

ORIGINAL PROTECTION PLAN

Original Protection includes:

- Assistance Services: 24 hours
- Trip Cancellation: Up to: \$30,000 MXP
- Trip Interruption: Up to: \$30,000 MXP
- Emergency Medical Transportation: Up to: \$100,000 MXP
- Medical Expenses in case of Illness or Accident: Up to: \$30,000 MXP
- Accidental Death: \$100,000 MXP

GENERAL CONDITIONS FOR TRAVEL INSURANCE

1. SUPPORT SERVICES

Services	Coverage
Roadside Assistance	
Tow Truck	In case the vehicle that is being driven by the Insured cannot be driven for a faulty cause, Mexico Assistance will provide a tow truck, towing the vehicle to the closest mechanic garage or where the insured requests, within the Mexican Republic. However, all additional fees will be absorbed by the insured such as: tolls, maneuvers and waiting time. This service is limited to 2 times per year, up to \$1,500.00 (One thousand five hundred pesos 00/100 M.N.) per event.
Tire Change	Shipping & payment of a service provider, to perform the defective tire change, utilizing the spare tire of the insured vehicle, or inflate the tire found to be low. Limited to 2 events per year, \$500.00 (Five hundred pesos 00/100 M.N.) per event.
Charge Battery	Organization & payment of a service provider, to charge the battery of the insured vehicle. Mexico Assistance is not responsible for damages caused by or a consequence of vehicular power failures of the insured's vehicle. Limited to 2 events per year, \$500.00 (Five hundred pesos 00/100 M.N.) per event.
Gasoline Supply	Will organize & provide the amount of gasoline necessary for the Insured to continue on with their trip. The Insured must indicate the type of gasoline required. Will provide up to a maximum of 5 liters of gasoline that will be charged to the insured. Unlimited events.
Other Liquids	In case the insured's vehicle requires other liquids to continue traveling, they must be requested at the Mexico Assistance Office. The Insured must cover the cost of the liquid requested only Unlimited events
Mechanical References	By request of the Insured, up-to-date information will be provided in reference to auto mechanic garages or authorized agencies, located closest to the automobile accident or breakdown. This service will be provided in all major cities of the Mexican Republic. In other cities/towns, Mexico Assistance will do everything possible to help the Insured contact the closest auto mechanic shop. Unlimited events.

Medical Assistance	
Telephone Medical Assistance	In the event that the Insured requires medical assistance, the Mexico Assistance Medical Team will provide guidance under any medical situation. They will provide information pertaining to substances contained in patented medicines and laboratory results. Unlimited events
Doctor On Call	If the Insured suffers an accident or serious illness, that provokes injury or trauma, and impedes them from travelling to a hospital or clinic, Mexico Assistance will coordinate the visit/house call, with a Doctor on Call, or the revision of the Insured in a nearby clinic with preferential rates.
Medical References	Coordination & references for doctors, clinics and hospitals in the Mexican Republic, as well as medicine usage orientation, first aid, sicknesses, nutrition, pathologies, vaccinations and/or general health problems, laboratories for studies and clinical analysis, health services with preferential rates. Unlimited events.
National Travel Assistance	
Concierge	Information regarding hotel reservations. The insured will be provided with, or connected to the hotel telephone, in which the insured has made their reservation: <ul style="list-style-type: none"> ➤ ALDEA THAI LUXURY CONDOHOTEL PLAYA DEL CARMEN - +52 (998) 848 7941 ➤ DESIRE RESORT & SPA RIVIERA MAYA - +52 (998) 872 8293 ➤ PUEBLITO LUXURY CONDOHOTEL, PLAYA DEL CARMEN - +52 (998) 848 7941 ➤ SEA ADVENTURE RESORT & WATERPARK - 52+ (998) 848 7941 ➤ TEMPTATION RESORTS CANCUN AND CABOS - 01 800 215 1000 ➤ MARINA HACIENDA DEL MAR - + 52 (998) 880 1070

2. COMPENSATION FOR TRIP CANCELLATION

COVERAGE DESCRIPTION

Mexico Assistance will pay the corresponding compensation stipulated by this coverage if the Insured's trip has not yet started or is cancelled due to the fact that the Insured, additional passengers or immediate family of the Insured, suffers an accident, illness, or death.. To validate this coverage, travelers understand that up to two people that accompany the Insured plus the Insured traveler are covered, as long as they have been correctly registered with the transportation company. Immediate family is considered to be: spouse, children, siblings or parents of the Insured.

COMPENSATION

The compensation corresponds to sum of the non-refundable amount paid by the Insured, corresponding to the trip services not utilized. Compensation will be paid if: a) The insurance contract that covers this benefit is valid. b) The trip was contracted through a travel agency. c) The cost of the trip is paid and is not refundable through the travel agency. d) The insured presents the company with a medical certificate or death certificate.

MAXIMUM COMPENSATION

The compensation paid by the Company for each trip cancellation In no case will exceed the maximum sum insured contracted for this coverage.

EXCLUSIONS

The exclusions written in the general conditions section apply to the Insured, additional passengers and their immediate family, under the same terms stipulated in the coverage.

3. COMPENSATION FOR AN INTERRUPTED TRIP

COVERAGE DESCRIPTION

The company will pay the corresponding compensation for this coverage if the trip of the Insured is interrupted due to the fact that the Insured, additional passengers or immediate family of the Insured suffers an accident or illness, or death. For this coverage, the Insured plus up to two passengers that accompany the Insured on the trip and that have been correctly registered with the travel agency are covered. Immediate family is considered as: spouse, children, siblings or parents of the Insured.

COMPENSATION

The compensation corresponds to the non-refundable amount of the sum paid by the Insured, corresponding to the services of the trip not utilized. The company will pay the cost of the trip to the Insured at their residence, and if it is the case, the cost of the trip so they can return to the same destination that the trip was interrupted and continue their vacation. The compensation will be paid as long as it meets the following requirements: A) The contract that covers this benefit is valid. B) The trip was contracted through a travel agency. C) The cost of the trip is paid and is non-refundable by the Transportation agency. D) The medical certificate or death certificate is presented to the company.

MAXIMUM COMPENSATION

The compensation paid by the Company for each trip interruption will never exceed the amount of insurance contracted for this coverage.

EXCLUSIONS

The exclusions described in the general conditions apply to the Insured, additional passengers and immediate family of each, under the terms defined in this coverage.

4. EMERGENCY MEDICAL TRANSPORT

COVERAGE DESCRIPTION

The company will refund the Insured for costs incurred under the concept of emergency transportation of the Insured in the case of an accident or illness that occurs while traveling outside of their city of residence during the valid period of this coverage. It is understood that emergency medical transport is necessary, immediately, due to the medical condition of the Insured, to take them from the place of the accident or illness to the closest hospital or clinic, where they can receive proper treatment. In case of illness, only an urgent medical emergency

will be covered by this contract. For purposes of this coverage, a medical emergency is considered as an incident that puts the Insured's life or physical integrity at risk.

COVERED EXPENSES

- Expenses under the concept of medical transportation for the Insured, by air, land or sea, from the spot where the accident or illness occurred, to the closest hospital or clinic to receive medical treatment.
- Expenses for medical transportation for the Insured, from the hospital or clinic where they received medical treatment, to their residence, when the physical state of the Insured requires continuation of medical treatment.
- Expenses for medical attention that is required by the Insured while being transported. The medical transport must comply with the rules of the type of transportation and be authorized and certified by a doctor, as well as utilize a direct, secure and economic route.

MAXIMUM AMOUNT OF REIMBURSEMENT: The reimbursement that the company makes for each accident or illness will never exceed the amount of insurance contracted for this coverage.

5. MEDICAL EXPENSES FOR ILLNESS OR ACCIDENT

COVERAGE DESCRIPTION

The company will reimburse the stipulated medical expenses of the Insured in the case of an accident or illness that occurs during the validity of this coverage. In case of illness, the medical expenses covered under this contract are emergencies only. For purposes of this coverage, a medical emergency is considered as an incident that puts the Insured's life or physical integrity at risk.

*This coverage may be applicable via direct payment, when the Insured reports the incident in realtime by calling: 018007054237.

TERRITORY

The company will reimburse the medical expenses incurred within the Mexican Republic.

REIMBURSEMENT

The amount of reimbursement will be determined by adding all medical expenses covered. In case of accident, the first charge should have been made from the time of incident and within 90 natural days after the date in which the covered accident occurred.

COVERAGE PERIOD

The reimbursement of covered medical expenses for each accident or illness shall be made when the maximum reimbursement quantity is reached. In case the policy is not renovated, the reimbursement of covered medical expenses for each event before the date of policy cancellation will be made within a maximum period of 365 natural days, starting from the date of the first disbursement made by the Insured or until the maximum reimbursement quantity is reached, whichever is reached first.

MAXIMUM REIMBURSEMENT QUANTITY

The maximum reimbursement that the company will make for each accident or illness will never exceed the amount of insurance contracted for this coverage.

COVERED MEDICAL EXPENSES

They will be considered valid/covered medical expenses those that are incurred by the Insured for medical treatment or surgery classified under one of the following concepts:

- a. All Doctor's fees for surgeries, as well as the Doctor's assistant's fees.
- b. All fees for medicines, substance applications and diagnostical studies that are necessary for the proper treatment of the Insured. There must be a Doctor's Order that is accompanied by all other corresponding prescriptions.
- c. The rental fee for the operating room, recovery room and intensive therapy.
- d. The fee charged for physical therapy, radiation, and/or administered to the Insured during their hospital stay, and that are pre-ordered by the Doctor in charge.
- e. The cost of first-time orthopedic apparatuses or prosthesis.
- f. The fee for hospital stays, utilizing a standard room, as well as meals consumed by the Insured.
- g. The fee for transportation by ambulance.
- h. The cost of a nurse, with a maximum limit of 3 shifts per day, during the hospitalization period. Once released from the hospital, the cost will be limited to one nurse, up to three shifts a day, for a maximum of 30 natural days for each event.
- i. The cost for Lithotripter treatment, with a maximum of 3 sessions.
- j. The fees for medical appointments, with a maximum of one per day including specialists, excluding all post-operative appointments.
- k. The fees for medical attention in reference to the following complications in pregnancy and labor:
 - Surgeries performed due to ectopic pregnancy.
 - Fever during childbirth.
 - The state of convulsions or poisoning.
- a. Molar Pregnancy
- b. C-section, with a limited reimbursement to a maximum of 10 times the high minimum wage of the current month in Mexico City, as long as the intervention occurs after 10 months of signing the insurance policy.
- l. The cost for an extra bed for an additional person to accompany the Insured while hospitalized.

In any case, the charges for medical services should correspond to the regular costs of the same services that are usually provided in the same institution.

EXCLUSIONES

On top of the general exclusions, the following exclusions will apply for this coverages:

The company will not pay compensation for accidents that occur during the validity of this insurance policy when its origin is one of the following events or circumstances, or when it occurs in situations described below:

- a. Rest cures or regular medical exams for proof of health, otherwise known as “check-ups”.
- b. Treatment for baldness, obesity, sterility, surgery or treatments for birth control and/or its complications.
- c. Alveolar dental treatments or gingivitis, except for those that are a result of an accident.
- d. Treatment of myopia, astigmatism or squint.

6. COMPENSATION FOR ACCIDENTAL DEATH.

COVERAGE DESCRIPTION

The Company will pay the amount insured under this coverage if the Insured dies as a consequence of an accident, at the moment of the accident or within 90 natural days after the accident’s date.

Automatic Termination

For each Insured, this coverage will automatically end without any necessity to inform, when the economically dependent’s ceases to be in this condition.

GENERAL EXCLUSIONS

Regardless of each benefit contracted has its proper exclusions, the following is a list of exclusions that apply to all benefits:

The Company will not pay compensation for an incident or accident that occurs during the validity of this insurance contract, when the origin is one of the following events or circumstances or when one of the situations below occurs:

1. Pre-existing Medical Conditions

However, the company can only reject a claim for a pre-existing condition or illness when proof is provided that signal one of the following cases:

- ii) A declaration (before the existing insurance contract) of an existing condition and or illness or,
- iii) Medical file where a diagnosis has been made by a legally authorized doctor, or,
- iv) Laboratory tests, or,
- v) Any other known method of diagnosis.

The Company can also reject a claim for a pre-existing condition or illness prior to the insurance contract when the Insured has medical expenses, backed by documents, showing that they received medical treatment for the same illness or condition.

Aside from what is listed above when the Company has documents that prove that the Insured has incurred medical expenses to receive a diagnosis of the illness or condition, the results of the Insured's diagnosis can be requested for the medical/clinical file in attempt to find a solution regarding how the claim will proceed.

This exclusion will not apply if the Insured was subject to a medical exam prior to signing of the policy, under the terms indicated by the Company, can't apply the pre-existing exclusion regarding any illness or condition relative to the type of exam that was applied and wasn't diagnosed in the cited medical exam.

1. Injuries or accidents that occur due to direct participation by the Insured, such as crimes or intentional criminal acts.
2. Practicing any professional sport.
3. When the Insured drives or is a passenger aboard a motorcycle, moped or any similar motorized vehicle.
4. Participating in parasailing, scuba diving, hiking, horseback riding, skiing, bull fighting or any other aerial sport.
5. Tests or contests of speed, resistance or security, in any type of vehicle, in which the Insured participates.
6. Injury or death resulting from a fight provoked by the Insured.
7. Injuries or death of the Insured due to military service.
8. Accidents that occur while the Insured is aboard an aircraft of any kind, unless traveling in the plane as a passenger.
9. Accidents started with or caused by the Insured. In any case it will be extended for severe negligence by the Insured if he or she is found to be drunk or under the influence of drugs, narcotics or stimulants without a prior medical prescription, with a level over 150 Mg. of alcohol over 100 Ml in the Insured's blood in the moment the accident occurs.
10. Pregnancy complications unless they are a result of an accident, or additional coverage has been contracted for reimbursement of medical expenses that are covered.
11. Compensation for, or resulting from, that contribute to, or worsen as a direct or indirect consequence, accidentally or intentionally, deliberately or non-deliberately, direct or

indirect, near or far, completely or partly caused for any of the following, in all or part caused by any of the following events.

- a. International war, hostility, civil war or similar operations, including: covert action, combat or defense against a real attack, impediment of attack or expected attack: By government (in law or in fact) or usurped power, or by any maintained authority or using military power, navel, air force or for an agent of any listed government power, authority or force.
- b. Riot, civil commotion assuming the proportion of the popular riot, insurrection, rebellion, revolution, military or for usurped power, or action taken by the governmental authorities to prevent it, combat, or defend against it's occurrence, attack or destruction;
- c. Acts of terrorism, committed by one or various people acting under the name of or in connection with any organization. For the purpose of this condition, terrorism is defined as the type of crime described in article 139 of the Federal Penal Code, meaning use of explosives, toxic substances, guns or utilizing fire, flooding or any other violent means, or for those who realize acts against people, things or services of the public, produce alarm, fright or terror within the population, group or sector, disturbance of public peace or who try to undermine the state authority or pressure the authority to make a decision.
- d. Kidnapping, legal attacks, illegal or unjust control of any form of transportation, including but not limited to: Planes, aquatic vehicles, trucks, trains or cars, including any sort of intent to attack or control, attempted by any person or persons.

13. Poisoning of any origin or kind except when it is shown that it was an accident of the Insured.

2. The homicide of the Insured, caused by a gun or sharp object without just cause, motive or circumstance, nor the type of weapon.
3. An injury caused by a firearm or sharp object, without cause, motive or circumstance, nor the type of weapon.
4. When death or injuries to the Insured are produced in the event of robbery or attempted robbery in detriment of the Insured.
5. The death or injury of the Insured is produced as a result of a premeditated, direct attack against the Insured.
6. Infections with the exception of those resulting directly from an accident.

7. Injury or death by ionizing radiation, fission, nuclear fusion or radioactive contamination.
8. Preemptive operation or treatment.
9. Injury or death as a result of the kidnapping of the the Insured.
10. Opportunistic infections or malignant neoplasm, if in the moment the illness presented itself or at the time of the accident the Insured acquired AIDS (acquired immune deficiency syndrome) or was HIV+ (human immunodeficiency virus). Opportunistic infections include pneumonia, pneumocystis carinii, Sarcoma de Kaposi and central nervous system lymphoma.
11. AIDS (acquired immune deficiency syndrome), and the complex symptoms related to AIDS (CRS), and all the illnesses caused or related to the positive HIV virus (human immunodeficiency virus).
12. Treatments or surgeries of an esthetic or plastic nature, except those that are reconstructive, when necessary, and resulting from an accident.
13. Chiropractic or acupuncture treatments.
14. Hernias or ruptures, unless they are a consequence of an accident.

LACK OF COVERAGE

This contract is not a life insurance policy, it is an insurance contract that covers accidents that could occur while you are travelling, for that reason the following events or situations are not covered:

- With the exception of having contracted the compensation for funeral expenses, the death of the Insured that is not derived by an accident.
- Suicide
- Self inflicted injuries committed by the Insured, whatever his/her mental state. Any type of injury or death caused by any means not stipulated or considered in this travel insurance contract.