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IMPORTANT RECOMENDATIONS

We invite **WE ASSIST** beneficiaries to read these conditions before the start of the trip. In the following pages, you will find the General Terms and Conditions, Special Conditions and Exclusions, and instructions that will allow better use of the benefits and contracted services.

I. PREFACE

All services provided by the assistance plan, are covered through **WE ASSIST**, a company whose principal purpose is to provide, among others, health care services, legal assistance and personal assistance only in emergencies during the course of an international trip. These general conditions define the way of obtaining the benefits to which the Beneficiary of a **WE ASSIST** plan will be able to request in emergency cases while abroad during the period of validity of the plan.

Acceptance of the Beneficiary

These Terms together with the other documents that are made available to the Beneficiary at the time of purchase of the plan, form the contract of travel assistance provided **WE ASSIST**. The Beneficiary acknowledges and accepts these General Conditions. This acceptance is ratified through any of the following acts:

1. Payment of contracted services.
2. The use or attempted use of any of the contracted services.

The Beneficiaries acknowledges they have read, chosen and accepted the terms and conditions contained herein, and as such, the ruling of the Particular Terms & Conditions as a binding contract between the parties.

It is clearly understood and accepted by the Beneficiary that **WE ASSIST** plans are not, under any reason, an insurance or related product, nor is a program of social security or prepaid medicine, medical service at home or unlimited medical service program. Therefore, they don't have as main objective the complete cure or definitive treatment of the Beneficiary's condition. The medical assistance services to be rendered by **WE ASSIST** are limited only to emergency treatment of acute cases and are only oriented to primary travel assistance for sudden and unpredictable events where a clear, verifiable and acute illness or condition or accident has been diagnosed and prevents the normal continuation of a trip, as long as the illness or condition listed in the exclusions. These plans are designed to ensure primary and normal recovery of the Beneficiary's physical conditions that allow a normal continuation of the trip. They are not designed for nor provide:

- Elective medical procedures.
- Routine medical checkups or screenings that have not been previously authorized by the Emergency Management Center.
- Start of long-term treatments or procedures.

Any assistance or treatment will cease and not be the responsibility of **WE ASSIST** once the Beneficiary is back to their place of residence or the expiry of the period of validity of the chosen plan. The acquisition of one or more plans does not produce the accumulation of services and/or benefits contemplated in them. In these cases, only the limits established in the first contracted voucher may apply.

NOTE: *It is clearly understood and accepted by the Beneficiary that this plan is a product of travel assistance and in the event that is offered through an insurance company, it doesn't make it an International Insurance.*

Moreover, once initiated the validity of the voucher, the Beneficiary may not make changes extend the period of validity or proceed to the cancellation of the voucher for any reason or under any circumstances. Notwithstanding the foregoing, if the Beneficiary extends the trip unexpectedly, they may request the issuance of a new voucher. **WE ASSIST** reserves the right to accept or deny this renovation without explanations, under the following conditions:

- a. The Beneficiary will not have the right to a voucher renewal if they have used any of the services of **WE ASSIST** during the period of validity of the first voucher.
- b. The Beneficiary shall be able to renew the voucher as long as they contract same or greater assistance limit as the original voucher, plans with less assistance limit than the original one cannot be used for renewals.
- c. The Beneficiary must request authorization of the new voucher exclusively to the issuing agent, in which the original assistance was acquired or in case it was purchased directly on the website, through "Contact Us", and must indicate the number of days they want to obtain. The issuing agent is obliged to inform **WE ASSIST**, that it is an issuance in destination country, and will request authorization for the new contracting period. The application for this new Plan should be submitted prior to the end of the previous Plan, with the new Plan becoming effective immediately after the end of the previous one.
- d. The Beneficiary must designate the person who will make the corresponding payment in the offices of the agent and will receive the new voucher which will be created and delivered in the same act.

Any new plan issued under the foregoing circumstances can in no way be used to initiate or continue treatment or make use of the benefits and services contained herein that may of have been incurred by the Beneficiary under the previous Plan, independently of any dealings and treatments previously authorized by **WE ASSIST** or by third parties.

If the validity of the previous voucher has ended at the time of purchasing or the passenger purchases the voucher in the country of destination, the voucher will be issued with a 3 (three) day grace period for any expense included in the benefit table. The foregoing, only after receiving the express authorization from the Assistance Services Center to the issuing agency/tourist operator and others.

Definitions

A

- **Accident:** The event which generates body damage to the Beneficiary caused by unexpected agents, out of control, in motion, external, violent and visible. Every time the term "accident" is used it is understood that the wound or injury resulting for such event has been provoked directly by those agents besides any other cause. Nevertheless, if the body damage

has been produced as a consequence of different causes of the before mentioned, then the maximum amount of the “Medical Assistance in case of Accident”, will be automatically reduced up to the amount determined in the respective purchased plan in cases of “Medical Assistance in case of Illness”.

- **Acute illness or acute medical condition:** Short process and relatively severe alteration of the body condition or any of its organs that could interfere or change the normal balance of the vital functions, generating pain, weakness or any other strange symptom to its normal state.
- **Amateur Sports:** It is practiced by amateurs, for leisure and / or recreational activities.

C

- **Catastrophe:** Unfortunate event that seriously alters the normal order of things, were many people are involved.
- **Chronic illness or chronic medical condition:** Any continuous and persistent pathological process lasting more than 30 days.
- **Congenital illness:** Pathology present or existing since before birth.

D

- **Days of grace:** The period of time that the benefit will not be effective in the plan. The mentioned period will be calculated by days from the initial assistance date, provided that the Beneficiary is not in their place of habitual residence in the moment of purchase.

E

- **Emergency management center:** The office which coordinates the services to be provided to the Beneficiary in case of an Emergency.
- **Expenses of first necessity:** costs incurred for the purchase of personal and non-transferable items. Understood solely as: clothing (outerwear, underwear), shoes, personal care items (shampoo, conditioner, soap-liquid, stick in dust-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and makeup. Any other items not considered in the list given above, shall be construed as excluded from any assistance pay out.

F

- **Force majeure:** Events which cannot be anticipated or resisted, and exempts from any obligation a third party.

M

- **Maximum assistance limit:** Maximum assistance limit amounts given by **WE ASSIST**, indicated in the voucher for each of the benefits and according to the contracted assistance plan.

- **Medical department:** Group of professionals from **WE ASSIST** that intervene and make decisions in every issue and/or benefits given or that will be given according to the present general conditions.

P

- **Preexistent illness or preexistent medical condition:** any pathological physical process that recognizes an origin or an earlier etiology of the effective date of the plan or the trip (or whichever is later) and is likely to be objectified through complementary methods diagnostic routine, daily accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). It is understood as preexistent any disease or condition of the body, known or not by the Beneficiary, that needs or requires a formation or incubation period within the body of the Beneficiary before effective date of the plan or the trip (or whichever is later). Common examples of preexistences, just to name a few: kidney or gallstones, obstruction of arteries or veins by blood clots or other, respiratory diseases such as asthma, lung problems, emphysema, HIV, usually related problems blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital malformations, genital mycosis, liver abscess, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a period of short or long incubation, but in all more than a few hours' flight cases, recognizing that such state or pathological process existed within the body before getting on the plane or the means of transport at the time of the effective date of plan of assistance, even if the symptoms are present for the first time after starting the trip.
- **Product or Plan:** Set of services acquired by the Beneficiary, for which maximum assistance limit amounts for each service is specified in the voucher.
- **Professional Sports:** It is practiced with or without profit, performed in any type of competition such as intercollegiate, tournaments, championships, sports that pose a high risk, among others.

R

- **Recurrent illness or medical condition:** Return of the same treated illness usually over 3 or more times in a year.

S

- **Serious Accident:** One that results in amputation of anybody segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second- and third-degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing ability. In general, any accident in which the patient's life is at risk.
- **Serious Disease:** It is an alteration or deviation of the physiological state in one or several parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, that is, any disease or injury with permanent or non-permanent sequels that partially limit or totally prevent the usual occupation or activity of the affected person, or



incapacitate them for any activity and require or not the assistance of other people for the most essential activities of life.

- **Stable Patient:** Patient that does not have any variation in his health status and usually refers to symptoms and signs changing recently.
- **Sudden or unpredicted sickness (disease, illness):** None predicted sickness, acquired after the effective date of validity of the plan.

T

- **Treating physician:** Medical professional provided or authorized by the **WE ASSIST** Emergency Management Center that assists the Beneficiary in the area the before mentioned is located.

V

- **Voucher:** Document validly assigned by the company which indicates the contracted product.

II. BENEFICIARY/AGE LIMITATION

The Beneficiary is the person whose name appears on the **WE ASSIST** Plan and is the sole Beneficiary of the benefits and services that occur during the period of eligibility, inclusive up to the anniversary day of their age limitation according to the acquired plan, date after which assistance benefits ceases and the Beneficiary loses all rights to the benefits and services contained herein, as well as those that may otherwise be valid including any right to reimbursement or claim.

The benefits and services contained herein are for the exclusive use of the Beneficiary and are nontransferable. The Beneficiary may be asked to show proper identification as well as their **WE ASSIST** Plan as well the necessary travel documents in order to verify eligibility when services are required.

The Beneficiary may use the acquired services up to 00:00 hours of their birthday according to the purchased plan. From that date on the Beneficiary loses all rights and benefits regarding assistance services defined in these general conditions, as well as the right to reimbursement or any claim originated in events after the before mention date. As an example, a person is considered to be 84 years old until the day before they turn 85 years old.

III. EFFECTIVE DATES / ELIGIBILITY

The benefits and services described herein will only be valid during the effective dates shown on the Voucher and begins at 00:00 Hrs. on the date indicated and terminate at 23:59 Hrs. on the date indicated, provided that the Beneficiary has already started the trip overseas. As a general rule no

unilateral changes, modifications, extensions or cancellations will be possible once the effective date on the voucher has begun.

Plans in the category "Short Trips" will have a maximum duration of 90 consecutive days of travel, while plans "Long Stay" and "Student", will have a total duration of 365 consecutive days of assistance. After

these periods, the Beneficiary will lose any benefit from the assistance services contracted while on that trip.

Note: *"Student" plans can only be purchased by people who are currently studying or going to study, therefore a school certificate or card, student or acceptance to an educational institution will be requested when requesting assistance.*

"Multitrip" plans are valid for 365 days in total, however, the Beneficiary may not remain on every trip, as indicated in the plan, more than 30, 45, 60 or 90 days abroad for every trip. **WE ASSIST** Emergency Management Center will ask for a copy of the passport by fax or e-mail, showing the departure from their country of habitual residence or the date of entry into the country from which the Beneficiary requests assistance.

WE ASSIST plans, operate in the form of calendar days, therefore, once initiated the validity of a plan, the Beneficiary cannot stop it and the periods of unused days in the voucher are not refundable. Once interrupted the validity of a plan, it expires and cannot be reactivated later.

The purpose of the trip will have to be tourist and at no time can cover any people exercising a professional activity abroad. If the reason for the trip was the execution of works or tasks that involve professional risks or performing tasks highly specialized where life is exposed, exposition to hazardous substances, handling heavy machinery or working with gases, air pressure or fluid hydropneumatics, which require special physical abilities, or being exposed to danger and as a result suffering an accident or consequential disease, **WE ASSIST** will be absolved of all responsibility to provide services or assume costs arising from such circumstances, and in such cases employers will be obliged to assume them through their accountability professional risk plan. This regulation also applies to those who are not occupationally linked with a company and who act on their own as independent workers or illegal immigration or illegal employment status.

As soon as the validity ends, all benefits will automatically cease, services in course or not, including the cases when these are initiated in the moment or before the term of validity, except in the cases that the Beneficiary is hospitalized by an illness, condition and/or accident covered by **WE ASSIST** by the end date. In these cases, the assistance benefit will only include hospitalization expenses within the assistance benefit of illness and/or accident whichever is applicable understood as follows:

1. Up to 8 additional days that start counting from the end date, or
2. Until the maximum assistance limit is reached, or
3. Until the treating physician discharges the Beneficiary during the period of the 8 days in which the assistance limit is extended.

Each assistance or treatment will cease and will not be responsibility of **WE ASSIST** once the Beneficiary returns to their place of residence or the validity period of the plan expires not including the before mentioned exceptions.

Note: *in cases where the Beneficiary is already in the destination country and requests the authorization to issue a travel assistance plan, as long as it is authorized by the Emergency Central, said plan will have a 3-day grace period.*

IV. GEOGRAPHICAL VALIDITY

The geographical coverage is global or exclusively for Europe, depending on the plan purchased. Regardless of where the Beneficiary is, assistance will be given if assistance is required according to the respective plan purchased. In any case, the country of habitual residence of the Beneficiary or country where the Assistance Plan was issued is excluded.

Geographic coverage, if is specified in the plan, depending on the purchased voucher. Regardless of where the User is located, the assistance will be provided in case assistance is required according to the respective plan and amount purchased.

Note: National assistance will be provided just if the beneficiary is more than 100 km away from the usual residence.

V. PROCEDURE FOR REQUESTING ASSISTANCE

If in need of assistance, regardless of their geographical location, the Beneficiary should contact the Emergency Management Center.

To communicate with said central via telephone, the Beneficiary must request collect call or call directly to the numbers authorized by the countries listed below. If the Beneficiary is charged for any calls to the Emergency Management Center, **WE ASSIST** will refund such the cost; the Beneficiary is advised to keep proof of payment of the call to request reimbursement, the Beneficiary must keep a copy of the invoice in which is reflected the charging for the call to the specified numbers.

It is the obligation of the Beneficiary to always call to report the emergency. In case the Beneficiary cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made no later than within 24 hours after the emergency occurred. For cases in which the beneficiary is at open seas, and therefore prevented from communicating with the Assistance Center, he must report the medical fact up to 24 hours after disembarking at the first port he arrives at. Failure to comply with this rule entails automatic loss of any right to claim by the Beneficiary.

Country	Telephone Number	Country	Telephone Number
Argentina	08006662363	Spain	900938719
Brazil	08000380622	United Kingdom	08082347454
France	0805089450	United States	1 954 271 0202
Germany	08007237977		13059422991
Italy	800794540	EE.UU /Collect Call	1 954 306 0611
Panamá Local	5078365691	Panamá	18002038221
Portugal	0800180143	Skype	asistencia.internacional
Spain	900838022	E-mail	assistance@ilsols.com
WhatsApp	1 863-204-0533		

Note: The Toll frees shall be dialed as they appear in the voucher. In case the Beneficiary is in a country where there is no toll free, they shall call through the international operator of the country where they are located asking to make a collect call in the United States telephone indicated in the table above, likewise, the Beneficiary can communicate through electronic media such as E-mail, WhatsApp and Skype.

VI. BENEFICIARY'S OBLIGATIONS

In all cases, the Beneficiary must:

1. Request and obtain authorization from the Emergency Management Center before taking any step or incurring any expenses in relation to the benefits provided by the plan. In cases where authorization has not been obtained by the Central, refunds shall not be made, nor shall there be any rights to claims.
2. It is clearly understood that the notification to the Emergency Management Center is essential, even if the issue is completely resolved, as **WE ASSIST** cannot take over the cost of any assistance without previous knowledge and authorization to the Emergency Management Center.
3. The Beneficiary accepts that **WE ASSIST** reserves the right to record and audit telephone conversations as needed for the proper development of the provision of services. The Beneficiary expressly accepts the established procedure and agrees on the eventual use of the records as evidence in case of existence of disputes concerning the assistance provided.
4. If the Beneficiary or a third person could not communicate by any circumstance or involuntary reason with the Emergency Management Center before being assisted, the Beneficiary or a third party, with the inescapable obligation, shall inform the latest within 24 hours of the event. Failure to notify within 24 hours leads to the automatic loss of the rights of the Beneficiary to claim or request compensation.
5. Agree to abide the solutions indicated and recommended by the Emergency Management Center and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, as long as the Beneficiary's health condition allows it and requires it.
6. Provide documentation that confirms the merits of the case and all original receipts for expenses to be evaluated for possible reimbursement by **WE ASSIST** and all medical information (including prior to departure), which allows the Central an assessment of the case.
7. Provide all necessary authorizations and releases to **WE ASSIST** in order to obtain the Beneficiary's medical history, by filling and signing the RECORD RELEASE FORM which will be sent by the Emergency Management Center and faxed back to it. The Beneficiary authorizes in an absolute and irrevocable manner **WE ASSIST** to request on their behalf, any medical records and information from professional overseas and in their country of residence, in order to evaluate and eventually decide about the applicability of the restrictions in case of chronic or preexistence illness, affections or diseases that could derive in the request of assistance.



Note: In some countries, mainly in the United States and Europe, due to reasons of computer standardization most medical facilities such as hospitals, doctor's offices, clinics and laboratories, often send invoices and/or payment claims to patients attended, even after the bills or invoices have been paid and settled. If this happens, the Beneficiary should contact the Emergency Management Center to the numbers provided above or by writing to claims@ilsols.com and notify this situation. The Central will clarify the situation with the provider.

VII. WE ASSIST OBLIGATIONS

1. Comply with the benefits and services described herein in events within coverage in the obtained plan during the valid period of the voucher.
2. **WE ASSIST** is expressly released, extent and excused of any obligations and responsibility in any case that the holder suffers any harm or requests assistance as a result of a major force or fortuitous event, the following events are an example and are not a limitation: catastrophes, earthquakes, floods, storms, International or civil war declared or not, rebellions, disturbances, civil insurrections, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as delay that may result in the termination, interruption or suspension of communication services. When elements of this nature intervene and once overcome, **WE ASSIST** agrees to comply its commitments and obligations within the shortest possible time.
3. **WE ASSIST** agrees to analyze each reimbursement request to determine whether it is appropriate and thus repay the amounts that may correspond in accordance with these terms and amounts of assistance benefit of the contracted Plan. All compensation and/or reimbursement and/or other costs to be assumed by **WE ASSIST**, under this contract, shall be paid in local currency.

Established timeframes for processing a reimbursement are:

- a. The Beneficiary has up to thirty (30) calendar days from the day end of the term of the voucher to present documentation and support necessary to start the reimbursement study. After that time, no documents will be accepted for processing any claim.
- b. Upon receipt of the documents, **WE ASSIST** has up to five (5) calendar days to request any missing document that has not been delivered by the Beneficiary.
- c. With all the necessary documents in hand, **WE ASSIST** shall within fifteen (15) working days to review the case and issue a letter of approval or denial of reimbursement.
- d. If approved, **WE ASSIST** will proceed to make the payment within 15 business days after the date of receipt of complete bank information by written for the completion of the transfer.

Note: Reimbursements are paid directly by WE ASSIST, and they can be made through bank transfer, international money transfer or check. WE ASSIST bear the expenses incurred by the agency, the cost

for sending the check, as well as all direct charges from WE ASSIST bank; any additional charges made by the bank of the Beneficiary will be covered by the Beneficiary itself.

VIII. CURRENCY

The benefits offered by **WE ASSIST** detailed in point IX and maximum limits of assistance benefit are reflected in the contracted plan expressed in US Dollars (USD) or Euros (EUR), depending on the chosen plan and its geographic coverage.

IX. BENEFITS

Some benefits are included only in some **WE ASSIST** plans. Check your voucher benefits and amounts. If any item is not listed in the voucher, it is because the chosen product doesn't have this service.

Medical assistance in case of accident or non-preexistent illness/condition

- **Medical Consultations:** these will be provided in case of an accident or acute illness.
- **Specialist Care:** when indicated by the Medical Department of **WE ASSIST** of the area where the Beneficiary is located.
- **Additional Medical Tests:** when indicated by the Medical Department of **WE ASSIST**.
- **Hospitalizations:** According to the nature of the injury or disease, and whenever the medical department of **WE ASSIST** prescribes it, the hospitalization of the Beneficiary will proceed in the nearest medical facility. This item applies only to the Beneficiary, and under no circumstances bed or food will be covered in the hospital or clinic for an accompanying person.
- **Surgical Interventions:** When authorized by the medical department of **WE ASSIST** and, in the cases, where treatment is required immediately, and cannot be deferred to the moment that the Beneficiary returns to their place of residence.
- **Prescribed Medicine:** Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the Beneficiary and authorized by the **WE ASSIST** will be reimbursed, once the Beneficiary returns to their place of residence, within the limits of assistance benefit, providing the original documentation.

Note 1: Emergency Management Center reserves the right to decide the most appropriate among the treatments proposed by the medical profession or repatriation to the country of residence if their physical condition permits it. If in the judgment of the treating physicians of the Emergency Management Center is possible to return the Beneficiary to their country of residence for long-term treatment, programmable surgery or non-urgent surgeries, the Emergency Management Center will proceed with the repatriation of the Beneficiary, who is.

obliged to accept such solution, in case of rejection, the Beneficiary will lose all benefits provided by the plan.

Medical assistance for COVID-19

The Beneficiary must always and without exception contact the Emergency Central, who in turn will coordinate a virtual appointment by Telemedicine and, according to the opinion provided by the Medical Department, if the Beneficiary presents symptoms related to COVID-19, the Assistance Center will coordinate the relevant medical consultation, according to the safety and health protocols of each country, covering the expenses incurred up to the assistance benefit limit indicated in the voucher. The following expenses will be covered under the same limit:

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

THIS BENEFIT WILL NOT OPERATE WITH A REFUND.

Clarification Protocol Emissions Covid-19.

It is important to indicate, that according to the date of issuance of the voucher, the Covid-19 emissions protocol will operate in the following ways.

As of October 2022

Note 1: The assistance benefit for medical expenses related to COVID - 19 will apply to all plans from age 0 to 99 and will cover up to the maximum limit contracted for non-pre-existing illness.

Medical assistance due to pre-existing illness.

In those cases, in which the Beneficiary specifically contracts the assistance benefit for emergencies suffered by a pre-existing and / or chronic condition, it will be covered up to the amount that is clearly specified in your voucher. The assistance benefit provided for chronic and / or pre-existing diseases includes the following eventualities:

Acute episode or unpredictable event, decompensation of chronic and / or pre-existing diseases known or previously asymptomatic. This assistance benefit is provided exclusively for primary medical care in the acute episode, or case not predictable, the emergency must require assistance during the trip and cannot be postponed until the return to the country of residence, the Assistance Center reserves the right to decide the most appropriate treatment among those proposed by medical personnel and / or repatriation to their country of residence. Repatriation will be a solution in cases in which treatments require long-term evolution, scheduled surgeries or non-urgent surgeries, the beneficiary is obliged to accept this solution, losing in case of rejection of the solution of all the benefits offered by the patient. assistance plan.

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

Excluded from this assistance benefit are all diseases related to sexual transmission, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), the acquired immunodeficiency syndrome (AIDS), among others.

It is not treated in any of our plans, dialysis procedures, transplants, oncology treatment nor psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc. diseases caused by the ingestion of drugs, narcotics, medicines that are taken unreliably without a prescription, alcoholism, etc.

Injuries sustained during an illegal act are not covered by our assistance benefit. Obligations of the beneficiary:

1. The Beneficiary must follow all medical instructions given by the treating physician assigned by **WE ASSIST** and take all medications in the prescribed manner and as required.
2. If the Beneficiary interested in hiring a plan that includes emergency assistance benefit for pre-existing conditions, suffer from any of the following conditions: any type of cancer, heart disease, chronic lung disease and / or chronic liver disease, the beneficiary should consult his personal physician in his country of origin before starting the trip and get written confirmation that he is able to travel for all the days planned, the desired destination and can do without any problems all activities programmed.
3. The beneficiary cannot start the trip after receiving a terminal diagnosis.
4. In order to access this benefit, the beneficiary must have been stable for more than 12 months.

If the reason for the trip was determined was the treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny assistance benefit.

National medical assistance: If the User requires national assistance, he/she must be at least 100 Km away from his/her usual residence, the Assistance Center will coordinate a medical consultation, according to the health and safety protocols of each country, covering the expenses up to the assistance benefit limit indicated in the voucher.

Prescribed medication

Within the assistance benefit limits, **WE ASSIST** will bear the costs of prescription given to the Beneficiary by the medical department of the Emergency Management Center. Expenditures incurred by the Beneficiary for the purchase of drugs previously approved by the Emergency Management Center will be reimbursed within the limits of the assistance benefit, once returned to the country of origin, and the prior presentation of the original proof of purchase or invoice, the original copy of the medical report which describes the name of the medicine and refers to the name of the illness suffered by the Beneficiary. We encourage Beneficiaries do not forget to apply for these documents to the treating physician, the failure to submit these documents may result in non-reimbursement of expenses.



It is noted and reported that drug costs in respect of pre-existing conditions will not be assumed by **WE ASSIST**. Drugs for treatment of mental or psychological or emotional illnesses even in cases where the medical consultation has been authorized by the medical department of **WE ASSIST** are excluded as well. Neither birth control pills, injections, intrauterine devices or any other method of family planning are covered.

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

Dental emergency

Up to the limit of assistance benefit contracted, **WE ASSIST** will pay for the reasonable and necessary expenses incurred by the Beneficiary for emergency dental treatment. The benefit is limited to the treatment of pain and/or extraction of the affected teeth. Root canals, change of fillings, crowns, dentures, sealings, cleanings, smile designs or any other treatment not clearly specified in these conditions are excluded from assistance benefit.

Repatriation or sanitary transfer

In case of an emergency and if the Emergency Management Center deems it necessary, the transfer of the Beneficiary to the nearest health center will be organized by means of transport that the medical department of the Emergency Management Center deems appropriate and as required by the nature of the injury or illness. It is also established that even cases categorized as emergency health transfer must be requested and approved in advance by **WE ASSIST**. Failure to comply with this rule exempts **WE ASSIST** to take charge of the transfer assistance benefit.

When the medical department of the Emergency Management Center deems necessary to carry out the medical evacuation of the Beneficiary, this will be made in regular airline with medical escort or nurse if applicable, subject to seating space, to the country of habitual residence of the Beneficiary.

Medical repatriation means the transfer of sick or injured Beneficiary from the place where they are to the nearest airport to their city of habitual residence, in the country where the voucher must be issued. Only **WE ASSIST** may take all measures referred to in this clause, therefore, the Beneficiary or their family member are strictly prohibited from doing so without the prior written permission from **WE ASSIST**.

Additionally, the repatriation must be authorized and medical and scientifically justified by the treating physician from **WE ASSIST**, in the case where the Beneficiary's family or companions decide to make the return aside or without seeking the opinion of the Medical Department, no responsibility shall fall on **WE ASSIST**, thus, the repatriation and all other costs and consequences shall be borne by the sick or injured Beneficiary or their family or companions, without any right or claim against **WE ASSIST**.

When **WE ASSIST**'s Medical Department, in consultation with the attending physician deems necessary and recommends medical repatriation, this shall be done by the most convenient means of transportation available for it, and/or commercial airline tickets, in tourist class and subject to availability, to the airport of the country of residence. **WE ASSIST** will be responsible for paying the difference of costs for the change of dates of the original ticket. This assistance includes transportation by ambulance or other

means of transport that supports the Beneficiary's health and approved by **WE ASSIST**'s Medical Department, with the necessary support structure including stretcher, wheelchair, walker etc.

Any expense for repatriation when the cause that gave rise to it is a result of a preexisting condition or to obey an event listed in the general exclusions are excluded from assistance benefit. Beneficiary is entitled to the services within the validity of the voucher.

Repatriation of mortal remains.

In the event of death of the Beneficiary while traveling, **WE ASSIST** will make the necessary arrangements and pay, up to the amount specified in the contracted plan for the transportation of the remains to the country of origin, including a provisional casket suitable for international transportation and the necessary paperwork. Specifically excluded are costs and expenses related to transportation and cremation within the country of residence, funeral home costs and any casket other than that used in the repatriation.

If the entitled wishes so, they may choose to cremate the remains and the paperwork for this decision will be included, like the transportation of the remains to the place of residence of the Beneficiary. **WE ASSIST** is exempted from providing services and bear the costs relating to this benefit if the death of the Beneficiary was caused by suicide or a preexisting, chronic or recurrent condition. See exclusions table.

This benefit doesn't, under any circumstances include costs of return of accompanying relatives of the deceased.

Accidental death and dismemberment 24 hours

WE ASSIST is obliged to pay the percentage up to the maximum limit indicated in the assistance voucher if the Beneficiary as a result of an accident occurring within the trip, within one hundred eighty (180) calendar days following the date of the accident, suffers or it is affected by one of the conditions mentioned in the assistance voucher.

The maximum indemnifiable limit under this protection shall correspond to subtracting the maximum indicated in the assistance voucher from any other amount paid or payable under this assistance plan, for the assistance benefit described in the following table:

Events	PERCENTAGE OF VALUE BENEFICIARY
Death	100%
Mental alienation that prevents all work	100%
Total and permanent loss of both hands and both feet	100%
Total and permanent loss of one hand and one foot	100%
Total and permanent loss of any hand or any foot and total and permanent loss of vision in one eye	100%
Total and permanent loss of vision in both eyes	100%

Total and permanent loss of speech	100%
Total and permanent loss of hearing in both ears	100%
Total and permanent loss of any hand, Arm, leg or foot	50%
Total and permanent loss of vision in one eye	50%
Total and permanent hearing loss in one ear	20%
Total and permanent loss of the thumb of one hand	15%
Total and permanent loss of the right or left index finger	5%
Total and permanent loss of any of the other fingers	5%
Total and permanent loss of the toe	3%

The loss of each phalanx will be calculated proportionally according to the percentages of functionality determined by who qualifies. **WE ASSIST** will designate the qualifying professional to oversee issuing said qualification or any other concept regarding this assistance benefit, when required, without prejudice to the probative freedom that the Beneficiary will have in this regard.

The compensation for the loss of several fingers will be determined by adding the percentage assigned to each of the lost fingers or phalanges. If more than one incident occurs during the term of the assistance plan, the percentages to be indemnified will be applied to the principal amount and not to the balance thereof after deducting other payments made.

Notwithstanding the foregoing, the total compensation arising from dismemberment for one or more accidents that occurred during the term of this policy, in no case shall exceed one hundred percent (100%) of the principal sum. The total and permanent functional loss of any member shall be considered as loss thereof.

The maximum indemnifiable limit under this protection shall correspond to subtracting from the maximum value indicated in the assistance voucher any other amount paid or payable under this assistance plan, for dismemberment, including mental alienation, and total and permanent disability.

Under this protection and in addition to the general exclusions **WE ASSIST** will not be liable for the payment of any claim because of infectious disease or illness.

Particular exclusions of accidental death and dismemberment 24 hours

- Not applicable to countries of Origin: Venezuela, Cuba, Mexico y Brazil.

Transportation of a family member for hospitalization in 1st. Degree of consanguinity

In the event the Beneficiary is traveling alone and is hospitalized for over ten (10) days, **WE ASSIST** will provide a round trip economy airfare to the place of hospitalization for a member of the Beneficiary's family. The Beneficiary may be entitled to hotel costs for their family companion up to seven days or until discharge, whichever comes first. Should be referred to in the table of product benefits, the beneficiary

may be entitled to hotel expenses by USD 80.00 (eighty dollars) per day for their family caregivers for a maximum of seven days or until the patient's discharge, whichever comes first.

Note: Both for this clause and for any other that covers hotel expenses, these are understood to be limited to simple lodging, without restaurant, laundry, telephony or any other expenses such as mini bar, food taken in the room, or other type of expense.

Convalescence expense in a hotel

In the event that the Beneficiary is hospitalized for a period of at least five (5) days and has subsequently been prescribed a period of rest and is unable to continue their trip or return home, **WE ASSIST**, and subject to approval of the Emergency Management Center, will pay up to the maximum amount listed in the contracted plan, for up to ten (10) days for the cost of lodging. This item applies only to the Beneficiary of the plan, and under no circumstances the costs for an accompanying person will be covered.

WE ASSIST clarifies that no hotel expenses for convalescence will be covered when the admission has been caused by a pre-existing illness or preexisting medical condition.

Attention: The above-mentioned rest will have to be ordered for the doctors of the head office exclusively and they will contemplate only the cost of the room without any type of supply or such expenses of another nature as laundry, telephonic calls (except those effected to WE ASSIST head office), mini bars etc.

Lost documents and personal effects assistance

WE ASSIST will advise the Beneficiary for reporting the loss or theft of baggage and personal effects, for which it will make available the services of the Emergency Management Center. **WE ASSIST** will also assist the Beneficiary in case of loss of travel documents, credit cards by giving them directions to make respective denouncements, recovery and process them.

Return due to death of an immediate family member (1st. Degree of consanguinity)

If the Beneficiary must interrupt their trip and return home due to death of a family member (parent, spouse, children or sibling) in the place of residence, **WE ASSIST** will reimburse the Beneficiary the penalty of the change of date on the original ticket, or the purchase of a new one as long as the original ticket is unusable due to restrictions. This assistance must be accredited with the death certificate of the family member and a document that acknowledges family relationship.

Early return due to serious disaster at home

In case of fire, explosion, flood or theft with damages and violence in the home of a Beneficiary, while traveling, if there was no one who can take care of the situation and if the original return ticket does not allow free date change, **WE ASSIST** will cover the change penalty or the cost of a new ticket in economy



class from the place where the Beneficiary is to the closest airport to the Beneficiary's home in the country of residence. This request for assistance must be certified by the presentation of the original police report issued in the following twenty-four hours to the occurrence of the event to the Emergency Management Center. The Beneficiary must unfailingly contact the Emergency Management Center to be authorized to proceed.

Minor escort

If the Beneficiary is the sole traveling companion of children under 15 years of age who are also considered Beneficiaries of a **WE ASSIST** plan, and due to illness or accident of the Beneficiary, the children are left unattended, **WE ASSIST** will make the necessary arrangements and pay for the repatriation of the minor children to their city of residence in their country of origin. **WE ASSIST** will pay the difference between the cost of the early return flight and the original ticket, If the original ticket is unusable due to restrictions, **WE ASSIST** will by the new ticket in economy class.

Trip cancellation

WE ASSIST will cover the penalties for canceling in advance a trip known as a tour, tour package, excursion, air tickets and cruises organized by a recognized professional tour operator in the trip's destination. To be eligible to these benefits the holder must:

1. Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled.
2. Notify **WE ASSIST** in a maximum of 24 hours after the event of the cancellation occurs.
3. Present all documentation that **WE ASSIST** considers evaluating the coverage of this benefit including but not limited to: Documents that clearly show the motive of cancellation, respective paperwork of the service contracted, invoices and payment receipts.
4. The Beneficiary has up to thirty (30) days from the date of the event to present the complete documentation and backups necessary to initiate the reimbursement process. After that period, documents will not be accepted to process any refund.
5. To access the benefit, it is important that the purchase of the voucher is outside the time of penalties of the agency, cruise, etc.

Note1: To Multitrip plans the cancellation will be renewed each time the Beneficiary travels according to the acquired plan and applies if the requirements established to be eligible to these benefits in each trip are met. This benefit does not apply to Beneficiaries over 74 years of age.

Note 2: Any event that occurs prior to the issuance of the Assistance Plan is excluded from assistance. In the case that an event involves more than one reservation and whatever the number of Holders involved in it, the maximum indemnity responsibility of **WE ASSIST** for all affected holders, will not be greater than FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00 as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.

Note 3: For plans purchased 72 hours after making the first payment for your trip reservation with the hotel, air ticket, tour operators, etc. The following conditions will apply for the benefit to be valid:

- The plan must be purchased at least 3 months before the trip start date.
- The benefit will have a 1-month grace period, during which the trip cancellation request cannot be made.
- To access the benefit, it is important that the purchase of the voucher is outside the time of penalties of the agency, cruise, etc.
- The cancellation will only be valid if and only if it is framed under any of the justified and accepted causes under the terms and conditions of this clause, and only if the aforementioned justified cause occurs in the same year as the start of the trip. There will only be an exception to this in cases where the trip is in the month of January and the cause of the cancellation occurs and must be done for some justified reason in December of the previous year.

Cancellation of a cruise before beginning

In this case, the Beneficiary must immediately:

- Notify their decision to the shipping company and obtain written proof of this unequivocally indicating the date of the formal notification of the inability to start the cruise trip on the boat and date originally contracted.
- The Beneficiary shall also obtain from the shipping company the General Conditions of cruise, where the application, procedure, penalties, or penalty clauses for early termination of a contract and fully paid cruise are clearly indicated.
- The Beneficiary must obtain proof of the shipping company showing the amount of the penalty applicable to their particular cruise contract and the amount of the refund if applicable.

Once the above documentation must demonstrate in writing to **WE ASSIST** clearly and authoritatively as the cause or causes that led to the cancellation of travel and send to the Emergency Management Center such documentation for eventual verification by **WE ASSIST** and eventual refund if appropriate.

The causes are justified for the purposes of the present benefit:

1. Death, accident or serious (non-preexistent) illness of the Beneficiary or immediate family member (spouse, children, parents, siblings). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the **WE ASSIST** medical department, prevents the initiation of the trip on the designated travel date.

2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine which prohibits the Beneficiary from leaving the country.
5. Proven job dismissal of the Beneficiary, dated after the acquisition of the voucher.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.

The validity of this benefit starts as soon as the Beneficiary purchases the plan and ends with the date of initiation of the voucher. This benefit does not apply for Beneficiaries older than 74 years of age at the time of the trip.

Note 1: Any event that occurs prior to the issuance of the Assistance Plan is excluded from assistance. In the case that an event involves more than one reservation and whatever the number of Holders involved in it, the maximum indemnity responsibility of **WE ASSIST** for all affected holders, will not be greater than FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00 as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.

Trip cancellation by COVID-19

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

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

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

Note1: Does not apply to Beneficiaries over 70 years of age. Travel Cancellation requests will not be covered, if it were to occur due to a closure of borders by the Government of origin or destination. Additionally, if the hotel provider, airline or any other tour operator offers the Beneficiary the option of



leaving the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects said option, there will be no refund for expenses incurred.

Note2: Any event that occurs prior to the issuance of the Assistance Plan is excluded from assistance. In the case that an event involves more than one reservation and whatever the number of Holders involved in it, the maximum indemnity responsibility of WE ASSIST WE ASSIST X for all affected holders, will not be greater than FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00 as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.

Tech concierge

WE ASSIST technological concierge service is available 24 hours a day, 365 days a year, during the user's international trip, so that he/she receives step-by-step assistance from our expert technical team so that his/her technological life is always 100% safe and simple. The Beneficiary will be responsible for all costs and expenses related to the request of concierge assistance services; this service is purely informative.

Substitution of an executive

In the event a Beneficiary is traveling abroad on a business trip and is hospitalized for a covered medical emergency which inhibits their ability to carry out their professional responsibilities, **WE ASSIST** will cover for a round trip economy airline ticket and up to USD 80 dollars daily for hotel expenses up to five (5) days, for a substitute person designated by the employer, to assume the Beneficiaries responsibilities. This benefit is subject to seating availability and approval from **WE ASSIST'** Emergency Management Center.

24 hours' information line

Beneficiaries of a **WE ASSIST** plan, can request to the Emergency Management Center, information concerning consular and health obligations, as well as touristic information and others concerning the country of destination. **WE ASSIST** also offers concierge service to help with booking of hotels, restaurants, sporting events, cultural events, among others.

Assistance concierge

The **WE ASSIST** concierge service is available 24 hours a day, 365 days a year to assist the Beneficiaries in obtaining information on tickets for shows, travel arrangements, vehicle rentals, reservations for theater



plays and any other information that the Beneficiary may need in the main cities of the world. The Beneficiary will be responsible for all costs and expenses related to the request for concierge assistance services; This service is purely informative.

Emergency message transmission

Upon the Beneficiaries request, **WE ASSIST** will provide the Beneficiary's family and/or employer with information regarding the use of any of the benefits and service contained herein.

Emergency cash transfer and Emergency cash transfer for bail bond

If during the trip abroad the Beneficiary requires an emergency cash transfer, **WE ASSIST** will cover the expenses (fee) of the money transfer to the Beneficiary up to the limit specified, the money must be previously deposited in the nearest **WE ASSIST'** offices by the Beneficiary's family. If the Beneficiary were imprisoned because of a traffic accident, **WE ASSIST** will cover the expenses (fee) of the money transfer to the Beneficiary up to the sum specified in the Benefits, in order to pay the bail bond. The money must be previously deposited in the nearest **WE ASSIST'** offices by the Beneficiary's family. This assistance benefit will apply only once, regardless of the period of validity of the Assistance Plan.

Legal assistance for traffic accident

Due to an automobile accident, **WE ASSIST** will pay, up to the amount specified in the Benefits, for the attorney's fees incurred for the Beneficiaries civil or criminal defense.

Total and definitive loss of baggage

WE ASSIST will indemnify the Beneficiary of a plan that includes this complementary benefit up to the maximum amount specified in the Schedule of Benefits. To be compensated for lost baggage, the following conditions must be met:

- That the airline and the Emergency Management Center have been formally notified of such loss before the Beneficiary leaves the airport where the baggage was supposed to be delivered.
- The baggage has been lost during its transportation on a regularly scheduled international flight, this benefit does not apply when the loss originates on a domestic flight, charter flight, private or military aircraft, or any flight that does not have a fixed itinerary published and operates regularly, nor when the loss arises from domestic flights abroad.

- That the baggage has been duly registered, labeled and shipped in the hold of the aircraft and has been duly presented and delivered to the airline staff at the airport. **WE ASSIST**, won't compensate the Beneficiaries for the loss of baggage considered as hand baggage or transported in the cabin of the aircraft or any other package that has not been properly registered with the airline.
- That the loss of the baggage occurred between the moment that it was delivered to the authorized personnel to be shipped and the time the baggage was supposed to be delivered to the Beneficiary.
- That the airline has taken responsibility for the loss of the mentioned baggage and has paid the beneficiary the indemnity intended for it.
- Losses occurred during land transportation of any kind is not included.
- The compensation will be limited to one completely missing bag and to a single Beneficiary. In case the baggage is in the name of several Beneficiaries, the compensation will be prorated between each of ticket holders.
- If the airline offered as compensation to the beneficiary the opportunity to choose between receiving a cash value or one or more tickets, **WE ASSIST** will proceed to pay the beneficiary the economic compensation, once the option is taken.

It is important to note that in the case of lost baggage, the direct responsible are the airlines or transportation companies, therefore **WE ASSIST** will act as a facilitator between the airline and/or Transportation Company and the Beneficiary, and therefore shall not be considered or taken as directly responsible for the loss or baggage search. The airlines reserve the right to accept or not **WE ASSIST** claims and in general terms they may require that the claims are brought directly by the Beneficiaries, not allowing any interference from **WE ASSIST**.

The compensation, if approved, will only be paid once the Beneficiary is back in their country of origin and where the plan was purchased. Upon returning, the Beneficiary must present to **WE ASSIST**, the following documentation:

- The Property Irregularity Report (P.I.R)
- Identification document
- Voucher
- Original copy of receipt proving payment by the airline/ Airline Tickets

WE ASSIST may proceed with the compensation only after the airline responsible for the loss duly compensates the Beneficiary. **WE ASSIST** won't be able to compensate the Beneficiary without proof of payment of the airline.

NOTE: The compensation to the Beneficiary will be complementary to that paid by the airline as indicated in the voucher corresponding to the acquired, WE ASSIST plan. In case of supplementary compensation, the amount of the same shall be determined as the difference between the amount paid by the airline and the amount determined in accordance with the stipulated in the acquired plan, and always up to the



maximum limit indicated by this concept in the voucher No compensation will be valid if the compensation of the airline equals or exceeds the maximum limit established in the voucher for this concept. Besides, compensation for loss of baggage applies per package or load and not per person.

Expenses for delay in returning the luggage.

WE ASSIST will reimburse the Beneficiary whose plan so provides, by presenting the original proof of purchase, for expenses for the purchase of first necessities during the period of the delay in delivering their luggage. This service will be provided only if the baggage is not located within six (6) hours from the arrival of the flight. "Within 6 hours" refers only to the period up to the location of the baggage. The subsequent period to the physical delivery of the baggage by is out of **WE ASSIST** responsibility and therefore will not be taken into account in computing the 6 hours.

If the delay or loss of luggage occurs in the flight back to the country where the ticket was issued or the country of habitual residence of the Beneficiary, no compensation will be awarded.

In the event that it was finally declared a total loss of luggage by the airline responsible for its management and considers appropriate to indemnify the Beneficiary, if used, this benefit shall be deducted from the amount to compensate by **WE ASSIST** on "Total and definitive loss of baggage" benefit, the amount that would have been paid to cover for expenses for delay in returning the baggage.

This service operates on reimbursement prior approval of the Emergency Management Center and governed under the times established in the procedures for reimbursement.

In case of luggage delay, follow these instructions:

1. Immediately after noticing the baggage delay, contact the airline or responsible person within the same premises where the luggage arrives. Request and complete the P.I.R Property Irregularity Report form.
2. Before leaving the airport, contact the Assistance Center by phone to notify you of lost luggage.

Upon returning to your home country, you must submit the following documentation at the offices:

1. P.I.R Form
2. Proof of payment due to expenses of essential items (hygiene items and basic necessities).
3. Original flight itinerary.

Note: the compensation for delay in return of luggage applies per package or load and not per person.

Baggage Damage Compensation

If the Beneficiary's bags suffer any type of damage that exposes the elements inside them, as well as the violation of their locks with the same effects, **WE ASSIST** will grant the beneficiary the amount indicated according to the limits of the contracted product.

To make this benefit effective, it must be verified that the break occurred between the moment the luggage was shipped and the time it should be delivered to the Beneficiary upon disembarkation, must



have been informed to the **WE ASSIST** Assistance Service Center within The 24 hours of the incident and the Beneficiary must submit to **WE ASSIST** the proof of complaint given by the airline or shipping company and the original receipts for the settlement of the breakages or replacement of the luggage.

Note: the compensation for delay in return of luggage applies per package or load and not per person.

Delayed or cancelled flight

If the Beneficiary's flight is delayed for at least 6 consecutive hours of the original scheduled departure time, and there is no other alternative form of transportation during this period **WE ASSIST** will reimburse up to the maximum benefit indicated in the voucher for reasonable accommodations, traveling expenses, food and communication charges incurred during the hours of delay and until travel becomes possible. Prior authorization from **WE ASSIST**, presentation of valid original receipts and a report from the transporting airline indicating the reason for the delay is required. Beneficiaries with stand-by tickets are not eligible for this benefit nor does this benefit apply in the Beneficiary's country of residence.

This benefit will not be provided if the flight was at an airport located in the vicinity of the city of habitual residence so that the distance is greater than 100 km or within the city of the Beneficiary's habitual residence; nor if the Beneficiary travels with a ticket subject to availability of space. This service does not apply if the cancellation is due to bankruptcy and / or cessation of airline services.

Continuation of trip/cruise

WE ASSIST will bear the cost of a ticket in economy class, one-way, from the port of embarkation until the next port of call of the contracted cruise, if the Beneficiary initially missed the scheduled departure of the cruise due to a delayed connecting flight for more than (6) hours of the scheduled time. This benefit is paid as a reimbursement upon presentation of proper receipts and report from the airline (PIR).

Prosthetics and orthotics

It will only be authorized if due to an emergency or urgency that puts the Beneficiary's life at risk, and therefore the Beneficiary must be hospitalized and/or undergo a surgical procedure in which the Medical Department of the emergency management center, in agreement with the Medical Team that is assisting the Beneficiary, indicates that the use of a prosthesis or orthosis is necessary to safeguard the patient's life.

WE ASSIST's medical team reserves the right to determine the prosthesis, orthosis, synthesis or mechanical aid to be provided to the Beneficiary. Expenses for dental prosthetic devices, hearing aids, eyeglasses, contact lenses and functional prostheses for competition are expressly excluded; as well as the expenses caused by breakage, wear and tear or maintenance of prostheses, orthoses, syntheses or mechanical aids that are necessary due to the passing of time or for any non-accidental reason".

Physical recovery therapy

They will be covered only in the event that the ailment has been caused by a non-occupational accident under prior authorization of the Medical Department of the assistance services center as long as it is determined that the passenger may improve his/her current condition and under no circumstances may they exceed ten (10) sessions.

Medical expenses for pregnancy complications

In case of emergency, only the consultation from week 13 onwards will be covered. The benefit applies basically to emergencies that occur during the trip; routine examinations and check-ups are not covered, nor are all resulting complications during and after pregnancy.

Amateur sports benefit

Provides assistance of equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts, sport shooting championships practiced in regulated ranges, watersports, skiing, surfing, recreational kitesurfing, recreational diving (up to 15 meters maximum), swimming, skating, snowboarding, when practiced as amateur activities.

Note: Any injury caused by professional practices and / or tournaments, competitions, etc. is excluded from assistance.

Psychological assistance

Telephone counseling 24 hours for Beneficiaries that because of medical repatriation, death of a family member or natural disaster have been affected during the trip. This service is provided psychological support at times that can generate strong emotional tension, in no case may replace direct attention Psychologist or Psychiatrist.

Second medical opinion

When during a trip abroad, the card holder is diagnosed as having a fatal prognosis, incurable or seriously compromising their quality of life, or when the proposed treatment entails a high vital risk, the same may be requested through the Assistance Center of **WE ASSIST** a second medical opinion abroad for a medical professional to study the information from their clinical history and issue the respective report, which will be sent to the applicant. The second medical opinion is carried out for the following purposes:

- Diagnostic confirmation of progressive degenerative disease without curative treatment of the central nervous system, of a malignant neoplastic disease, except skin cancers that are not melanoma.

- Confirmation of therapeutic alternatives in all malignant neoplasms, including skin cancers, both at the beginning, as well as at the time of onset of metastasis.
- Therapeutic proposal for advanced coronary disease of multiple or simple angioplasty versus conventional coronary heart surgery.
- Proposal for conventional coronary surgery at risk, with or without extracorporeal circulation, versus transmyocardial revascularization with laser, neoangiogenesis or transplantation.
- In congenital heart disease with indication of closure or enlargement of congenital defect by interventional cardiology technique versus conventional surgery.
- Diagnostic confirmation of brain or spinal cord tumor.
- Proposal for surgical treatment in idiopathic or non-idiopathic major scoliosis.
- Confirmation of diagnosis of rare disease. It will be understood as a rare disease: that disease with danger of death or chronic disability, including those of genetic origin, which has a low prevalence, that is, less than five cases per ten thousand inhabitants.
- Confirmation of therapeutic alternatives in all malignant skin neoplasms, both at the beginning and the recurrence or at the time of appearance of the metastasis.
- Diagnostic confirmation of cerebral palsy in children.
- Confirmation of therapeutic alternatives in epilepsy refractory to treatment.
- Confirmation of surgical intervention in the cases of cerebrovascular accidents and arterial thromboembolic lesions as an alternative to another treatment.
- Diagnostic confirmation or therapeutic alternatives for ophthalmic pathologies that cause a decrease in visual acuity equal to or less than 0.1 bilateral (Schnellen Scale) or a decrease in bilateral visual field to be equal to or less than 10°.
- Confirmation of surgical therapeutic alternative in the aortic aneurysm.
- Confirmation of surgical therapeutic alternatives in ischemic heart disease.
- Proposal of surgical treatment in pathologies of the spinal column with spinal involvement and, where appropriate, root involvement that seriously affects the quality of life of patients previously operated on by any of the following procedures:
 - ✓ Reopening of the laminectomy site.
 - ✓ Another exploration and decompression of the spinal canal.
 - ✓ Excision or destruction of spinal cord injury / meninges spine.

- ✓ Excision or destruction of non-specific intervertebral disc.
 - ✓ Vertebral arthrodesis.
 - ✓ Vertebral rejection.
 - ✓ Circumferential vertebral fusion, access with single incision.
 - ✓ Insertion of intersomatic vertebral fusion device.
- Proposal for surgical treatment in pathologies of the locomotor system that seriously compromises the quality of life of patients previously operated by any of the following procedures:
 - ✓ Total hip replacement.
 - ✓ Total knee replacement.
 - Confirmation of therapeutic alternatives in patients included in the transplant protocol.

This Benefit may be used only once within the validity of the voucher, regardless of the duration of the same. It includes the costs of sending the medical record and the cost charged by the medical professional (s) to study the case.

AirHelp

Beneficiaries have the option to make their study requests in case of delayed or cancelled flights with the AirHelp company.

Note: All requests are subject to the terms and conditions of the AirHelp company – in the following link: <https://www.airhelp.com/en/terms/>

Flight Delay = VIP lounge (for delays in excess of 60 minutes)

Beneficiaries can access the VIP lounges available at airports, in case of experiencing delay of 60 minutes or more, on flights scheduled. To access the benefit, you must meet the following requirements:

- Have contracted the assistance plan equal to or greater than USD 30,000 in the categories: short trips, business, long stays, multiple trips.
- Check on your scheduled flights at least 7 hours before the flight at the following link: <https://travelregistration.online>
- To access the terms and conditions of this benefit, please click on the following link: [CondicionesSalaseng.pdf \(travelregistration.online\)](#)

Note: All requests are subject to the terms and conditions of the Collinson Service Solutions Limited.

X. OPTIONAL PURCHASE OF ADDITIONAL BENEFITS FOR THE BENEFICIARY



The Beneficiaries will have the option of acquiring additional, but not separately, additional benefits to those established for each particular assistance plan of **WE ASSIST**, by paying a supplement to the price of the original plan, all in accordance with the provisions and prices of the public offering on the **WE ASSIST** web platform.

Additional benefits or upgrades may only be issued for short stay trips.

Upgrade Multi cause Cancellation Trip

In all such cases in which the Beneficiary has expressly purchased the Multi cause Cancellation Trip benefit offered by **WE ASSIST**; the benefit will be granted up to the amount specifically contracted and said benefit must be expressly stated in the Beneficiary's voucher. This benefit is only valid for international travel.

WE ASSIST will cover up to the top of the coverage according to the contracted plan the penalties for early cancellation of a trip known as tours, tour packages, excursions, airline tickets and cruises that have been organized by a professional tour operator duly accredited at the destination of said trip. To be eligible for this benefit, the Beneficiary must:

- 1) Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled.
- 2) Notify **WE ASSIST** in a maximum of 24 hours after the event of the cancelation occurs. The time used to determine the 24 hours will be calculated only by the occurrence of the event and not from the moment in which the beneficiary reports it to **WE ASSIST**. At the same time the beneficiary must cancel the cruise tourism agency, travel agency, tour operator, etc. in order to not increase the cancelation penalty applied by this agency.
- 3) In the case of "Annual Multitrip" plans, this benefit will apply only once and corresponds to the initial trip of the passenger, it cannot be considered as applicable for all trips that the Beneficiary may make during the total validity of the voucher.
- 4) The Beneficiary has up to thirty (30) calendar days from the date of the event to present the complete documentation and backups necessary to initiate the reimbursement process. After that period, documents will not be accepted to process any refund.

Justified causes contemplated up to 100% of the limit of the benefit indicated in the voucher, are as follows:

1. Death, accident or serious non-preexistent illness of the Beneficiary; death, accident or serious illness of a member of the Beneficiaries immediate family (spouse, children or parents). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the **WE ASSIST** medical department, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.

3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine caused by an accidental event which prohibits leaving the country.
5. Layoff checked with the date after the acquisition of the assistance.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.
9. Unforeseen exacerbations of pre-existing diseases. In which case the passenger with said pre-existing illness must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. **WE ASSIST** reserves the right to request the original medical history of the passenger prior to the date on which it manifests the exacerbation of the disease.
10. Pregnancy complications.
11. Wedding cancelation.
12. Delivery of child in adoption
13. Emergency birth delivery

Are Justified causes contemplated up to 70% of the limit of the benefit indicated in the voucher, are as follows:

14. Kidnap of the beneficiary or direct family member, for this benefit it has to be of public knowledge and ascertainable.
15. Holiday Cancellation by company responsibility.
16. Change of job.

17. Non-approval of the Visa to enter the country of destination. This assistance benefit is valid if the purchase of the Supplement is made at least 72 hours before the appointment to obtain the visa before the respective embassy. It does not apply to the costs of consular procedures (visa cost).

The plan acquired with the before mentioned conditions and if applicable to the benefit, the validity of the same starts as soon as the beneficiary purchases the plan and ends in the initiation of the trip. This benefit does not apply for beneficiaries older than 74 years old at the time of the trip.

Note 1: Any event that occurs prior to the issuance of the Assistance Plan is excluded from assistance. In the case that an event involves more than one reservation and whatever the number of Holders involved in it, the maximum indemnity responsibility of **WE ASSIST** for all affected holders, will not be greater than FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00 as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.

Note 2: For plans purchased 72 hours after making the first payment for your trip reservation with the hotel, air ticket, tour operators, etc. The following conditions will apply for the benefit to be valid:

- The plan must be purchased at least 3 months before the trip start date.
- The benefit will have a 1-month grace period, during which the trip cancellation request cannot be made.
- In order to access the benefit, it is important that the purchase of the voucher is outside the time of penalties of the agency, cruise, etc.
- The cancellation will only be valid if and only if it is framed under any of the justified and accepted causes under the terms and conditions of this clause, and only if the aforementioned justified cause occurs in the same year as the start of the trip. There will only be an exception to this in cases where the trip is in the month of January and the cause of the cancellation occurs and has to be done for some justified reason in December of the previous year.

Upgrade trip cancellation any reason

In those cases that the Beneficiary explicitly contracts the any reason cancellation protection benefit offered by **WE ASSIST**, reimbursement will be granted up to the amount specifically contracted and that benefit must be expressly included in the Beneficiary's voucher. This benefit is only valid for international travel.

WE ASSIST will cover up to the limit included in your voucher for this service in relation to the penalties for early cancellation of a known trip like tours, tourist packages, excursions, air tickets and cruises. It is understood that the maximum amount includes within it the amount for cancellation of the contracted trip that includes the main assistance plan to which the any reason benefit is attached. Therefore, in no case can it be interpreted or pretended that these are two cumulative amounts.

To be a creditor of this benefit, the following conditions and terms must be fulfilled:

- a. That the Beneficiary has issued and paid the voucher with this benefit on the same date that he made the first payment or full payment for the purchase of the tour, tourist packages, excursions,

air tickets and cruises and prior to the start of the validity of his voucher, or up to a maximum difference of 72 hours, as long as there are no cancellation charges, and that the aforementioned voucher has a validity equal to or greater than the total duration of the contracted trip protected by the ANY REASON benefit.

- b. That the Beneficiary notifies **WE ASSIST** in a reliable way, immediately and at most within the following 24 hours, also the occurrence of the event that motivates the cancellation of the trip, and always and without exception at least 24 hours (twenty-four hours) prior to the start of the validity of the voucher, whichever occurs first.

- c. That the beneficiary provides all the documentation that **WE ASSIST** considers necessary to evaluate the applicability of this benefit, including but not limited to: complete round-trip tickets and proof of total cancellation thereof; photocopy of the passport; copy of the purchased voucher; original and legal invoices and receipts for payments made to the tourist service provider where the services protected by the any reason benefit were contracted; medical report in case of accident or illness, in case it was an accident; the police report must be attached; in case of death, a duly legalized copy of the respective certificate must be delivered; proof of family relationship; letter issued by the touristic service provider, specifying the application of the penalty and its amount, as well as the differential amount if it has reimbursed the Beneficiary, along with public documents demonstrating the cancellation policy published and/or applicable in the shipping company, agency or supplier in the contract signed by the Beneficiary.

Important: If at the time of contracting the trip and in virtue of the general conditions of the contract signed by the Beneficiary with the touristic service provider (including the cancellation policies applicable to it) and if the period of application of penalties already began and it is applicable to any charge or penalty for cancellation, it is AUTOMATICALLY agreed that the amount of the aforementioned charge or penalty will be deducted from the maximum amount of compensation that could belong to the ANY REASON benefit stipulated in this clause.

The following are justified causes for the purposes of this benefit and up to 100% of the maximum stipulated in the voucher:

- a. Death or complex illness of the Beneficiary and only for acute illness emergency (not pre-existing conditions included at the time of issuance of the voucher, and even if the condition was not known by the beneficiary previously) and the event ends in hospitalization or inhibits walking, generating a state of prostration to the Beneficiary and therefore make initiation of trip impossible.

- b. Death or hospitalization longer than 3 (three) days due to accident or illness declared suddenly and acutely of the spouse, parent(s), sibling(s) or child(ren) of the Beneficiary. The list is exhaustive and not illustrative.

- c. When the Beneficiary receives reliable notification to show up in court, having received the aforementioned notification after contracting the service.
- d. When the Beneficiary has been declared in quarantine by the competent health authority after the trip was contracted.

Note: The aforementioned benefits in points b), c), and d) will also be extended to the spouse and children of the Beneficiary, in the event that they travel with the Beneficiary as long as they are also Beneficiaries, and upon death, accident, illness, judicial notification and or declaration in quarantine, those mentioned above must also cancel their trip.

When the trip is cancelled for a reason other than those listed in items a), b), c) and d) above, a 25% (twenty-five percent) deductible will be deducted from the amount to be paid by the Beneficiary. The franchise will be applied to the irrecoverable loss of deposits or expenses paid in advance for the trip in accordance with the general conditions of the contract signed by the Beneficiary with the touristic service provider.

Exclusions applicable to the any reason benefit:

1. Events not reported within 24 hours of the event that led to the cancellation.
2. Participation in criminal action.
3. Injuries that the Beneficiary has inflicted on himself/herself.
4. Alcoholism.
5. Use of drugs, drug addiction or use of medications without a medical prescription.
6. The compensation for people older than 65 years old will not correspond to the date of contracting the trip either.
7. In cases where it is a Migration requirement, the lack of an entry visa to the country of destination, which must have been issued prior to the occurrence of the event that motivates the cancellation.
8. When the cancellation is due to a cancelled charter flight

Once the plan has been acquired under the aforementioned and if the benefit is applicable, its validity begins at the moment the Beneficiary acquires his Assistance Plan and ends 48 hours prior to the start of the policy voucher validity.

Upgrade emergency medical evacuation

In case of an emergency and if the Emergency Management Center deems it necessary, the transfer of the Beneficiary to the nearest health center will be organized by means of transport that the medical department of the Emergency Management Center deems appropriate and as required by the nature of the injury or illness. It is also established that even cases categorized as emergency health transfer must



be requested and approved in advance by **WE ASSIST**. Failure to comply with this rule exempts **WE ASSIST** to take charge of the transfer benefit.

When the medical department of the Emergency Management Center deems necessary to carry out the medical evacuation of the Beneficiary, this will be made in regular airline with medical escort or nurse if applicable, subject to seating space, to the country of habitual residence of the Beneficiary.

Medical repatriation means the transfer of sick or injured Beneficiary from the place where they are to the nearest airport to their city of habitual residence, in the country where the voucher must be issued. Only **WE ASSIST** may take all measures referred to in this clause, therefore, the Beneficiary or their family member are strictly prohibited from doing so without the prior written permission from **WE ASSIST**.

Additionally, the repatriation must be authorized and medical and scientifically justified by the treating physician from **WE ASSIST**, in the case where the Beneficiary's family or companions decide to make the return aside or without seeking the opinion of the Medical Department, no responsibility shall fall on **WE ASSIST**, thus, the repatriation and all other costs and consequences shall be borne by the sick or injured Beneficiary or their family or companions, without any right or claim against **WE ASSIST**.

When **WE ASSIST**'s Medical Department, in consultation with the attending physician deems necessary and recommends medical repatriation, this shall be done by the most convenient means of transportation available for it, and/or commercial airline tickets, in tourist class and subject to availability, to the airport of the country of residence. **WE ASSIST** will be responsible for paying the difference of costs for the change of dates of the original ticket. This assistance includes transportation by ambulance or other means of transport that supports the Beneficiary's health and approved by **WE ASSIST**'s Medical Department, with the necessary support structure including stretcher, wheelchair, walker etc.

Any expense for repatriation when the cause that gave rise to it is a result of a preexisting condition or to obey an event listed in the general exclusions are excluded from assistance. Beneficiary is entitled to the services within the validity of the voucher.

Note 1: Maximum assistance limits up to USD10.000.

Note 2: Age limit until, 99 years old.

Upgrade cancellation and quarantine expenses COVID – 19

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

1. Hotel and food costs for up to 15 days.
2. Transfer of a family member due to hospitalization, provide proof that the treating doctor authorizes the hospital visit or accompaniment at the hotel.
3. Difference in Fare or penalty for delayed or anticipated return travel of the holder.
4. Cancellation of travel contracted for Covid-19 intra-hospital assistance and Covid-19 Positive Diagnostic
5. Assistance through telemedicine during mandatory isolation, for monitoring the patient's health status.
6. Emotional support through tele psychology.

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

1. Medical report indicating that the patient should remain self-isolated.
 2. This upgrade guarantees hotel fees per booking, which means that if two or more people sharing the same room are diagnosed with covid-19, the costs to be reimbursed will correspond to this reservation. That said, it is understood that one room will not be paid for each reservation.
 3. Quarantine hotel charges will be covered as long as the booking has already paid for the passenger has ended.
- The product will have a cap of USD 20,000 for groups.
 - The maximum amount of this benefit is \$1,500 or \$2,000 for Costa Rica destination.

In any case, the policy voucher shall be issued at least 14 days before the date of departure or start of validity, whichever comes first.

Note 1: To access the cancellation benefit, the beneficiary must comply with the same conditions of the multi-cause cancellation Upgrade.

Note 2: This product can be purchased for short stay trips up to 90 days, or annual multi-trips but per trip that is made must generate the purchase of the upgrade.

Note 3: Age limit, 70 years.

Compensation for loss or theft of sports objects on a commercial airline.

WE ASSIST will compensate the Beneficiary in a complementary manner, up to the maximum amount specified in the table of benefits for the loss or theft of sports objects registered with the airline.

In order to obtain this, benefit the following terms and conditions apply:

- That the airline and **WE ASSIST** Headquarters have been notified of the event by the Beneficiary before leaving the airport where the loss was registered following the instructions described below.
- That the luggage with the sports equipment has been lost or stolen during its transportation on a regular international flight, this benefit does not apply when the loss originates from a domestic flight, nor from chartered or charter flights, private or military aircrafts, or any flight that does not have a fixed published itinerary that operates regularly, nor when the loss originates from domestic flights abroad.
- The aforementioned luggage must have been duly registered, labelled and dispatched in the hold of the aircraft and must have been duly presented and handed over to the airline personnel at the terminal dispatch. **WE ASSIST** will not indemnify the Beneficiaries of a plan for the loss of hand or cabin luggage or any other baggage that has not been duly registered with the airline and has been transported in the hold of the aircraft.

- The loss or theft of the baggage occurred between the time the baggage was handed over to authorized airline personnel for loading and the time it should have been returned to the passenger at the end of the journey.
- That the airline has assumed its responsibility for the loss of the aforementioned luggage and has paid or paid to the Beneficiary the compensation foreseen by the airline. **WE ASSIST** will not be able to compensate the Beneficiary when the Beneficiary has not yet received the compensation from the airline.
- Losses occurring in any type of land transport abroad are not entitled to this compensation.
- Compensation for total loss of baggage shall be limited to a single complete and entire piece of baggage permanently missing and to a single injured Beneficiary. In the event that the missing baggage was in the name of several Beneficiaries, the compensation shall be prorated among them, provided that it includes the corresponding ticket numbers of each one, as well as the voucher number. Partial missing baggage will not be compensated.
- In the event that the airline offers the Beneficiary as indemnity the possibility of choosing between receiving a cash value or one or more tickets or any other means of compensation, **WE ASSIST** will proceed to pay the Beneficiary the economic compensation for lost luggage, once such option is exercised. It is important to note that in cases of lost luggage, the direct responsible parties are the airlines or transport companies, therefore **WE ASSIST** will intervene as a facilitating intermediary between the airline or transport company and the passenger, and therefore **WE ASSIST** cannot be considered or held directly responsible for such loss, nor for the search of the luggage. Airlines reserve the right to accept or not claims to **WE ASSIST**, and in general terms may require that claims are made directly by passengers and do not allow the intermediation of **WE ASSIST**.

Compensation for total loss of luggage will only be paid in the country where **WE ASSIST** assistance was purchased.

Upon return to his/her country of origin, the Beneficiary must present the following documentation by the means indicated by the Assistance center, either through the link, official channels or **WE ASSIST** offices:

- P.I.R. Form (Claim for losing of Luggage) Original
- Document or Passport
- Assistance Voucher
- Original copy of the receipt of the indemnity from the airline (Cheque, proof of payment of the indemnity), air tickets.

WE ASSIST will only be able to proceed with the reimbursement for lost luggage compensation only after the airline responsible for the loss has duly compensated the Beneficiary. The Beneficiary cannot be indemnified without proof of payment from the airline.

NOTE: The indemnity to the Beneficiary shall be complementary to the indemnity paid by the airline as indicated in the voucher corresponding to the **WE ASSIST** plan purchased. In case of complementary



indemnity, the amount of such indemnity shall be determined as the difference between the amount paid by the airline and the amount determined according to the stipulated in the purchased plan, and always up to the maximum limit indicated for this concept in the voucher. No compensation shall be valid if the compensation paid by the airline equals or exceeds the maximum limit stated in the voucher for this item. On the other hand, compensation for loss of baggage applies per piece of baggage or cargo and not per person.

Upgrade Expectant Mother

Every pregnant person wishing to purchase a **WE ASSIST** plan, may do so by paying an additional amount. This benefit can be sold to pregnant woman up to a maximum 32 weeks of gestation. The benefit applies mainly for emergencies that arise during the trip, including emergency controls, emergency ultrasound, medical treatment for illnesses caused by their situation of pregnancy, emergency childbirth due to illness or accident that threatens the life of the mother or child, abortions or any type and any medical assistance derived from the situation of pregnancy. This benefit will only have a maximum duration of 30 days, counted from the beginning of the trip abroad.

Exclusions specific to this benefit:

- a. Controls, ultrasound, medical consultations, general medical studies, etc., that are part of routine pregnancy process controls and non-emergency. Also, all the resulting complications during and after pregnancy.
- b. Deliveries and C-Sections within the normal course and on time.
- c. Medical expenses related to the newborn.
- d. If it is found that the reason for the trip is to deliver the baby outside the country of origin
- e. If it is established that the sale of the voucher was performed after 32 weeks of pregnancy

NOTE: the age limit to access the benefit of future mom is minimum of 19 years of age up to 45 years of age.

Upgrade Personal belongings

WE ASSIST will reimburse the beneficiary of a plan of assistance which thus establishes it, for the cost of your personal belongings or baggage that has been stolen during the trip stop contracted plan benefit. In addition, costs will be refunded on purchase of necessities that you saw required to acquire as a result of the event.

1. Up to \$ 250 for a valuable object, a set or a pair.
2. Loss of medication or medical equipment considered necessary and vital by the medical department to maintain the health of the beneficiary.

To access this benefit, the beneficiary must submit the documents deemed necessary, the Central services of assistance including, but not limited to:

- a. Complaint filed police within 24 hours of the fact, proving the theft of personal items.
- b. If the theft had occurred in a hotel, must present the complaint filed by the administration of the same.
- c. Invoice of purchase or customs declaration of the object lost or stolen with prior to the loss, theft or theft.
- d. If loss occurs under the custody of an airline or other means of transport must submit the P.I.R form or report obtained on the shipping company.
- e. Receipt of first necessity items, meaning is the same: exclusively: clothing (outerwear, underwear), shoes, items of personal hygiene (shampoo, conditioner, SOAP - liquid, bar, powder-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and makeup.

Exclusions to this benefit are:

- i. Will not be covered in the event that the loss occurs in the custody of an airline or other transportation and the beneficiary receives compensation for the mentioned loss.
- ii. No personal belongings or baggage that were stolen from a parked car will be covered, unless they were in the trunk of the car, out of the public view and locked in the case of caravans or if there is evidence that the theft was carried out using violence or force.
- iii. No unattended baggage will be covered unless they were in a hotel room or in a safe place, there must be evidence of forced entry.
- iv. Wheelchairs, strollers, tricycles, bicycles, motorcycles and jet skis.
- v. Contact lenses, dentures and hearing aids.
- vi. Stamps, documents, business goods and samples.
- vii. Custody or detention of the items by the customs authorities.
- viii. Cases in which the beneficiary does not take the necessary safety precautions.

Note: this benefit is not cumulative with others.

Upgrade Tech protection

WE ASSIST will reimburse the beneficiary a plan of assistance laying as well, for the loss, theft or theft of the following elements: still cameras, video cameras, smartphones, tablets and computers to the top of the contracted plan benefit. To access this benefit, the beneficiary must submit the documents deemed necessary, the Central services of assistance including, but not limited to:

1. Police report filed within 24 hours of the occurrence, attesting the theft of personal items. If the theft had occurred in a hotel, the Beneficiary must submit the complaint filed by the administration.
2. If the theft had occurred in a hotel, the complaint filed by the administration of the same must be presented.
3. Invoice of purchase or customs declaration of the object lost or stolen with prior to the loss, theft or theft.
4. If loss occurs under the custody of an airline or other means of transport must submit the P.I.R form or report obtained on the shipping company.
5. Invoice for the replacement of the stolen object, by one of the same brand and reference, after the eradication of the police report.

Note: this benefit is not cumulative with others.

Extreme Sports

Beneficiaries shall have the option to further acquire, but not separately, an upgrade for amateur and extreme sports by paying a fee additional to the price of the original plan:

1. **Category 2:** water skiing, sprint track cycling, curling, figure skating, British canoeing, scuba diving (up to 30 meters maximum), marathons, artistic gymnastics, pony trekking, parasailing, roller hockey, free riding, ice skating, field hockey, kayaking levels 3 and 4, angling in deep coastal waters.
2. **Category 3:** Martial Arts, Skiing, Welsh football, American football, ice hockey, speed skating, short track speed skating, tobogganing, mountain biking, mountaineering, bobsleigh, climbing, roller derby, heli-skiing, show jumping, horse racing, competition riding, trampolining, rafting levels 4 and 5.
3. **Category 4:** Parachuting, paragliding, acrobatic skiing, downhill skiing, cross country skiing, luge, off-track skiing, rafting above level 5, canoeing level 5, ice climbing, motorcycling, motor racing, rugby, BMX.

NOTE: age limit for extreme sports in any category is minimum 15 years old and maximum 65 years old.

Upgrade pet assistance (accident, illness and funeral repatriation benefit)

The validity will be the same as the voucher assistance **WE ASSIST**, travel a maximum of 90 calendar days as long as the pet owner is out of the country. This benefit can be purchased by a pet owner, by paying an additional amount. This benefit can be sold for Dogs and Cats, as long as they are not described in the particular exclusions of this service.

In the event of an accident and / or non-pre-existing illness of the pet, **WE ASSIST**, Assist will cover the necessary veterinary care expenses, such as consultations, medication, diagnostic tests or surgery, among others, as long as it is a verifiable emergency. In addition, in the event of the death of the pet, **WE ASSIST**, will organize and pay for funeral repatriation and cover the expense of: International coffin for international transport, administrative procedures and transport of the body by the means deemed most convenient to the place of entry into the country of habitual residence of the owner of the pet, the same that appears in the assistance plan of **WE ASSIST**.

Particular requirements of this benefit:

- a. Dogs and cats will be accepted.
- b. The pet has at least completed four months of age and older than eight years.
- c. The pet owner must submit primer complete and current vaccination, on the understanding that the less than one year old pet show that they have received their booster shots.
- d. The pet upon travel must show no disease.
- e. The pet must be submitted for wormed, internally and externally reception.
- f. It will only apply for one pet per person.

Particular exclusions for this benefit:

- i. No checks, investigations, medical consultations in general, medical studies, etc., that are not emergency will be covered.
- ii. Vaccines and/or deworming.
- iii. Diseases resulting from lack of deworming or vaccines.
- iv. Gestating pets.
- v. Pets at the time of travel are sick.
- vi. Pets in medical treatment.
- vii. Minor pets of four months and over eight years old.
- viii. Pets do not have the full primer and current vaccination.
- ix. Pets that do not comply with the norms and legal requirements for international transfer.
- x. Others that apply in the main contract of **WE ASSIST**.

Upgrade medical assistance in case of pre-existing condition

The preexisting illness upgrade will only cover 30% of the medical assistance benefit, without exceeding USD 30,000.

In those cases, in which the Beneficiary specifically hires the assistance plan for acute emergencies suffered for a preexistent and/or chronic condition, it will be covered up to the amount specified under the benefit of the plan named medical assistance in case of preexistent condition, such benefit must be

clearly identified in the Beneficiaries voucher. The benefit provided by the plan for Chronic and/or preexistent conditions contemplates the following eventualities:

Acute episode, or non-predictable event, decompensation of chronic and/or pre-existing diseases known, hidden or previously asymptomatic. This benefit is exclusively provided for primary medical care in the acute episode, or in the non-predictable event, with the top assistance benefit specified by the plan hired, the emergency must require the assistance during the trip and cannot be deferred until the return to the country of residence, the Emergency Management Center reserves the right to decide the most appropriate treatment among those proposed by the medical staff and/or repatriation to the country of residence. the repatriation will a solution in cases in which the treatments require long term evolution, programmed surgeries or not urgent surgeries, the Beneficiary is obliged to accept this solution, losing in case of rejection of the solution all the benefits offered by the assistance plan.

It is excluded from this benefit the commencement or continuation of treatments, diagnostic procedures, of investigation, diagnostic and / or therapeutic behavior, which are not related to the acute and non-predicted episode.

It is excluded from this assistance benefit all illness related to sexual transmission, including but not limiting to syphilis, gonorrhea, genital herpes, chlamydia, human papilloma virus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

It is not covered in any of our plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, outpatient respirators, implantable devices, specific disposable equipment, etc. diseases caused by ingestion of drugs, narcotics, medicines taken reliably without prescription, alcoholism, etc.

Note: This benefit will not cover for any reason the follow-up or continuation of treatments initiated during the validity of the first voucher of a passenger who has decided to renew their assistance plan; Besides, the assistance benefit may not exceed USD 30,000.

Obligations of the Beneficiary:

1. The Beneficiary must follow all medical instructions given by the treating doctor assigned by **WE ASSIST** and take all medication as prescribed and required manner.
2. If the Beneficiary interested in hiring a plan that includes emergency assistance benefit for pre-existing medical condition **WE ASSIST**, suffer some(s) of the following conditions: any type of cancer, heart disease, chronic lung disease and / or chronic liver disease, the Beneficiary should consult their personal physician in their home country before beginning the trip and get written confirmation they are fit to travel by all the planned days, the desired destination and the condition is not an inconvenience for all the scheduled activities.
3. The Beneficiary may not undertake journey after receiving a terminal diagnosis.
4. In order to access this benefit, the beneficiary must have been stable for more than 12 months.

In case it is determined the reason of the trip was the treatment abroad for a chronic or pre-existing condition, the Emergency Management Center will deny assistance.

Note: the age limit to access medical assistance in case of pre-existing condition is maximum 74 years of age.

Upgrade Theme Park

In all such cases in which the Beneficiary has expressly purchased the benefit of thematic park protection offered by **WE ASSIST**; reimbursement will be granted for seventy percent (70%) of the ticket value of the Theme Park belonging to the voucher buyer who has purchased the upgrade. This benefit is only valid for international trips and for any theme park in the world.

To be a beneficiary of this benefit, the voucher beneficiary must:

- a) Hire the assistance plan, before or up to a maximum of 72 hours after purchasing the entrance ticket to the Theme Park.
- b) Notify **WE ASSIST** in a maximum of 24 hours after the event of the event that motivates the cancellation. The time used to determine the 24 hours will be calculated only by the occurrence of the event and not from the moment in which the beneficiary reports it to **WE ASSIST**. At the same time, the Beneficiary must cancel with the ticket of the Theme Park, in order not to increase the penalty that this will apply.
- c) Present all the documentation that **WE ASSIST** considers evaluating the validity of this benefit including, but not limited to: Document where the reason for canceling admission to the Theme Park is demonstrated clearly and reliably, letters from the respective providers of the service, invoices and payment receipts.
- d) In the case of "Annual Multitrip" plans, this benefit will apply only once and corresponds to the initial trip of the passenger, it cannot be considered as applicable for all trips that the Beneficiary may make during the total validity of the voucher.

Justified causes contemplated up to 70% of the cap marked on the voucher:

1. **Closing of the theme park as a result of climatic conditions**, for this it is an essential requirement to present a document from the Theme Park that certifies this event.
2. **Cancellation of admission to the Theme Park due to serious illness or accident of the Beneficiary**, being understood as a serious illness a health alteration that, in the opinion of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to start the trip on the originally contracted date. It is essential to contact the Assistance Center to report the incident within 24 hours.
3. **Closing of the Theme Park for the direct cause of the park**, for this it is an essential requirement to present a document from the Theme Park that certifies this event.
4. **Cancellation due to serious illness or death of companion** (being the minor or the condition of the companion does not allow entry into the park), the companion (s) must have a relationship

in the first degree of consanguinity spouse, parents , children or siblings also possessing an Assistance Plan in the same conditions as the Beneficiary and said companions would be obliged to cancel the trip due to any of the causes listed above, they should contact the Assistance Center to report the incident within the 24 hours.

5. **Cancellation due to traffic accident or vehicle breakdown**, in the event that the Beneficiary has a traffic accident, or an event related to the means of transport through which he is moving to the Theme Park, for this reason he must present Police Report of the accident or proof of the company that assisted him in case of breakdown or inconvenience of the car.
6. **Interruption or cancellation of travel**, the beneficiary must have the cancellation or trip interruption benefit within his assistance plan and if he meets any of the causes, he can access this numeral to receive the refund of his tickets. Therefore, it is obligation of the Beneficiary to comply with the literal "a" and in case of not having contracted an assistance plan, he / she cannot make use of the benefit.

Once the plan has been acquired under the aforementioned conditions, and if the benefit is applicable, the validity of the same begins at the moment in which the Beneficiary acquires his assistance plan and ends at the moment of the beginning of the validity of the voucher. This benefit does not apply to Beneficiaries over 74 years old at the time of the trip.

XI. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

WE ASSIST is excluded from liability to serve in case of:

1. Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the Beneficiary, as well as its complications and consequences even when they appear during the trip. Unless plans that include this benefit.
2. Disease, injury, illness or complications resulting from treatments performed by people or professionals not authorized by the Medical Department or the Emergency Management Center.
3. Homeopathic treatments, acupuncture, physical therapy, spa treatments, podiatry, etc.
4. Criminal intent or criminal action of the Beneficiary, directly or indirectly.
5. Illness treatment or pathological states as a consequence of consumption or intentional administration of toxics, drugs, narcotics or non-prescribed medicines.
6. Expenses incurred in any kind of orthosis, prosthesis, including artificial teeth, eyeglasses, contact lenses, hearing aids, etc.
7. Events that occurred as a result of training, practice or active participation in professional or amateur sports competitions. Also expressly excluded occurrences consequent to the practice

of dangerous sports, including but not limited to: Motorcycling, Motorsport, Boxing, Polo, jet skiing, diving (up to 30 meters maximum), Hang-gliding, karting, ATV, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball Ball, Volleyball, Handball, Karate Do, Kung Fu, Judo, archery, rifle shot, Tejo, Rappel, Rappel, Mountain climbing, bungee jumping, athletics, cycling, Speleology Luge, Skeleton, hunting animals, Bobsleigh, etc., and other sports practiced off tracks and regulations approved by the respective sports federations.

8. Abortions, births, check-ups, tests and pregnancy complications. Also, all the resulting complications during and after pregnancy.
9. All types of mental illnesses, including but not limited to neurosis, psychosis or any other mental illness or psychological condition, as well as its consequences.
10. Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
11. The Acquired Immunodeficiency Syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, consequences and implications. Sexually transmitted diseases and/or infections and/or any type of examination and/or treatment that has not received the prior approval of the Emergency Management Center.
12. Event derived from natural disasters, nuclear radiation or radioactivity, as well any other phenomenon with extraordinary character or event that due to its proportions or seriousness it will be considered as a national disaster or catastrophe.
13. Suicide or intent of suicide or wounds self-inflicted by the Beneficiary and or their family, as well as any other act of obvious irresponsibility or imprudence by the Beneficiary.
14. Events derived as consequence of war (declared or not), terrorism, rebellion, civil war, insurrection, military or naval coup, government usurpation, serious alteration of the public order, with or without the personal participation of the Beneficiary or as a member or a civil or military organization.
15. Intentional acts or caused by bad faith by the Beneficiary or its representatives.
16. Routine check-ups, lab tests, tests of controls diagnosis, laboratory tests or radiological or other means, aimed to establish whether the disease is a pre-existence, such as examinations radiology, Doppler, MRI, CT, ultrasound images, scanner of all kinds, etc. The medical examinations to establish whether the condition corresponds to a pre-existing disease or not.
17. Expenditure on public and private transport paid by the Beneficiary from their hotel or location to a hospital, medical center or doctor's office. Unless these expenses have been expressly authorized in writing or orally by the Emergency Management Center.



18. Congenital diseases and their derivatives or consequences, known or unknown to the Beneficiary.
19. Injuries or accidents arising from aircrafts not authorized for public transportation, including private charter flights.
20. Illness, disease or injury arising directly or indirectly from quarrels or fights (unless it were a proven self-defense with police report), strike, acts of vandalism or popular tumult that the Beneficiary has participated as an active member. Or the attempt to commit an illegal act and, in general, any criminal or fraudulent action, including providing information that is different from the reality.
21. Treatment for endemic, epidemic or pandemic disease in countries with and without health emergency if the Beneficiary has not followed the suggestions and/or information on travel restrictions and mandatory vaccinations issued by respective health authorities in each country.
22. Any expense or care that has not been consulted and approved by **WE ASSIST** Emergency Management Center.
23. Diseases or ailments resulting from disorders in women menstrual period and delays; and abundant vaginal discharge.
24. Liver diseases such as cirrhosis, abscesses, and others.
25. Exams and/or hospitalization for stress tests and all types of preventive checkups.
26. Any type of hernia and its consequences.
27. Kidnapping or attempted kidnap.
28. Professional Risks: If the reason for the trip was Beneficiary perform work or tasks that involve a professional risk. Illness or work-related accidents when performing highly specialized tasks where life is exposed or being exposed to hazardous substances or handling of heavy machinery, or manipulation of gas, air pressure or hydro fluids, or requiring special physical skills.
29. Driver or passenger injuries by the use of any type of vehicles, including bicycles, motorcycles and mopeds without a license or without a helmet, or without insurance policies.
30. Excluded are accidents and illnesses that occur while the Beneficiary is in countries where civil or foreign war. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance will be provided to any Beneficiary in illegal immigration or employment status (including undeclared work in the country where attendance, or shocked students working in a foreign country without the appropriate permission from local authorities is required).

32. **WE ASSIST** will not be responsible for costs for physiotherapies referred to the treatment of ailments related to work accidents, repetitive tasks or chronic and / or degenerative diseases of the bones or muscles. The physiotherapies will be covered only in case the ailment has been caused by a non-work accident with prior authorization from the Medical Department of the Assistance Services Center in case it is determined that with them the passenger can improve their current condition and under no circumstances, may exceed ten (10) sessions.

In case that it is determined that the reason for traveling abroad was the treatment of a preexisting condition and that the current treatment has any direct or indirect link with the previous condition, **WE ASSIST** reserves the right to investigate the connection between the current event and the previous condition.

Agreement of competition: It is expressly agreed between the parties with respect to the contractual relationship between the Beneficiary and the provider Voucher any problem of interpretation of the scope of the same and / or legal claim, which cannot be resolved amicably between the parties, shall be subject to the jurisdiction of the courts of Doral, Florida, excluding any other jurisdiction and jurisdiction that may correspond.

No joint services and / or intervention of other enterprises: In no **WE ASSIST** case will provide support services to the Beneficiary established in the health care plan of the travel certificate or fee reimbursement of any kind, as long as the Beneficiary requests or has requested services for the same problem and / or condition to any other company, before, during or after they are applied to the supplier.

XII. SUBROGATION AND ASSIGNMENT OF RIGHTS

Until the amounts disbursed in compliance with the obligations arising from these general conditions, **WE ASSIST** and / or the insurance companies that assume the risk as a result of the **WE ASSIST** order will be automatically subrogated in the rights and actions that may correspond to the Beneficiary or to his or her heirs against third-party natural or legal persons by virtue of the event that motivates the assistance rendered and / or benefit paid.

The Beneficiary of the product granted agrees to pay on the spot **WE ASSIST** any amount that has been received from the party responsible for the event and / or his Insurance Company (s) as an advance (s) account of the liquidation of the final compensation to which the Beneficiary is entitled; this up to the amount of the payments that would have received from the insurance companies in the case occurred.

Without the following statement being construed as limiting, the rights and actions likely to be exercised in front of the following persons are expressly included in the subrogation:

- 1) Third parties responsible for an accident (transit or any other type) and / or their insurance companies.
- 2) Transport companies, with regard to the refund -total or partial- of the price of unused tickets, when **WE ASSIST** has taken over the transfer of the holder or his remains.
- 3) Other companies that cover the same risk.

IMPORTANT: The owner irrevocably transfers in favor of **WE ASSIST** the rights and actions included in this Clause, obliging to carry out all the legal acts that are necessary for this purpose and to provide all the collaboration that is required on the occasion of the fact happened In this regard, it undertakes and



obliges to formalize the subrogation or assignment in favor of **WE ASSIST** within three (3) calendar days following the intimidation of the Holder / s for that purpose. If you refuse to subscribe and / or collaborate to assign such rights to **WE ASSIST**, the latter will automatically be exempt from paying the assistance costs incurred.

In addition, **WE ASSIST** will be subrogated, it being understood that any insurance, travel assistance and / or medical insurance will have the obligation in the first instance of payment of all or part of the expenses that may be triggered by the event suffered by the Beneficiary.

WE ASSIST will be subrogated in the rights and actions that correspond to the Beneficiary, for facts that have motivated the intervention of that and up to the total cost of the services provided.

Refusal to provide collaboration or subrogate such rights to **WE ASSIST** will be released from the obligation to fulfill the services offered and / or due. Likewise, **WE ASSIST** reserves the right to assign all or part of the rights that may arise from the contractual relationship with the Beneficiary, as well as the execution, rendering of services and other obligations under its charge to third professional legal entities. in the branch of assistance to companies in the field.

In this sense, the Beneficiary is aware of this right and therefore expressly waives to be notified or previously notified of such assignments.

XIII. EXCEPTIONAL CIRCUMSTANCES

WE ASSIST and its network of service providers, agent or agents are expressly released and will hold harmless for cases in which fortuitous events cause delays or prevent the rendering of services due to acts of natural catastrophes, strikes, riots, wars, lockouts, invasions, sabotage, hostilities, rebellion, insurrection, governmental decree, terrorism, popular uprisings or any other overpowering force including nuclear, biological or chemical. Whenever elements of nature are involved, **WE ASSIST** promises to make every effort to meet its commitments once the impeding cause has ceased.

XIV. RECOURSE

WE ASSIST reserves the right to demand reimbursement from the Beneficiary for any expenses paid in error in the event **WE ASSIST** provided services or benefits not considered appropriately under the Plan or rendered outside the period of validity.

XV. DISCLAIMER

The service provided by **WE ASSIST** in accordance with the terms of these general conditions and the travel assistance contract, is limited solely and exclusively to provide the Beneficiary with access to professionals for the provision by the latter, under its sole and exclusive responsibility, medical, dental, pharmaceutical, legal and / or general assistance services. In this way, **WE ASSIST** will not be liable in any way, either directly or indirectly, for any claim that the Beneficiary may make for the provision of the services carried out by any of the aforementioned professionals.



WE ASSIST, will not be liable and will not indemnify the Beneficiary for any type of damage, injury or illness caused by having provided the Beneficiary with his request, people or professionals to assist him medically, dentally, pharmaceutically or legally. In these cases, the person or persons designated by **WE ASSIST** will be held as agents of the Beneficiary, without possible recourse of any nature or circumstance against **WE ASSIST**, because of such designation. **WE ASSIST** strives to make available to passengers the best health professionals and the best means, however **WE ASSIST**, can never be held totally or partially as responsible for availability, quality, results, lack of attention, medical services and/or malpractice of said professionals or entities, as they are conditions that are completely outside of **WE ASSIST** control.

XVI. TERMINATION

Any claim the Beneficiary may have that gives rise to the obligations that **WE ASSIST** should or could assume under these General Conditions will terminate unless received in writing within a period of 30 (thirty days) consecutive days after the end of the validity of the voucher.