases and health check-ups.

l) Expense limits:

- i) **Expense limits for medical assistance due to illness:** the amount of expenses for all the services set forth in this article has a maximum limit per trip, taxes included, the amount of which is specified in the **table of benefits**.
 - ii) **Expense limits for medical assistance due to accident:** when the medical treatment is performed as a result of an accident, as established in article 1)f)v), the maximum limit per trip, taxes included, shall be the amount specified in the **table of benefits**.
 - iii) The expense limits for medical assistance due to illness and accident set forth in the immediately preceding paragraphs are not cumulative; applying exclusively only one of them according to the cause of the assistance.
 - iv) **Aggregate per event:** In the event of an accident involving and affecting more than one **voucher** holder, the maximum liability of **the provider** and the expense limit detailed herein shall not exceed as a whole and for the total number of Beneficiaries involved the amount indicated in the **table of benefits** for such purposes. This amount shall be distributed among all the Beneficiaries on a pro rata basis, maintaining the maximum limit per Beneficiary in accordance with the type of **voucher** purchased by each.
- m) It is herein established that all expenses incurred within one trip for any of the above mentioned practices shall be included within the maximum limit detailed in article l), irrespective of whether the Beneficiary has eventually more than one **voucher** or services issued by Universal Assistance. Once the applicable maximum limit has been exhausted, **the provider** shall cease to be liable in any respect, not being the Beneficiary entitled to any benefit or reimbursement related to the services that have exhausted its maximum expense limits, irrespective of any pending period of coverage of one or more applicable **vouchers** and of other **vouchers** issued in his/her name for the same trip. This being the case, Universal Assistance shall choose to allocate expenses to the product that is most beneficial to the **voucher** holder.

- 10) **Sanitary transportation:** In emergency cases, **the provider** shall make arrangements for the transportation of the injured or sick Beneficiary to the closest health care institution to provide medical assistance. Should the attending physician recommend that the patient be transferred to a more adequate health care institution, the necessary arrangements shall be made for such transfer, taking into consideration the circumstances of the case, prior approval of **the provider's** Medical Department and under the conditions and by the means approved by the Call Center involved.

Only medical reasons shall be taken into consideration when deciding the applicability and/or urgency of the Beneficiary's transfer, which shall be assessed exclusively at the sole discretion of **the provider's** Medical Department. Whenever the attending physician recommends the sanitary transportation of the Beneficiary, such transportation shall be supported in writing on medical and scientific grounds.

If the Beneficiary or his/her traveling companions decide to carry out the transportation disregarding the opinion of **the provider's** Medical Department, **the provider** shall not be held liable in any aspect for such decision. Therefore, the transportation costs and consequences thereof shall be at the sole expense and risk of the Beneficiary and/or his/her traveling companions, having no right to file any claim related to such matter against **the provider**.

This service shall be subject to limitations that may vary according to the type of **voucher** purchased. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

- 11) **Sanitary repatriation:** Whenever **the provider's** Medical Department deems that a sanitary repatriation of the Beneficiary is necessary as a result of a serious accident or illness, the repatriation of the injured or sick Beneficiary shall be carried out to the country of the Beneficiary's real domicile prior approval of **the provider's** Medical Department, taking into consideration the circumstances of the case and by the means and under the conditions authorized by the Call Center involved. In addition, the attending physician must approve and support on medical and scientific grounds such repatriation. If the Beneficiary or his/her traveling companions decide to carry out the repatriation disregarding the opinion of **the provider's** Medical Department, **the provider** shall not be held liable in any respect for such decision. Therefore, the repatriation costs and consequences thereof shall be at the sole expense and risk of the Beneficiary and/or his/her traveling companions, having no right to file any claim related to such matter against **the provider**. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- 12) **Escort of minors:** In the event that the Beneficiary was the only companion of one or more 15 (fifteen) year olds or under, being the minor/s also a **voucher** holder, and provided that the Beneficiary is not able to take care of the minor due to accident or illness that causes his/her hospitalization for a period longer than 5 (five) consecutive days, the provider shall arrange for an escort, with no additional charge and at its exclusive discretion, to accompany the minor/s on an exclusive basis back to his/her real address. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- 13) **Transportation of a family member:**
- a) if a physician prescribes medical social isolation to such Beneficiary as a result of having been tested positive to COVID-19 caused by SARS-COV2 virus and provided the assistance has been coordinated by **the provider**, **the provider** shall pay for an economy class round trip airline ticket from the country of residence of the Beneficiary to have a family member assist him/her provided such Beneficiary has traveled alone (or with minors) and was alone in the destination at the time of his/her hospitalization. Airline tickets shall be subject to seat availability. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**
- b) If, with **the provider's** authorization, the Beneficiary is hospitalized for more than 5 (five) consecutive days, **the provider** shall bear the costs of an economy class round trip flight ticket from the Beneficiary's country of residence, subject to seat availability, in order to fly a family member to be at his/her side, provided that the **Beneficiary** was traveling alone (or with minors) and was alone in the destination at the time of his/her hospitalization. This benefit shall be granted only if the first 5-day period of hospitalization falls within the cover period of the Beneficiary's **voucher**. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- 14) **Return trip due to Beneficiary's illness:**
- a) **The provider** shall bear the costs of the difference in price of the Beneficiary's return flight ticket due to a change of date, or the penalty charges by the airline company, as long as the Beneficiary holds a round trip ticket for a fixed or limited date of return provided he/she is unable to fly on such date because of illness or accident, he/she have been assisted by **the provider** and the related Call Center has given its prior approval. Whenever the Beneficiary bought a ticket that does not allow changes, not even paying penalty charges, **the provider** shall reimburse up to a maximum amount of USD 200 (two hundred US dollars) for international air tickets, or any other means of transport and for domestic flights in the case of National products.
- b) **The provider** shall bear the costs of the difference in price of the Beneficiary's return flight ticket whenever the Beneficiary needs to change the original means of travel due to medical reasons. Only medical reasons assessed at the sole discretion of **the provider's** Medical Department shall be taken into consideration to decide on the applicability of this benefit.
- c) Without detriment of article **a)** above, if a **voucher** holder is on board a Cruise and is unable to continue the trip itinerary due to accident or illness, **the provider** shall bear the cost of a return ticket to the boarding port or to the closest next port in the itinerary (using the most adequate means). To enjoy this benefit, it shall be necessary that the related Call Center has coordinated the assistance from the start and that it has been authorized by a medical doctor.
- d) **The provider** shall bear any penalty fees for change of flight dates (applying the same criterion as detailed in **a)** above) if due to death or serious illness of a family member of the Beneficiary in his/her country of residence (exclusively father/mother, spouse, sibling/s and/or children), the Beneficiary needs to return to his/her country of origin ahead of time. For this benefit to apply, the Beneficiary must submit supporting documentation validating the relationship as well as the patient's clinical history.
- e) The above benefit shall also apply to the **voucher** holder whose travel companion (also holder of a **voucher** Universal Assistance products) needs to unexpectedly interrupt his/her trip for any of the following reasons: i) death or serious illness that forces him/her to return to his/her place of residence, ii) death or serious illness of his/her spouse, child, mother, father or siblings that forces him/her to return to his place of residence ahead of time. **The provider** shall bear any penalty charges for changing the return ticket date. **The provider** shall only assume expenses for the return of one travel companion, irrespective of number of people travelling together. If there were minors, the procedure established in article **12)** shall apply. Travel companions are defined as the individuals who, at the moment of occurrence of the incident, can prove that they are traveling together and consequently share the same travel dates, destinations, hotels, etc.
- f) Specific exclusions: for e) above, **the provider** shall pay the change of ticket date penalty fees provided it is issued in the same class as the original. Both, regarding a) and c) above, the pathologies referred to in article **47)** of these General Terms and Conditions shall be excluded from this benefit. The circumstances which qualify for this benefit

shall be verified and accepted at the exclusive discretion of **the provider**. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

15) Reimbursement of expenses due to boarding impossibility:

The provider shall reimburse hotel expenses (excluding any extra expenses, that is to say, accommodation only) of the Beneficiary who, due to medical reasons subject to be verified by the Medical Department, is unable to board the return flight to his/her country of residence. This benefit shall be applied as from the original boarding date and shall have a maximum monetary limit as indicated in the table of benefits. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

16) Hotel expenses due to convalescence:

- a) **Beneficiary's hotel expenses:** **The provider** shall reimburse hotel accommodation expenses (excluding any extra expenses, that is to say, accommodation only) in those cases when the attending physician prescribes mandatory bed rest or medical social isolation prescribed for the Beneficiary by a medical doctor as a result of: 1) positive testing for COVID-19 caused by SARS-COV2 virus, or 2) following the Beneficiary's hospitalization (for a period of at least five consecutive days), prior approval by **the provider's** Medical Department and under the condition that such has been arranged and monitored by **the provider**.
- b) **Relative or travel companion's hotel expenses:** In addition, **the provider** shall cover hotel accommodation expenses (excluding any extra expenses, that is to say, accommodation only) of the Beneficiary's traveling companion, who shall also be a **voucher** holder issued by **the provider** (or else, **Beneficiary** of the benefits established in article 13)), in those cases when the physician prescribes mandatory bed rest or medical social isolation prescribed for the Beneficiary by a medical doctor as a result of: 1) positive testing for COVID-19 caused by SARS-COV2 virus, or 2) following hospitalization (for a period of at least five consecutive days), prior approval by **the provider's** Medical Department and under the condition that such has been arranged and monitored by **the provider**.

Both benefits **a)** and **b)** shall have a total maximum limit per trip and per day as specified in the **table of benefits**. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

17) Urgent message delivery: **the provider** shall make arrangements to send any urgent and justified messages from the **Beneficiaries** in relation to any of the events object of this type of assistance.

18) Assistance in case of documents and/or credit card loss: **the provider** shall advice the Beneficiary on how to proceed in the event of documents and/or credit card loss.

19) Hot line: **the provider** shall inform the Beneficiary through its Call Center, 24/7, 365 days a year, on any of the following:

- a) Hotels, weather, currency, consulates, embassies, etc. in the place of destination.
- b) General advice prior to the trip in relation to any pathologies and/or special needs of the client.
- c) Information on equivalent medicines in case the Beneficiary loses or forgets his/her regular medicine.

20) Repatriation or transportation of remains: in the event of death of the Beneficiary during the trip, **the provider** shall make arrangements, by such means as deemed more convenient, and bear the costs of a regular transportation or cremation coffin at the location where the death occurred, perform administrative procedures (in every respect that is within its reach), and carry out the transportation:

- a) For **vouchers** with international coverage: to the point of entry of the country of the Beneficiary's real domicile. Transportation costs within the country of residence of the Beneficiary shall not be covered by **the provider**.
- b) For **vouchers** with national coverage: to the burial place indicated by the direct family members of the deceased, in the city or town of the Beneficiary's real domicile.
- c) In the event of death of the **voucher** holder, and if he/she had traveled without companions (or with minors) and was alone at the destination, **the provider** shall bear transportation and hotel accommodation expenses of a family member (from the place of residence of the Beneficiary) to carry out any necessary paperwork and transportation procedures. These shall be economy class tickets and shall remain subject to seat availability by the passenger transportation company. Hotel accommodation expenses (accommodation only without any extra expenses) covered by **the provider** amount to not more than USD150 (one hundred and fifty US dollars) per night for a maximum of three nights.

The costs of a definitive burial coffin, funeral and burial formalities, shall not be borne by **the provider** under no circumstance.

The provider shall not be liable for the transportation of the deceased remains and shall not make any reimbursement thereof if a funeral home or other third party becomes involved before **the provider** does. This service shall be delivered only if the assistance is requested to **the provider** immediately after the death takes place.

Transportation assistance shall not be covered if the death is related to or caused by any of the pathologies mentioned in article 47) of these General Terms and Conditions.

Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

21) Luggage tracing: The **Provider** shall assist the Beneficiary in all possible ways to trace the missing suitcases that have been checked in the luggage deck of the same means of transport the **voucher** holder has boarded. This does

not imply any liability upon **the provider**.

22) **Compensation for loss of luggage:**

a) **Losses occurred in international flights**

- i) Loss of a complete piece of luggage: If upon arrival of an international flight or of the immediate connecting flight, or of a domestic flight (exclusively for vouchers with National cover which include this benefit) the airline company fails to hand the **voucher** holder any of the pieces of luggage duly checked in and dispatched, and such piece could not be traced through our assistance service as per article **21**), **the provider** shall pay the Beneficiary a compensation which shall be determined depending on the **voucher** purchased as indicated below.
- ii) **Vouchers** that grant Supplementary compensation: **the provider** shall pay a compensation which shall be supplementary or additional to that paid by the airline company of USD80 (eighty US dollars) per kilogram of lost and compensated luggage by the airline company, up to a maximum amount as established the **table of benefits**.
(1) **Vouchers** that grant Complementary compensation: In these cases **the provider** shall pay a compensation which shall be complementary to that paid by the airline company determined as follows: The difference between the compensation paid by the airline company per kilogram of lost and compensated luggage and a maximum amount of USD 80 (eighty US dollars) per kilogram; and up to a maximum limit indicated for each type of **voucher** in the **table of benefits**.
(1) Up to the maximum limit allowed for each type of **voucher** as indicated in the **table of benefits**.
- iii) Special items of luggage: Compensation for lost luggage that has been duly checked in the luggage deck shall be calculated as stated in the above articles, regardless of the reposition value of the lost goods and whether or not they have been included in the free baggage allowance established by the airline company.
- iv) In those cases in which the luggage tag handed by the airline company to the beneficiary does not detail the weight of the luggage dispatched, **the provider** shall consider the maximum luggage weight allowed by the airline company, based on the type of ticket fare.
- v) Payment terms: **the provider** shall compensate the Beneficiary in the legal currency of the country in which the reimbursement is paid, at the official exchange rate prevailing on the day before payment is made.
- vi) Immediate connecting flight: Immediate connecting flight means the domestic leg of the journey that is part of an international trip, boarding this second flight within 24 (twenty four) hours upon arrival of the first flight and provided the **voucher** holder has not left the airport premises.
- vii) Declared amount: In no case the compensation for luggage loss plus the compensation received by the airline company shall exceed the amount duly declared or claimed by the Beneficiary in the claim filed with the airline company; if so, the supplementary or complementary compensation as per type of **voucher** purchased from **the provider** shall be limited accordingly.

b) **Losses occurred at sea legs of a journey:**

If upon arrival of an international cruise/ship, the Beneficiary of a **Service** fails to receive any of the pieces of luggage duly checked in and dispatched, **the provider** shall pay the Beneficiary a compensation, the amount of which is indicated in the **table of benefits**. Such amount shall be calculated on the basis of preceding subsections a)iii), a)v), a)vi) and a)vii).

c) **Losses occurred in ground legs of a journey:**

Only for those **vouchers** that include compensation for luggage loss in ground transportation means, **the provider** shall pay the **voucher** holder a reimbursement of up to the maximum amount established in the table of benefits when it is verified that the lost luggage was checked in the luggage deck by the bus company. Such compensation shall be supplementary to the amount paid by the transportation company.

- d) Benefits detailed in **a)**, **b)** and **c)** above are not cumulative; **the provider** shall reimburse the Beneficiary for only one luggage loss per trip.

23) **Requirements to be eligible for luggage loss compensation (air, maritime or fluvial, and ground legs of the journey):**

- a) **The provider** must be notified of the loss by the Beneficiary within 48 (forty eight) hours upon issuance of the P.I.R. (Property Irregularity Report) or equivalent claim form filed with the transportation company.
- b) The Beneficiary must have checked his/her luggage in the luggage deck of the same company in which he/she is traveling, as evidenced in his/her boarding pass, and must have filed a claim upon arrival to destination with the company responsible for failing to return his/her luggage.
- c) The luggage loss should occur between the moment it is handed to the authorized personnel of the airline or maritime company for dispatch purposes and the moment it has to be returned to the passenger at the end of the trip.
- d) Should the missing piece of luggage be in the name of several **voucher** holders, the compensation shall be prorated among them, provided they appear as affected parties in the luggage loss claim form submitted to the airline company and that the related travel ticket numbers of each affected party (name and travel ticket number) are therein included.
- e) It is hereby stated that since the compensation offered by **the provider** is supplementary or complementary, depending on the type of **voucher** purchased, to that paid by the transportation company to the Beneficiary, it is an essential condition for payment thereof that the original certificate issued by the transportation company evidencing payment of the related compensation to the Beneficiary be submitted, together with a copy of the claim form (P.I.R or equivalent) issued in the Beneficiary's name indicating travel ticket number, weight of the missing piece/s, travel ticket/s, luggage tag/s detailed in the documentation and the related **voucher**. **The provider** shall

not pay any complementary or supplementary compensation to the Beneficiary, as applicable, if the passenger has not been paid the related compensation by the transportation company in the first place.

- f) This benefit shall not be granted in the following cases:
- i) In no event **the provider** shall be held responsible for total or partial loss of or damages to the luggage contents, or to the suitcase/s or any other element where such contents are transported (except for those **vouchers** that explicitly cover such benefit).
 - ii) The Beneficiary shall be entitled to only one compensation per trip, irrespective of the number of **vouchers** issued in his/her name and/or of the number of losses suffered.
 - iii) If the claim filed by the **voucher** holder against the transportation company was fully compensated by the latter, the Beneficiary shall not be entitled to any supplementary benefit by **the provider**.
 - iv) Losses occurred in domestic or local flights or cruises, with exception of those compensations expressly included in the table of benefits of **vouchers** of National reach.
 - v) Individuals who are not entitled to luggage transportation.
 - vi) When the airline company compensates the Beneficiary with a service order (M.C.O.) for flight tickets, hotel accommodation or other, **the provider** shall compensate the Beneficiary once he/she has used such benefit. In these cases, compensation shall be paid according to the criterion of the Conventions of The Hague, Warsaw and/or Montreal, as appears on the flight tickets of those airline companies associated to I.A.T.A..

24) Compensation for expenses incurred due to luggage delay:

- a) Luggage lost for over 8 (eight) hours:

If a complete piece of luggage of a **voucher** holder was lost by an airline company during an international flight or its immediate connecting flight and was not made available to the Beneficiary within 8 (eight) hours of the flight's arrival time, the Beneficiary shall receive a compensation sum to cover any expenses incurred by the Beneficiary to purchase the basic items needed as a result of the loss of his/her luggage up to the maximum limit established in the table of benefits.

- b) Requirements to qualify for this benefit:

- i) Notify the loss to **the provider** within 48 (forty eight) hours following the issuance of the P.I.R. or claim form filed with the airline company and before returning to the country of his/her real domicile.
- ii) The Beneficiary must remain abroad for a minimum stipulated period of 24 (twenty four) hours
- iii) The Beneficiary must submit the following documentation at **the provider's** office: **voucher**, passport, travel tickets, original copy of the claim filed with the airline carrier (P.I.R. or equivalent form) and original receipts of the expenses incurred in the purchase of basic items up to the amount requested for compensation. The expense receipts must relate to purchases made by the Beneficiary at the place where the luggage loss occurred and from the moment this benefit applies and until the luggage is made available to the Beneficiary. If luggage is declared to be definitively lost, then procedures established in articles 22), 23) and 26) shall apply.
- iv) For those **vouchers** with Family plans the specified amounts shall be considered per person and not jointly for the family group.

- c) Specific exclusions:

- i) If the piece of luggage was **delayed** during the return flight to the country of the Beneficiary's real domicile, no compensation shall be granted.
- ii) **The provider** shall not be liable for compensation of the referred expenses whenever the delay is caused as a result of natural disasters or acts of God as set forth in articles **47)xvii)** and **47)xviii)**.

25) Compensation for damaged luggage (maritime, fluvial and air legs of the journey)

If any of the luggage pieces duly dispatched at the luggage deck by the Beneficiary was damaged in such a manner that prevent regular use, **the provider** shall pay the Beneficiary a sum as compensation for luggage damages up to a maximum limit as indicated in the **table of benefits**.

Excluded from this compensation are cosmetic damages, those that do not affect its normal use and those that are the result of normal wear.

To qualify for this benefit, the following must be verified:

- a) that the damage occurred between the time the luggage was checked and the moment when it should have been handed to the passenger upon arrival.
- b) The Beneficiary has to file a claim with the transportation company and submit it to **the provider**.
- c) The Beneficiary must notify **the provider** within 48 hours (forty eight hours) upon issuance of the claim form filed with the transportation company.
- d) Whenever it is determined that there is total damage or that it is unrepairable, **the provider** shall proceed to reimburse the amount detailed in the table of benefits.

The provider's warranty shall cover the total repair cost of the luggage and, at most, the purchase price provided it does not exceed the maximum compensation amount established in the **table of benefits**.

The provider shall be entitled to request from the Beneficiary to send the luggage to a specific location in order to verify and assess the damage. Shipping costs shall be borne by the Beneficiary.

26) Luggage Loss, Delay and Damage - Right to only one benefit per travel – Non-cumulative compensations:

The Beneficiary shall be entitled to only one compensation for luggage loss and/or delay and/or damage per trip, as established in the terms and conditions set forth in articles **22)**, **24)**, and **25)** hereinabove, even in the case of an annual **voucher** and irrespective of the number of **vouchers** issued in his/her name and of the number of luggage delays and/or losses that may occur during the cover period of the Beneficiary's **voucher**.

Compensations for luggage loss and/or delay and/or damage per travel indicated in articles **22)**, **24)** and **25)** hereinabove,

are non-cumulative, consequently only one of these compensations can be applied per event.

27) **Transportation of executives in emergency cases:** If the Beneficiary was on a business trip and was hospitalized, with **the provider's** prior authorization, due to a serious medical emergency that prevented him/her from continuing his/her business trip, **the provider** shall bear the cost of a travel ticket for such person that the company for which the Beneficiary works designates to replace the hospitalized Beneficiary. This travel ticket shall be purchased in the same cabin class in which the executive to be replaced traveled and shall be subject to availability. The Beneficiary's replacement must also hold a valid **voucher** at the time of the trip.

In no event this benefit shall be granted to a Beneficiary that has used the services set forth in article **13**) of these General Terms and Conditions. Expenses for this benefit shall be allocated toward the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

28) **Early return due to incident in Beneficiary's home:** In case of breaking of dwelling through doors or windows, fire or explosion in the Beneficiary's real domicile, being there a risk of further damage, **the provider** shall bear the costs related to the **voucher** holder's return to his/her damaged property. If the house belonged to two or more **voucher holders**, **the provider** shall bear the return costs of only one of them. Return costs are herein defined as the penalty charges for change of return ticket date or the difference between in cost of a return travel ticket from the Beneficiary's location to the damaged property. If the beneficiary had purchased a travel ticket that does not admit any changes even if paying a penalty fee, then **the provider** shall reimburse up to USD 200 (two hundred US dollars) for an international airline ticket. **The provider** shall request from the Beneficiary the unused ticket to be returned in favor of **the provider**. The Beneficiary shall submit the corresponding police report.

29) **Advance of funds for bail:** Should a criminal and/or civil lawsuit be brought against the Beneficiary for any road traffic accident, **the provider** shall post bail before the pertinent Court, up to the maximum amount indicated in the table of benefits, to release the Beneficiary from jail on probation in case he was arrested.

The amount advanced shall be taken as a loan and the Beneficiary undertakes to return such amount to **the provider** as soon as possible and in any case within the following 30 (thirty) consecutive days after funds have delivered. The loan shall be granted to the Beneficiary prior to which he/she must provide a collateral security or surety bond in favor of **the provider**.

30) **Legal Assistance:** At the Beneficiary's request, **the provider** shall refer the Beneficiary to a lawyer to assist him/her with his/her defense in a criminal or civil lawsuit where the Beneficiary is held liable for a road traffic accident. **The provider** shall pay a sum for lawyer's fees up to the maximum amount specified in the **table of benefits**. Legal assistance shall not be provided and no amount shall be acknowledged should the Beneficiary use the services of a professional who was not duly designated or authorized by **the provider**.

31) **Transfer of funds:** In case of a justified emergency and at the sole discretion of **the provider**, the Beneficiary may request the transfer of a sum of money consistent with the type of emergency and up to the maximum limit applicable per trip to the type of **voucher** purchased and specified in the **table of benefits**. The cost of such transfer of funds shall be borne by **the provider**. It is understood that the Beneficiary must make the necessary arrangements to make the total sum available to **the provider** at its offices or wherever requested before the transfer is carried out. **The provider** shall neither perform transactions related to the purchase or sale of foreign currency nor be held liable in such cases in which legal and/or tax regulations in any of the countries from and to where the funds are to be transferred apply restrictions on or impose different conditions to those required by the **voucher** holder.

32) **Restricted guarantee of trip cancellation or interruption expenses:**

In the event the beneficiary has to cancel or interrupt his/her trip, **the provider** shall reimburse the Beneficiary any unrecovered pre-paid expenses for tourist services, according to the General Terms and Conditions of the tour or services purchased, provided that such cancellation or interruption is caused necessarily and inevitably as a consequence of:

- Death or serious disease of the Beneficiary, causing his/her hospitalization or strict bed rest, preventing him/her from wandering or causing prostration in a manner that makes it impossible to begin and/or continue his/her trip. Clinical history as well as diagnostic tests validating the bed rest shall be requested.
- Death or serious disease of the Beneficiary's spouse, child/children or sibling/s causing hospitalization or strict bed rest, preventing him/her from wandering or causing prostration in a manner that makes it impossible for the Beneficiary to begin and/or continue his/her trip. For such purposes, clinical history as well as diagnostic tests validating the bed rest shall be requested.
- Death or hospitalization due to a sudden and serious accident or illness of the Beneficiary's father or mother.

This list is of a restrictive and not of an illustrative nature.

Whenever the beneficiary interrupts an already initiated trip, the penalty fees charged for changing the airline ticket's return date will also be included as an unrecoverable sum.

a) **Services not covered:** tours, visits, entrance tickets to shows or any other services purchased outside those included within the purchased tour package or those purchased subsequent to the date shown on the receipt for the advance payment or balance paid for the tour package.

b) **Specific exclusions:** reimbursement shall not apply in the following cases:

- i) When the Beneficiary is over seventy years of age (unless otherwise stated in the beneficiary's **voucher**) at the time the service was purchased or when the cancellation or interruption of the trip occurs due to the death or serious illness of the Beneficiary originated in any of the exclusions detailed in article **47**) of these General Terms and Conditions (except if the Beneficiary has tested positive to the disease known as COVID-19 caused

by virus SARS–COV2 and in every case under the condition that the provisions detailed in article **47) ix)** have been complied with, in which case it shall be refunded under the terms and with the scope established for the purchased product.)

- ii) Whenever the Beneficiary has purchased airline tickets (or any other services) by redeeming miles, points or any similar awards programs.
- iii) The cancellation benefit shall not apply to **vouchers** for a receptive product (regardless of whether it has been issued before the beneficiary started the trip or upon arrival to the country where such **voucher** was issued).
- c) **Duration:** this benefit shall be effective exclusively when this option is included in the purchased product. The benefit shall apply:
 - i) For the purpose of trip cancellation expenses: from the moment the Beneficiary purchases the service and up to the beginning of the trip.
 - ii) For the purpose of trip interruption expenses: from the beginning and up to the end of the trip or up to the expiration of the **voucher** (whichever is earlier).
- d) **Amount of the benefit:** the maximum compensation to be paid by **the provider** shall be the amount established in the **table of benefits**. When the receipts or documents submitted by the Beneficiary fail to indicate values per person and instead state the total amount for the services purchased the group of travelers as a whole, **the provider** shall divide such amount among the total number of travelers, regardless of the fact that one of them might have been entitled to a different amount. The provider's **voucher** shall not be reimbursed to the beneficiary since its services are being used. Should several losses occur from a single event, **the provider** shall not be held liable to pay an aggregate amount greater than USD 30,000 (thirty thousand U.S. dollars), irrespective of the number of individuals affected.
- e) **Subrogation:** The Beneficiary assigns onto **the provider** any rights and actions to which he/she may be entitled to take against any individual or legal entity for any damages caused to the Beneficiary up to an amount equal to that paid by **the provider** as reimbursement for this benefit. In addition, the Beneficiary undertakes and binds him/herself to formalize the subrogation or assignment in favor of **the provider** within 48 (forty eight) consecutive hours as from the moment notice is given to the Beneficiary/s to these effects.
- f) **Terms for the applicability of this benefit:** in order to qualify for this benefit the following conditions must be met:
 - i) The Beneficiary must immediately communicate **the provider** the cancellation or interruption of the trip in due manner and within 48 hours after the event causing such cancellation or interruption has occurred, being **the provider** entitled to verify the reported event;
 - ii) **The provider's voucher** must have been issued on the same date the first payment (whether whole or partial) of the tourism service/s was made, proof of which can be given with the official receipt or invoice issued by the travel agency, as applicable, or within a maximum of 72 hours following such date, and in every case a minimum of 15 (fifteen) consecutive days in advance to the beginning date of the trip or voucher cover start date, whichever is earlier. The **voucher** should be valid for a number of days equal, at least, to the duration of the trip, proof of which can be given with the airline tickets departure and arrival dates, hotel stays, etc. Applicability of this benefit is exclusively restricted to international trips with this benefit option included in the product purchased.
 - iii) Reimbursements due to cancellation will proceed only when the trip is definitely called off; trip postponement and/or rescheduling are not subject to reimbursement.
- g) **Duties of the Beneficiary:** the **Beneficiary** must submit to **the provider** the following documents:
 - i) Round trip tickets.
 - ii) Copy of the passport or personal identification document that would be required or was required to exit his/her country of residence.
 - iii) **The provider's voucher** including this guarantee.
 - iv) Original and legally valid invoices and receipts of the payments made to the travel agency from which the services were hired.
 - v) Credit note (or equivalent valid instrument for tax purposes) issued by the travel agency from which the services were purchased indicating the amount that is reimbursed to the Beneficiary due to the definitive trip cancellation.
 - vi) Letter issued by the Travel Agency and/or tour operator, airline or maritime company, or whoever is concerned, setting forth the penalty charges together with the cancellation policy included by such Travel Agency and/or tour operator in the contract subscribed by the Beneficiary.
 - vii) In case of accident, the Beneficiary shall attach the related police report, and in case of disease, all medical documentation.
 - viii) In case of death, an authenticated copy of the death certificate shall be required.
 - ix) Documentation supporting the kinship when applicable.
 - x) The **Beneficiary** or his/her family members must submit (prior necessary consent when applicable) to **the provider** or whoever is designated by the latter, by any means necessary, the Clinical Record of the Beneficiary or of the person causing such interruption/cancellation wherever applicable.
- h) **Payment Terms:** see article **7)h)**
- i) **Non-cumulative benefits:**
 - i) Compensations indicated in articles **32, 33)** and **34)** are not cumulative, consequently only one of these compensations can be applied per event.
 - ii) If the Beneficiary holds an annual **voucher** he/she is entitled to enjoy the benefits indicated in articles **32, 33)** and **34)** on a one–time–only basis during the **voucher's** cover period.
 - iii) Use of the restricted trip Cancellation or interruption implies cessation of assistance services cover for such trip as from the moment such benefit is requested, regardless of whether it is authorized or not.

33) Extended guarantee of trip cancellation or interruption expenses:

a) In the event the beneficiary has to cancel or interrupt his/her trip, the **provider** shall reimburse the Beneficiary any unrecovered pre-paid expenses for tourist services, according to the General Terms and Conditions of the tour or services purchased, provided that such cancellation or interruption is caused necessarily and inevitably as a consequence of:

- i. Death or serious disease of the Beneficiary, his/her spouse, child/children, or sibling/s causing hospitalization or inability to wander that brings about prostration in a manner that makes it impossible for the Beneficiary to begin and/or continue his/her trip.
- ii. Death or hospitalization due to an unexpected and serious accident or illness of the Beneficiary's father or mother.
- iii. Damages caused by fire or theft at the Beneficiary's regular dwelling or property where he/she carries out his/her business activity which is serious enough to make it impossible to inhabit such properties, the Beneficiary's presence becomes essential and the trip cannot be made because the starting date is too close.
- iv. The Beneficiary has been prescribed quarantine or medical social isolation by a medical doctor, provided such indication was subsequent to the date the tourist services and/or travel assistance were purchased (whichever is earlier) and the end date thereof was subsequent to the Beneficiary's start date of the trip (establishing that the start date of the trip must be consistent with the voucher's cover period).
- v. Summoned as a party to or witness in or jury before a court, being such summons served after the purchase of the tourist services and/or travel assistance (whichever is earlier) and provided that the date of appearance in court falls within the voucher's period of cover (further establishing that the start date of the trip must be consistent with the voucher's cover period).
- vi. Summoned to be part of a polling station during national or provincial elections. Such designation must have been received subsequent to the purchase of the tourist services and/or travel assistance (whichever is earlier) and provided that the elections take place within the voucher's period of cover (further establishing that the start date of the trip must be consistent with the voucher's cover period).
- vii. Beneficiary's involuntary termination of employment (and/or the respective due notice of termination) within seven consecutive days prior to the start date of the trip, provided the Beneficiary has been in such job for a minimum of two consecutive years. This cover shall not apply to self-employed Beneficiaries, or if the Beneficiary terminates the employment relationship voluntarily or if he/he has been dismissed for just cause according to legitimate fair dismissal causes established in applicable labor regulations.
- viii. Receiving children and adolescents on adoption or custody as notified by the judge hearing the case or by competent authority as per applicable legislation.
- ix. The Beneficiary's travel companion has cancelled the trip for any of the reasons set forth in this article. Travel companion is defined as the person traveling with the Beneficiary, sharing the same itinerary, hotel, etc. and being also a Beneficiary of the travel assistance service of **the provider**.
- x. Application to tests and competitive examinations through a competitive selection process for a job position in a public agency: Sitting for tests and competitive examinations through a competitive selection process for a job position in a public agency whenever such examination or call is subsequent to the purchase of the travel assistance and its occurrence falls within the travel period. Excluded herefrom are tests and competitive examinations resulting from applications or entry have been performed after purchasing the trip and/or travel assistance.
- xi. Stolen documentation preventing the Beneficiary from starting or continuing the trip: Necessary travel documentation has been robbed on a date or under such circumstances that make it impossible to reprocess or get such documentation. It does not include theft, loss or misplacement of documentation.
- xii. Pregnancy complications, miscarriage: Serious pregnancy complications or miscarriage of the Beneficiary that result in bed rest or hospitalization on a medical doctor's recommendation. Excluded herein are deliveries and pregnancy complications as of the end of pregnancy week 25.
- xiii. Judicial or administrative summons for divorce or separation hearing, as applicable: Official summons of the Beneficiary to attend to divorce proceedings. Excluded herefrom are summons for proceedings requested by the Beneficiary's personal lawyer.
- xiv. Cost of transferring the trip due to reasons included in this article 33: Additional expenses incurred as a result of a change in the name of the holder of the purchased reservation or tour package whenever the Beneficiary transfers the purchased reservation or tour package in favor of a third party provided the reason for such transfer has been originated in any of the causes listed in this article 33 and that the sum of such expenses does not exceed the amount charged for the total cancellation of the purchased trip or tour package.
- xv. Beneficiary's waiver or discontinuance of the purchased trip or tour package caused exclusively as a consequence of a delay of the airline of over 24 hours making it impossible for the Beneficiary to fulfill the purpose of the trip or more than half the duration time of the trip has elapsed. This benefit is limited to regular air transportation and in the case such delay occurs due to the airline's operational problems; causes of force majeure are not included herein (article 47 xvii, xviii, xxi, xxii). Cancellation charges shall be refunded provided these have not been previously paid by the airline company.
- xvi. Visa cannot be obtained: Unjustified visa denial. This instance shall not be covered if the visa has been denied because the Beneficiary failed to follow the requested procedures for obtaining the visa within the established time and form for issuance thereof.
- xvii. Sudden call for organ transplant of the Beneficiary or a family member: the Beneficiary or a second-degree relative or spouse are called for an organ transplant provided that such call takes place after purchasing the travel assistance and that they had already been in a waiting list at the time the trip and the travel assistance were purchased.
- xviii. This list is of a restrictive and not of an illustrative nature.

b) Deductible payable by client: a deductible may be charged to the client. Such deductible is specified in the voucher's table of benefits. If it is not specified, it shall be understood that no deductible applies.

c) Deductible amount: the deductible to be paid by the client shall be determined by applying the percentage indicated in the table of benefits to the unrecovered sum as provided in this article.

d) Amount of the benefit: the benefit shall be determined on the basis of the total amount of unrecovered expenses minus the deductible fee as specified in subsection c) above, and up to the maximum amount established in the table of benefits.

The provider's voucher value shall not be refunded to the Beneficiary since the services purchased are being used. Whenever the invoices submitted by the beneficiary fail to specify the amount per person but set forth the total amount to be paid by the group of travelers as a whole for the purchased services, **the provider** will divide such total amount by the number of travelers, regardless of whether a different value would have applied to any of them. In case multiple cases arise from one same event, **the provider** shall not be liable to pay an aggregate amount greater than USD50,000 (fifty thousand US dollars) or exceeding the maximum amount established in the voucher for such event, regardless of the number of people involved.

e) Specific exclusions: no payment shall apply if the trip cancellation or interruption was caused by any reason related to the Beneficiary that is not expressly listed in subsection a) of this article, or if the Beneficiary was older than seventy years of age at the time he/she purchased the service (except as otherwise indicated in the beneficiary's **voucher**), or if such trip cancellation or interruption is caused due to death or serious illness of the Beneficiary resulting from any of the exclusions detailed in article **47**) of these General Terms and Conditions (except if the Beneficiary has tested positive for COVID-19 caused by virus SARS-COV2, and in every case under the condition that the provisions detailed in article **47**) **ix**) have been complied with, in which case it shall be refundable under the terms and with the scope established for the purchased product.)

f) Duration: this benefit shall be effective:

i. For the purposes of trip cancellation expenses: from the moment the Beneficiary purchases the service and up to the beginning of the trip.

ii. For the purposes of trip interruption expenses: from the beginning and up to the end of the trip or up to the expiration of the **voucher** (whichever is earlier)

iii. This benefit shall **be effective exclusively when this option is included in the purchased product**

g) Payment terms: the reimbursed amounts shall be paid to the Beneficiary by **the provider** in the legal currency of the country in which the reimbursement is paid at the official exchange rate prevailing on the day before payment is made.

h) Terms for the applicability of this benefit: in order to qualify for this benefit the following conditions must be met:

i. The Beneficiary must immediately communicate **the provider** the cancellation or interruption of the trip in due manner and within 48 hours after the event causing such cancellation or interruption has occurred.

ii. **The provider's voucher** must have been issued on the same date the first payment (whether whole or partial) of the purchased tour service/s was made, proof of which can be given with the official receipt or invoice issued by the travel agency, as applicable, or within a maximum of 72 hours following such date. The **voucher** should be valid for a number of days equal, at least, to the duration of the trip, proof of which can be given with the airline tickets departure and arrival dates, hotel stays, etc.

iii. Refunds due to cancellation will proceed only when the trip is definitely called off; trip postponement and/or rescheduling are not subject to reimbursement.

iv. If the reason for the cancellation is such as established in article 33)a)vii), the maximum amount of the benefit shall be equivalent to 50% of that established in the table of benefits.

i) Duties of the Beneficiary: the **Beneficiary** must submit to **the provider** the following documents:

i. Round trip tickets.

ii. Copy of the passport or personal identification document that would be required or was required to exit his/her country of residence.

iii. **The provider's voucher** including this guarantee.

iv. Original and legally valid invoices and receipts of the payments made to the travel agencies or tour service providers from which the services were hired.

v. Credit note (or equivalent valid instrument for tax purposes) issued by the travel agency from which the services were purchased indicating the amount acknowledged to the Beneficiary for the definitive trip cancellation.

vi. Letter issued by the travel agency and/or tour operator, airline or maritime company, or whoever is concerned, together with the cancellation policy included by such travel agency and/or tour operator in the contract subscribed by the Beneficiary.

vii. In case of accident, the Beneficiary shall attach the related police report, and in case of disease, all medical documentation.

viii. In case of death, an authenticated copy of the death certificate shall be required.

ix. Documentation supporting the kinship when applicable.

x. The **Beneficiary** or his/her family members must submit (prior necessary consent when applicable) to **the provider** or whoever is designated by the latter, by any means necessary, the Clinical Record of the Beneficiary or of the person causing such interruption/cancellation wherever applicable.

xi. Police report showing the incident occurred wherever applicable as per article 33)a)iii), as well as any documentation that proves the use of the damaged property or residence therein.

xii. Notice from the court and/or electoral justice issued by competent authority should the events set forth in articles 33)a)v) or 33)a)vi) apply.

xiii. Letter/Telegram notifying termination of the Holder or Beneficiary's employment should the events set forth in article 33)a)vii) apply.

xiv. Notice from a court or competent authority communicating the date when the Holder or Beneficiary shall receive the child/children or adolescent/s on custody or adoption, should the events set forth in article 33)a)viii) apply.

j) Subrogation: The Beneficiary assigns onto **the provider** any rights and actions to which he/she may be entitled to take against any individual or legal entity for any damages caused to the Beneficiary up to an amount equal to that paid by **the provider** as reimbursement for this benefit. In addition, the Beneficiary undertakes and binds him/herself to formalize the subrogation or assignment in favor of **the provider** within 48 (forty eight) consecutive hours as from the moment notice is given to the Beneficiary/s to these effects.

34) Cancellation Plus: In the event the Beneficiary needs to cancel the trip for whatever reason (except for those instances listed in subsection a) of this article), **the provider** shall refund any unrecovered pre-paid deposits for purchased tour services in accordance with the General Terms and Conditions of the tour or services purchased, provided that **the provider** has been duly notified at least 48 hours before the beginning of the trip. A deductible fee as detailed in the table of benefits of the product purchased shall be applied and borne by the Beneficiary.

a) Specific exclusions: compensation related to this benefit shall not apply in the following cases:

- i. When the trip cancellation takes place due to the Beneficiary's participation in a criminal action, alcoholism, drug addiction, use of drugs without medical prescription, suicide attempt, self-destructive actions, self-inflicted injuries or any such other attempt.
- ii. If the Beneficiary was older than seventy years of age at the time the service was purchased (unless otherwise stated in the **voucher**).
- iii. When the reason for the cancellation was that the tour service purchases fails to be delivered due to the occurrence of natural disasters or force majeure. The following is an illustrative list, without limitation, of some examples: weather problems, volcanic eruptions, tsunamis, catastrophes, earthquakes, seismic, floods, storms, armed conflicts, international or civil war (whether declared or not), rebellions, internal turmoil, guerilla and anti-guerilla actions, hostilities, retaliation, conflicts, embargoes, seizures, strikes, popular manifestations, lock-outs, sabotage or terrorism acts, airline company bankruptcy, unusual air traffic, pandemics, epidemics, as well as problems and/or delays derived from the termination, interruption or suspension of communication services.
- iv. Compensation for airline ticket amounts (or any other services) shall not apply when purchased by the Beneficiary by redeeming miles, points and any similar awards programs.
- v. In addition, it is hereby stated should there exist epidemic and/or pandemic diseases, Cancellation Plus cover shall be automatically excluded and, consequently, the provider SHALL NOT be held liable in any manner for rendering such service.

b) Services not covered: services of whatever nature that have been purchased outside those included in the purchased tour package shall not be included, such as: excursions, tours, entrance tickets for shows, payments for seat selection or cabin or luggage upgrades, other travel segments or hotel accommodation, among others.

c) Duration and applicability terms: cancellation can be requested from the moment the Beneficiary purchases the service and up to 48 hours prior to the beginning of the trip or of the **voucher's** cover period (whichever is earlier).

- i. **The provider's voucher** must have been issued on the same date the first payment (whether whole or partial) of the purchased tour service/s was made, proof of which can be given with the official receipt or invoice issued by the travel agency, as applicable, or within a maximum of 72 hours following such date, and in every case a minimum of 15 (fifteen) consecutive days in advance to the beginning date of the trip or voucher cover start date, whichever is earlier. The **voucher** should be valid for a number of days equal, at least, to the duration of the trip, proof of which can be given with the airline tickets departure and arrival dates, hotel stays, etc.
- ii. This benefit shall apply exclusively when this option is included in the purchased product
- iii. Reimbursements due to cancellation will proceed only when the trip is definitely called off; trip postponement and/or rescheduling are not subject to reimbursement.

d) Deductible fee: as referred to above, the deductible fee shall be borne by the Beneficiary and the applicable percentage is specified in the **voucher's** table of benefits. The provider shall not apply the deductible fee exclusively when the Beneficiary needs to cancel his/her trip due to any of the following reasons (this following is a restrictive list):

- i. Death or serious disease of the Beneficiary, his/her spouse, child/children, or sibling/s resulting in hospitalization or strict bed rest, causing inability to wander or prostration on the diseased in a manner that makes it impossible for the Beneficiary to begin his/her trip. For such purposes, the clinical history and diagnostic tests shall be required to give proof of such bed rest. It shall apply to cancellations made prior to the beginning of the trip or trip interruption in accordance with the provisions set forth in articles **32)** and hereof.
- ii. Death or hospitalization due to an unexpected and serious accident or illness of the Beneficiary's father or mother. For such purposes, the clinical history and diagnostic tests shall be required to give proof of such bed rest. It shall apply to cancellations made prior to the beginning of the trip or trip interruption in accordance with the provisions set forth in articles **32)** and hereof.
- iii. Damages caused by fire or theft at the Beneficiary's regular dwelling, or property where he/she carries out his/her business activity which is serious enough to make it impossible to inhabit such properties, the Beneficiary's presence becomes essential and the trip cannot be made because the starting date is too close.
- iv. The Beneficiary has been prescribed quarantine or medical social isolation by a medical doctor or competent authority, provided such indication was subsequent to the date the services were purchased by the Beneficiary and the end date thereof was subsequent to the Beneficiary's start date of the trip (which must be consistent with the **voucher's** date).
- v. Summoned as a party to or witness in or jury before a court, being such summons served after the purchase of the services by the Beneficiary and provided that the date of appearance in court falls within the **voucher's** period of cover.

- vi. Summoned to be part of a polling station during national/provincial/state elections. Such designation must have been received subsequent to the purchase of the services and provided that the elections take place within the **voucher's** period of cover.
- vii. Beneficiary's involuntary termination of employment subsequent to the date the services were purchased, provided it was not a fair dismissal for disciplinary reasons.
- viii. Emergency assistance due to Beneficiary's pregnancy complications that prevent her from initiating the trip, provided that the emergency occurs subsequent to the purchase of the services and the trip cancellation has been recommended by a physician. This benefit will not apply if the Beneficiary purchased the services against medical advice or against the airline company regulations regarding the transportation of pregnant women.
- ix. Emergency assistance caused by birth delivery by the Beneficiary or his/her spouse. This benefit will not apply if the Beneficiary purchased the services against medical advice or against the airline company regulations regarding the transportation of pregnant women. Nor shall the benefit apply to the husband or spouse if the start date of the trip was scheduled for the same date of the expected date of birth.
- x. Receiving a child on adoption or custody as notified by the judge hearing the case or by competent authority as per applicable legislation on adoption in the corresponding country, provided the notice was received subsequent to the purchase of the tour package and this service.
- xi. Wedding cancellation: this benefit will apply if both beneficiaries of a **voucher** purchased a tour package to celebrate their wedding and it is subsequently called off. The wedding cancellation must occur subsequent to the purchase date of the travel assistance services.

e) Deductible amount: the deductible to be paid by the client shall be determined by applying the percentage indicated in the table of benefits to the unrecovered sum as provided in this article 34). Whenever the percentage is not specified in the table of benefits, it will be understood that such percentage is 25%.

f) Amount of the benefit: the benefit shall be determined on the basis of the total amount of unrecovered expenses minus the deductible fee as specified in subsection d), and up to the maximum amount established in the **table of benefits**. **The provider's** voucher value shall not be refunded to the Beneficiary since the services purchased are being used. Whenever the invoices submitted by the beneficiary fail to specify the amount per person but set forth the total amount to be paid by the group of travelers as a whole for the purchased services, **the provider** will divide such amount by the total number of travelers, regardless of whether a different value would have applied to any of them. If multiple incidents arise from one same event, **the provider** shall not be liable to pay an aggregate amount greater than USD30,000 (thirty thousand US dollars), regardless of the number of people involved.

g) Subrogation: The Beneficiary assigns onto **the provider** any rights and actions to which he/she may be entitled to take against any individual or legal entity for any damages caused to the Beneficiary up to an amount equal to that paid by **the provider** as reimbursement for this benefit. In addition, the Beneficiary undertakes and binds him/herself to formalize the subrogation or assignment in favor of **the provider** within 48 (forty eight) consecutive hours as from the moment notice is given to the Beneficiary/ies to these effects

h) Duties of the Beneficiary: the Beneficiary must submit to **the provider** the following documents:

- i. Round trip tickets.
- ii. Copy of the passport or personal identification document that would be required to exit his/her country of residence.
- iii. **The provider's voucher** including this guarantee.
- iv. Original and legally valid invoices and receipts for the payments made to the travel agency from which the services were purchased.
- v. Credit note (or equivalent valid instrument for tax purposes) issued by the travel agency from which the services were purchased indicating the amount acknowledged to the Beneficiary for the definitive trip cancellation.
- vi. Letter issued by the travel agency and/or tour operator, airline or maritime company, or whoever is concerned, together with the cancellation policy included by such travel agency and/or tour operator in the contract subscribed by the Beneficiary.
- vii. Police report showing the incident occurred wherever applicable as per subsection **c)iii)**, as well as any documentation that proves the use of the damaged property or residence therein.
- viii. Medical certificate and all documentation if the case shall proceed according to subsection **c)iv)**, **c)iii)**, or **c)ix)**.
- ix. Notice from the court and/or electoral justice issued by competent authority should the events set forth in subsection **c)v)** or **c)vi)** apply.
- x. Telegram notifying termination of the Beneficiary's employment should the events set forth in subsection **c)vii)** apply.
- xi. Notice from a court or competent authority communicating the date when the Beneficiary shall receive the child on custody or adoption, should the events set forth in subsection **c)x)** apply.
- xii. Any documentation that duly evidences that the event was scheduled to take place before the **voucher's** cover start date and that it has been subsequently cancelled; examples of supporting documentation are, among others: party room rental, catering services, religious ceremony services, appointment at the Civil Registry, and their related cancellations evidenced by the credit notes refunding the amounts paid.

i) Payment Terms: see article 7)h).

j) Non-cumulative benefits:

- i. Compensations indicated in articles **32**, **33)** and **34)** are not cumulative, consequently only one of these compensations can be applied per event.
- ii. If the Beneficiary holds an annual **voucher** he/she is entitled to enjoy the benefits indicated in articles **32**, **33)** and **34)** on a one-time-only basis during the **voucher's** cover period.
- iii. Use of the Cancellation Plus service implies cessation of assistance services cover for such trip as from the moment such benefit is requested, regardless of whether it is authorized or not.
- iv. Should there be any changes, whether in number or quality, to the passengers included in cruise cabin reservation,

the summation of eventual refunds granted by **the provider** shall under no circumstance exceed the total price for the cabin or the maximum compensation established in the **table of benefits**, whichever is lower. In any case, supporting documentation shall be required to substantiate such request.

35) Secure Gift: the provider shall reimburse the Beneficiary up to the maximum amount indicated in the **table of benefits**, in case of theft or material damages to any of the movable property purchased by him/her, provided such property has been purchased during the trip and paid by credit card.

- a) **Terms for the applicability of this benefit:** in order to qualify for this benefit, the following conditions must be met:
 - i) The goods must have been purchased during the Beneficiary's trip and within the **voucher's** cover period.
 - ii) The goods must have been paid with any of the Beneficiary's credit cards.
 - iii) The theft or damage must occur during the Beneficiary's trip and within the **voucher's** cover period.
- b) **Specific Exclusions:**
 - i) **Exclusions as to the causes: the provider** shall not compensate the Beneficiary if the theft or damage occurs as a consequence of war, whether declared or not, invasion, rebellion or insurrection, any type of hostilities, seizure or imprisonment by order of public authorities or governments, whether legitimate or not, illegal traffic and criminal acts; normal wear and tear; radioactive contamination; damages from inherent defects of the goods; flooding and earthquake; direct material damages caused to the goods due to criminal intent or negligence of the Beneficiary; direct material damage to goods acquired illegally; larceny, loss and/or misplacement of goods.
 - ii) **Exclusions as to the nature of the goods:** for the purposes of this benefit, under no circumstance the following shall be considered as goods: money in cash or in any of its forms, travelers checks, bills and travel tickets; animals and natural plants; food and beverages; jewelry, precious stones and watches inside luggage, unless they are being worn by the Beneficiary and are permanently under the Beneficiary or his/her known travel companions' custody; those dispatched on a flight, even when checked in international flights.
 - iii) **Other exclusions:** this benefit does not cover purchases made under extortion and/or any other violation of the Beneficiary's free will or consent; no coverage shall be provided for the manufacturing flaws or defects of the product that allow to enforce the guarantee extended by the manufacturer and/or sales representative; this benefit shall not be valid in any respect within the country of residence of the Beneficiary, or within the country where the **voucher** was issued, or within the country where the Beneficiary is at the time of purchasing the **voucher**.
- c) **Duties of the Beneficiary:**
 - i) Notify **the provider**, as soon as possible, and in any case within a maximum period of 24hs (twenty four hours), otherwise risking to lose the guarantee cover, of the existence or possible existence that an incident has occurred and report the exact circumstances in which the theft or damage took place.
 - ii) Submit a detailed receipt from the store where the goods were purchased if more than one product was purchased under only one purchase ticket.
 - iii) In case of theft, the following documentation must be submitted: original Police Report filed at the location where the incident occurred), Original Sales Ticket, Credit Card Statement, Passport and **voucher of the provider**.
 - iv) In case of damages, the following documentation must be submitted: Repair quote, original sales ticket, Credit Card statement, Passport and **voucher of the provider**.
- d) **Amount of benefit:**
 - i) The maximum compensation offered by **the provider** shall be the amount established in the **table of benefits**. Should multiple incidents derive from a single event, **the provider** shall not be liable to pay an aggregate amount greater than USD 5,000 (five thousand U.S. dollars), irrespective of the number of individuals affected.
 - ii) **The provider** reserves the right to pay for the replacement of the insured good or to compensate its loss in cash.
 - iii) The guarantee provided by **the provider** for material or accidental damages suffered by any good shall entail the total cost of repair of such and at the most the total purchase price of the good, provided it does not exceed the maximum compensation established in the **table of benefits**.
 - iv) Claims for goods that are part of a pair, a set or a collection, shall be paid according to the total sale price of the pair, set or collection if the damaged goods cannot be replaced separately and cause the rest of the set to be useless.
 - v) This cover shall apply only and exclusively if there fails to be other insurance or if such insurance – existing or that may exist – is insufficient to cover the insured goods purchased by the Beneficiary himself as insurance taker or any other taker in favor of the Beneficiary.
 - vi) **Note:** if the Goods suffer material damage, **the provider** shall be entitled to request the Beneficiary to deliver the damaged goods to the indicated location in order to verify the damages and estimate the loss. Shipping costs shall be borne by the Beneficiary, unless they are disproportionate in relation to the value of the goods.
- e) **Payment terms:** see article 7)h)

36) Concierge: the Beneficiary shall be entitled to the following Concierge assistance services:

a) Travel information: the Beneficiary can inquire about visa requirements, passports, entry permits, vaccines and documentation; weather information; foreign currency quotation and exchange rates; information about the destination country of his/her trip and its main cities; information about practices and customs in the places the Beneficiary will visit.

b) Assistance and arrangements during the trip: the Beneficiary may request reservation of local and international flights; request the arrangement of itineraries and tours as well as hotel reservations, car rental (including standard and

luxury cars, limousines, private car services, taxis), translation services.

c) Shows and events: the provider shall provide information on timetables and tickets for special shows, opera, ballet, theaters, concerts, museums and other cultural activities and events, as well as sport events.

d) Restaurants: the Beneficiary shall have access to a restaurant information and/or reservations service, and can request advice on the following:

- i. types of food;
- ii. price range;
- iii. directions to get to the restaurant;
- iv. group reservations.

In all cases, reservations shall be made according to the restaurant's table availability and provided that no surcharges are imposed on such reservation.

e) Information on entertainment: the provider shall offer information on tours and visits to places of interest; information on timetables and booking of tennis courts, golf courses, spas, gyms and sport clubs, as well as special sports that can be practiced by the Beneficiary in the area.

f) Gifts and shopping assistance: the provider shall offer suggestions and ideas related to gift purchasing; it shall also advise the Beneficiary on well-known stores and help locate articles that may be difficult to find for the beneficiary. **The provider** shall not carry out, under any circumstance, financial transactions in the name or on account of the Beneficiary, its service being limited to providing the him/her with relevant information. **The provider** shall not assume any responsibility for the wrong or irregular use of the service; it shall not assume any responsibility either for the quality, guarantee, compliance with specifications, operation, customs' procedures and/or charges if applicable, nor for the applicability of third party products or services that the Beneficiary may purchase on Concierge Services' recommendations.

g) Specific exclusions and restrictions to this service:

i) The provider shall reject any request, at its own discretion, whenever it considers:

- 1) its purpose is for reselling, professional or commercial use;
- 2) it is impossible to perform or obtain;
- 3) it is liable to risks (for example, if it is originated in or must be arranged through illegal means);
- 4) it violates rules, regulations, or national or international laws, as applicable;
- 5) it violates other peoples' privacy;
- 6) they are immoral or unethical;
- 7) its only purpose is that of comparing prices.

ii) Except for a) above, the services detailed in this article shall be provided after the voucher's start cover date, or once the beneficiary has started his/her trip in the case of annual vouchers.

iii) The provider reserves the right to reject any request or to interrupt a request in progress at any time and shall not be held liable for the consequences that such attitude may cause. If a request is rejected, **the provider** shall communicate such decision to the Beneficiary and shall try to offer one or more alternatives.

iv) The Provider shall not make, under any circumstance, financial transactions in the name or on account of the Beneficiary, its service being limited to providing the Beneficiary with the relevant information. **The Provider** shall not assume any responsibility for the wrong or irregular use of the service; neither shall it assume any responsibility for the quality, guarantee, compliance with specifications, operation, customs' formalities and/or charges if applicable, nor for the applicability of third party products or services that the Beneficiary may purchase on Concierge Services' recommendations.

37) Recreational sports practice:

a) Application: **The provider** shall bear the costs of medical assistance requests derived from the practice of sports for recreational purposes up to the maximum amount established in the voucher's table of benefits, provided that:

- i. They are practiced for recreational purposes, that is to say, the sport is not the "reason" that motivated the beneficiary's trip, instead, it is an activity that occurs spontaneously and occasionally.
- ii. They are practiced in the appropriate facilities and following the necessary safety measures.

b) Specific exclusions:

- i. Assistance services derived from the beneficiary's participation in amateur or professional sports competitions.
- ii. Assistance services derived from the beneficiary's participation in amateur or professional practices, training sessions, etc.
- iii. Assistance services derived from the participation in hazardous sports.

38) Sports: exclusively for **vouchers** that include a SPORTS upgrade, and in accordance with the provisions set forth in these General Terms and Conditions, **the provider** shall offer the following additional services to the Beneficiary:

a) Expenses for search and rescue services: **the provider** shall pay, up to a maximum of USD 5,000 (five thousand U.S. dollars) for the expenses related to the search and rescue of the Beneficiary derived from the amateur practice of a sport, only if the place where the event occurs fails to have the appropriate infrastructure for such purposes. The expenses for this benefit shall be allocated toward the Maximum Limit for Medical Assistance Expenses indicated in article 9)).

b) The provider shall deliver Medical Assistance services required as a result of the Beneficiary's practice or participation in any sport competitions (either amateur or professional), provided they are carried out within clearly adequate and/or authorized premises for the practice thereof. Consequently, and for the purposes of the benefit herein mentioned, the exclusions mentioned in articles **47)xiii)** and **47)xiv)** shall be disregarded. Expenses for this benefit shall be allocated toward the Maximum Limit for Medical Assistance Expenses indicated in article **9))**.

c) Specific Exclusions: whether in case of an accident or disease, treatments derived from the following events shall be excluded from the assistance cover:

i) Consequences derived from the practice of any of the following, whether professional or amateur: mountain climbing, boxing, bungee-jumping, motorcycle racing and diving in open waters and those commonly referred to as extreme sports

(article 47)(xv)).

d) The remaining General Terms and Conditions shall remain fully effective, except for those aspects expressly amended by this article.

39) Pregnancy: the provider shall deliver the following additional services exclusively for Beneficiaries of **vouchers** that include a PREGNANCY upgrade and in accordance with the provisions established in these General Terms and Conditions:

a) Pregnant women: the provider shall bear the expenses derived from pregnancy-related complications, including preterm birth and miscarriages, in every case prior request from the attending medical team and previously authorized by **the provider's** Medical Department and the Call Center. Consequently, and for the purposes of this benefit, the exclusions mentioned in articles **47)(x)** and **47)(xi)** shall be disregarded. Expenses incurred for this benefit shall be allocated toward the Maximum Limit for Medical Assistance Expenses set forth in article **9)(l)**.

b) Newborns: during the newborn's first year of life and in those cases when mother and child shall make a new trip, **the provider** shall issue a **voucher** in his/her name free of charge. To qualify for this benefit, the following conditions must be met:

- i. the mother must have been Beneficiary of a "Pregnancy" product purchased from the provider during her pregnancy;
- ii. the mother must purchase a new **voucher** from **the provider** for her trip;
- iii. The newborn must travel with his/her mother.

The **Provider** may request from the mother any necessary documentation to validate the aforementioned conditions.

The cover period and overall features of the **voucher** issued in the newborn's name shall be the same as those of the **voucher** purchased by the mother. This benefit cannot be combined with other promotions and/or discounts available at the time of the issuance of the new **voucher**.

c) Specific exclusions: whether in case of an accident or disease, treatments derived from the following events shall be excluded from the assistance cover:

- i. Ambulatory check-ups related to the pregnancy's normal development, such as doctor's consultations and related tests; deliveries and caesarean sections in normal development and at term pregnancies;
- ii. Induced abortions;
- iii. Medical and miscellaneous expenses related to the newborn (such as nursery, neonatology, feeding, etc., not being this list of a restrictive nature) except for a maximum amount in every respect of up to USD 5,000 (five thousand US dollars) that **the provider** will bear provided the assistance limits have not been exhausted.

d) IMPORTANT: in order for this coverage to be valid the following essential conditions must be met:

- i. At the start date of the trip or **voucher** cover (whichever is earlier), the Beneficiary should not exceed her week 34 of pregnancy;
- ii. At the start date of the trip or **voucher** cover (whichever is later) the Beneficiary is not older than 40 years of age.
- iii. **The provider** reserves the right to request any necessary documentation to validate the aforementioned conditions.
- iv. The remaining General Terms and Conditions shall remain fully effective, except for those aspects expressly amended by this article.

40) Notebook rental or alike: If the Beneficiary is stolen or loses his/her notebook, tablet, I-phone or any equipment of similar characteristics during the trip, **the provider** shall reimburse the rental expenses of a computing device of similar features to the stolen or lost one, up to the maximum amount detailed in the **table of benefits**, provided the following conditions are met:

- a) The theft and/or loss must take place during the Beneficiary's trip.
- b) Both the date in which the incident occurred and the rental date must fall within the **voucher's** cover period.
- c) The device must have been duly declared at the Customs office upon departure from the Beneficiary's country of residence and upon entry to the country of destination of the travel.
- d) The Beneficiary must submit all the documentation that validates the occurrence of the event (police report, customs declaration, rental voucher, etc.).

41) Conference Call: Upon the Beneficiary's request, **the provider** shall arrange a conference call for no more than 3 (three) people and a maximum call duration of 10 minutes. The reason for the conference call must be related to any of the events object of the benefits of this assistance.

42) Reimbursement of expenses due to delayed or cancelled flights: should the **Beneficiary's** international flight (or its local connection) be delayed for over 6 (six) consecutive hours as from the scheduled time of departure of his/her original flight and had no other transportation alternative during such period, **the provider** shall reimburse a sum of money for hotel, food, taxis, communication, and basic items expenses, among others, incurred during such delay, within the limits specified in the table of benefits. The stated amount shall be considered individually per **voucher** holder, even if the beneficiary has purchased a Family product. The reimbursement shall be effected upon submission of reliable tickets/receipts and a certificate issued by the airline company stating the delay or cancellation. To enjoy this refund, the **Beneficiary** must contact the corresponding Call Center from the Airport where the mishap occurred in order to obtain authorization and get his/her claim number.

a) The refund for expenses shall also apply whenever due to a flight delay or cancellation the passenger loses his/her immediate connecting flight.

b) Specific exclusions:

- i. This service shall not be provided if the **Beneficiary** is traveling with a ticket subject to flight availability.
- ii. **The provider** shall not be liable for reimbursing any expenses in this respect whenever the delay or cancellation is caused by unexpected climate catastrophes or acts of force majeure, as set forth in articles **47)(xvii)** and **47)(xviii)**.

43) Translation of commercial documents: if during the trip, the Beneficiary requires the translation of a commercial document from Spanish to English, French or Portuguese (or vice versa), **the provider** shall make the arrangements to have it translated within 72 (seventy two) hours of the request. The Beneficiary shall be entitled to the translation of one single document per trip and up to an amount as detailed in the table of benefits. **The provider** shall not be held liable for the contents of the original document or the translation services.

44) Passport replacement: if the Beneficiary's passport is lost, misplaced or stolen during his/her trip, **the provider** shall reimburse upon his/her return a sum of money for the expenses incurred in the issuance of a provisional Passport, up to the limit specified in the **table of benefits**, and provided the following conditions are met:

- a) The theft, loss or misplacement must have occurred during the Beneficiary's trip.
- b) The date of the mishap and the date of the provisional Passport request must fall within the **voucher's** period of cover.
- c) The Beneficiary must submit all the documentation proving the occurrence of the event and the validity of the expenses incurred.
- d) The Beneficiary must report the mishap to **the provider's** Call Center within 48 (forty eight) hours immediately after occurrence.

45) Compensation for flight cancellation penalties:

a) Benefit: **the provider** shall reimburse the **Beneficiary** for the penalties applied by the airline due to cancellation of an air ticket, and its replacement for another one, provided that such cancellation is a consequence of one of the following:

- i) Serious illness requiring emergency care that causes the Beneficiary's hospitalization and prevents him/her from beginning of the trip.
- ii) Death or hospitalization due to a serious and unexpected accident or severe disease of the Beneficiary's spouse, parents, or child/children. This list is limited to the referred direct relatives.
- iii) When the **Beneficiary** is duly notified to appear before a court after the service was purchased provided he/she cannot be represented by an attorney and has to cancel the trip.
- iv) When the **Beneficiary** is an employee and, after purchasing the service he/she was dismissed without just cause.

b) Duration: this guarantee shall be effective from the moment the Beneficiary purchases the service and up to the beginning of the trip. This benefit shall exclusively and necessarily apply to international travels.

c) Amount of the benefit: the maximum compensation to be reimbursed by **the provider** under no circumstance shall be greater than USD 150 (one hundred and fifty U.S. dollars).

d) Duties of the Beneficiary: to enjoy this benefit, the **Beneficiary** must immediately inform **the provider** in due manner of the impossibility to travel within 48 hours the event causing such impossibility has occurred. **The provider** is entitled to verify the facts claimed. In addition, **the provider's voucher** must have been issued on the same date the airline ticket was issued. In addition, the **Beneficiary** must submit to **the provider** the following elements:

- i. Original receipt of payment of the penalty applied by the airline.
- ii. The **voucher** issued by **the provider** including this guarantee.
- iii. In case of accident, the **Beneficiary** shall attach the related police report; in case of illness, all medical documentation; and any other documents that support the reimbursement request.
- iv. In case of death, an authenticated copy of the death certificate shall be required.
- v. Documentation supporting the kinship when applicable.
- vi. In every case, the **Beneficiary** or his/her family members shall authorize **the provider** or whoever it appoints, by any means necessary, to disclose the Clinical History of the Beneficiary or of he who is the cause for the cancellation.

46) Insurance Policies:

Certain **provider's** products include an insurance policy against accidental death without any additional charge in favor of the **voucher** holder. The insurance policies are hired from an insurance entity and are subject to local insurance regulations, and Specific and General Terms and Conditions. The Beneficiary has been informed that the complete text contents are available at **the provider's** offices shall be provided upon request. The type of risk covered as well as the insured amount shall be stated in **voucher**.

a) Insured risks:

- i. Accidental death 24 hours: covers the accidental death of the insured while on a trip that maybe either national or international depending on the product purchased.
- ii. Accidental death in public transport: covers the accidental death of the insured occurred while traveling as a passenger on a passenger public means of transport duly licensed by competent authority and as long as the beneficiary had paid for his/her travel ticket.
- iii. Accidental death in regular airline flight: covers the beneficiary's death occurred while traveling onboard a a regular airline flight.
- iv. Total or permanent accidental disability 24 hours: covers total and permanent disability caused by an accident suffered by the insured while on a national or international trip, depending on the type of product purchased.
- v. Total or permanent accidental disability in public transport: covers total and permanent disability caused by an accident suffered by the insured while traveling as a passenger on a passenger public means of transport duly licensed by competent authority and provided that the insured had paid for his/her travel ticket.
- vi. Comprehensive protection – theft or robbery of personal belongings: the insurer will compensate the cost

incurred by the beneficiary in replacing his/her personal belongings (or up to the established maximum amount) that were stolen (either by theft or robbery) during the **voucher's** cover period. The following items shall be exclusively considered as personal belongings:

- (1) Personal documents: those issued to the name of the beneficiary by authorities of the Argentine Republic limited to: National Identity Document (DNI), Identity Card (IC), Passport, Driver's license, vehicle registration card and/or vehicle property title.
- (2) Retail, debit or credit cards issued to the beneficiary's name by financial entities, banks or stores in the Argentine Republic.
- (3) Keys of the place of residence and of the beneficiary's vehicle.
- (4) Bag, backpack or briefcase: if a mishap occurs, the original sales receipt of the insured good shall be requested (plus custom's declaration of its entry to the country if bought abroad) and related police report.
- (5) Wallet: if a mishap occurs, the original sales receipt of the insured good shall be requested (plus custom's declaration of its entry to the country if bought abroad) and related police report.
- (6) Glasses: if a mishap occurs, the original sales receipt of the insured good shall be requested (plus custom's declaration of its entry to the country if bought abroad) and related police report.
- (7) Cosmetics or fountain pens and ball pens: if a mishap occurs, the original sales receipt of the insured good shall be requested (plus custom's declaration of its entry to the country if bought abroad) and related police report.
- (8) Cellular phones, laptops, GPS, tablets and digital cameras: if a mishap occurs, the original sales receipt of the insured good shall be requested (plus custom's declaration of its entry to the country if bought abroad) and related police report.

b) Insured Person: The Beneficiaries of **vouchers** that include this benefit are insured free of charge during their trip to foreign countries (for international vouchers) or within the country where such **voucher** was issued (for national vouchers only) throughout the **voucher's** cover period.

c) Uninsurable person: the age limit for each covered risk shall be detailed in the **voucher**. Under no circumstances shall people over 85 years old be insured. Deaf, blind, short-sighted graded over 10 diopters, amputee people affected with a disability of over 10%, paralytic, epileptic, drug addicts, mentally ill persons or those who due to physical disabilities or serious illnesses suffering at the time or the sequels they might have suffered, constitute an aggravated accident risk. In compliance with Law N° 20.667, published on May 9th, 2013 in the Republic of Chile, minors and disabled people shall not be insured. Regarding the comprehensive risk insurance, there are no uninsurable persons.

d) Insured Amount: As indicated in the **table of benefits**. If an accident involves more than one insured person in the same incident, the maximum liability of the company for all the insured people shall not exceed USD 1.500.000 (one million five hundred thousand U.S. dollars) as a whole, applying the insured amount as a maximum per **Beneficiary**. In addition, it is hereby stated that individuals under 18 years of age shall be insured for an amount of USD 30,000 (thirty thousand U.S. dollars) – irrespective of the type of **voucher** purchased- provided such **voucher** includes this risk coverage.

e) Report of loss: The **Beneficiaries** shall report the loss within the 3 (three) consecutive days after it has occurred.

f) Exclusions applicable to risks in subsections a)i) to a)v): The insurance policy shall not cover deaths caused by:

- i. The consequences of diseases of any nature.
- ii. Injuries caused by the action of X-rays or the like, and of any radioactive element, or arising from nuclear reactions, injuries caused by physical strain, sunstroke, sunburns, chills and remaining effects of atmospheric or environmental conditions; temporary or permanent psychopathic disorders, and surgical procedures or treatments.
- iii. The accidents that the Insured Person or the beneficiaries may, by act or omission, cause by criminal intent or gross negligence, or that the Insured Person may suffer in a criminal act.
- iv. Notwithstanding the above, any action carried out to prevent a mishap, to attenuate its consequences or as a result of a generally accepted sense of humanity shall be covered. (Articles 152 and 70 of Law of Insurance in Argentina.)
- v. Accidents caused by vertigo, staggers, lipothymia, convulsions or paralysis and those occurring due to absence of mind, or being drunk or by being the Insured Person under the effects of narcotic drugs or alkaloids.
- vi. Accidents that occur while the Insured Person participates in races, acrobatic practices or those involving extremely exceptional turns or while taking part in trips or tours to unexplored regions.
- vii. Accidents caused by air navigation not carried out in regular airline carriers.
- viii. Accidents caused by the use of motorcycles and similar vehicles.
- ix. Accidents caused by civil or international war, whether declared or undeclared.
- x. Accidents caused by: guerilla, rebellion, terrorism, riots or popular turmoil, strike or lockout, whenever the Insured Person actively participates in such activities.
- xi. Accidents caused by seismic events, floods and other natural disasters (a tragic and serious incident)

Any loss occurring therein and as a result of the events detailed in this article are assumed to be a consequence of such events, except proven otherwise by the Insured Person.

g) Beneficiary of risks from a)i) to a)v): Compensation arising from death shall be paid to the **Beneficiary** designated in writing or else, to his/her legal heirs. Compensation due to disability shall be paid to the insured person once the total and permanent accidental disability is confirmed.

h) It is hereby stated that the insured sums for products purchased under a Family plan shall be individual per each of the voucher members.

47) General Exclusions to the Assistance services:

Treatment and/or expenses derived from the events listed below shall be excluded in every respect from any assistance cover:

- i. Tests or examinations (RT-PCR type or similar) prescribed or requested as migratory requirement from a specific country, whether as a prior requirement to start a trip, to enter a certain territory or to return to the country of origin, or as a requirement to board an air, sea or ground means of transport.
- ii. Benign diseases or minor injuries that do not prevent the normal course of the trip.
- iii. Preexistent diseases according to the definition and scopes set forth in articles **8)a)** and **9)k)**, except for acute myocardial infarction and cerebrovascular accidents which shall be covered under any circumstance.
- iv. Relapses and convalescence related to any illness contracted before the start of the **voucher's** period of cover or of the trip, whichever is later.
- v. Chronic and/or acute diseases contracted before the trip, whether their follow-up or consequences.
- vi. Homeopathic and chiropractor treatments, acupuncture, physio-kinesiology therapy – except for what is expressly indicated in article **9)d)**; massage therapy, thermal cures, podology, non-conventional or alternative medicines treatments, cosmetic or repair plastic surgery, rest cure.
- vii. Treatments related to psychological disorders, mental or psychopathic diseases, diseases or accidents caused by intake of any type of drugs (narcotics, barbiturates, as well as any self medication without medical prescription), alcoholic drinks, addictions of any nature.
- viii. Treatment of contagious infectious diseases that must be reported to Public Health Authorities in order to isolate or put in quarantine.
- ix. Diseases where the immune system is compromised, whether they are a result of the disease itself or of the drugs used for its treatment; oncologic, diabetes, cardiovascular disorders including hypertension, chronic respiratory conditions, chronic kidney infections, hepatitis, and any type of endemic, epidemic and/or pandemic diseases; etc, whether or not they are known to the Beneficiary.
In the event the Beneficiary has tested positive for COVID-19 caused by virus SARS-COV2, it shall be exempt from this exclusion if:
 - (a) The product establishes in the table of benefits that such disease is covered; and
 - (b) The destination of the trip does not fall within the locations that are not recommended or are included in the list of potentially high risk places in terms of this disease by the National Government of the country where the voucher was issued, whether at the time of purchasing the voucher or when starting the trip.
- x. Childbirths and pregnancies, unless there is a clear and unpredictable complication; as well as pregnancies past 25 weeks of gestation, irrespective of the reason for such treatment.
- xi. Abortion, irrespective of its etiology (for example: ectopic pregnancy).
- xii. Diseases or injuries caused by the **Beneficiary's** extremely dangerous or risky, negligent or criminal actions, whether they are performed directly or indirectly; suicide and self-destruction attempts, self-inflicted injuries or any attempt thereof, whether or not in possession of his/her mental faculties and its consequences, Beneficiary's suicide, carelessness, negligence, lack of skill and/or reckless attitudes while driving any type of vehicle, violating the traffic and/or safety rules, whether they are international or domestic, irrespective of whether the vehicle was being driven by the Beneficiary or by a third party, including hired tours.
- xiii. Diseases or injuries resulting from treatments performed by professionals or healthcare institutions that do not belong to a medical team indicated by **the provider** and/or medical or pharmaceutical treatments that have been initiated before the trip and bring about consequences during the travel.
- xiv. Consequences arising from the participation of the beneficiary in any sport tournament (either professional or amateur).
- xv. Consequences arising of the practicing of hazardous sports (either amateur or professional) such as scuba diving, alpinism or mountain climbing, parachuting, gliding, car racing, motorcycling, boxing, hang-gliding, skydiving, jet-skiing, water skiing and the use of water motorcycles, surfing, navigating the rapids (rafts, inflatable boats, etc.), bungee-jumping, aviation, rugby as well as winter sports such as ski, snowboard, etc. practiced beyond the allowed trails.
- xvi. Accidents or consequences derived from any type of exercise or acrobatic exercises or practices or those involving extremely exceptional turns, or while taking part in trips or tours to unexplored regions; any type of competition or exhibition involving skill or speed with mechanical vehicles.
- xvii. Accidents, diseases and any situation caused by natural disasters of any type, unforeseeable weather catastrophes or force majeure events such as seismic events, earthquakes of any magnitude, floods, hurricanes, avalanches and other atmospheric phenomena; catastrophes caused by atomic energy.
- xviii. Accidents, diseases and any situation caused by acts that imply alteration of public order whatever its cause may be, declared or undeclared civil or international war; rebellion, sedition, riot, popular turmoil, invasion; hostilities (declared or undeclared war); revolution, military insurrection or usurpation of power, vandalism, guerilla or terrorism, both individually or collectively irrespective of how it is manifested (physical, chemical or biological), mobilizations of a political or union nature (strikes, lockouts), kidnappings, duels, fight.
- xix. Diseases contracted during a travel that was against medical prescription.
- xx. Treatments undergoing any experimental or research phase without any limitation (for example: drugs, prosthesis, procedures, etc.). Therefore, the **Beneficiary** should refrain him/herself from choosing to undergo it, even if the health care provider performing such treatment was hired by **the provider**.
- xxi. The accidents that the Beneficiary may, by act or omission, cause by criminal intent or gross negligence, or that the Beneficiary may suffer due to a criminal act. For the purposes of this article, "gross negligence" is the extremely negligent action committed by the **Beneficiary** which, if actually committed, its result could have been anticipated by any reasonably diligent person.
- xxii. Illegal acts committed by the Beneficiary against the Law of the country where the disease or injury takes place, including driving any type of vehicle with blood alcohol levels higher than allowed.
- xxiii. Accidents, diseases and any event derived from the Beneficiary's participation in the test drive of prototypes of

airplanes, automobiles or other mechanical propulsion vehicles; taking part in ascents in the air (except for chair lifts or funiculars) or in underwater procedures or travels under the sea; use of airplanes, including helicopters, unless as passenger paying the ticket fare in an airplane of an airline carrier or in an airline company holding due authorization for frequent transportation of passengers, or in a helicopter operating only to and from commercial airports or heliports holding due authorization for the frequent transportation of passengers paying a fare.

- xxiv. Accidents, diseases and any event caused by the performance of the following professions: acrobats, horse-breakers or wild beast tamer and jobs involving handling of explosives or exposure to atomic radiation.
- xxv. Long term check-ups and treatments, and medical check-up consultations other than those arising from the pathology that originated the consultation and/or those related to pre-existing medical conditions or expressly excluded as provided in articles **8)** and **9)k)** and in subsections ii), iii) and iv) in this article, regular medical check-ups or any other test where there is no indication of health disorders.
- xxvi. Those doctor or specialist visits intended to get replacement medicines , glasses, contact lenses, etc., due to loss, theft or misplacement; pre-school/university medical check-ups, vaccine application, disposable materials, any nursing practice (accompanying person, injection applications, nebulizations, drains, bandages, healings, glucose and blood pressure check-ups, etc.)
- xxvii. Costs of prostheses and orthoses of any type (internal and permanent implants), orthopedic products, hearing aids, glasses, contact lenses, splints, crutches, wheelchairs, nebulizers, respirators, etc.
- xxviii. Hotel and transportation expenses that have not been expressly authorized by **the provider**, as well as restaurant costs.
- xxix. In hospitalization cases, sundry expenses (including the difference of rates between individual and shared rooms) and companion costs shall not be included.
- xxx. Expenses of any type incurred by the Beneficiary due to failure to deliver services or bankruptcy of transport companies (by sea, air or land), travel agencies or tour operators from whom the Beneficiary has purchased the travel tour or excursions.
- xxxi. If it is established that the reason for the travel was the treatment of an underlying illness and/or that the current treatment is in some way, whether directly or indirectly, related to a previous ailment, **the provider** shall be released from providing its services, by virtue of the provisions set forth in **articles 8)** and **47)**. To that end, **the provider** reserves itself the right to analyze the connection between the current situation and the previous ailment.
- xxxii. Accidents derived from the use of aircrafts, including helicopters, except as a passenger paying an airline ticket fare in an airplane of an airline carrier or in an airline company holding due authorization for frequent transportation of passengers paying a ticket fare, or in a helicopter operating only to and from commercial airports or heliports holding due authorization for the frequent transportation of passengers paying a fare.

48) Car assistance

- a) Scope of the benefit: **the provider's** duties shall be limited only to delivering assistance in situations of accident and/or breakdown of the vehicle being used by the **voucher** holder for his/her trip, up to the limits and as specified in this article and in the table of benefits, and provided that such breakdown prevents the Beneficiary from continuing to circulate normally. Included services: light mechanics (if due to the type of failure it is believed that it can be started quickly) or towing and transportation of the Beneficiary (up to 50km from the car breakdown location) if it cannot be fixed on location.
- b) Geographical coverage: services shall only be delivered within Argentina, and provided the Beneficiary is on a trip according to the provisions established in article **3)**.
- c) Special conditions: the vehicle needs to be registered in the Argentine Republic and be for personal use (not commercial); maximum weight of 2.500 kg, maximum height of 2.10m and not longer than 5m. **The provider** shall be exempted from delivering any services if, at the time of the assistance, the Beneficiary cannot prove he/she is the owner or authorized driver of the vehicle.
- d) Specific Exclusions: excluded from assistance cover are passenger public transport, rental cars (with or without driver) and goods transport vehicles. Neither shall be covered such Beneficiaries who do not hold a proper liability insurance policy or are not enabled to drive or have exceeded the maximum limit of passengers allowed per vehicle or are violating any of the applicable regulations.

CHAPTER III – Additional Considerations:

49) Requirements to issue a new voucher – extension of days:

The **voucher** shall be purchased without exception before the beginning date of the Beneficiary's trip, that is to say, it cannot be purchased while the Beneficiary is abroad and his/her trip has already started. Notwithstanding the above, whenever the Beneficiary unexpectedly extends his/her stay abroad, he/she may request a new voucher under the following conditions:

- a) The Beneficiary shall request the new **voucher** only through **the provider's** Call Center and report any assistance and/or services received, as well as any circumstances that could later give rise to an assistance request by the Beneficiary.
- b) The request for a new **voucher** must be filed before expiration of the original **voucher**.

- c) The Beneficiary shall make all necessary arrangements in order to make the payment and be able to receive the new voucher, based on the channels offered by the **Provider**.
- d) The new **voucher** issued under the conditions mentioned in this article, shall under no circumstance, and in no situation, be used to initiate or continue the treatment and/or assistance of problems that arose during the cover period of the original **voucher** and/or prior **vouchers** or before the beginning of the new **voucher's** cover period, irrespective of whether the arrangements or treatments in progress were indicated by **the provider** or by third parties.
- e) Only a maximum of thirty consecutive days can be issued.
- f) Under no circumstance it shall be understood that the monetary limits of the vouchers issued to extend the number of days can be combined with the monetary limits of the original voucher.
- g) In all cases, **the provider** reserves itself the right, at its exclusive discretion, to accept or reject to issue the new **voucher**.

50) Deductible fee to be paid by the Beneficiary:

The assistance services may have a deductible fee to be paid by the Beneficiary for each event related to medical assistance services (derived from an illness or accident) occurring during the trip. The amount of this deductible fee is specified in the **table of benefits**. Therefore, from the total expenses accrued per event during the trip, the deductible amount shall be paid by the Beneficiary. After subtracting this amount, the provider shall bear the expenses up to the assistance limit established in the **table of benefits**.

51) Subrogation:

Whenever the benefits covered in these General Terms and Conditions are also covered either totally or partially by an insurance policy, labor risk insurers or by any other means, the Beneficiary undertakes to make all the necessary arrangements and file all the necessary claims with the insurance company or corresponding third party in order that they answer directly and in the first place to fulfill the related duties, maintaining the applicability of the benefits granted in this **voucher** in excess of the payments received by the Beneficiary from the insurers or other providers. In addition, **the provider** succeeds by subrogation in the beneficiary's rights and actions, against any third party that has caused its intervention, which are irrevocably, assigned by the Beneficiary or his/her heirs, up to the total cost of the services delivered by the **Provider**. The **Beneficiary** undertakes and binds him/herself to formalize the subrogation or assignment in favor of **the provider** within 48 (forty eight) consecutive hours as from moment notice is given to the Beneficiary to such effects.

52) Exceptional circumstances:

If the Beneficiary cannot follow the procedure provided for in article **5)** of these General Terms and Conditions due to problems in the means of communication, **the provider** shall render its services in the shortest term possible according to the delay occurred due to such problems.

53) Reserve:

The provider reserves the right to demand from the **Beneficiary** the reimbursement of any expenses improperly incurred, whenever **the provider** delivered assistance services that were not purchased, and/or fell outside the **voucher's** cover period as established in article **4)** and/or in a way that is different to that established in these General Terms and Conditions.

54) Additional services:

In addition to the services herein described, **the provider** may incorporate from time to time additional services that can be enquired when purchasing the **voucher**. Considering that these additional services do not affect the **voucher's** current rates, **the provider** reserves the right to alter, modify, cancel and/or eliminate, at its exclusive discretion, such additional services without prior notice.

55) Non-cumulative services:

In no case shall **the provider** render travel assistance services as set forth in these General Terms and Conditions, or make reimbursements for expenses of any type, whenever the **Beneficiary** requests or has requested assistance for the same problem and/or ailment to any other company, before, during or after having requested such to **the provider**.

56) Statute of Limitations:

Right to any actions arising from the relationship between the Beneficiary and **the provider** shall be barred after ten years following the date when the event originating such action has occurred.

57) Direct Agents:

Any person and/or professional designated by **the provider** is considered to be a direct agent of the **voucher** holder, and no remedy can be filed against **the provider** in relation to such designation.

58) List of applicable services:

Only those benefits explicitly stated in the enclosed table of benefits for each type of **voucher**, and with the scopes and limits therein indicated shall be applicable.

59) Declaration: THE PURCHASER OF THE SERVICE HAS ANALYZED AND HAS BEEN EXPLAINED THE CONTENTS AND SCOPE OF THE PURCHASED COVER PRIOR TO THE PURCHASE THEREOF, EVIDENCE OF WHICH IS THE SALE TICKET OR INVOICE.

Notes:

Medical Care in the United States of America: if you have been assisted by a professional, Hospital or Emergency Room in the United States, you should not be surprised to receive at your return the invoices for the charges incurred in the emergency room, X-rays, specialized studies, etc. It is a customary administrative procedure in the United States health care system to send the invoices to the patient in the first place and then to **the provider**, in this case Universal Assistance S.A. This administrative procedure may take a month or more until the invoices are sent from the hospital to our Call Center. If in the meantime you have received such invoices, please call our local representation offices to verify the status thereof In our records.

Valid for the Republic of Costa Rica: This Comprehensive Travel Assistance product is not an insurance product, nor is it regulated by *Superintendencia de Seguros (SUGESE)*. All consumer rights are protected by the Competition Promotion and Effective Consumers Protection Law N° 7472 (Ley de Promoción de la Competencia y Defensa Efectiva del Consumidor) and its regulations, whenever the client is the end user of the services.

Valid for the Argentine Republic: The holder of personal data can exercise the right to access such data for free and at intervals not less than six months, unless there is a legitimate interest for such purposes in conformity with Article 14, Subsection 3 of Law N° 25.326. The National Department for Personal Data Protection, Supervisory Agency for Law 25.326, has the authority to hear any reports and claims filed in relation to the violation of rules on personal data protection.

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