

**IMPORTANT – Dear Passenger:** In order to enjoy all the rights included in our General Terms and Conditions, you must contact our Call Center.

Place a direct call to the following Operational Call Center assistance numbers (toll free lines):

<b>Argentina</b>	0800 - 999 - 6400	<b>United Kingdom</b>	0808 - 101 - 2747	<b>France</b>	0800 - 912 - 831
<b>Brazil</b>	0800 - 761 - 9154	<b>Costa Rica</b>	0800 - 054 - 2044	<b>Portugal</b>	800 - 854 - 006
<b>Spain</b>	900 - 995 - 476	<b>Mexico</b>	01800 - 123 - 3363	<b>Bolivia</b>	800 - 100 - 717
<b>USA</b>	1866 - 994 - 6851	<b>Peru</b>	0800 - 54 - 248	<b>Paraguay</b>	009800-542-0051
<b>Cuba</b>	07 - 866 - 8527	<b>Colombia</b>	01800 - 954 - 0511	<b>Japan</b>	0053 - 153 - 002
<b>Chile</b>	1888 - 0020 - 0668	<b>Germany</b>	0800 - 182 - 6422	<b>Venezuela</b>	0800 - 100 - 5640
<b>Uruguay</b>	000 - 405 - 4085	<b>Israel</b>	1809 - 455 - 511	<b>Australia</b>	1800 - 339 - 364
<b>China</b>	4003 - 202 - 317	<b>Italy</b>	800 - 874 - 447		

**To call collect from the rest of the world dial +54-11-4323-7777**

If you are unable to reach any of the above telephone numbers, dial from abroad +54-11-4323-7777 / +54-11-5330-6190, or in Argentina 011-5330-6190. Fax: +54-11-4323-7788. E-mail: [asistencias@travel-ace.com](mailto:asistencias@travel-ace.com) / [asistencias@ua.com.ar](mailto: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.

**Visit our Web Site to inquire about all the telephone numbers available worldwide.**

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**General Terms and Conditions valid for vouchers issued with any of the following family products: *Best, Maximum, Europa, Master, Value, Turista, Estudiante, Regional, Regional con Argentina, Trotamundos, First, Prime, Copa, Nacional, Nacional Básico, Nacional VIP, Nacional Plus, Maximum Cruise, Value, Value Class, Excellence, Embassy, Special, Business, Professional, Maximum Corp, Value Corp, Best Corp, Master Corp, Exclusive Plus, Embajadas, College, Europa College, Companion, Incoming products.***

<b>CHAPTER I – General Conditions</b>
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**1) General Terms and Definitions:**

- a) The following Terms and Conditions shall govern the provision of travel assistance services rendered by the **Travel Assistance Provider** during the travels made by the beneficiary, the scope of which shall be that defined in the **voucher** and up to the limits and with the features informed in the **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. The services and benefits herein formalized are exclusively directed towards the travel assistance in case of acute illnesses and/or sudden and unexpected events that prevent the normal development of the trip. Pre-existent diseases are not covered, except for those products that provide such coverage.
- c) Notwithstanding 1)b), the Provider may additionally purchase in benefit of its customers a personal accident insurance product.
- d) It is herein expressly stated that the services and benefits included in these Terms and Conditions have expense limits which vary per product, and there is a global maximum amount established to be incurred in for all benefits. The expense limits for medical assistance in case of illness or accident are mutually exclusive. The expense limits established for specific benefits in each product (for example, Medicines) are included within the total limit of expenses for illness or accident.
- e) These General Terms and Conditions and the scopes and limits of the benefits pertaining to each type of **voucher** that are 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) The following definitions apply to all the effects of the agreement:
  - i) **VOUCHER:** Is the instrument of the agreement -between the travel assistant provider and the beneficiary- of provision of Travel Services given to the traveler. The **voucher** specifies the type of product purchased the applicable **table of benefits**, states the conditions to be complied with by the beneficiary and the **provider** and states the name, age and address of the beneficiary/ies, period of coverage, duration of the trip and date of issuance and name of the travel agency or issuing entity.
  - ii) **PROVIDER:** Universal Assistance S.A., for their brands Universal Assistance and Travel Ace, hereinafter called the “**the Provider**”.
  - iii) **BENEFICIARY:** Is the individual or individuals that purchase the services from the **Provider** and shall enjoy the benefits of the Provision of Travel Services agreement.
  - iv) **BENEFICIARY’S REAL ADDRESS:** Is the address stated in the **voucher**. Any communication made to the Beneficiary shall be held valid if directed to this address. The **Provider** may request from the Beneficiary any necessary documentation for validation purposes. Should the Beneficiary refuse to submit such documentation, the **Provider** shall be exempted from providing any services.
  - v) **ACCIDENT:** Is any event that brings about 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. The injury is thus caused beyond the person's will and occurs when a blunt object being in movement hits the person or when the person hits the object.

- vi) **PRE-EXISTENT:** Any physiopathological process that acknowledges its origin or etiology to be prior to the effective date of the voucher or trip (whichever occurs later) and that can be determined through complementary diagnostic tests of ordinary, accessible and frequent use. Under these terms and conditions, preexistent illness or ailment are those the beneficiary suffers from before the voucher's effective date as well as those that, even though they arouse during the trip, needed a period of incubation or development inside the beneficiary's body which occurred before the voucher's date effective date.
- vii) **INTERNATIONAL TRIP:** it should be understood as the trip involving transportation starting in one country and finishing in another one or that trip that, even though it starts and finishes in the same country, it includes a temporary stop in another country. Immediate connecting flights shall be considered part of international trips. Immediate connecting flight means the domestic flying distance traveled as part of an international trip, boarding this second flight within 24 (twenty four) hours upon arrival of the first flight and remaining the Beneficiary within the airport premises.
- viii) **TABLE OF BENEFITS:** The detail of the benefits that each Travel Assistance product covers. It indicates, in a restrictive way, the amount or quantitative limits as well as the geographical and age coverage for each benefit. The **table of benefits** is printed jointly with the **voucher** and is an integral part of such. Only those benefits explicitly set out in the **table of benefits** for each product, together with the indicated scope and limits will apply.

## 2) Features:

The **voucher** is personal and non-transferable and benefits the Beneficiary who, in order to enjoy the assistance services herein included, shall in all cases show his/her **voucher**, Official Passport or any other document 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 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) Travel:

- a) In these General Terms and Conditions, travel shall be understood as follows:
  - i) For **vouchers** granting international coverage: the departure of the Beneficiary from the country of his/her real address and his/her subsequent return.
  - ii) For vouchers granting national coverage: the departure of the Beneficiary outside a 100 km radius of his/her real address and his/her subsequent return.
- b) In all cases, the Beneficiary must duly prove the date of departure and trip duration. The **Provider** is entitled to request the Beneficiary to submit any documentation necessary to carry out such validation. Should the Beneficiary refuse to submit such documentation, the **Provider** shall be exempted from providing any services.
- c) The voucher will be valid only if the Beneficiary purchases it before his/her trip begins. The **Provider** is entitled to request the Beneficiary any necessary documentation to validate this fact. Should the Beneficiary refuse to submit such documents, the **Provider** shall be exempted from rendering any services.
- d) The Beneficiary is entitled to use the **voucher** for one trip only, as defined in item **a)** of this clause, except for the annual vouchers as established in clause **5)e)**.

## 4) Geographic scope:

The assistance services for **vouchers** with international coverage will be provided only outside the country of the Beneficiary's real address, with the scope established in the preceding clause and as detailed in the table of benefits; except for those countries involved in domestic or international warfare and those without appropriate infrastructure. The assistance services for national coverage **vouchers** shall be provided if the Beneficiary is over 100 km away from his real address.

## 5) Duration of the services:

- a) The voucher shall become effective as from 00:00hs of the starting date and until the expiration date stated therein, provided it has been effectively paid.
- b) Exclusively for INCOMING products acquired by the Beneficiary upon arrival in the country the services will be delivered, the voucher shall become effective at 00:00hs on the day following that indicated in the SINCE field.
- c) For the **voucher** to be valid the issuing agent must have duly informed the **Provider** that the service has been purchased before the beginning of the effective period thereof. In addition, there can be no changes to the period of coverage or cancellation of the **voucher** for no reason whatsoever, nor under any circumstance, once the period of coverage is in force.
- d) Expiration of the period of coverage automatically implies the cessation of all services, including those cases initiated and in progress at the time of expiration of such period. If the Beneficiary interrupts unexpectedly his/her trip for any reason and returns to his/her real address, 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.
- e) Exclusively for ANNUAL **vouchers**: the Beneficiary of an ANNUAL **voucher** can make an unlimited number of trips during his/her period of coverage, but the provision of services by the **Provider** is 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.**

**6) Procedure to request the services of the Provider:**

- a) Assistance services shall be, in all cases, requested to the **Provider** who will in turn authorize such. To request such services the Beneficiary must proceed as follows:
  - i) Contact the Call Center of the **Provider** at the indicated telephone numbers. The Beneficiary must inform:
  - ii) Beneficiary's surname and name and type of product purchased.
  - iii) **Voucher** number, effective period, and dates of departure and return of the trip.
  - iv) Location at the time of calling, including accurate address and telephone numbers.
  - v) Reason of the call.
- b) **To reach the Operational Call Center by telephone:**
  - i) Dial the toll-free number of 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 stated in clause **8)g**).
- c) If for some reason the Beneficiary was truly unable to reach the **Provider**, he/she shall proceed as indicated in clause **7)a**).
- d) For quality and security reasons, all the calls received by 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 representative 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.

**7) Beneficiary's Obligations:**

In all cases and for all the services, the Beneficiary's obligations shall be the following:

- 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 clause **6**) above. If, for reasons beyond the Beneficiary's control, strongly justified, he/she is unable to obtain prior authorization from the **Provider** to receive assistance, he/she must contact, in due manner, the **Provider** within the following 24 hours after the event. This can be performed either by the person requesting the assistance or a third party appointed by him/her.
- b) Accept the solutions offered by the **Provider**.
- c) Authorize the attending physicians or medical institutions to disclose the Beneficiary's medical 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 all documentation requested to the Beneficiary (**Provider's** medical audit, Medical history, tests, performed on him/her, etc.), except it has express authorization 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 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 the 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 to deliver the services requested.

Non compliance with any of these obligations shall exempt the **Provider** from any liability under this agreement.

**8) 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 Call Center of the **Provider**.
- b) Submission of original bills from professionals or medical centers clearly indicating the diagnosis, medical history, admittance form in case of hospitalization issued by the Health Care institution, detail of the services rendered, pharmacy invoices describing the drugs purchased, which shall be consistent in quality and quantity with those prescribed by the attending physician at that time.
- c) Submission of the Passport with Migration authorities' stamps that evidence the date of departure from and entry to the country of origin as complementary documentation, or the documentation evidencing the departure from and entry to the country of origin if the Migrations authorities do not require passport.
- d) If the **Beneficiary**, owing to circumstances beyond his/her control, was unable to request authorization to hire services on his/her own, and without prejudice to the compliance of the obligation indicated in clause **7)a**), he/she shall give the **Provider** all the 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 requirement is sine qua non 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 to reimburse for the expense the amount up to which the provider would have paid if able to arrange

to deliver services by making use of 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 30 (thirty) 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 liability.
- 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 to the **Provider's** Call Center, the **Beneficiary** shall submit the original invoice showing the telephone number called. Only the amounts related for calls made to that phone number shall be reimbursed as well as those expenses the Beneficiary may have incurred as a result of calls made by the **Provider's** Call Center to the Beneficiary's contact phone.
- h) Payment terms: the **Provider** shall reimburse the Beneficiary in the legal currency of the country in which the payment is fulfilled, at the official exchange rate of the day before payment is made available.

Reimbursement requests must be submitted at the **Provider's** offices located in Tucumán 466 (C1049AAJ) – Ciudad de Buenos Aires, Argentina, or at any of its local branches or agencies. For contact details, please, visit [www.travel-ace.com](http://www.travel-ace.com) or [www.universal-assistance.com](http://www.universal-assistance.com)

9) **Scope of the coverage:**

- a) Any obligations assumed by the **Provider** shall only apply to accidents and/or sudden and acute illnesses contracted after the beginning date of the **voucher's** effective period or the beginning date of the trip, whichever occurs later. The following conditions are excluded: 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, although these may appear for the first time during 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.
- b) **Exclusively for vouchers explicitly including medical assistance in case of pre-existing diseases:** The **Provider** shall cover preexisting diseases up to the maximum limit indicated in the **table of benefits**, only in the event of acute episodes or unpredictable events which require the urgent care at the time of the trip and which cannot be postponed until the **Beneficiary's** return to his country of origin. Consequently, clauses 49)a)iv), 49)a)v), 49)a)xvi), 49)a)xvii) shall not prevail. Expenses incurred in as of this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance mentioned in clause 10.k). Regular or monitoring check-ups are not covered and/or treatments undertaken before the trip begins with the purpose of curing the disease are not covered either.

## CHAPTER II - Benefits

**Not all the Benefits detailed in this CHAPTER are included in every product. Please, check the detail of benefits and the amounts up to which you are covered in the voucher that has been handed in at the time of purchasing the services.**

10) **Medical Assistance:**

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.**
- b) **Consultation with a specialist:** whenever indicated by the emergency team of physicians and with previous authorization by the Call Center of the **Provider**.
- c) **Complementary medical exams:** any tests ordered by the professionals appointed by the **Provider** and authorized by the Call Center.
- d) **Physiotherapy:** if the medical practitioner appointed by the **Provider** prescribes physical therapy in the event of trauma, the **Provider** shall cover up to a maximum of 10 (ten) sessions of physiotherapy / kinesiology, of no more than US\$ 150 (one hundred and fifty US dollars) per session.
- e) **Medicines:** the **Provider** shall cover the expenses of medicines prescribed for the illness causing the assistance up to the limit allowed per trip and detailed in the **table of benefits** of each. The expenses for medicines shall be allocated to the account of the Maximum Limit for Medical Expenses as established in section **k**).
- 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 allowed per trip and detailed in the **table of benefits** of each product. The above mentioned limit includes medicines related with 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 the physicians designated by the **Provider** prescribe so, the **Beneficiary** shall be hospitalized at the closest and more 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** effective period and within the medical assistance expense limit pertaining to the **voucher** purchased and as specified in the **table of benefits**.
- h) **Complementary days due to hospitalization:** If the Beneficiary needs hospitalization and is not released by the medical team of the **Provider** before the voucher expires, assistance coverage shall be extended for a

complementary period as indicated in the **table of benefits**, provided the medical assistance limit was not exhausted.

- i) **Surgical procedures:** when authorized by the Medical Department and the Call Center of the **Provider** 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 require so, always with previous approval by the Medical Department and Call Center of the **Provider**.
  - k) **Expense limits:**
    - i) **Expense limits for medical assistance due to illness:** the amount of expenses for all the services set forth in this clause 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 accidents:** when the medical treatment is performed as a result of an accident, as established in clause 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 preceding paragraphs are not cumulative; only one of them shall apply on an exclusive basis according to the cause of the assistance.
    - iv) **Aggregate per event:** In the event of an accident involving and affecting more than one Beneficiary, 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**. 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.
  - l) It is herein established that all the expenses incurred within one trip for any of the above mentioned practices shall be included within the maximum limit detailed in clause k), irrespective of whether the **Beneficiary** has eventually more than one **voucher** issued. Once the maximum limit has been exhausted, the liability of the **Provider** shall cease, not being the **Beneficiary** entitled to any benefit or reimbursement related with the services of which maximum expense limits have been exhausted, no matter whether there are any pending period of coverage of one or more **vouchers** that might apply and of other **vouchers** issued in his/her name for the same trip.
- 11) **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 in order for him to receive medical assistance. Should the attending physician recommend the transfer of the patient to a more adequate health care institution, the necessary arrangements shall be made for such transfer, taking into consideration the characteristics of the case, with approval of the Medical Department of the **Provider** 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 by the Medical Department of the **Provider** at its sole and exclusive discretion. 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 ignoring the opinion of the Medical Department of the **Provider**, the latter shall not be held liable in any aspect for such decision. Therefore, the transportation costs and consequences 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 the limitations detailed in the **table of benefits** of the product purchased. Expenses for this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- 12) **Sanitary repatriation:** Whenever the Medical Department of the **Provider** deems that a sanitary repatriation (to the country of real address of the Beneficiary) is necessary as consequence of serious accident or illness, the repatriation of the Beneficiary shall be carried out with prior approval of the Medical Department of the **Provider**, taking into consideration the characteristics of the case and by the means and under the conditions authorized by the acting Call Center. 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 ignoring the opinion of the Medical Department of the **Provider**, the **Provider** shall not be held liable in any aspect for such decision. Therefore, the repatriation costs and consequences 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 to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- 13) **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 to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- 14) **Transportation of a family member due to hospitalization:** In the event of hospitalization of the Beneficiary for a period of 5 (five) consecutive days or longer, the **Provider** shall bear the costs of a flight ticket, in economy class,

subject to availability, in order to fly a family member to be at his/her side, provided that the **Beneficiary** was traveling without companions and was alone in a foreign country at the time of his/her hospitalization. This benefit shall be granted only if the 5-day period of hospitalization falls within the effective period of the Beneficiary's **voucher** and was approved by the **Provider**. Expenses for this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

15) **Return trip due to Beneficiary's illness:**

- a) The **Provider** shall bear the costs of the difference in price of the return flight ticket of the Beneficiary as long as he/she holds a round trip ticket with a reduced fare for a fixed or limited date of return, and the Beneficiary was unable to fly on such date because of illness or accident, having been assisted by the **Provider** and prior approval by the related Call Center.
- b) Without detriment of Clause a) if the Beneficiary holds a voucher with coverage on Cruises and he/she is prevented from continuing on the trip due to accident or illness, the **Provider** shall bear the cost of a return ticket to the port of embarkation or to the following port on schedule (by the most appropriate means). To enjoy this benefit the Call Center should have been involved in the arrangement of the assistance since the beginning and medical authorization should have been granted.

For both a) and b) above, pathologies mentioned in clause **49)** of these General Terms and Conditions are excluded from this benefit. The circumstances which qualify for this benefit shall be verified and accepted at the exclusive discretion of the **Provider**. This benefit shall not be liable to reimbursement or granted if not during the effective period of the **voucher**. Expenses for this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

16) **Return trip due to illness of a family member:**

- a) The **Provider** shall bear the costs of the difference in price of the return flight ticket of the Beneficiary as long as he/she holds a round trip ticket with a reduced fare for a fixed or limited date of return, and the Beneficiary was unable to fly on such date because of any of the following reasons:
  - i) Serious disease of a family member in the first degree, siblings or spouse of the Beneficiary, causing them hospitalization or confinement to bed, preventing them from wandering around, and therefore preventing the Beneficiary from continuing his/her trip.
  - ii) Death of a family member in the first degree, siblings or spouse of the Beneficiary.
- b) In order to be eligible for this benefit the Beneficiary shall:
  - i) Hand in any documents necessary to back up the family ties.
  - ii) Reveal the medical history of the family member who has fallen ill or the death certificate and any other documentation requested by the Provider to ensure the claim satisfies all requirements.
- c) Particular conditions: the maximum amount to be paid for this benefit is the one detailed in the table of benefits. In the event that more than one beneficiary is affected 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 USD 5.000 amount.
- d) Expenses for this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.
- e) This benefit shall only apply to Beneficiaries of any of the following products: Europa Extensión, Europa Extensión 70 años, Europa Upgrade, Europa Upgrade 70 años, World Extensión, World Upgrade, Banco Chile Travel, College Basic 50, College 100, College Basic ISIC 50, College ISIC 100 or when the table of contents detailed in the voucher expresses without exception "Return trip due to illness of a family member".

17) **Reimbursement of expenses due to boarding impossibility:**

The **Provider** shall reimburse hotel expenses (without extras, that is to say, room only) for the Beneficiary who, due to medical reasons subject to be verified by the Medical Department, is unable to board his/her return flight. The maximum amount to be reimbursed for this benefit is detailed in the table of benefits and should be applied taking into consideration the original date of the flight. Expenses for this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

18) **Hotel expenses due to convalescence:**

- a) Beneficiary's hotel expenses: The **Provider** shall reimburse hotel expenses (without extras, that is to say, room only) in those cases when the attending physician prescribes mandatory resting in bed after the Beneficiary's hospitalization (which must have lasted at least five consecutive days), prior approval by the Medical Department of the **Provider** and provided that such hospitalization has been arranged and monitored by the **Provider**.
- b) Relative or companion's hotel expenses: In addition, the **Provider** shall cover hotel expenses (without extras, that is to say, room only) for the Beneficiary's traveling companion, who shall also be a **voucher** holder issued by the **Provider**, in those cases when the physician prescribes mandatory resting in bed of the Beneficiary after a period of hospitalization (which must have lasted at least five consecutive days), prior approval by the Medical Department of the **Provider** and provided that such hospitalization has been arranged and monitored by the **Provider**.

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

19) **Urgent message delivery:** the **Provider** shall make the arrangements to send any urgent and justified messages

from the beneficiaries in relation to any of the events object of this type of assistance.

- 20) **Assistance in case of documents and/or credit card loss:** the **Provider** shall provide the Beneficiary advice on how to proceed in the event of documents and/or credit card loss.
- 21) **Hot line:** Before traveling, the Beneficiary can request information and data to the **Provider** through its Call Center round-the-clock, 365 days a year, about the following:
- Hotels, weather, currency, consulates, embassies, etc. in the place of destination.
  - General advice prior to the travel in relation to any pathologies and/or special needs of the client.
  - Information on equivalent medicines in case the Beneficiary loses or forgets his/her regular medicine.

- 22) **Repatriation or transportation of remains:** in the event of death of the Beneficiary during the trip, the **Provider** shall make the arrangements, by the means deemed to be more convenient, and bear the costs of a regular transportation coffin or cremation at the location where the death occurred, the paperwork (in every aspect that is within its reach), and transportation to:
- For vouchers with international coverage: to the arrival point of entry of the country of the Beneficiary's real address. Transportation costs within the country of residence of the Beneficiary shall not be covered by the **Provider**.
  - 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 real address of the Beneficiary.

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 provided only if the request for assistance to the **Provider** is made 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 clause **49)** of these General Terms and Conditions.

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

- 23) **Luggage tracing:** The **Provider** shall assist the Beneficiary abroad in all possible ways to trace the missing suitcases that have been checked in the luggage deck of the international flight the **voucher** Beneficiary has boarded. This does not imply any liability upon the **Provider**.

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

a) **Losses occurred in international flights**

- Loss of a complete piece of luggage: If upon arrival of an international flight or of the immediate connecting flight the airline company fails to hand the Beneficiary any of the pieces of luggage duly checked in and dispatched, and such piece could not be traced through our assistance service as per clause **23)**, the **Provider** shall give the Beneficiary a compensation which shall be determined depending on the **voucher** purchased and as indicated below.
- Vouchers** that grant Supplementary compensation: the **Provider** shall pay a compensation which shall be supplementary to that paid by the airline company. The provider shall reimburse US\$ 40 (forty U.S. dollars) per kilogram of lost and compensated luggage, up to a maximum which shall depend on the type of **voucher** purchased, as detailed in the **table of benefits**.
- 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 the maximum amount of US\$ 40 (forty U.S. dollars) per kilogram.
  - Up to the maximum limit allowed for each type of **voucher** as indicated in the **table of benefits**.
- Payment terms: the **Provider** shall reimburse the Beneficiary in the legal currency of the country in which the payment is fulfilled, at the official exchange rate of the day before payment is made available
- Immediate connecting flight: Immediate connecting flight means the domestic flying distance traveled as part of an international trip, boarding this second flight within 24 (twenty four) hours upon arrival of the first flight and remaining the Beneficiary within the airport premises.
- 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 shall be limited accordingly as per type of **voucher** purchased from the **Provider**.

b) **Losses occurred in maritime trips**

If upon arrival of an international cruise/boat/ships, the Beneficiary of a Service fails to receive any of the pieces of luggage duly checked in and dispatched, the **Provider** shall give the Beneficiary a compensation which shall be complementary to that paid by the maritime company, the amount of which is indicated in the **table of benefits**. The amount to be reimbursed by the **Provider** shall be calculated as specified in **a)iii)**. For payment terms see clause **a)iv)** above.

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

25) **Requirements to be eligible for luggage loss compensation (air, maritime, fluvial travel):**

- 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 claim form filed with the airline or maritime company.
- b) The Beneficiary must have checked his/her luggage in the luggage deck of the flight or cruise 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 airline or maritime 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 flight or cruise.
- d) Should the missing piece of luggage be in the name of several Beneficiaries, the compensation shall be prorated among them, provided they appear as affected parties in the claim form and that the travel ticket numbers of each affected party (name and travel ticket number) are detailed as well.
- e) It is hereby stated that since the compensation offered by the **Provider** is supplementary or complementary to that of the airline or maritime company (depending on the type of voucher purchased), the **Beneficiary** should hand in the note or certificate issued by the maritime or airline company stating the amount paid to the Beneficiary, copy of the P.I.R indicating the name of the Beneficiary, ticket number, weight of the missing piece/s, luggage tags and the voucher.
- 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 Beneficiary against the airline 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.
  - 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 member of I.A.T.A., US\$ 20 (twenty U.S. dollars) per declared kilogram.

26) **Compensation for expenses incurred due to luggage delay:**

- a) Luggage lost for over 24 (twenty four) hours:

If a complete piece of luggage of the Beneficiary was lost by an airline company during an international flight or an immediate connecting flight and was not located within the following 24 (twenty four) hours as from the moment the **Provider** was informed of the loss, the Beneficiary shall receive a sum specified in the **table of benefits** according to the type of **voucher** purchased. This sum shall cover the expenses incurred by the Beneficiary to purchase the basic items needed as a result of the loss of his/her luggage.

- 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.
  - ii) The Beneficiary must remain abroad for a minimum stipulated period of 24 (twenty four) hours
  - iii) The Beneficiary must show up at the offices of the **Provider** with the following documentation: **voucher**, passport, travel tickets, original copy of the claim filed with the airline carrier (P.I.R. 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 of the luggage loss and during the period between the date of the loss and that in which compensation was requested.

If two or more Beneficiaries shared the same piece of lost luggage, the above compensation shall be pro-rated among them.

- c) Particular exclusions:
  - i) If the piece of luggage was lost during the return flight to the country of the Beneficiary's real address, no compensation shall be granted.
  - ii) The provider shall not reimburse any expenses when the delay is caused by climate catastrophes of any type as mentioned in clauses **49)a)xiv)** and **49)a)xv)**.

27) **Compensation for damaged luggage (only maritime or fluvial trips)**

For cruise/boat trips, if any of the luggage pieces duly dispatched at the luggage deck was damaged in such a manner that it prevents the Beneficiary from its standard usage, the **Provider** shall pay the **Beneficiary** a sum (as indicated in the **table of benefits**) in compensation for luggage damages. Damages that do not affect normal use or those that are the result of natural worn out, or affect only its appearance and/or decoration shall be excluded from this benefit. In order to be eligible for this benefit, it must be verified that:

- a) the damage occurred between the moment when the luggage was dispatched and the moment when it should have been handed to the passenger upon arrival.
- b) the Beneficiary has to file a claim in the maritime company and hand it in to the **Provider**

- c) the Beneficiary has to notify the **Provider** within 48 (forty eight hours) upon the issuance of the P.I.R and/or claim form.

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

The Beneficiary shall be entitled to only one compensation for loss and/or delay and/or damage of luggage per trip, as per the terms and conditions set forth in clauses **24), 26)** and **27)** hereinabove, even in the case of an **annual voucher** and irrespective of the number of **vouchers** issued in his/her name and of the delays and/or losses of luggage that may occur during the effective period of the Beneficiary's **voucher**.

Compensations for loss and/or delay and/or damage to luggage per travel indicated in clauses **24), 26)** and **27)**, hereinabove, are non-cumulative among them, being applicable only one of these compensations per event.

**29) Transportation of executives in emergency cases:** if the Beneficiary was on a business trip abroad and was hospitalized due to a serious medical emergency that prevented him/her from continuing his/her business trip, the **Provider** shall bear the cost of a ticket for the person appointed by Company for which the Beneficiary worked to replace him/her. The ticket shall be purchased in the same class in which the executive to be replaced traveled and shall be subject to airline availability. The substitute 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 requested the services set forth in clause **14)** of these General Terms and Conditions. Expenses for this benefit shall be allocated to the account of the Maximum Expense Limit for Medical Assistance indicated in the **table of benefits**.

**30) Early return due to damage on the Beneficiary's home:** In case of breaking of dwelling through doors or windows, fire or explosion in the Beneficiary's real address, being there a risk of further damage, the **Provider** shall bear the costs of a return ticket for the Beneficiary to his/her home. If the house belonged to two or more **voucher holders**, the **Provider** shall bear the return costs of only one of them. Under these terms and conditions return costs mean the cost of a return one-way ticket from the place where the Beneficiary is located at the time of the incident. The **Provider** shall demand from the Beneficiary the un-used ticket, in order to be paid back. The Beneficiary shall hand in the formal complaint filed at the police department.

**31) Advance of funds for bail:** Should a criminal or civil lawsuit be brought against the Beneficiary for any road traffic accident, the **Provider** shall post bail (up to the amount detailed in the **table of benefits**) for him/her in order to release him/her from confinement.

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 always within the following 30 (thirty) consecutive days after funds have been wired. The loan shall be granted to the Beneficiary provided he/she produces a guarantee deposit policy that would benefit the **Provider**.

**32) Legal Assistance:** At the Beneficiary's request, and in those countries with coverage, 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 a maximum detailed in the **table of benefits**. Legal assistance shall not be provided and no amount shall be granted or reimbursed should the Beneficiary use the services of a professional who was not duly designated or authorized by the **Provider**.

**33) Transfer of funds:** in case of a justified emergency and at the discretion of the **Provider**, the Beneficiary may request the transfer of a sum of money that matches the type of emergency, up to the maximum limit informed 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.

**34) Restricted guarantee of expenses in case of trip cancellation or interruption**

The **Provider** shall compensate the Beneficiary for any unrecoverable loss of pre-paid deposits or expenses, or for penalties charged for changing the original return date of a ticket (whenever the category of the ticket/fare allows it) due to the cancellation or interruption of a trip as per 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, causing his/her hospitalization or confinement to bed, preventing him/her from wandering around, and therefore being the Beneficiary unable to begin and/or continue his/her trip.
  - ii) Death or serious disease of the Beneficiary's spouse or child /children that causes hospitalization or confinement to bed, preventing him/her from wandering around, therefore being the Beneficiary in the need to cancel and/or interrupt his/her trip.
  - iii) Death or hospitalization for a period longer than 3 (three) consecutive days due to a sudden accident or serious illness of the Beneficiary's father or mother. This list is of a restrictive and not of an illustrative nature.
- a) **Particular exclusions:** compensation related to the benefit of this clause **34)** shall not apply when the cancellation or interruption of the trip occurs due to any of the exclusions detailed in clause **49)** of these General Terms and Conditions, as well as in the case that the Beneficiary has turned 75 (seventy five) years of age at the date of purchasing the service.
- b) **Duration:** this benefit shall be effective as follows:
- i) For the purpose of trip cancellation: as from the moment the Beneficiary purchases the service and up to the beginning of the trip.
  - ii) For the purpose of trip interruption: from the beginning and up to the end of the trip or up to the expiration of

the **voucher** (whichever occurs first).

The benefit applies only in relation to international trips and for those products in which this feature is clearly included.

- c) **Amount of the benefit:** the maximum compensation provided by the **Provider** shall be the amount established in the **table of benefits**. Should several losses occur from a single event, the **Provider** shall not be liable to pay as a whole an amount greater than US\$ 10,000 (ten thousand U.S. dollars), irrespective of the number of individuals affected.
- d) **Subrogation:** The Beneficiary assigns to the **Provider** all rights and actions that may be taken against any individual or legal entity for any damages caused to the Beneficiary up to an amount equal to those reimbursed by the **Provider** 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.
- e) **Terms for the applicability of this benefit:** in order to qualify for this benefit the following conditions must be met:
  - i) The Beneficiary must communicate the **Provider** in due manner the need to cancel or interrupt the trip immediately and within the 48 hours following the causing event, being the **Provider** entitled to verify the reported event;
  - ii) The **Provider's** voucher must have been issued on the same date indicated on the official receipt for the payment of the travel services hired and at least 15 (fifteen) days in advance to the beginning date of the trip.
  - iii) Reimbursements due to cancellation will proceed only when the trip is definitely called off; postponements and reschedules are not subject to reimbursement.
- f) **Obligations 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 or was required to depart from the 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 hired for the services.
  - v) Credit note (or equivalent document fulfilling tax regulations) issued by the travel agency with whom travel services were purchased that shows the amount that is reimbursed to the Beneficiary due to the trip cancellation.
  - vi) Letter issued by the Travel Agency, Airline or Maritime Company stating penalties to be afforded by the Beneficiary because of the cancellation or interruption.
  - 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 relatives must authorize the **Provider** or whoever is designated by the latter, by any means necessary, to reveal the Medical History of the Beneficiary or of the person causing such interruption when applicable.
- g) **Payment Terms and conditions:** see clause 8)h)
- h) **Non-cumulative benefits:** compensations indicated in clauses 34) and 35) are not cumulative among them, being applicable only one of these compensations per event.

If the Beneficiary holds an annual voucher then he/she is entitled to be compensated just on one occasion during the term of the voucher.

### 35) Cancellation Plus:

**Unrestricted guarantee for expenses incurred due to trip cancellation:** the **Provider** shall compensate the Beneficiary for any unrecoverable loss of pre-paid deposits or expenses due to the cancellation of a trip as per the General Terms and Conditions of the tour or services purchased, irrespective of the reason that caused such cancellation and providing that the Beneficiary informs the **Provider** of the cancellation at least 48 hours before the beginning of the trip. For the purposes of this clause 35) a 15% or 25% (as detailed in the table of benefits) deductible fee shall be applied and borne by the Beneficiary.

- a) **Particular exclusions:** compensation related to the benefit of this clause 35) shall not apply when the cancellation of the trip occurs due to the Beneficiary's criminal action; alcoholism; drug addiction; use of drugs without medical prescription; suicide attempt, self-destruction, self-inflicted injuries or any such other attempt; or in cases when the Beneficiary has turned 75 (seventy five) years of age at the date of purchasing the service; or in the case of cancellation of the services because of natural disasters or force majeure. Clause 49) shall not be taken into consideration when processing a Cancellation Plus request, except for those applicable particular exclusions above mentioned.
- b) **Terms for the applicability of this benefit:** in order to qualify for this benefit the following conditions must be met:
- c) Cancellation notice shall be informed to the **Provider** 48 hours before the beginning of the trip or before the date the voucher enters into force (whichever occurs first).
- d) The **Provider's** voucher must have been issued on the same date indicated on the official receipt for the payment for the travel services hired and at least 15 (fifteen) days in advance to the beginning date of the trip.

The benefit applies only in relation to international trips and for those products in which this feature is clearly included.

- e) **Amount of the benefit:** the maximum compensation provided by the **Provider** shall be the amount established

in the **table of benefits**. Should several losses occur from a single event, the **Provider** shall not be liable to pay as a whole an amount greater than US\$ 10,000 (ten thousand U.S. dollars), irrespective of the number of individuals affected.

- f) **Subrogation:** The Beneficiary assigns to the **Provider** all rights and actions that may be taken against any individual or legal entity for any damages caused to the Beneficiary up to an amount equal to those reimbursed by the **Provider** 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.
  - g) **Obligations 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 or was required to depart from the 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 hired for the services.
    - v) Credit note (or equivalent document fulfilling tax regulations) issued by the travel agency with whom travel services were purchased that shows the amount that is reimbursed to the Beneficiary due to the trip cancellation.
    - vi) Letter issued by the Travel Agency, Airline or Maritime Company stating penalties to be afforded by the Beneficiary because of the cancellation or interruption.
  - h) **Payment Terms and conditions:** see clause 8h)
    - i) **Non-cumulative benefits:**
      - i) compensations indicated in clauses **34**) and **35**) are not cumulative among them, being applicable only one of these compensations per event.
      - ii) If the Beneficiary holds an annual voucher then he/she is entitled to be compensated just on one occasion during the term of the voucher.
      - iii) Reimbursements due to cancellation will proceed only when the trip is definitely called off; postponements and reschedules are not subject to reimbursement.
- 36) **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, 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 effective term of the **voucher**.
    - ii) The goods must have been paid with one of the Beneficiary's credit cards.
    - iii) The theft or damage must occur while the Beneficiary's on his trip and as long as the voucher is valid.
  - b) **Particular Exclusions:**
    - i) **Exclusions to the grounds:** 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 property due to criminal intent or negligence of the Beneficiary; direct material damage to property acquired illegally; larceny and/or loss of Property.
    - ii) **Exclusions to the nature of the goods:** in no case shall the following be considered property for the purposes of this benefit: 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 worn by the Beneficiary and are permanently under the Beneficiary or his/her travel companions' custody; those dispatched when taking a flight/cruise, even in international flights.
    - iii) **Other exclusions:** this benefit does not cover purchases made under extortion and/or any other defect of the Beneficiary's 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 vendor; no coverage shall be provided within the country of residence of the Beneficiary, or within the country of issuance of the **voucher**, or within the country where the Beneficiary is at the time of purchasing the **voucher**.
  - c) **Obligations of the Beneficiary:**
    - i) Communicate to 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 coverage, the existence or possibility of existence of loss, and inform the exact circumstances in which the theft or damage occurred.
    - ii) Submit detailed invoice of the store where the goods were purchased if more than one product was purchased under only one receipt/invoice.
    - iii) In case of Theft, the following documentation must be submitted: original Police Report, Original Sales Ticket, Credit Card Statement, Passport and **voucher** of the **Provider**.
    - iv) In case of damages, the following documentation must be submitted: Repair estimate, original sales ticket, Credit Card statement, Passport and **voucher** of the **Provider**.
  - d) **Amount of coverage:**
    - i) The maximum coverage provided by the **Provider** shall be the amount established in the **table of benefits**.

Should several losses occur from a single event, the **Provider** shall not be liable to pay as a whole an amount greater than US\$ 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 money.
  - iii) the guarantee provided by the **Provider** for material or accidental damages suffered by any Good shall comprise 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 a 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 coverage shall apply only and exclusively if there fails to be another insurance or if such insurance – existing or that might 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. Shipment expenses shall be borne by the Beneficiary, unless they are not consistent with the value of the goods.
- e) **Payment terms and conditions:**  
See clause **8h)**
- 37) **Concierge:** the Beneficiary shall be entitled to the following Concierge assistance services:
- a) **Travel information:** the Beneficiary can request the arrangement of itineraries and tours; inquire about visa's 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; hotel; car rental (with or without driver), including standard and luxury cars, limousines, 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 an information and/or reservations service for restaurants, and can request advice on the following:
    - i) types of food;
    - ii) price range;
    - iii) directions on how to get to the restaurant;
    - iv) Reservations for groups of people.
    - v) In all cases, reservations shall be made taking into consideration the restaurant's availability and provided that no surcharges are imposed on such reservation.
  - e) **Information on entertainment:** the **Provider** shall provide 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 practised by the Beneficiary in the area.
  - f) **Gifts and shopping assistance:** the **Provider** shall make suggestions related to gift purchasing; it shall also advise the Beneficiary on well-known stores and help locate difficult to find articles. The **Provider** shall not carry out, under no circumstance, economic 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 neither for the quality, guarantee, compliance with specifications, operation, customs' procedures and/or charges if applicable, nor for the applicability of the product or service of third parties of any of the products that the Beneficiary may purchase upon Concierge Services' suggestions.
  - g) **Particular exclusions and restrictions to Concierge service:**
    - i) The **Provider** shall reject any request if, at its own discretion, it considers that:
      - (1) its purposes is for reselling and/or for professional or commercial use;
      - (2) it is impossible to perform or obtain;
      - (3) it is liable to risks (for example, if it is originated 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) **The Provider** reserves the right to reject any request or to stop a request in progress at any time and cannot be held liable for the consequences that such attitude may bring about. If a request is rejected, the **Provider** shall communicate such decision to the Beneficiary and shall try to offer one or more alternatives.
    - iii) **The Provider** shall not make, under no circumstance, economic 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; it shall not assume any responsibility neither for the quality, guarantee, compliance with specifications, operation, customs' procedures and/or charges if applicable, nor for the applicability of the product or service of third parties of any of the products that the Beneficiary may purchase upon Concierge Services' suggestions.

- 38) **Sports:** exclusively for **vouchers** that explicitly cover this benefit, and in accordance with the contents of clauses 1 to 10 hereinabove stated, the **Provider** shall also provide the following services to the Beneficiary:
- a) **Expenses for search and rescue services:** the **Provider** shall pay, up to a maximum of US\$ 5,000 (five thousand U.S. dollars) for search and rescue of the Beneficiary needed as a result of amateur sport practices, only if the place where the event occurs fails to have the appropriate infrastructure to carry out the necessary procedures. The expenses for this coverage shall be allocated to the account of the Maximum Limit for Medical Assistance Expenses indicated in clause **10)k**).
  - b) **Amateur practice of Sports:** the **Provider** shall provide Medical Assistance services required as a result of the amateur practice of any sport, provided it is carried out within clearly adequate and/or authorized environments for the practice thereof. Consequently, and for the purposes of the coverage herein mentioned, the exclusions mentioned in clauses **;****Error! No se encuentra el origen de la referencia.**, **;****Error! No se encuentra el origen de la referencia.**, **;****Error! No se encuentra el origen de la referencia.** and **;****Error! No se encuentra el origen de la referencia.** shall be disregarded. Expenses for this benefit shall be allocated to the account of the Maximum Limit for Medical Assistance Expenses indicated in clause **10)k**).
  - c) **Particular Exclusions:** treatments of the events set forth below shall have no assistance coverage, in the case of accident and illness:
    - i) Consequences derived from the professional practice of any sport;
    - ii) Consequences derived from the practice, whether professional or amateur, of mountain climbing, boxing, motorcycle racing and diving in open waters.
  - d) The remaining General Terms and Conditions shall be fully effective, except for those aspects expressly amended by this clause.
- 39) **Disability:** the **Provider** shall provide the following additional services, in accordance with clauses **1) to 10)**, exclusively for Beneficiaries with **vouchers** that explicitly include this benefit:
- a) **Disability:** the **Provider** shall bear the charges for Medical Assistance services required as a result of physical disability or sensory deprivation reported by the Beneficiary. Consequently, and exclusively restricted to the reported disability, the pre-existence exclusion shall be disregarded. Expenses for this benefit shall be allocated to the account of the Maximum Limit for Medical Assistance Expenses indicated in clause **10)k**).
  - b) **Particular exclusions:** Neither in case of accident nor illness, shall assistance needed as consequence of psychiatric, intellectual and/or mental disabilities be covered.
  - c) **IMPORTANT:** an essential condition for this coverage to be valid is that the Beneficiary must report his/her disability at the time the **voucher** is issued. The **Provider** reserves the right to request any necessary documentation to verify the aforementioned conditions (as, for example, Disability Certificate issued by the official health authorities).
  - d) The remaining General Terms and Conditions shall be fully effective, except for those aspects expressly amended by this clause.
- 40) **Pregnancy:** the **Provider** shall provide the following additional services exclusively for Beneficiaries of **vouchers** that explicitly include this coverage and in accordance with the provisions established in clauses **1) to 10)** of these terms and conditions:
- a) **Pregnant women:** the **Provider** shall bear the charges of expenses derived from pregnancy-related complications, including preterm birth and spontaneous abortion, always prior request from the attending medical team and the authorization by the Medical Department and the Call Center of the **Provider**. Therefore, and for the purposes of this coverage, the exclusions mentioned in clauses **;****Error! No se encuentra el origen de la referencia.** and **;****Error! No se encuentra el origen de la referencia.** shall be disregarded. The expenses for this benefit shall be allocated on the account of the Maximum Limit for Medical Assistance Expenses set forth in clause **10)k**).
  - b) **Newborn:** 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. In order 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 effective date 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 shall be non-cumulative with other promotions and/or discounts available at the time of the issuance of the new **voucher**.

- c) **Particular exclusions:** In case of accident and illness, the treatments detailed below shall not be covered:
  - i) Ambulatory check-ups related to the pregnancy 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 listing of a restrictive nature).
- d) **IMPORTANT:** in order for this coverage to be valid the following essential conditions must be met:
  - i) at the beginning date of the trip or voucher (whichever is earlier), the Beneficiary's pregnancy should not exceed week 34 of gestation;
  - ii) At the beginning date of the trip or the voucher the Beneficiary is not older than 40 years of age.

The **Provider** reserves the right to request any necessary documentation to validate the aforementioned conditions.

- e) The remaining General Terms and Conditions shall be fully effective, except for those aspects expressly amended by this clause.
- 41) **Notebook rental:** If the Beneficiary is stolen or loses his/her notebook during the trip, the **Provider** shall reimburse the rental expenses of a computer 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 or loss must occur during the Beneficiary's trip.
  - b) Both the date in which the event occurred and the rental date must fall within the **voucher's** period of coverage.
  - c) The Notebook must have been duly declared in Customs 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.).
- 42) **Conference Call:** Upon the Beneficiary's request, the **Provider** shall arrange a conference call for no more than 3 people and a call duration of ten minutes maximum. The conference call should have its reason in relation to any of the events object of this type of assistance.
- 43) **Reimbursement of expenses due to delayed or cancelled flights:** should the **Beneficiary's** international flight 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 6-hour period, the **Provider** shall reimburse a sum of money for hotel, food, taxis and communication expenses incurred during such delay, within the limits specified in the table of benefits. 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 benefit, the **Beneficiary** must contact the corresponding Call Center from the Airport where mishap occurred.
- a) Particular exclusions:
    - i) This service shall not be provided if the **Beneficiary** is traveling with a ticket subject to flight availability, or he/she is in the country where the voucher was bought or in the country in which he/she resides. The table of benefits specifies the scope of this benefit for each type of **voucher**.
    - ii) The provider shall not reimburse any expenses when the delay is caused by climate catastrophes of any type as mentioned in clauses **¡Error! No se encuentra el origen de la referencia.** and **¡Error! No se encuentra el origen de la referencia..**
- 44) **Translation of commercial documents:** if the Beneficiary requires during the trip the translation of a commercial document from Spanish to English, French or Portuguese, the **Travel Assistance** shall make the arrangements to have it translated within 72 (seventy two) hours. The Beneficiary shall be entitled to the translation of only one document of no longer than 2000 words and is entitled to one service per trip. The **Provider** shall not be held liable for the contents of the original document and/or the translation services.
- 45) **Compensation for expenses incurred in the issuance of a Provisional Passport:** if the Beneficiary's passport is lost or stolen during his/her trip, the **Provider** shall reimburse upon his/her return an amount 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 or loss must have occurred during the Beneficiary's trip.
  - b) The date of the theft or loss and the date of Passport request must fall within the **voucher's** period of coverage.
  - c) The Beneficiary must submit all the documentation proving the event occurrence and the validity of the expenses incurred.
  - d) The Beneficiary must report the theft or loss to the **Provider's** Call Center within the following 48 (forty eight) hours after occurrence.
- 46) **Compensation for flight cancellation penalties:**
- a) **Benefit:** the **Provider** shall reimburse the **Beneficiary** for the penalties applied by the airline due to the cancellation of an air ticket, and its replacement for another one, provided that this cancellation is caused necessarily and inevitably as a consequence of one of the following:
    - i) Serious illness of the **Beneficiary** that causes his/her hospitalization, therefore preventing him/her from beginning of his/her trip.
    - ii) Death or serious illness that causes hospitalization of the **Beneficiary's** spouse, child /children or parents. This list is limited to the direct relatives above mentioned.
    - iii) When the **Beneficiary** is notified to present in person at a legal court and cannot be represented by an attorney; provided the notification occurs after the voucher was purchased.
    - iv) When the **Beneficiary** is an employee and, after the issuance of his/her **voucher**, is notified of the dismissal from his/her employment.
  - b) **Duration:** this benefit shall be effective as from the moment the Beneficiary purchases the service and up to the beginning of the trip. It shall exclusively and necessarily apply for international travels.
  - c) **Amount of the benefit:** the maximum compensation to be reimbursed by the **Provider** shall not be greater than US\$ 150 (one hundred and fifty U.S. dollars).
  - d) **Exclusions:** no reimbursement requests shall be attended if the flight cancellation is due to any of the exclusions

mentioned in clause 49) of this General Terms and Conditions.

- e) **Obligations of the Beneficiary:** the **Beneficiary** must not fail to inform the **Provider** in due manner the impossibility to travel immediately and within 48 hours after the event causing the hindrance has occurred. The **Provider** is entitled to verify the facts claimed. In addition, the **voucher** must have been issued in the same date appearing in the original airline ticket. In order to be granted the reimbursement the **Beneficiary** must submit to the **Provider** the following elements:
- i) Original documentation of the penalty applied by the airline and its payment.
  - ii) The **voucher** including this guarantee.
  - iii) In case of accident, the **Beneficiary** shall attach the police report; in case of illness, all medical documentation; and any other documents that support the reimbursement asked for.
  - iv) In case of death, an authenticated copy of the death certificate shall be required.
  - v) Documentation supporting the kinship when applicable.
  - vi) The **Beneficiary** and/or his/her relatives shall authorize the **Provider** or whomever it appoints, by any means necessary, to reveal the Medical History of the Beneficiary and/or relative causing the cancellation.
- f) **Payment terms and conditions:** the **Provider** shall compensate the **Beneficiary** in the same currency in which he/she has paid for the trip, according to the documentation submitted and issued by the travel agency. If the payment was made in a foreign currency it will be reimbursed in the currency prevailing in the country of issuance of the **voucher**, at the official exchange rate at the time the airline ticket was issued.

#### 47) Insurance Policy – Public Transportation Accident:

It is hereby stated that the **voucher's** rate includes a Personal Accident Insurance for accidental death during international trips in public passenger transport for the insured amount established in the **voucher**. This insurance is provided by an insurance Company and is subject to Specific and General Terms and Conditions, the contents of which are available to the interested parties at the Offices of the **Provider** and shall be provided only upon request.

- a) **Insured Person:** The Beneficiaries of vouchers that include this benefit are insured free of charge during his/her trip to foreign countries (international vouchers) or within national boundaries (for national vouchers only) throughout the period of coverage.
- b) **Insured risk:** Protects the Insured Person against risk of accidental death occurred while traveling on any paid public passenger transport provided he/she has paid the ticket fare and the transport is duly licensed by the corresponding regulatory agency. With regard to flights, these must fulfill the following requirements: the Insured Person must be traveling as a passenger having paid his/her ticket to fly on a fixed-wing aircraft belonging to and operated by a licensed company or airline carrier, in both cases authorized to provide passenger transportation on a regular basis. The exclusions indicated in section e) shall apply in all cases. The insurance does not cover cases of permanent or temporary disability, with the exception of those products that expressly include this coverage in the table of benefits printed in the voucher.
- c) **Insured Amount:** Detailed in the **table of benefits**. If the accident involves more than one person on the same accident, the maximum liability of the company for all the insured persons shall not exceed US\$ 1,500,000 (one million five hundred thousand U.S. dollars) as a whole, applying the maximum insured amount per **Beneficiary**. In addition, it is hereby stated that individuals under 18 years of age shall be insured for an amount of US\$ 30,000 (thirty thousand U.S. dollars) – irrespective of the type of **voucher** purchased- provided such **voucher** included this risk coverage.
- d) **Report of loss:** The beneficiaries shall report the loss within the 3 (three) consecutive days after it has occurred.
- e) **Exclusions:** 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, insolation, sunburns, chills and remaining effects of the 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) Nevertheless, 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)
  - 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)
  - xii) Any loss occurring therein and as a result of the events detailed in this Clause are assumed to be a consequence of such events, except proven otherwise by the Insured Person.
- f) **Non-insurable persons:** The insurance does not cover adults over 75 (seventy-five) years of age, deaf, blind, short-sided people with over 10 diopters, mutilated, invalid, people with paralysis, epilepsy, drug addicts, alienated individuals or those who, by reason of their physical impairments or severe illnesses or of the sequels of

previously suffered diseases, constitute an aggravated accident risk.

- g) **Beneficiary:** Compensation arising from death shall be paid to the beneficiaries designated in writing by the **voucher** Beneficiary or, otherwise to his/her legal heirs.

**48) Insurance policy - 24 hour coverage:**

Exclusively for those **vouchers** that include it in the **table of benefits**, and for the insured amount mentioned therein, it is hereby stated that the **voucher's** rate includes a Personal Accident Insurance for accidental death. This insurance is provided by an insurance Company and is subject to Specific and General Terms and Conditions, the contents of which are available to the interested party at the Offices of the **Provider** and shall be provided only upon request. The compensation provided for this insurance is non-cumulative with the insurance coverage indicated in clause **47**).

- a) **Insured Person:** The Beneficiaries of vouchers that include this benefit are insured free of charge during his/her trip to foreign countries (international vouchers) or within national boundaries (for national vouchers only throughout the period of coverage.
- b) **Insured risk:** Protects the insured person against risk of accidental death occurred at any time from the beginning until the end of his/her trip. The exclusions indicated in clause **47)e)** shall apply in all cases. The insurance does not cover cases of permanent or temporary disability, nor risks derived from jobs performed at heights over four meters high.
- c) For the purposes of this clause **48)**, items **47)c)**, **47)d)**, **47)e)**, **47)f)** and **47)g)** shall be applicable.

**49) General Exclusions:**

- a) Treatments of the following events shall have no coverage under no circumstance:
- i) Benign diseases or minor injuries that do not prevent the **Beneficiary** from carrying out his/her trip normally.
  - ii) Preexistent diseases according to the definition and scope in clauses **1)f)vi)**; **9)a)** and **9)b)**.
  - iii) Homeopathic and chiropractor treatments, acupuncture, physio-kinesiology therapy – outside what is expressly indicated in clause 10.-d); massage therapy, thermal cures, chiropody, non-conventional or alternative medicines, cosmetic or repair plastic surgery, rest cure.
  - iv) 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, alcohol beverages, medicines without a doctor's prescription, psychoactive drugs, alcoholism, drug addiction or drug abuse; contagious infectious diseases that must be reported to Public Health Authorities in order to isolate or enter in quarantine; infections caused by Human Immunodeficiency Virus (HIV) or its varieties, including Acquired Immunodeficiency Syndrome (AIDS), and its related complex or diseases.
  - v) 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.
  - vi) Abortion, irrespective of its etiology (for example: ectopic pregnancy).
  - vii) Relapses and convalescence related to any illness contracted before the beginning date of the **Voucher** or of the trip, whichever is later.
  - viii) 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.
  - ix) Diseases or injuries resulting from treatments performed by professionals 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.
  - x) Consequences arising from the professional practice of any sport, or of hazardous sports (although amateur) such as scuba diving, alpinism or mountain climbing, caving, parachuting, potholing, car racing, motorcycling, boxing, polo, hang hang-gliding, skydiving, jet-skiing, water skiing and the use of water motorcycles, surfing, navigating the rapids (rafts, inflatable boats, etc.), trekking, rafting, bungee-jumping, aviation, volleyball, basketball, baseball, rugby, field hockey, ice hockey, roller hockey, ice or roller figure skating; sport and/or aerobic competitions of any type, both professional and amateur, winter sports such as ski, snowboard, etc. practiced beyond the allowed trails.
  - xi) Also excluded from coverage are sledges and related sliding devices, horseback riding, horse races, and bicycle races.
  - xii) No event arising from the taking of courses, teaching and/or training to carry out risky sports shall be covered.
  - xiii) 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; martial arts, artistic activities such as ballet, etc, not being this listing of a restrictive nature; any type of competition involving skill or speed with mechanical vehicles and exhibitions.
  - xiv) Accidents, diseases and any situation caused by climate catastrophes 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.
  - xv) 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, even joining

boot camp with any armed forces of any country or international agency; 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, duel; fight.

- xvi) 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.
  - xvii) Chronic and/or acute diseases contracted before the travel, both their follow-up and consequences.
  - xviii) Diseases contracted during a travel that was against medical prescription.
  - xix) 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**.
  - xx) Any type of accidents, injuries, complications or after-consequences occurred before, during or after any job assignments being performed by the Beneficiary, even with Delegations of Companies and/or Institutions from his country of origin (labor accidents). This exclusion does not apply to those **vouchers** sold to companies that purchase the **Provider's** coverage for business trips of their employees or subordinates.
  - 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 clause, "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 of the frequent transportation of passengers paying a fare.
  - xxiv) Accidents, diseases and any event caused by the performance of the following professions: acrobats, divers, horse-breakers or wild beast tamer and jobs involving handling of explosives or exposure to atomic radiation.
- b) Excluded from assistance coverage are the following expenses:
- i) 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 (except for those **vouchers** expressly indicating otherwise, as per the **table of benefits**) or expressly excluded as provided in clauses **9**) and section **a**) of this clause, regular medical check-ups or any other test where there is no indication of health disorders.
  - ii) Those visits intended to get a new medicines prescription, glasses, contact lenses, etc., due to loss, theft or forgetfulness of them; 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.)
  - iii) Costs of prostheses and orthoses of any type, orthopedic products, hearing aids, glasses, contact lenses, splints, crutches, wheelchairs, nebulizers, respirators, etc.
  - iv) Hotel and transportation expenses that have not been expressly authorized by the **Provider**, as well as restaurant costs.
  - v) In hospitalization cases, sundry expenses and companion costs shall not be included.
  - vi) Accessories and/or elements for sport practices whether dispatched or not on the luggage deck or the aircraft or ship (e.g. golf clubs, surf boards, skies, rackets, fishing rods, etc.), transportation elements (bicycles, luggage caddies, baby strollers, etc.) as well as any type of dishware, electronic devices – whether or not they have been packed in boxes identified as such (e.g. videogames, camcorders, medical equipment, computers, etc.)
  - vii) Expenses of any type incurred by the Beneficiary due to failure to deliver services or bankruptcy of transport companies (by sea, air or land), tourism agencies or operators with whom the Beneficiary has contracted travelling services or excursions.
- c) In addition to the provisions set forth in section **a**), the **Medical Assistance** coverage in Accident cases specified in clause **10**) shall not apply when the injuries suffered by the Beneficiary are caused by any of the events detailed below:
- i) Diseases of any nature, including those caused by insect's bite.
  - ii) Injuries caused by the action of "X" rays and the like, and of any radioactive element, or arising from nuclear reactions, injuries caused by physical strain; insolation, sunburns, chills and remaining effects of the atmospheric or environmental conditions.
  - iii) Temporary or permanent psychopathic disorders, and surgical procedures or treatments.
  - iv) Accidents caused by vertigo, staggers, lipothymia, convulsions or paralysis, and those occurring due to mental alienation or being drunk or when the Beneficiary is under the effects of narcotic drugs or alkaloids.
  - v) Accidents that occur while the Beneficiary participates in races, acrobatic exercises or practices or those

involving extremely exceptional turns, or while taking part in trips or tours to unexplored regions.

- vi) Accidents caused by air navigation, including helicopters, unless the Beneficiary is a passenger paying the ticket fare in an airplane or the navigation is carried out in regular airline companies duly authorized for the regular transportation of passengers that purchase a plane ticket or in a helicopter operating only to and from commercial airports or heliports duly authorized to transport on a frequent basis passengers that pay a fare.

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 **clauses 9)** and section **a)**- of these General Terms and Conditions. To that end, the **Provider** reserves itself the right to analyze the connection between the current situation and the previous ailment.

#### 50) **Car assistance**

- a) Scope of the benefit: the Provider's obligations are only limited to delivering assistance in situations of accident or breakdown of the Beneficiary's vehicle while being on a trip, up to the limits and based on the conditions of these General terms and the table of benefits, and only when the event prevents the Beneficiary from continuing his trip. Included services: jump-start, flat tire, pulling out at the location where the mechanical failure occurred (if believed to be solved easily) or towing to the nearest workshop and transportation of the Beneficiary.
- b) Geographical coverage: services shall only be delivered within Argentina, and provided the Beneficiary is on a trip according to what has been established in clause **3)**.
- c) Particular conditions: the vehicle needs to be registered in Argentina and be of particular use (commercial vehicles are not within scope); maximum weight of 2.500 kg, maximum height of 2.10 mts and no larger than 5 mt. The Provider shall not be obliged to deliver any services if, at the time of the emergency, the Beneficiary cannot prove he/she is the owner or authorized driver of the vehicle.
- d) Particular Exclusions: passenger public transport, rented cars (with or without driver) and goods transport vehicles. Beneficiary's without holding a proper liability insurance policy or not enabled to drive shall not be assisted. If more people that allowed were traveling in the broken vehicle or if any local and/or national laws or regulations were not complied with, the **provider** shall not be obliged to assist.

### CHAPTER III – Additional Considerations:

#### 51) **Requirements for the issuance of a new voucher:**

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 travel has begun. Notwithstanding the above, whenever the Beneficiary extends unexpectedly 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 should make all necessary arrangements in order to make the payment and be able to receive the new voucher, based on the alternatives presented by the **Provider**.
- d) The new **voucher** issued under the conditions mentioned in this clause, 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 effective period of the original **voucher** and/or prior **vouchers** or before the beginning of the effective period of the new **voucher**, irrespective of whether the arrangements or treatments in progress were indicated by the **Provider** or by third parties.
- e) In all cases, the **Provider** is entitled to approve or reject, at its exclusive discretion, the issuance of a new **voucher**.

#### 52) **Deductible to be paid by the Beneficiary:**

The assistance services may have a deductible fee to be paid by the Beneficiary for each event 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 and the difference between the amounts of the deductible fee and the maximum limit of each benefit shall be borne by the **Provider**.

#### 53) **Subrogation:**

Whenever the benefits covered in these General Terms and Conditions are also covered either totally or partially by an insurance policy 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 obligations, 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 provided 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 these effects.

**54) Exceptional circumstances:**

If the Beneficiary cannot follow the procedure provided for in clause **6)** of these General Terms and Conditions due to difficulties in the means of communication, the **Provider** shall render its services in the shortest term possible according to the delay occurred due to such difficulties.

**55) Reserve:**

The **Provider** reserves the right to demand from the Beneficiary the reimbursement of any expenses improperly incurred to deliver assistance services that were not purchased or that were delivered at a moment the voucher was not valid as established in clause **5)** and/or in a different way to that agreed in these General Terms and Conditions.

**56) Additional services:**

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

**57) 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**.

**58) Statute of Limitations:**

Right to any actions arising from the relationship between the Beneficiary and the **Provider** shall be barred after two (2) years following the date when the event originating such action has occurred.

**59) Direct Agents:** Any person and/or professional designated by the **Provider** is considered to be a direct agent of the beneficiary, and no remedy can be filed against the **Provider** in relation to such designation.

**60) 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.

**61) Declaration:** THE PURCHASER OF THE SERVICE HAS ANALYZED AND HAS BEEN EXPLAINED THE CONTENTS AND SCOPE OF THE COVERAGE HIRED PRIOR TO THE PURCHASE THEREOF, EVIDENCE OF WHICH IS THE SALE TICKET OR INVOICE.

**62) 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 on our records.

**Valid for Costa Rica:** The general travel assistance service delivered is not an insurance product and it is therefore not regulated by Superintendencia de Seguros (SUGESE). 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 customer is the end user of the services.

**THIS DOCUMENT IS A TRANSLATION FROM THE ORIGINAL GENERAL TERMS WRITTEN IN SPANISH. IN CASE OF CONTROVERSY OR DIVERGENCES THE ORIGINAL TEXT IN SPANISH SHALL PREVAIL.**