

PRIVACY POLICY

Please read carefully the following privacy policy (the “Privacy Policy”). The purpose of this Privacy Policy is to let you know how the information and personal data you provide to Universal Assistance through the use of the Application is used and treated, particularly during the authentication and identity validation process to access the Application for the self-management of the assistance products and services you have purchased from Universal Assistance.

Certain capitalized terms used herein that have no definition in this Privacy Policy shall have the meanings assigned to them in the Terms and Conditions of the Universal Assistance Application, which you can access at [...]

In order to deliver the tools, products, and services through the Application, in particular the self-management of the assistance services purchased from Universal Assistance, Universal Assistance needs to access, use, process, store, and transfer to third parties certain data and personal information provided by you.

The data and personal information we will use is collected at the moment of your purchase or activation of any of the Universal Assistance products, during the use, authentication, access, and self-management of assistance services through the Application, as well as while effectively providing the care and service related to any assistance product pertaining to any of the assistance providers that are part of the global Universal Assistance network of assistance providers.

This data and personal information (“Personal Information”) include the following categories:

- First name; last name; ID; date of birth; landline/mobile telephone number; voucher number of purchased products or services; email address; credit card details; gender; occupation; nationality; country of residence;
- Geolocation-related data;
- Data related to your symptoms, ailments, pain, accidents, and any other health information pertinent to an assistance service provided by Universal Assistance;

In this regard, all your Personal Information shall be processed accurately, shall be protected against manipulation, errors, theft, and shall not be disclosed without due justification. To protect your Personal Information, Universal Assistance complies with Argentine Law N°25326 on Personal Data Protection and its regulatory decree N° 1558/2001, and with all relevant local legislation and regulations in that matter (“applicable legislation”) and makes sure that its employees comply with strict safety and confidentiality standards.

Thus, your Personal Information will be used by Universal Assistance for the following purposes:

- To process, manage, implement, and perform the self-management requests for assistance services, as well as to fully operate the services, whether during the effective cover period, delivery, payment, changes, cancellations, etc. of the services;
- To create and/or design new or improve existing services;
- To keep in touch with you regarding the self-management services, the Terms and Conditions,

and/or any other document we may consider important to bring to your attention;

Your providing your Personal Information to Universal Assistance through the Application is an act of your own free will: you may choose not to provide the requested data. However, if you fail to do so, Universal Assistance will not be able to deliver the self-management and assistance services to you, and/or your use of certain tools and services through the Application, described in the Terms and Conditions, will be limited.

It is made known to you that you must have the consent of any third party which Personal Information you submit to Universal Assistance on the Application and you shall take responsibility for such Personal Information.

It is expressly made known to you that the Personal Information we will request from you to deliver Universal Assistance's self-management services through the Application includes sensitive information such as health details, symptoms, diseases, clinical, medical, personal, and other data. Therefore, when you agree to the Terms and Conditions and this Privacy Policy, you are consenting to Universal Assistance's access to such information and its transfer to third parties, always with the purpose of providing you with the effective travel assistance service applicable to you, in line with the purposes set forth in the Terms and Conditions.

All Personal Information you provide shall be stored in a data base under the responsibility of Universal Assistance S.A. (CUIT: 30-58146679-6), registered office at Av. Córdoba 820, Piso 13, CP 1054, Autonomous City of Buenos Aires, and shall be treated with the safety standards required by applicable regulations in order to avoid losses, unauthorized access, alterations and misuse. However, you are aware that safety measures are not foolproof and that there may be cases of unauthorized access, loss of information, alterations and/or misuse of your Personal Information. In these cases, Universal Assistance will take the necessary steps to minimize the indicated risks.

In addition, you expressly agree that the Personal Information you will provide to Universal Assistance can be transferred, for the purposes expressly indicated in the Terms and Conditions, to Universal Assistance's affiliate companies and/or companies having a contractual relationship therewith which may be located in countries that are considered by the ACCESS TO PUBLIC INFORMATION AGENCY ("AAIP") to lack appropriate Personal Data Protection legislation. Nevertheless, be aware that in this last scenario, Universal Assistance shall demand contractually that the recipients of such data comply with the protection, safety, and rights standards applicable under Argentine legislation.

It is made known that, as holder of your personal data, you may enforce your rights to access, rectify, and remove the data at any time as per applicable legislation in the subject. You have the right to:

- Verify if Universal Assistance has your personal data collected from the services provided by Universal Assistance and access that data;
- Request and demand that any inaccurate personal information related to you be corrected;
- Request and demand that any personal information related to you be rectified, amended or removed; and

- Know the policies and practices of Universal Assistance regarding personal data protection. Access requests, correction, and other enquiries must be sent to micobertura@universal-assistance.com

Be it known that the AAIP, in its capacity as Controlling Agency of Law N° 25326, is empowered to handle claims and reports filed by those whose rights have been affected due to breach of the prevailing regulations on personal data protection.

If you are a resident of a country other than Argentina and/or you have purchased a voucher from Universal Assistance in a country other than Argentina, you must know that Universal Assistance complies with and processes your personal information in line with the personal data protection regulations applicable in its jurisdiction. In addition, this Privacy Policy shall only be applicable to the extent that the provisions therein are legally applicable in the jurisdiction that pertains to you.

Use of Cookies:

Be it known that Universal Assistance may store cookies on your computer. Cookies are unique identifiers stored on your computer or other device by a web server, and contain information that can be later read by the server that sent the cookie. The information collected (including, among other, your IP addresses (and domain names), the browser software, your browser types and settings, language settings, geographical location, operating systems, reference web site, pages and content seen and session duration) will be used to compile aggregate statistics on how our visitors arrive to and browse our Web Sites to help us understand their experience on our Web Site.

Cookies are used to optimize Web Sites. Cookies also allow the Web Site to remember you and your preferences and personalize the Web Site to your needs. Advertising cookies allow showing advertisements on our Web Site that are as relevant as possible to you.

Most web browsers are initially set to accept cookies. If you do not wish to receive cookies, you can disable this function in your browser settings. However, if you do so, you might be unable to fully enjoy the Web Site features, and some functions might not work properly.