



General Conditions



**ASSIST
CARD**



The following General Terms and Conditions are valid from the date stated at the bottom of the page. If you purchased the service prior to that date, the General Terms and Conditions who rule your product are those valid at the time of your purchase.

INSTRUCTIONS AND SERVICES ASSIST CARD

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B. PARTICULAR CONDITIONS

Maximum Global Amount		EUROPE	REST OF THE WORLD
Medical Assistance in case of an accident *		Up to € 35,000	Up to USD 35,000
Medical Assistance in case of a non pre-existing illness (COVID-19 included) *		Up to € 35,000	Up to USD 35,000
Medical Assistance in case of pre-existing illness *		Up to € 300	Up to USD 300
Emergency Dental		Up to € 350	Up to USD 350
Precription Medicine		Up to € 800	Up to USD 800
Medication in case of hospitalization		Included	Included
Sport Practice*		Up to € 10,000	Up to USD 10,000
Pregnancy*		Up to € 10,000	Up to USD 10,000
Prostheses and Ortheses		Up to € 1,300	Up to USD 1,300
Medical Transfers		Included	Included
Medical repatriation		Included	Included
Funerary repatriation		Included	Included
Return of repatriated Card Holder's companion		Included	Included
Hotel expenses due to convalescence	Per day limit	€ 100	USD 100
Hotel expenses due to convalescence	Maximum	€ 800	USD 800
Early return due to serious disaster at home		Included	Included
Difference in Airfare due to delayed or early return		Included	Included
Lost luggage tracking		Included	Included
Insurance			
Accidental death			USD 30,000
Indemnity due to loss of luggage Complementary - up to USD 40 per Kilo			Up to USD 750
Indemnity due to the delay in the delivery of the luggage	After 8hs		Up to USD 100
Trip Cancellation			Up to USD 10.000
Maximum validity per trip:	Annual coverage: 30 or 60 days Daily coverage: 365 days		
Territorial validity:	International (5E) - International imbound (6E)		
Age limits :	NA		
<p>* Includes: Doctor Consultations, Specialists, Consultation with your family's pediatrician, Delivery and Pregnancy up to week 26, Complementary medical examinations, Physical recovery therapy in case of trauma, Medication, Emergency Dental, Hospitalization, Surgery, Intensive Care and Coronary unit.</p>			
<p>Important: The insurance policies indicated here have been underwritten by local insurance companies and are subject to usual and/or legal exclusions applicable to this type of coverage approved by the Insurance Regulatory Board in the country where ASSIST CARD is issued.</p>			



The Terms and Conditions of the ASSIST CARD product are available and may be consulted at any moment at point of purchase, by telephone or at www.assistcard.com. Some products include age limitations. Exclusions and limitations apply to pre-existing illnesses. Please check the terms and conditions of your product. ASSIST CARD reserves the right to modify the scope, extent and description of the service.

C. OBLIGATIONS

1 OBLIGATIONS OF ASSIST CARD

The obligations of ASSIST CARD established within the present Travelers' assistance contract will only apply in the event of an accident and/or of a sudden and acute illness suffered after the date on which the ASSIST CARD Card starts its validity or the date that the trip commences, whichever occurs last.

For all cases of assistance services provided within the country of issuance of the card, ASSIST CARD's financial responsibility will always and without exception be complementary and subsidiary to the financial responsibility corresponding to the social security and/or welfare program and/or health insurance and/or pre-paid medical attention program(s) that the Card Holder may be a member or beneficiary of.

ASSIST CARD reserves the right to verify the veracity of the Card Holder's declaration in this sense. ASSIST CARD will be entitled to demand from the Card Holder immediate reimbursement of all the expenses unduly made in case a service was paid that -had the financial responsibility of the Card Holder's social security program, welfare program, insurance coverage and/or pre-paid medical attention program, been previously verified- would not have been rendered or would have been rendered only partially.

Independently of the fact that the ASSIST CARD assistance service is rendered as the result of an accident or an illness, the Maximum Global Amount for Medical Expenses will be the one established within your voucher.

2 OBLIGATIONS OF THE CARD HOLDER

In all cases and for all the services, the Card Holder is obliged to:

2.1 PRIOR AUTHORIZATION

Contact an ASSIST CARD office and receive their authorization before taking any step or incurring in any expenses.

ASSIST CARD will not take economic responsibility in case the Card Holder leaves the medical centre where he/she is admitted, on his own decision, without prior medical authorization or against the attending doctors' opinion. Nor will ASSIST CARD take responsibility of any kind for complications and/or worsening of the Card Holder medical condition eventually resulting from unmistakable unfulfillment of the medical indications received.

In case the Card Holder fails to contact ASSIST CARD to request assistance, ASSIST CARD's liability for assistance costs will be limited to the cost incurred by ASSIST CARD if the assistance had been duly requested, as reasonably judged by its Medical Department, based as far as possible on ASSIST CARD's experience in similar cases.

2.2 OBLIGATION OF INFORMING WITHIN 24 HOURS

ASSIST CARD is not an emergency medical service, so in case of any urgent medical emergency, the Card Holder may resort to the nearest emergency medical service. In all such cases the Card Holder must report the emergency suffered and the assistance received to ASSIST CARD from the place it occurred, as soon as possible and always within the first 24 hours following the incident or within 24 hours following the medical discharge. The Card Holder will be required to furnish original documentation and receipts supporting the situation. Upon previous evaluation of the case and once any restrictions or exclusions have been ruled out, ASSIST CARD will decide to assume all the expenses resulting from the assistance and with the following limitations:

1) They will not exceed the tops established for the assistance rendered according to the ASSIST CARD product purchased



- 2) They will not exceed the values that ASSIST CARD had paid to its network service lender for the same assistance
- 3) It must stick to the values for the usual use in the country or region where the event originated. For the specific case of events occurring in the USA the reference values to be used will be those known in that country as "Usual and Customary amount"

No charge or reimbursement will be taken originated by expenses resulting from emergency situations, unless strict fulfilment of the present instructions for the utilization of ASSIST CARD services

2.3 DOCUMENTATION SUPPLY

The Card Holder must supply ASSIST CARD with all documentation and information necessary to justify the case and whether the case falls within the scope of these General Conditions or not, in addition to all the original receipts for expenses reimbursable by ASSIST CARD as well as all medical records, even those previous to the trip or of any kind, that may be necessary to provide its services. This includes the authorization to have free access to the medical history in his/her country of origin as well as the contact with his/her personal doctor, prepaid medical care, health insurance, etc.

The Card Holder will lose all rights to compensation, compensation and / or reimbursement if he omits compliance with the provisions of the preceding paragraph, or if he acts in bad faith by presenting fraudulent documentation or using false evidence.

If required, the CARD Holder shall provide the passport with the seals of Migration of the authorities corresponding to the dates of entry to and exit from the country of origin, or the certificate of arrivals at and departures from a country of origin, in case the migration authorities shall not require to provide the passport.

In the event the CARD Holder, in cases of force majeure, could not comply with the prior application for authorization to contract services by his/her own, notwithstanding the compliance with all and the obligations, he/she may provide ASSIST CARD with all the information required in order to verify the service rendered, the genuine urgency that originated the service and the impossibility of the prior communication. The aforementioned stated condition is essential to obtain a payment and/or a reimbursement authorization of the expenses incurred. **Shall this requirement not be complied with; ASSIST CARD shall have the right to deny the payment and/or reimbursement pursuant to the assessment which results from the audit of the case.**

In case of an accident, the corresponding formal complaint before the police shall be attached for the approval of the expenses, notwithstanding if the prior authorization is obtained by ASSIST CARD.

2.4 MEDICAL/DENTAL DOCUMENTS

The Cardholder must submit the complete medical records in order to make any claim to ASSIST CARD arising from medical/dental assistance. The lack of compliance of this requirement shall allow ASSIST CARD to deny the claim.

2.5 FLIGHT TICKETS

In those cases when ASSIST CARD assumes any fare difference from the original tickets, or when ASSIST CARD provides the repatriation service for the Card Holder in case of serious accident or demise, he/she must deliver to ASSIST CARD all transportation tickets (air travel or not) that he/she may possess. In all such cases ASSIST CARD will only assume the eventual fare difference that may exist, if corresponding.

IMPORTANT: Failure to comply with any of the obligations stipulated in Clause B.2 shall automatically exempt ASSIST CARD from paying for the assistance expenses incurred.

D. GENERAL CONDITIONS OF THE ASSIST CARD SERVICES -TRAVELERS' ASSISTANCE CONTRACT-

1. PRELIMINARY CONSIDERATIONS

ASSIST CARD is an international travelers' assistance organization whose object is to render, among others, medical assistance services in emergency situations during a trip. The expenses incurred in medical assistance services rendered in the case of pre-existing and chronic



illnesses will be excluded, as stipulated in Clauses C.4.2 and C.5.12.1 of these General Conditions. Therefore, ASSIST CARD shall only be liable for the expenses of the first medical assistance provided, and only up to the maximum amount established in the voucher for this purpose, pursuant to Clause C. 4.1.10 (3)

It is expressly established, and the Card Holder expressly accepts, that the ASSIST CARD services are not medical insurance or an extension of or substitute to any social security, prepaid medicine program or labor accident risk insurance company. The ASSIST CARD services are exclusively directed towards providing assistance during a trip abroad for sudden and unpredictable events that prevent the normal continuation of a trip.

The present General Conditions of the ASSIST CARD Services govern the provision by ASSIST CARD of the assistance services hereby detailed, during a trip abroad made by the Holder of an ASSIST CARD card.

In order to utilize any of the ASSIST CARD services, **THE CARD HOLDER MUST HAVE CHOSEN** the product of his/her preference, and read and accepted its terms and conditions applicable to it and described in these General Conditions.

The ASSIST CARD services will be rendered only to the ASSIST CARD Holder and are non-transferable to third parties. In order to receive the assistance services herein described, the Card Holder must submit the ASSIST CARD voucher and/or card and personal documentation which demonstrates his/her identity and travel dates.

The consumer has the right to revoke this commercial transaction (for the purchase of things and/or provision of services) during a term of TEN (10) calendar days following the later of the date on which the thing is delivered or the date on which the contract is executed, without any liability whatsoever. This power may not be dispensed with or waived.

The consumer shall give sufficient notice of such revocation to the provider and make the thing available to them. Return costs shall be borne by the provider. To exercise the right to revoke, the consumer shall make the thing available to the seller unused and in the same condition as received, and the provider shall reimburse to the consumer the amounts received.

The commencement of the validity term of the ASSIST CARD product is considered use thereof. The request for cancellation and/or amendment of the ASSIST CARD product's validity term may only be made prior to the valid from date.

2. DEFINITIONS

For all purposes of interpretation it is hereby expressly established that in the present "Instructions for the proper use of the ASSIST CARD services" and in the "General Conditions of the ASSIST CARD services", it shall be understood as:

Accident: The event resulting in bodily injury suffered by the Card Holder caused by foreign agents, out of control and in movement, external, violent and visible. Whenever the word "accident" appears hereby it shall be understood that the resulting injury or condition was directly provoked by such agents and independently of any other cause.

Alarm Center: The office that coordinates the rendering of the services required by the Card Holder because of his/her assistance.

Exceptional Circumstances: All those extraordinary situations, occurring rarely, which are indicated in Clause C.7 of the present General Conditions.

Chronic: Any pathological process, continuous and persisting in time, and lasting over 30 days.

Congenital: Present or existing before the moment of birth.

Medical Department: Group of health care professionals who, providing supervision, control and/or coordination services for ASSIST CARD, intervene and decide in all those matters and/or services rendered or to be rendered according to the present General Conditions and that are directly or indirectly related to medical issues.

Ailment and/or illness: The terms "ailment" and/or "illness" shall be understood to all purposes as synonyms of "sickness" within the present General Conditions.



Acute Illness: The short and relatively severe process of alteration of the status of the body or of any of its organs, that might interrupt or disturb the balance of the vital functions, producing pain, weakness or other manifestation alien to its normal behavior.

Sudden or Unexpected Illness: Rapid, fortuitous, unforeseen illness contracted after the starting date of validity of the ASSIST CARD or the date the trip begins, whichever is last.

Franchise or Deductible: The fixed and specific amount that shall be born by the Card Holder and that shall be paid by him/her at the time the first medical assistance is provided, as obligatory initial payment for expenses generated by the mentioned assistance.

Maximum Global Amount: The total sum of expenses that ASSIST CARD will pay and/or reimburse the Card Holder in every respect and for all the services provided as per the present General Conditions.

Maximum Global Amount in case of multiple events: The total sum of expenses that ASSIST CARD will pay and/or reimburse all the affected Card Holders in case one single event has caused injuries or death to more than one Card Holders, in every respect and for all the services provided as per the present General Conditions.

Family Pack: It is a way of commercialization by which ASSIST CARD offers its customers the possibility of purchasing its products for all the members of a family group only paying the fee corresponding to some of them being the rest of the group free of charge. The fees and conditions of the commercialisations applicable to the "Family Pack" modality may vary depending on the type and validity of the product purchased, the trip destination and the number of family members according to the information available in the travel agencies and/or ASSIST CARD offices.

VERY IMPORTANT: When ASSIST CARD products under the "FAMILY PACK" modality have been purchased, every single monetary top stipulated in the voucher and Particular Conditions pertaining to the chosen or purchased ASSIST CARD product, shall be jointly applied for ALL THE MEMBERS OF THE FAMILY GROUP, with the only exception of cases of medical assistance rendered in Europe, for which the monetary tops stipulated in the voucher shall be applied individually for each member of the family group. By virtue of this (except for the case abovementioned), any expenses originated by the assistance rendered to one or more members of such family group, reaching or not one or more of the tops stipulated in the above mentioned Particular Conditions, no additional cost shall be assumed by ASSIST CARD for that concept.

Furthermore, when the products purchased under this modality include any of the insurance stated in Chapter D of these General Conditions, every single monetary top stipulated for each risk in the voucher and Particular Conditions related to the chosen and purchased ASSIST CARD product will be jointly applied for ALL THE MEMBERS OF THE FAMILY GROUP. In virtue of that, in case of a claim the Insurance Company will pay the corresponding indemnification PRO RATA AMONG THE MEMBERS OF THAT FAMILY GROUP.

Pre-existing Condition: All physic-pathological process, illnesses, injury or their complications, suffered from before the beginning of the validity of the Card and/or the trip, whichever comes later, including those suffered before that date and as well as those that reveal afterward, and those that for their development have required an incubation, formation or evolution period within the Card Holders' body, those suffered from during the validity of a previous ASSIST CARD Card (even if it is an annual card and/or if it was auto-renewed in accordance with the provisions of Clause 5.7.1 of the present conditions) and those arising as a result of the administration of any type of treatment or as preventive measure or not, started prior to the date of beginning of validity of the Card or of the trip.

Recurrent: Return of the same illness alters having been treated. Usually, 3 or more times during a calendar year.

Habitual residence: Are all those places where the Holder stays in the usual way, at least 120 days a year.

ID Card: The credential that is delivered to the Card Holder prior to his/her trip and that contains his/her complete name and the number, validity and type of ASSIST CARD card purchased.

Card Holder: The individual designated within the "voucher" as the recipient and beneficiary of the services described in the established Travelers' assistance contract composed by the above-mentioned voucher together with the General Conditions attached thereto.

Voucher: The Traveler's Assistance Contract delivered to the Card Holder prior to his/her trip and that contains -among other evidences- the number and type of card purchased as well as its Particular Conditions, specifications and limits. The only applicable benefits are those explicitly established in the Particular Conditions, taking into account the scope and limits described for each service.



3. LIST OF COUNTRIES WITH ASSIST CARD SERVICES

Algeria - Andorra - Argentina - Armenia - Aruba - Australia - Austria - Azerbaijan - Belarus - Belgium - Bolivia - Bonaire – Bosnia-Herzegovina - Brazil - Brunei - Bulgaria - Cambodia - Canada - Chile - China - Colombia - Costa Rica - Croatia - Curacao - Cyprus - Czech Republic - Denmark - Dominican Republic - Ecuador - Equatorial Guinea - Egypt - El Salvador - England - Estonia - Finland - France - Germany - Gibraltar - Greece - Guatemala - Herzegovina - Honduras - Hong Kong - Hungary - Iceland - India - Indonesia - Ireland - Israel - Italy - Jamaica - Japan - Jordan - Kazakhstan - Kenya - Kuwait - Kyrgyzstan - Latvia - Lebanon - Lesotho - Liechtenstein - Lithuania - Luxembourg - Malaysia - Maldives Islands - Mauritius Islands - Mexico - Moldova - Monaco - Mongolia - Montenegro - Morocco - New Zealand - Nicaragua - Norway - Oman - Panama - Paraguay - Peru - Philippines - Poland - Portugal - Qatar - Romania - Saint Maarten - San Marino - Saudi Arabia - Scotland - Serbia - Singapore - Slovakia - Slovenia - South Africa - South Korea - Spain - Sri Lanka - Sweden - Switzerland - Syria - Tahiti - Taiwan - Thailand - Tajikistan - The Netherlands - Tibet - Tunisia - Turkey - Turkmenistan - United Arab Emirates - United States - Uruguay - Uzbekistan - Vatican City - Vietnam - Yemen.

In countries not included within the above list, ASSIST CARD services are limited only to the reimbursement of medical expenses according to the circumstances and conditions established within the General Conditions of the services.

4. ASSIST CARD SERVICES

The following is a limitative enunciation of the services that ASSIST CARD provides to the Holder beneficiary of the ASSIST CARD product purchased.

MAXIMUM GLOBAL AMOUNT: It is the maximum amount of expenses that ASSIST CARD shall pay and/or reimburse to the CARD Holder for all purposes and for all services rendered under the General Conditions. The total amount of expenses for all services described in Clause C.4 shall not exceed the "Maximum Global Amount" established in the voucher.

In order to provide a better interpretation of this clause, it is made clear that the products in which the Maximum Global Amount is set up in more than one currency and these currencies are different from each other, the mentioned amounts shall not be complementary, hence the sums added to expenses in assistance rendered for any of said amounts will be deductible between them.

4.1 MEDICAL ASSISTANCE

ASSIST CARD puts at the Card Holder's disposal its Alarm Centers worldwide network. Card Holders must telephone an ASSIST CARD Center in case of any illness, accident or emergency for which he/she needs assistance. ASSIST CARD will provide the Card Holder the conditions for his/her convenient attention, either by sending the professional in each case providing online assistance through the mobile application (telemedicine), or authorizing the attention in any of the medical facilities or hospitals available in the area where the event for which the assistance is requested occurred. The Card Holder is obliged to inform ASSIST CARD as many times as assistances he/she requires. As from the first assistance or service provided, the Card Holder must always contact ASSIST CARD in order to obtain the authorization for new assistances or services originated in the same cause as the first event.

If at the time of the assistance requested to the ASSIST CARD Centre, a professional belonging to the ASSIST CARD assistance network is not immediately available in the location where the event occurred, the Card Holder may, prior authorization from ASSIST CARD, use all the medical services that might be necessary. Under these circumstances ASSIST CARD will be in charge of the cost of all the services rendered to the Card Holder by other professionals or sanitary institutions provided that they are not excluded in the present General Conditions, paying directly to the service lenders (when this is possible) or reimbursing to the Card Holder only the expenses incurred in the emergency, as of Clause C.**Error! No se encuentra el origen de la referencia.** of the present General Conditions of ASSIST CARD Services

IMPORTANT: The medical assistance services to be rendered by ASSIST CARD are limited to the treatment of acute episodes and are oriented to assisting the Card Holder while traveling abroad for sudden and unforeseeable events whereby a clear, acute and verifiable disease has been diagnosed and which prevents the normal continuation of the trip. For this same reason they are neither designed nor contracted or rendered for elective medical procedures or to advance treatments nor long-term procedures but to provide for the initial recovery and for the physical conditions that will allow the normal continuation of the trip.

The aforementioned medical assistance services include:



4.1.1 Doctor Consultations

Medical Assistance will be provided in case of an accident or "acute and unexpected illness". Whenever a sudden illness or injury occurs that prevents the normal continuation of the Card Holder's trip, he/she is entitled to use for free the services of the professionals and/or medical facilities that for that purpose are indicated and/or authorized by ASSIST CARD.

Benign diseases and minor wounds, which do not prevent the normal continuation of the trip, will not give reason for this assistance although the Card Holder may request the reimbursement of expenses incurred for this reason, if these expenses are in accordance to the present Instructions for the proper use of the ASSIST CARD services and the General Conditions of the ASSIST CARD services.

The medical assistance services to be rendered by ASSIST CARD are limited to the emergency treatment of acute symptoms that prevent the continuation of the trip. Unless explicitly described within the characteristics of the ASSIST CARD product purchased, all chronic or pre-existing or congenital or recurrent conditions, are expressly excluded as well as its consequences and/or complications even if these consequences and/or complications appear for the first time during the trip.

4.1.2 Attention by specialists

Medical Assistance by specialists will be provided whenever it is prescribed or requested by the medical emergency team and previously authorized by the corresponding ASSIST CARD Alarm Center.

When the Card Holder is under 12 years of age and he has requested medical assistance, ASSIST CARD, upon request by the parents or adults accompanying the minor in his trip, will provide the possibility of a telephone inter consultation with the minor's paediatrician in his country of origin. It is explicitly established that such consultation will simply be informative but not involved in the medical treatment to be rendered, which will be at the discretion of the intervening medical lender

4.1.3 Complementary medical examinations

Complementary medical examinations will be performed when prescribed by the medical emergency team and authorized by the corresponding ASSIST CARD Alarm Center.

4.1.4 Physical recovery therapy in case of trauma

Whenever the ASSIST CARD Medical Department so authorizes and when prescribed the treating physician, ASSIST CARD will pay for up to 10 (ten) sessions of physiotherapy, kinesiotherapy, etc.

4.1.5 Medications

ASSIST CARD will pay for the cost of medications prescribed by its medical team for the affection that gave rise to the Card Holder's assistance, during the time of validity of the Card and up to the limits indicated in his/her voucher, according if it is a question of:

- (1) Ambulatory assistances
- (2) Assistances during the Card Holder's hospitalization
- (3) Assistances within the country where the Card was issued:

When the medication to be provided by ASSIST CARD is not readily available and the Card Holder must use it in emergency situations the amounts disbursed for this reason will be reimbursed to him/her, whenever it corresponds, upon submission of the original receipts and up to the limits indicated in his/her voucher.

4.1.6 Emergency Dentistry

ASSIST CARD will pay the expenses for emergency dental services in case of infection or trauma Dental assistance will be only limited to the treatment of pain and/or to tooth extraction dental, up to the limit established within your voucher.

4.1.7 Hospitalizations



Whenever the ASSIST CARD medical team so prescribes, the Card Holder will be hospitalized at the nearest and more adequate (according to ASSIST CARD's Medical Department exclusive judgment) Medical Center. Such hospitalization will be born by ASSIST CARD for the entire validity period of the Card plus 7 (seven) complementary days that begin to be counted from the last day of the ASSIST CARD validity. Complementary days comprise only and exclusively hospital accommodation expenses and as long as the "Maximum Global Amount" indicated in your voucher has not been reached (except the exceptions expressed in Clause B.2.2).

4.1.8 Surgery, intensive care and coronary unit

Surgeries will be performed to the Card Holder in cases of emergency that urgently require such a procedure and exclusively after authorization of the ASSIST CARD Medical Department and the corresponding ASSIST CARD Alarm Center (except for the cases established in Clause B.2.2).

Those surgeries classified as "optional" procedures (see definition in Clause C.2) that do not prevent the normal continuation of the trip, which could be performed once the CARD Holder has returned to his/her country of origin, are not included in this benefit.

When the nature of the illness or injuries of the Card Holder so require, intensive care and coronary unit treatments will be performed. In all such cases and as an essential requirement for ASSIST CARD to take upon the payment of these expenses, these treatments must have been authorized by ASSIST CARD's Medical Department (except the exceptions expressed in Clause B.2.2).

4.1.9 Prostheses and orthoses

If ASSIST CARD's Medical Department so authorizes and the treating physician has so prescribed, ASSIST CARD will bear the expenses for any prostheses, orthoses, syntheses or mechanical aids which prove necessary for health care assistance under these General Conditions and those applicable to the product purchased by the Card Holder up to the amount specified in the Specific Conditions.

ASSIST CARD's medical staff reserves the right to determine the prostheses, orthoses, syntheses or mechanical aids to be supplied to the Card Holder.

Any expenses incurred for prostheses, orthoses, syntheses or mechanical aids specified in clause C.5.12.13 are expressly excluded.

4.1.10 Limit for Medical Expenses.

Only for products expressly included in the Particular Conditions.

In the voucher you will find the amount for every Maximum Global Amount applicable for:

- (1) Medical Assistance due to an "accident".
- (2) Medical Assistance due to "non pre-existing illness".
- (3) Medical Assistance due to "pre-existing illness". The applicable conditions for this concept are indicated in Clause C.4.2.
- (4) Medical Assistance within the country in which the Card was issued (This amount will apply to assistances arising from both illnesses and/or accidents and only in the events that the ASSIST CARD product purchased includes this benefit).
- (5) Maximum Global Amount in case of multiple events (This amount shall not exceed, as a whole and for all the CARD Holders involved, the total for each event stated to that effect in the voucher, such sum shall be distributed pro rata among all the CARD Holders, keeping the maximum limit per holder according to the type of product purchased for each CARD Holder.)

The limits of expenses of medical assistance arising from illnesses or accidents aforementioned are not cumulative. Only one of these limits is applicable, according to the reason of the assistance.

4.1.13 Payment Claims

If you have been assisted by a professional, Hospital or Emergency Room in the United States of America, be aware that once in your country, you may receive the invoices for the expenses of the emergency room, X-ray, specialized exams, etc. According to the administrative procedures of the Health System in the United States, the invoices are sent first to the patient and then to the traveler's assistance provider, in this case, ASSIST CARD. All these administrative procedures may last a month or more until the hospital sends the invoices to our Alarm Center. If during this period you have received said invoices, please deliver them to our local representative offices to check their condition in our records, process and pay them, if applicable, as soon as possible.

4.2 PRE-EXISTING AND CHRONIC ILLNESSES



Only for products expressly including this service in the Particular Conditions.

4.2.1 Regarding products that expressly include medical assistance in cases of chronic or pre-existing illnesses, ASSIST CARD shall bear the expenses derived from medical assistance up to the maximum limit established for such purpose in the Particular Conditions, and only in the case of acute episodes or unpredictable events, the urgency of which requires immediate care during the trip and cannot be postponed to the date of arrival in your country of origin. ASSIST CARD shall bear the expenses incurred in the resolution of the acute episode, but shall not be liable for treatments aimed at the final resolution of the problem or at the diagnostic investigation of conditions existing before the trip.

4.2.2 If not specifically included, ASSIST CARD shall only bear the costs of the first medical assistance up to the cap specified in the Particular Conditions.

4.2.3 This service does not cover, in addition to the Excluded Events and Expenses mentioned in Section 5.12, expenses related to the beginning or continuation of treatments, diagnostic and investigation procedures, diagnostic and/or therapeutic practices that are not related to the unpredictable acute episode. The following situations are also excluded: dialytic procedures, transplants, oncology and psychiatric treatments.

ASSIST CARD reserves the right to refuse to provide coverage if it ascertains that the purpose of the trip was the treatment overseas of a chronic or pre-existing disease.

4.3 MEDICAL TRANSFERS

In case of an emergency, ASSIST CARD will arrange the transfer of the Card Holder to the nearest medical facility in order that he/she receives medical attention. When the ASSIST CARD Medical Department recommends transfer to a more adequate medical facility, such a transfer will be organized, according to the possibilities of the case, in the conditions and means authorized by the ASSIST CARD Alarm Center involved and exclusively within the territorial limits of the country where the event has occurred. A doctor or nurse, if necessary, may accompany the injured or ailing Card Holder.

NOTE: Only medical reasons, deemed necessary at the sole discretion of the ASSIST CARD's Medical Department, will be taken into account to determine the appropriateness and/or urgency of the transfer of the Card Holder. Should the Card Holder or his/her family decide to make a transfer disregarding the opinion of the ASSIST CARD Medical Department, ASSIST CARD shall not be liable for such an action, and the transfer, its costs and its consequences will be at the sole risk and expense of the Card Holder and/or his/her family.

4.4 MEDICAL REPATRIATIONS

Only for products expressly included in the Particular Conditions.

It includes the transfer of the Beneficiary by means of a regular airline or medical plane, if necessary for medical reasons evaluated at the sole discretion of ASSIST CARD, at the cost of ASSIST CARD within the limits of the Product, with medical or nursing support in If necessary and subject to the availability of places to the country of habitual Residence of the Beneficiary. ASSIST CARD will also organize at its cost the transfer of a companion back to the country of habitual Residence of the Beneficiary, provided that the companion is also a Beneficiary of a Product that includes this Service and is traveling together with the injured Beneficiary at the time of the event that motivates this Service.

This Service will only take place when medical reasons, evaluated at the sole discretion of ASSIST CARD, justify its origin. If the Beneficiary or his relatives or companions wish to make a transfer against the indication of ASSIST CARD or without his previous authorization, the transfer and its cost will be excluded from this Service.

4.8 DIFFERENCE IN AIRFARE DUE TO DELAYED OR EARLY RETURN

Only for products expressly included in the Particular Conditions.

4.8.1 Return due to illness or accident



ASSIST CARD will pay for the penalty or fare difference for a tourist or economy class return ticket or a new one from the place where the Owner is to his permanent address, when the Card Holder's original round trip ticket was issued at a reduced rate and with a fixed or limited return date, and such return date cannot be met due to the Card Holder's illness or accident. This benefit will only apply if the Card Holder has been medically assisted with authorization of the corresponding ASSIST CARD Alarm Center. This benefit will not be rendered in case of Excluded Events as per Clauses C. 4.2, C.5.12 and C.5.13.

4.8.2 Return due to death of a family member

A benefit similar to the one established in Clause C.4.8.1 will apply in case the Card Holder must return to his/her country of usual and permanent residence due to the death of a immediate family member (parent, spouse, child or sibling) residing in that country.

NOTE: In both cases the circumstances that gave rise to this benefit must be proven by the Card Holder and will be conclusively verified by ASSIST CARD. The return trip benefit of the Card Holder and/or third parties can only be reimbursed when ASSIST CARD has previously authorized such expense. The return trip benefit will only be provided within the validity period of the ASSIST CARD. When this service has been provided, the Card Holder must transfer to ASSIST CARD the unused portion(s) of his/her original airline ticket or its counter value.

4.9 HOTEL EXPENSES DUE TO FORCED RESTING AFTER HOSPITALIZATION

Only for products expressly included in the Particular Conditions.

ASSIST CARD will reimburse the Card Holder for hotel lodging expenses (excluding extras), as long as the involved ASSIST CARD Alarm Center previously authorized it, when the attending physician prescribes mandatory bed rest after hospitalization. In order to obtain this benefit the Card Holder must have been hospitalized for a minimum period of 5 (five) consecutive days and the hospitalization must have been authorized by the ASSIST CARD Alarm Center. These hotel expenses will have:

- (1) A daily limit, and
- (2) A total maximum

4.10 REIMBURSEMENT OF EXPENSES DUE TO DELAYED OR CANCELLED FLIGHT

Only for products expressly included in the Particular Conditions.

If the Card Holder's international flight is delayed for more than 6 (six) consecutive hours from the originally scheduled departure time, and provided that at that time he has no other transportation alternative, ASSIST CARD will reimburse the expenses for accommodation, taxi and food made by the Holder during that period and up to the limit indicated on your voucher. ASSIST CARD will reimburse up to 50 (fifty) dollars without the need to present receipts. From that amount, it will only reimburse, with the maximum limit indicated in the voucher for this concept, the expenses reported against the presentation of the respective receipt that credibly confirm its occurrence, provided they are logical and reasonable, plus the proof of the airline certifying the delay or cancellation suffered and its reasons. In order to receive this reimbursement, the Card Holder must have contacted ASSIST CARD within a maximum period of 24 hours from the date of the complaint with the airline.

NOTE: This benefit will not be provided if the Holder travels with a ticket subject to space availability or to a destination located within the same country where the ASSIST CARD card was purchased. This service does not apply if the cancellation is due to the bankruptcy and / or cessation of services of the airline, or to any of the circumstances described in Clause C.7. "Exceptional Circumstances and / or Force Majeure" of the present General Conditions of the ASSIST CARD Services.

4.11 TRANSFER OF EXECUTIVES DUE TO AN EMERGENCY

Only for products expressly included in the Particular Conditions.

In case the Card Holder is abroad on a business trip and is hospitalized by ASSIST CARD as the consequence of a serious medical emergency that makes it impossible for him/her to continue with the objective of his/her professional trip, ASSIST CARD will pay for the ticket of the person that the company of the Card Holder appoints as a replacement of the hospitalized Card Holder. The ticket will be purchased in



the same class as the Card Holder who is being replaced originally traveled and will be subject to seat availability. The replacing executive must purchase, at the moment he/she starts the trip and for its whole duration, the same ASSIST CARD assistance product that replaced executive had.

4.14 EARLY RETURN DUE TO SERIOUS DISASTER AT HOME

Only for products expressly included in the Particular Conditions.

In the event of a serious disaster (fire, explosion, robbery with loss of property and violence) at the Card Holder's residence when he/she is traveling with an ASSIST CARD Card and provided there is no other person who can take charge of the situation and the Card Holder's original ticket does not permit a free change of the return date, ASSIST CARD will pay for applicable penalties, fare differences or the cost of a new ticket in tourist class from the Card Holder's location to his/her permanent residence. The event giving rise to this assistance must be documented with the corresponding police report. Whenever this service is provided, the Card Holder must transfer to ASSIST CARD the unused portion(s) of his/her original airline ticket or its counter value.

4.15 FUNERARY REPATRIATION OR TRANSFERS

Only for products expressly included in the Particular Conditions.

In the event of demise of a Card Holder, ASSIST CARD will organize the funerary repatriation or funerary transfers and will pay for:

- 1) The coffin required for transportation.
- 2) Administrative procedures.
- 3) In case of funerary repatriation: Transportation to the airport of entrance to the country of permanent residence of the Card Holder, by the means that ASSIST CARD deems more convenient.
- 4) The organization and cost of the transfer of 1 (one) accompanying person to the dead Card Holder's place of habitual residence, provided that such accompanying person is also an ASSIST CARD Card Holder and is travelling with the Card Holder at the time of his death. The choice of the means to be used will be at ASSIST CARD exclusive discretion.

NOTE: Expenses for the definitive coffin, for funerary procedures and for transfers within the country of permanent residence of the deceased Card Holder (in case of funerary repatriation) will not be paid by ASSIST CARD under any circumstances. Both services will only be provided in case ASSIST CARD's intervention was requested immediately after demise. ASSIST CARD will be exempt from and will not be liable for the transfer of the remains nor will it reimburse any expenses in this respect in the event that funeral parlors or other third parties take charge before ASSIST CARD does or without its express authorization.

ASSIST CARD will neither pay for the funerary repatriation nor for expenses related to it in cases of death produced by:

- a) Narcotics, alcohol or stupeficient
- b) Suicide
- c) In case the death has been the consequence of a pre-existent illness suffered by the Card Holder.

4.16 LUGGAGE LOCATION

Only for products expressly included in the Particular Conditions.

ASSIST CARD will assist the Card Holder abroad by all means at its reach to try to locate lost pieces of luggage that have been shipped in the luggage compartment of the same international flight on which the ASSIST CARD Holder was traveling. In order to facilitate luggage identification in case of loss.

NOTE: ASSIST CARD will not be liable for lost and unfound pieces of luggage. Some ASSIST CARD products include, at no additional cost, coverage(s) for indemnity for delayed and/or lost luggage according to what is established in Clause D.1

4.21 SPORT PRACTICE

Only for products expressly included in the Particular Conditions.



ASSIST CARD will only be liable for the event caused by sport practice when this is performed exclusively as a recreational activity, in settings appropriately designated and authorized to that effect, up to the amount stated in the voucher for that purpose and providing the event is not included in any exclusion stated in the Clause C.5.12.7 of these General Conditions.

4.21.2 Additional service: Add on Sports

With the acquisition of the Add on Sports, ASSIST CARD will only be liable for the event caused by sport practice when is performed as a recreational, amateur and/or professional activity, in settings appropriately designated and authorized to that effect, up to the amount stated in the voucher for that purpose.

Moreover, it is explicitly states that this additional benefit does not include the practice of aquatic activities outside authorized areas, the practice of ski, snowboard and/or other winter sports when not performed in the authorized ski slopes, car racing, motocross, climbing buildings, based jumping, boxing and martial arts, trips or excursions to an unexplored region, or any kind of skill competition that involves speed with mechanical vehicles and the practice of diving below 12 meters Deep.

4.22 PREGNANCY

Only for products expressly including this service in the Particular Conditions.

ASSIST CARD will only be liable for the medical assistance expenses (including emergency medical exams and ultrasounds) due to clear and unpredictable complications that may arise as a consequence of the pregnancy, including early delivery and miscarriage, until and including week 26 of gestation (upon requesting the assistance), only up to the cap stated for such purpose in the Voucher, always provided that the Card Holder's ASSIST CARD card is effective, at least, during that period. In order to pay for the expenses, the request thereof by the medical team involved and the authorization of the Medical Department and the Operational Centre of ASSIST CARD are needed.

Particular Exclusions: the treatments of the following events are expressly excluded from the services stipulated in this Section C.4.22:

- (1) Outpatient check-ups related to normal pregnancy, as well as visits to the doctor and related studies, normal and timely deliveries and caesareans;
- (2) Procured abortions.

4.23 AIR TICKET CANCELLATION SERVICE

Only for products expressly included in the Particular Conditions.

In case Card Holder need to cancel his/her Air Ticket necessarily and unavoidably as a consequence of:

- a) Card Holder's death or serious illness, being a matter of urgency (not preexisting at the moment of issuing the air ticket, even if it is unknown by the Card Holder), and that results in hospitalization or inhibit ambulation, generating a confinement state and, thus, preventing him/her from initiating travel.
- b) Death or hospitalization for over 3 (three) days due to accident, or sudden and acute disease experienced by Card Holder's spouse, father/mother, sibling or child/children. This list is exhaustive and not illustrative.
- c) Whenever Card Holder is summoned to appear in courts. Such notice must be received after the issuance of the air ticket.

ASSIST CARD undertakes to reimburse Card Holder for the irretrievable loss of the value of prepaid air ticket.

This service applies from the moment the plane ticket is issued until the date stated therein, and is only valid for international trips.

In case of trip cancellation/interruption, you must notify ASSIST CARD's office and provide ASSIST CARD with the following elements:

- 1) Full round-trip air tickets; 2) Photocopy of passport or identity card; 3) Invoices and receipts evidencing the payment of the air ticket and the amount involved not recovered and claimed for reimbursement; 4) In case of accident or disease, full medical records; 5) In case of death, a duly legalized copy of the death certificate ; 6) Proof of relationship in case of a relative's death or hospitalization.



IMPORTANT: ASSIST CARD will pay the Card Holder in the same currency in which the trip was paid, in full accordance with the information contained in the receipts issued by the Operator. If there are legal impediments to make payments in foreign currency, it will be made in local currency using the official exchange selling rate of the previous day to effective payment.

4.25 PHONE PSYCHOLOGICAL ORIENTATION

Only for products expressly included in the Particular Conditions.

ASSIST CARD will provide the cardholder a service of emergency psychological assistance to a traumatic event due to an accident, disease and / or risk situation while traveling that prevents the normal continuation of the trip.

This assistance provided during the period of validity of the card is limited to a maximum of 4 events of 20 minutes each, and must be previously authorized by the ASSIST CARD Medical Department.

4.43 SPECIAL SERVICES - COVID

Only for those who have purchased the AEROLINEAS ARGENTINAS - COVID product and it is expressly included in the Particular Conditions.

In case the Card Holder has acquired the following benefits, if they are expressly included in the Particular Conditions and up to the maximum amounts indicated there for each of them.

The benefits will be provided in accordance with the General Conditions, the Particular Conditions and provided all the following requirements are met:

- (1) That the Card Holder has received a positive diagnosis of COVID-19 according to the PCR test during his trip; And
- (2) That the Card Holder has been medically assisted with the authorization of the corresponding ASSIST CARD Alarm Center.

4.43.1 MEDICAL ASSISTANCE IN CASE OF ILLNESS DUE TO A POSITIVE DIAGNOSIS OF COVID-19

The conditions established in Clause 4.1 of these General Conditions apply.

4.43.2 MEDICATIONS IN CASE OF HOSPITALIZATION DUE TO A POSITIVE DIAGNOSIS OF COVID-19

The conditions established in Clause 4.1.5 of these General Conditions apply.

4.43.3 MEDICAL AND FUNERARY REPATRIATION DUE TO A POSITIVE DIAGNOSIS OF COVID-19

The conditions established in Clause 4.4 of these General Conditions apply.

4 GENERAL STIPULATIONS

5.1 CARD HOLDER

The services provided by ASSIST CARD will only be rendered to ASSIST CARD Card Holders and are non-transferable to third parties. In order to receive the assistance services described herein, the Card Holder must submit this concept with any personal identification that may be requested by ASSIST CARD in order to prove his/her identity, as well as any other information concerning places and travel dates regarding the hired services.

5.2 TERRITORIAL VALIDITY

The territorial validity is indicated in the Special Conditions

5.2.1 International

Assistance services will only be rendered in the countries where ASSIST CARD provides its services (see "List Of Countries" Clause C.3). Unless the Particular Conditions authorize them specifically, under no circumstances will the ASSIST CARD services be rendered neither



within the country of habitual residence of the Card Holder. being understood by this one that country in which the Holder has remained more than 120 days, running or not, in the last anniversary year taking as reference the date in which he requests assistance. In the event that the Holder has habitual residence in more than one country, the provision of the ASSIST CARD assistance services will not be carried out in any of them.

Expenses incurred for assistance in countries other than those appearing in the List of Countries, Clause C.3., with the exception of the country of habitual residence of the Card Holder, will be reimbursed only if applicable and pursuant to the provisions of the Instructions for the proper use and the General Conditions of the ASSIST CARD Services.

In the case of products with international and national territorial validity, the national services included will be specified exhaustively in the particular conditions and / or voucher, the rest of the services will only have international validity.

5.2.2 National

The assistance services for ASSIST CARD products valid within the country of issuance of the card will be provided within its territorial limits, beyond 100 Km (one hundred kilometers) counted from the usual place of residence of the Card Holder and only when he/she is temporarily traveling. Whenever assistance services are provided by ASSIST CARD within the country of issuance of the Card, ASSIST CARD's financial responsibility will always and without exception be complementary and ancillary to the financial responsibility that might correspond to the social security program and/or welfare program and/or insurance coverage and/or pre-paid medical attention program(s) that the Card Holder may be a member or beneficiary of.

NOTE: ASSIST CARD will be entitled to demand from the Card Holder immediate reimbursement of all the expenses unduly made in case a service was paid that -had the financial responsibility of the Card Holder's social security program, welfare program, insurance coverage and/or pre-paid medical attention program, been previously verified- would not have been rendered or would have been rendered only partially. Independently of the fact that the ASSIST CARD assistance service is rendered as the result of an accident or an illness, the Maximum Global Amount for Medical Expenses within the country of issuance of the Card will be the one established within your voucher.

5.3 TEMPORARY VALIDITY

The assistance services to be rendered by ASSIST CARD will be valid only and exclusively during the validity term stated on the Voucher. The validity term will commence at 00:00 on the date stated as valid from date, provided it is also the start date of the trip, and will last for the number of days stated and effectively paid for at the rate established by ASSIST CARD for the product purchased on the date of issuance thereof.

The temporary validity term of the ASSIST CARD services mentioned in the paragraph above will be in all cases additionally limited to:

(3) the maximum number of consecutive days per trip set forth in the ASSIST CARD Voucher, and

(4) the maximum number of days of stay for tourism purposes permitted by the migration authorities of the country of destination of the Card Holder, irrespective of how many countries the Card Holder is visiting during the validity term of the card.

In the event of automatic renewal pursuant to Section 5.7.1 of these General Conditions and/or commencement of the validity term of a new Card after expiration of an immediately preceding card, in both cases while the Card Holder is in the middle of a trip, (i) the Maximum Global Amount applicable to any and all assistance that may arise during such trip will be that established in the Voucher of the Card that is effective upon occurrence of the event that motivated the assistance, without the renewal or purchase of a new card entailing a restoration of the Maximum Global Amount available and, (ii) the renewal or purchase of a new Card will not entail the accumulation or extension of the maximum number of consecutive days per trip.

5.3.1 ACQUISITION OF ASSIST CARD PRODUCT OUTSIDE THE COUNTRY OF RESIDENCE

A- EXTENSION OF THE ASSIST CARD SERVICE BY PROLONGATION OF THE TRIP

The request for the issuance of a new ASSIST CARD card must be made before the end of the validity of the original card, and the period of validity of the new card must be immediately following that of the original card and the grace period will not apply.

The new ASSIST CARD Card issued in the conditions mentioned in this Clause cannot be used under any circumstances or under any circumstances to initiate or continue the treatment and / or assistance of medical problems that may have arisen during the validity of



the original ASSIST CARD card and / or prior or before the validity of the new ASSIST CARD Card, regardless of whether the procedures or treatments in progress have been indicated by ASSIST CARD or by third parties.

The Holder may acquire one or more ASSIST CARD cards, as long as the accumulated validity of the same does not exceed the maximum of consecutive days per trip indicated in the voucher or 365 consecutive days of travel from the beginning of the trip.

In the event that the service extension request is after the end of the validity of the ASSIST CARD card, the period of validity of the new card must coincide with the date of acquisition and will have a grace period of 72 hours, during this period all medical assistance requested as a result of an accident or illness will not have any validity.

B- PURCHASE OF ASSIST CARD SERVICE ON A JOURNEY

In the event that the ASSIST CARD product is acquired during the trip and more than 24 hours after the Card Holder has left his / her country of habitual residence, the product's start period must coincide with the date of purchase and will have a grace period of 72 hours, during this period all assistance requested will not have any validity.

Regardless of the number of days contracted, once the 365 consecutive days of travel have been completed, no ASSIST CARD product will be valid.

When an ASSIST CARD product is acquired after the trip has begun and assistance is requested, ASSIST CARD will not assume any economic responsibility derived from it if the medical reports obtained establish that the symptoms in the case of medical assistance in particular or, in general, that the event that gives rise to the assistance, were prior to the product issuance date, even when they have originated or manifested while traveling.

C- ADD-ON PURCHASE DURING A TRIP [AND/OR WITH AN EFFECTIVE CARD]

In case the Cardholder purchases any of ASSIST CARD Add-Ons available, either during the trip or once the ASSIST CARD card has become effective, the Add-On will be effective immediately upon the Cardholder's purchase.

In the event that the Add-On has been purchased as described above, ASSIST CARD will have no financial liability whatsoever in connection with any assistance service whose originating event preceded the purchase of the Add-On, even if the event originating the assistance in question may have arisen or become apparent during the trip.

Regardless of the number of days covered by the contract, after 365 consecutive days of travel no ASSIST CARD product and/or Add-On purchased will be valid.

5.4 CONSECUTIVE DAYS PER JOURNEY

The consecutive days per journey is indicated in the Special Conditions.

5.4.1 Trips outside the Card Holders' country of habitual residence

The departure and return dates to the country of usual and habitual residence of the Card Holder and/or the place where the ASSIST CARD Card was issued will be taken into consideration in order to establish the period of consecutive days per each trip.

5.4.2 Trips within the Card Holders' country of habitual residence

The dates of departure and return to the domicile or place of usual residence of the Card Holder will be taken into consideration in order to establish the period of consecutive days per each trip. This must be understood as destinations beyond 100 km. (one hundred kilometers) away from the Card Holder's domicile.

5.5 DETERMINING THE KIND OF PRODUCT/SERVICE

Only the price paid by the Card Holder will determine the kind of product purchased and therefore its characteristics and limitations. Should there be discrepancies between the data appearing in the voucher and/or card referring to the validity and/or rate applicable to



the ASSIST CARD product hired with respect to the one effectively paid by the Card Holder, the data corresponding to this latter will be considered as valid.

5.6 APPLICABLE LIMITS

The monetary or financial limits established in the ASSIST CARD voucher will be applicable for the entire validity period of the ASSIST CARD Card purchased. Said entire validity period shall be considered as only and absolute, regardless within the term established the Card Holder made more than one trip.

5.7 EXPIRATION DATE

The expiration of the validity of the ASSIST CARD product will automatically imply the cessation of all the services detailed in these General Conditions.

Except for the ASSIST CARD products indicated in their Particular Conditions as Long Stay modality, the ASSIST CARD services will cease to be valid from the moment the Card Holder unexpectedly ends his trip, whatever the reason, and returns to his place of habitual residence or the country of issuance of the card. In no case will the Card Holder have the right to claim any reimbursement for the unused period of time of his ASSIST CARD card.

5.7.1. AUTOMATIC RENEWAL.

Regarding those ASSIST CARD products that so contemplate in their Particular Conditions, they will be automatically renewed for periods equal to the initial one. In this sense, ASSIST CARD will send an email to the Card Holder with the renewal notice of the purchased product 60 (sixty) days prior to the date on which the ASSIST CARD product should be renewed (the "Renewal Notice"), by Therefore, the Card Holder will have said term to express his/her intention to cancel the ASSIST CARD product, and the cancellation will take effect at the end of the current validity period. The Card Holder may cancel, free of charge and without additional charges, the ASSIST CARD Product through any of the means of contact available in the Card Holder's country of residence.

5.7.1.1

Payment for the new renewed period will be made through the means of payment selected by the Card Holder at the time of contracting the original ASSIST CARD product, unless the Card Holder notifies ASSIST CARD of his intention to modify said means of payment. If a payment for the contracted ASSIST CARD product is not successfully processed due to expiration, insufficient funds, or any other reason in relation to the selected payment method, ASSIST CARD reserves the right to suspend and/or cancel the ASSIST product. CARD of the Holder.

5.7.1.2

ASSIST CARD reserves the right to modify the General and/or Particular Conditions of the ASSIST CARD product, including the price. Any change in the General and/or Particular Conditions and/or price of the ASSIST CARD product will be duly informed in the Renewal Notice, so the Card Holder will have the term mentioned in paragraph 5.7.1 to express his/her intention to cancel the ASSIST CARD product, as established in section 5.7.1.

5.7.2 ASSISTANCE IN PROGRESS

In the case of those authorized medical assistance that are still in progress at the time of the end of the validity, and that prevent the Card Holder from returning to his country of origin, the validity of the ASSIST CARD product will be considered extended with prior authorization from the medical department of ASSIST CARD who will continue to provide service until the beneficiary is able to return to his place of residence or until the maximum global amount has been consumed. Only for the services and expenses that are related to the assistance in progress and not for those that are generated after the original expiration date.

5.8 RECORDING AND MONITORING OF TELEPHONE CONVERSATIONS



ASSIST CARD reserves the right to record and audit telephone conversations deemed necessary for the good development of the rendering of its services. The Card Holder expressly agrees on this established procedure and on the eventual usage of these records as a proof in case of possible controversies with regards to the assistance services provided.

5.9 SUDDEN AND ACUTE ILLNESSES

The medical assistance services and the financial responsibilities established within these General Conditions of the ASSIST CARD Services will only be in force for accidents and/or sudden and acute illnesses contracted after the date of initiation of the validity of the Card or after the date of initiation of the trip of the Card Holder, whichever is later. ASSIST CARD reserves the right to investigate the veracity of the Card Holder's declaration in this sense.

5.10 MEDICAL HISTORY REVEALING

Whenever ASSIST CARD so requires, the Card Holder must grant the authorizations to reveal his/her medical records.

5.11 IRREVOCABLE AUTHORIZATION TO REQUEST MEDICAL INFORMATION

The Card Holder irrevocably and absolutely authorizes ASSIST CARD to request in his/her behalf any medical information to professional either from abroad or from his country of residence, with the purpose of evaluating and eventually decide about the applicability of the restrictions in case of chronic or pre-existing conditions or illnesses that may have arisen the assistance request.

5.12 EXCLUDED EVENTS AND EXPENSES

The following events and/or treatments are expressly excluded from the ASSIST CARD assistance services:

5.12.1 Chronic and/or pre-existing illnesses

The studies and/or treatments related to chronic or pre-existing illnesses (according to the definition of Pre-existence provided by Clause C.2).

In the case of excluded illnesses according to this clause, ASSIST CARD will only assume expenses until the amount indicated in the voucher and Special Conditions respect "First medical assistance for pre-existing illnesses", when this clause is not specified, the amount will be USD 300, and whenever it occurs over an international journey.

ASSIST CARD will not charge medical examinations or hospitalizations seeking to evaluate the medical condition of pre-existing illnesses and / or to exclude their relationship with the condition that motivates the assistance.

It is expressly stated that the limitation referred to the preceding paragraph refers exclusively to the financial responsibility of ASSIST CARD and not to the emergency medical assistance.

5.12.2 Endemic and/or epidemic illnesses

Assistance services arising from endemic and/or epidemic illnesses in countries under sanitary emergency status in case the traveler has not followed suggestions and/or indications issued by sanitary authorities about travel restrictions and/or prophylactic treatment and/or vaccination.

5.12.3 Disputes, strike or uproar. Illegal or fraudulent acts:

All complaints, injuries and/or illnesses resulting directly or indirectly from disputes (except those caused for reasons of self defense), strike, vandalism acts or popular uproar in which the CARD Holder has taken part as an active participant. The attempt to or the commission of an illegal or criminal act in accordance with the laws of the country where the event has occurred. Consequences of any act caused intentionally or negligently by the CARD Holder, including providing information that is false or different from reality. To the effect of this Clause, "negligence" means action committed extremely carelessly by the CARD Holder, the results of which could have been foreseen by any reasonably careful person.

5.12.4 Suicide

All complaints, injuries and/or illnesses resulting from attempted suicide or from the intention to commit suicide, or intentionally caused by the Card Holder to him/herself, being or not in full possession of all mental faculties, as well as its consequences.



5.12.5 Drugs, narcotics and/or related elements:

Treatment of illnesses or pathological conditions caused by the intentional ingestion or administration of toxics (drugs) narcotics, or because of the use of medications without a doctor's prescription. Also conditions, illnesses or injuries resulting from the ingestion of alcoholic beverages of any kind.

5.12.6 Attention by persons or professionals not belonging to ASSIST CARD

Illnesses, injuries, complaints, consequences and/or complications resulting from treatments or assistances received by the Card Holder from persons or professionals not belonging to the ASSIST CARD organization.

5.12.7 SPORTS (professional or amateur)

The following events are explicitly excluded:

- a) The assistance that may arise as a result of training, practice or active involvement in any kind of sport competition, regardless the sport practiced.
- b) The assistance that may arise as a result of the practice (either in the training or competition as a professional, amateur or only for recreation) of dangerous or high-risk sports, including but not limited to: motorcycling, car racing, boxing, rugby, polo, wave runner or jet ski, snowmobile riding, all terrain vehicles, parasailing or paragliding, parachuting, gliders, sport aviation, diving, skydiving, mountaineering, surfing, windsurfing, potholing, rafting, bungee jumping, ice-hockey, roller skate hockey, ice or ground artistic roller skating, horse riding races or jumps, martial arts.
- c) The assistance that may arise as a result of the practice of ski, snowboard and/or other winter sports not mentioned in the previous paragraph when not performed in the authorized ski slopes.
- d) The assistance derived from any kind of exercise or athletic game of acrobatics or game aimed at exhibitions or exceptional events, or while in a trip or excursion to an unexplored region, or any kind of skill competition that involves speed with mechanical vehicles.
- e) The assistances that may occur as a result of the practice of trekking, hiking and / or cycling after 3,000 mt. (meters above sea level) and off-road cycle and / or authorized paths.
- f) The assistances that may occur as a result of the practice of diving below 12 meters Deep.

5.12.8 Air travel

Air travel in planes not intended and/or authorized for public transportation.

5.12.9 Births and pregnancies

Births and pregnancies, unless there is a clear and unpredictable complication, in which case the provisions of Section C.4.22 of these General Conditions shall apply, and pregnancies after week 26 of gestation (at the time of requesting the assistance) shall be excluded, regardless of the nature of the cause that motivated the treatment

5.12.10 Mental disease and/or related conditions

Mental or psychological conditions, psychosis, neurosis and/or any mediate or immediate consequences thereof.

5.12.11 Blood pressure:

Blood pressure controls. Hypertension or any consequence thereof. Does not apply to products that include pre-existing ADD ON.

5.12.12 Medical calls not authorized by ASSIST CARD:



Medical visits for follow-up, checkups and prolonged treatments, unless previously and expressly authorized by the ASSIST CARD Medical Department.

5.12.13 Prostheses and related elements:

Expenses of dental prostheses, hearing aids, eyeglasses, contact lenses and functional prostheses competition; as well as the expenses incurred by the breakage, wear or maintenance of prosthetics, orthotics, synthesis or mechanical aids that are necessary for the passage of time or for some reason not accidental.

5.12.14 Treatments

All dental, ophthalmologic or otorinolaryngologic treatments, except for the emergency attention as described in these General Conditions of the ASSIST CARD Services.

5.12.15 Check-ups or routine and/or preventive exams

Checkups or routine medical examinations including those not directly related to a diagnosed illness, as well as those that are not the direct consequence of an illness or accident subject to the ASSIST CARD service.

School or university medical exams. Vaccine application.

5.12.16 Professional Risks

Accidents or illnesses derived from the exercise of a high risk activity that the Holder was performing, including but not limited to: work on works, scaffolding, heights, wells, use of machinery, cutting instruments, handling or handling of goods or heavy objects or dangerous, toxic, corrosive, explosive or flammable products, work in armed forces or security, agricultural activities & transporters. In all cases, the services described in these General Conditions of the ASSIST CARD Services will be complementary to those that must be provided by insurance and assistance entities according to the industrial safety and occupational hazard regulations applicable in the country where the illness or accident object of the service.

5.12.17 Un-authorized Expenses

Hotel, restaurants, taxis and communications expenses that have not expressly been authorized by an ASSIST CARD Alarm Center.

5.12.18 Accompanying persons and extra expenses

In the case of a Card Holder's hospitalization all extra expenses as well as those expenses incurred by those accompanying him are expressly excluded.

5.12.19 Dangerous acts, imprudence, negligence

Illnesses or injuries derived from acts significantly dangerous or risky, of serious imprudence of the CARD Holder, either direct or indirect, as well as those derived from imprudence, negligence, lack of skill and/or reckless actions while driving any kind of vehicle, infringing transit rules and/or the international security or the security of the country involved, either driven by the CARD Holder or other person, even in contracted excursions.

IMPORTANT: Should it be determined that the reason for a trip is the treatment abroad of any base illness, and that the current treatment has any direct or indirect link with the previous illness, ASSIST CARD will be released from any obligation to provide its services, as set forth in Clause B.1. "Obligations of ASSIST CARD" and Clause C.5.12 "Excluded Events and Expenses" of the present General Conditions of the ASSIST CARD services. For this purpose, ASSIST CARD reserves the right to investigate the relation between the current event and the previous illness.

5.13 SPECIAL LIMITATIONS AND EXCLUSIONS DUE TO AGE

The limitation due to age when apply is indicated in the Special Conditions



Some ASSIST CARD products have limitations due to age for sale. The validity of the product is subject that at the purchase time the Holder is within the age limits for each product.

5.14 EXTENSION OF THE ASSIST CARD SERVICES DUE TO TRIP PROLONGATION

The request of issuance of a new ASSIST CARD Card must be made prior to the expiration date of the previous card.

The Card Holder may request the issuance of a new Card to the ASSIST CARD office nearest to where he/she is or to the agency or office who issued the previous Card, being necessary to inform when making the application all assistance and/or service received during the effectiveness of the previous card, as well as informing any circumstance which in the future may originate a request of assistance by him/her.

Payment methods for the new Card will be those established by the ASSIST CARD office the Card Holder reverted to. ASSIST CARD will send the Card Holder a new card by email, or, if this is not possible, by regular post to an address within the same country of issuance.

The validity period of the new ASSIST CARD Card must be immediately consecutive to the one of the original Card.

The new ASSIST CARD Card issued under the conditions described in this Clause may not be used for any reason, or under any circumstances whatsoever, to initiate or continue treatment and/or assistance for any medical problems that had occurred during the validity of the original and/or prior ASSIST CARD Card or before the validity of the new ASSIST CARD Card, regardless if the proceedings or treatments in progress have been indicated by ASSIST CARD or by third parties.

The Card Holder may purchase one or more ASSIST CARD Cards as long as the accumulated amount of days does not exceed 90 (ninety) or the maximum amount of consecutive days per trip established in the voucher corresponding to the ASSIST CARD product originally purchased.

5.15 NOTICE OF ISSUANCE

The validity of the ASSIST CARD Card will be subject to the fact that the issuing agent had appropriately informed ASSIST CARD of such issuance prior to the date its validity starts. Neither any change in the validity date nor the cancellation of any of ASSIST CARD product will be accepted under any circumstances and for no reason whatsoever once its validity has started.

6 SUBROGATION AND CESSION OF RIGHTS

Up to the amounts disbursed in compliance with the obligations arising from the present General Conditions of the ASSIST CARD services, ASSIST CARD will be immediately and automatically subrogated in all the rights and actions that may correspond to the Card Holder or to his/her heirs against third parties, either individuals or legal entities and/or official or public institutions, in virtue of the event that gave rise to the assistance service provided.

The Card Holder agrees to immediately pay ASSIST CARD all those amounts he/she received from the party who caused or who is responsible for the accident and/or his/her insurance company or companies as an advance(s) on account of the settlement of the final indemnity the Card Holder is entitled to. This payment shall be made up to the amounts paid by ASSIST CARD for the event.

Subrogation expressly includes, but is not limited to, the rights and actions that may be exercised against the following persons:

- Third parties responsible for an accident (traffic or of any other kind) and/or their insurance companies.
- Transportation companies, with regard to the restitution -total or partial- of the price of unused tickets, when ASSIST CARD has paid for the transfer of the Card Holder or his/her mortal remains.
- Other companies that cover the same risk.

IMPORTANT: The Card Holder irrevocably transfers in favor of ASSIST CARD the rights and actions comprised within the present Clause and pledges to accomplish all legal proceedings that may be necessary to this effect and to provide any kind of collaboration that may be required to him/her because of the event occurred. In that event, he commits and obliges himself to formalize the subrogation or cession in favour of ASSIST CARD within 48 hours running from the moment the Card Holder has been notified. In case he/she refuses to subscribe



and/or collaborate to transfer such rights to ASSIST CARD, the latter shall automatically be exempt of the payment of the inherent assistance expenses.

7 EXCEPTIONAL AND FORTUIT OR MAJOR FORCE CIRCUMSTANCES

As specified within the present Travelers' assistance contract ASSIST CARD is expressly released, exempt and excused from any of its obligations and liabilities in the event a Card Holder suffers any damage or requires assistance as the consequence and/or arising from fortuitous or force majeure case, such as weather problems, catastrophes, earthquakes, floods, storm, international war or civil, declared or undeclared, rebellion, internal uproar, actions of guerrillas or counter-guerrillas, hostilities, reprisals, conflicts, seizures, internal riots, strikes, mass movements, lock-out, public riots or acts of sabotage or terrorism, unusual air traffic. as well as problems and/or delays resulting from the termination, interruption or suspension of communication services.

Likewise, in case of existence of epidemic and / or pandemic diseases, the following benefits will be automatically excluded, and therefore ASSIST CARD will not have any responsibility for their provision:

- 4. GUARANTEE OF CANCELLATION AND INTERRUPTION OF TRAVEL BY MAJOR FORCE
- 4.6 TRANSFER OF A FAMILY MEMBER
- 4.9 HOTEL EXPENSES FOR FORCED REST DUE TO ILLNESS, ACCIDENT OR HOSPITALIZATION
- 4.10 REIMBURSEMENT OF EXPENSES FOR DELAYED OR CANCELLED FLIGHT
- 5. CANCELLATION GUARANTEE "ANY REASON" AND TRAVEL INTERRUPTION BY MAJOR FORCE
- D.5 TRIP CANCELLATION GUARANTY FOR ANY REASON OR TRIP INTERRUPTION BY FORCE MAJOR

8 EXPENSES NOT CONSIDERED WITHIN THE AGREEMENT. INTERVENTION OF OTHER COMPANIES

ASSIST CARD reserves the right to demand from the Card Holder reimbursement of any expenses paid in excess of the terms and/or rendering conditions established herein and/or out of the validity period of the Card.

Under no circumstances will ASSIST CARD provide the Card Holder new assistance services, nor will it reimburse any kind of expenses, as long as the Card Holder requests or has requested services for the same problem and/or illness from any other company, before, during, or after having requested such assistance services from ASSIST CARD.

9 LIABILITY

The service rendered by ASSIST CARD according to the terms of the present Travelers' assistance contract is exclusively circumscribed to providing the Card Holder with access to professionals in order that they render, on their own account and under their exclusive responsibility, medical, pharmaceutical, legal or assistance services in general. Therefore, ASSIST CARD will not be liable whatsoever and in any way, either directly or indirectly, for any complaint that the Card Holder may have regarding the rendering of services made by any of the above-mentioned professionals.

When there are third-party natural or legal persons with liability for the consequences of events giving rise to obligations for ASSIST CARD under these General Conditions, ASSIST CARD will only be secondarily liable with respect to such persons.

10 JURISDICTION

For all legal issues regarding the contractual relationship between the Card Holder and ASSIST CARD, it is hereby expressly agreed the jurisdiction of the courts of the capital city of the country where the original ASSIST CARD was purchased, excluding any other power or jurisdiction.

11 PRESCRIPTION

Any legal actions arising from the relationship between the Card Holder and ASSIST CARD will prescribe after 180 (one hundred and eighty) consecutive days, counted as of the date on which the event giving rise to the claim took place.

E. COVERAGES



IMPORTANT: All the coverages included within the ASSIST CARD products are provided at no additional cost to Card Holders and are issued according to local legal regulations. ASSIST CARD purchases these insurance policies for its clients and therefore reserves the right to make changes to coverages as well as to cancel them without any prior notifications according to the regulations of the local insurance laws. The complete text of the policies is available to the general public at the offices of the indicated insurers as well as at the ASSIST CARD office where the ASSIST CARD is purchased.

PRESCRIPTION: In virtue of the above mentioned, the stipulations about prescription established in the local insurance legislation shall be fully applied. This includes the obligation to provide the full documents required in each case within the following 365 days since the claim of the event was initiated to ASSIST CARD.

1. INSURANCE DUE TO LOST OR DELAYED LUGGAGE

Only for products expressly included in the Particular Conditions.

1.1 INSURED PERSONS

The holder of ASSIST CARD Card is automatically insured and at no additional cost when the voucher corresponding to the ASSIST CARD product purchased establishes this coverage.

1.2 INSURED RISKS

Accidental damage or breakage caused to the baggage due to the negligent and/or negligent actions of the airline/shipping company during its transfer, provided that the following requirements are met: (i) that the corresponding baggage is used by the Card Holder during his/her trip and in force of the ASSIST CARD Card, (ii) that none of the exclusions defined in Clause 1.6. are verified, (iii) that the damage and/or breakage of the luggage is generated during its international transportation by airline plane regular, (iv) that the damage or breakage generates the deterioration that results in the impossibility of using the baggage in future opportunities, excluding from the coverage the aesthetic damage suffered by it, and (v) that the baggage has been dispatched in the hold of said aircraft.

1.2.1 DELAY IN THE DELIVERY OF LUGGAGE

Delay in the delivery of luggage during international transportation by regular airline and provided that it was shipped in the luggage compartment of the aircraft.

1.2.2 LOSS OF LUGGAGE

Loss of luggage (whole piece) during international transportation by regular airline and provided that it was shipped in the luggage compartment of the aircraft.

1.3 INDEMNITY

1.3.1 Indemnity due to the delay in the delivery of the luggage

ASSIST CARD will reimburse the Card Holder, for the delay in the delivery of the luggage by the airline.

(1) If baggage is not delivered within the initial 8 (eight) hours following report to the airline, the Card Holder will receive an indemnity according to the amount specified in the voucher. Such indemnity will be applicable again for each additional 8 (eight)-hour period, up to the maximum amount specified in the relevant voucher for that case.

If there are two or more CARD Holders which share the same package lost, indemnity will be apportioned among them.

1.3.2 Indemnity due to loss of luggage



ASSIST CARD will indemnify the Card Holder per dispatched kilogram, detailed in the bag tag, per whole piece of luggage lost and up to the maximum amount established within his/her voucher. In case the baggage weight cannot be determined, this will be calculated based on the sum indemnified by the airline over the compensation amount per kilogram used by the airline.

1.3.3 General dispositions for the indemnity

Verify within your voucher the value per dispatched kilogram applicable to the ASSIST CARD product you purchased. The Card Holder is entitled to collect up to the Maximum Global Amount established in the voucher regardless the number of events (delays or losses) that may take place over the validity period of your ASSIST CARD, even if it is a yearly card.

The actual value of the lost piece of luggage will not be taken into consideration.

The indemnity to the Card Holder will be additional or supplementary to the one paid by the airline, according to what is established within the voucher corresponding to the ASSIST CARD product purchased.

In case of supplementary compensation, the amount thereof will be the difference between the airline's payment and the sum determined under item D.1.3.2 above, up to the maximum amount specified in the relevant voucher for this case. No compensation will be applicable if the airline's indemnification equals or exceeds the maximum amount specified in the relevant voucher for this case.

The delayed or lost luggage must be processed at any ASSIST CARD Alarm Center by the Card Holder. If the Card Holder is in a location where ASSIST CARD does not have an office, he/she must contact ASSIST CARD and follow the instructions to apply for the indemnity that will always be subject to submission and verification of documentation at any ASSIST CARD offices.

The compensation in case of delay in the delivery of the luggage will not be paid in case the verification or the luggage loss itself takes place during the return trip to the country where the ASSIST CARD was issued and/or to the Card Holder's country of residence.

Amount declared: Under no circumstances shall the indemnity for loss of luggage, together with the indemnity given by the airline exceed the amount timely declared or stated in the claim submitted to the airline by the CARD Holder, and if this occurs the supplementary or complementary compensation which corresponds to the type of ASSIST CARD product acquired shall be consequently limited.

1.4 REQUIRED DOCUMENTATION

- (1) P.I.R. (Property Irregularity Report) form,
- (2) Passport, including entry and exit stamps
- (3) Proof of delivery of luggage with date and time issued by the airline or the third party it designates for delivery.
- (4) Document issued by the airline that indicates loss or cessation of search (for compensation for total loss), which determines the compensation that the airline will make to the passenger.

1.5 OTHER CONDITIONS

No compensation or indemnity will be paid for damages to the luggage and/or for partially or totally missing contents. The indemnity for total loss of the piece of luggage will be paid to the Card Holder in the country where the Card was issued.

When two or more individuals share the same lost piece of luggage, the above-mentioned indemnities will be prorated.

All the indemnities described herein will be paid in the local currency of the country where payment is made. The applicable exchange rate will be the same in effect on the date that the Card Holder's ASSIST CARD was issued.

1.6 REQUIREMENTS TO OBTAIN THE COMPENSATIONS AND/OR INDEMNITIES

- 1- The piece of luggage must have been lost during its transportation on an international flight (outside the country of residence) on a regular airline.
- 2- The piece of luggage must have been duly checked in the Card Holder's name into the aircrafts' luggage compartment.
- 3- The piece of luggage must have been lost between the moment it was handed over to authorized personnel of the airline in order to be loaded on board the aircraft and the moment it should have been returned to the Card Holder when the trip ended.
- 4- Luggage must have been lost outside the territory of the country where the ASSIST CARD Card was issued and/or outside the Card Holders' usual country of residence, except for losses that take place on international flights that arrive into that country.
- 5- The Card Holder must have immediately reported the missing luggage to the airline before leaving the luggage claim area and obtained written proof of that fact through the P.I.R. (Property Irregularity Report) form which should be issued in the Card Holder's name.
- 6- The Card Holder must have informed ASSIST CARD of the missing piece of luggage within the 24 hours following the event.



- 7- The airline must have assumed its liability for the loss of the luggage and paid the Card Holder the corresponding indemnity established by the airline. The Card Holder must prove the airline's acceptance of its liability by submitting reliable receipts.
- 8- The Card Holder must fill out the request for indemnity at any ASSIST CARD office submitting the complete documentation as per Clause D.1.4 "Required Documentation".

The time limit for this presentation will be 1 (one) year, or 365 days as from the time of the complaint according to Clause D.1.6 Once this period has expired no claim for any compensation or indemnification by the Card Holder will be valid.

2. PERSONAL ACCIDENT COVERAGE (ACCIDENTAL DEATH)

Only for products that expressly include this service in the Particular Conditions

2.1 INSURED PERSONS

The holder of an ASSIST CARD Card is automatically insured at no additional cost when the Voucher of the relevant ASSIST CARD product purchased establishes this coverage

2.2 INSURED RISKS

2.2.1 Death in public transportation

Death only due to an accident while the Card Holder is traveling as a passenger in any means of public transport (land, air or sea), or while traveling on a taxi or limousine, provided that this is regulated by a government agency and that the Card Holder is not a crew member, pilot or driver of the means of transport.

2.2.2 24-Hour Accidental Death Coverage

Death only as a result of an accident, including death in public transport as defined in paragraph D.2.2.1 above, provided that the Card Holder is not over 74 at the time of the accident.

NB: Whenever an ASSIST CARD Card includes two compensation alternatives, according to the circumstances that have caused the Accidental Death, only one of them will be compensable.

It is then understood and agreed that the 24-Hour Accidental Death Coverage excludes Accidental Death in Public Transport.

2.3 COVERAGE TERRITORIAL VALIDITY

2.3.1 International

This coverage will not be valid in the Card Holder's country of habitual residence, in the country of issuance of ASSIST CARD Card, or in the country where the Card Holder was when the ASSIST CARD Card was purchased.

2.3.2 National

This coverage will be valid within the territorial limits of the country where the ASSIST CARD Card was issued.

2.4 INSURED AMOUNTS ACCORDING TO THE BENEFICIARY'S AGE

2.4.1 Death in Public Transport:

Card Holders aged 18 or younger: They will be covered for the amount specified in paragraph D.2.2.1 of the particular conditions stated in their voucher or up to USD 60,000 (sixty thousand US dollars), whichever is lower.



Card Holders aged 19 to 74: They will be covered for the amount specified in paragraph D.2.2.1 of their voucher.

Card Holders aged 75 or older: They will be covered for the amount specified in paragraph D.2.2.1 of their voucher.

2.4.2 24-Hour Accidental Death Coverage:

Card Holders aged 18 or younger: They will be covered for the amount specified in paragraph D.2.2.2. of their voucher or up to USD 20,000 (twenty thousand US dollars), whichever is lower.

Card Holders aged 19 to 74: They will be covered for the amount specified in paragraph D.2.2.2. of their voucher.

2.5 MAXIMUM TOTAL LIABILITY IN CASE OF ACCIDENT OF MORE THAN ONE CARD HOLDER:

The insured amount is per Card Holder. Nevertheless, in the event of accident of more than one Card Holder, the maximum liability for all Card Holders affected shall not exceed the amount indicated in your Voucher as maximum global amount for the same loss. In case the aggregate compensation to be paid exceeds the above-mentioned amounts, each individual compensation will be paid pro rata the maximum liability defined in the Voucher.

2.6 "PERSONAL ACCIDENT COVERAGE" ADD ON

When the Card Holder has chosen and purchased the **"ACCIDENTAL DEATH IN PUBLIC TRANSPORT"** add-on, it shall replace the Accidental Death in Public Transport coverage included in the assistance service provided to the Card Holder by ASSIST CARD. If your ASSIST CARD service does not include this coverage, this add-on will allow adding this benefit to the Particular Conditions thereof.

When the Card Holder has chosen and purchased the **"24-HOUR ACCIDENTAL DEATH COVERAGE"** add-on, it shall replace the 24-Hour Accidental Death coverage included in the assistance service provided to the Card Holder by ASSIST CARD. If your ASSIST CARD service does not include this coverage, this add-on will allow adding this benefit to the Particular Conditions thereof.

The add-ons mentioned in this paragraph D.2.5 are commercialized by an Insurance Broker and are applicable exclusively to products of international validity.

2.7 EXCLUSIONS

All exclusions usually and/or legally applicable to this type of coverage and approved by the Insurance Regulatory Agency in the country where the ASSIST CARD Card is issued.

NB: When the purchase of an ASSIST CARD product is subject to age-related limitations, such age shall automatically apply as a limitation on the validity of this personal accident coverage.

2.8 BENEFICIARIES

The Card Holder's legal heirs will be considered as the beneficiaries of this coverage unless the Card Holder expressly designates other beneficiaries in writing. This notification shall be given before beginning the trip, by sufficient means at the ASSIST CARD office in the country where the Card was issued.

3. PERSONAL ACCIDENT COVERAGE (TOTAL AND PERMANENT DISABILITY)

Only for products expressly included in the Particular Conditions.

3.1 INSURED PARTIES

The holder of ASSIST CARD Card is automatically insured and at no additional cost when the voucher corresponding to the ASSIST CARD product purchased establishes this coverage.



3.2 INSURED RISKS

Total and permanent disability only as the consequence of an accident and while the Card Holder is traveling.

IMPORTANT: The term "Permanent Disability" is to be understood as a permanent invalidity determined independently from the career or occupation of the Card Holder, caused by an accident.

3.3 INSURED SUM

The maximum insured amount is the one established in your voucher. The amount of the indemnity shall be determined according to the nature and seriousness of the suffered injury and as per the following percentages:

- Absolute state and incurable of mental alienation that hinders the insured person from performing any type of work for the rest of his /her life: 100%
- Incurable fracture of the spinal cord causing total and permanent disability: 100%

IMPORTANT: In the event of an accident involving more than one Card Holder, the maximum liability of the Insurance Company for all policies affected shall not exceed the amount established within your voucher as maximum for the same disaster. In case the sum of the indemnities to be paid exceeds the above-mentioned amounts, every individual indemnity will be paid prorating the maximum liability defined within the voucher.

3.4 ADDITIONAL SERVICE (ADD ON) "PERSONAL ACCIDENT COVERAGE (TOTAL AND PERMANENT DISABILITY)"

Once the CARD Holder has chosen and purchased the "TOTAL AND PERMANENT DISABILITY" additional service (Add on), this shall replace the Total and Permanent Disability coverage included in the assistance service rendered by ASSIST CARD. Shall your ASSIST CARD service not include this coverage, this Add on allows adding this benefit to its Particular Conditions.

The Add on mentioned in the Clause D.3 is commercialized by an Insurance Broker and is applicable exclusively to products of international validity.

3.5 EXCLUSIONS

All exclusions usually and/or legally applicable to this type of coverage and approved by the Insurance Regulatory Agency in the country where the ASSIST CARD is issued.

This coverage will not be valid whatsoever neither within the country of residence of the Card Holder, nor within the country in which the ASSIST CARD was issued, nor within the country where the Card Holder was when the ASSIST CARD was issued.

IMPORTANT: When the ASSIST CARD product purchased has age restrictions, such age will apply, in the same way, as a limit to the validity of this personal accident coverage.

3.6 ADDITIONAL SPECIFICATIONS

Total loss is to be understood as one which occurs due to the amputation or the permanent functional and total disability of the injured body part.

When partial disability has reached 80% it will be considered as total disability and therefore the whole insured amount will be paid.

3.7 REQUIREMENTS TO OBTAIN THE INDEMNITY

In order to collect the indemnity the ASSIST CARD holder must fulfill all the requirements established in the Clause B.2 "Obligations of the Card Holder" of the General Conditions of the ASSIST CARD services.

17. GUARANTY IN CASE OF TRIP CANCELLATION OR INTERRUPTION



Only applicable to products that expressly include this service in their Particular Conditions.

THIS GUARANTEE IS VALID EXCLUSIVELY FOR INTERNATIONAL TRAVEL

17.1. PERSON INSURED

The Holder of an ASSIST CARD card is automatically insured and at no additional cost, when the Voucher corresponding to the ASSIST CARD product purchased indicates this coverage as long as the reasons detailed in Clause D.17.2 are met.

17.2. RISK INSURED - CONDITIONS TO ACCESS THE WARRANTY

ASSIST CARD will take charge, up to the maximum amount indicated for this concept on the Card, of the irrecoverable loss of deposits or expenses paid in advance for the services listed in Clause D.17.2 that are part of the trip in accordance with the general conditions of the contract signed by the Holder with the Travel Agency and / or Tour Operator (including the cancellation policies applicable to it), provided that this cancellation or interruption occurs in a necessary and unavoidable manner as a consequence of:

- (1) Death, accident or serious illness of the Holder, which is of an emergency nature (not pre-existing at the time of issuance of the Card, and even when it was not known by the Holder) and which motivates hospitalization or inhibits wandering, generating a state of prostration in the Holder and therefore makes the initiation and / or continuation of the Holder's trip impossible.
- (2) Death or hospitalization for more than 3 (three) days due to accident or illness declared suddenly and acutely of the spouse, parent (s), brother (s) or child (ren) of the Holder, this enumeration being exhaustive and not declarative.
- (3) Reliable notification to appear for justice.
- (4) Emergency care for complications of pregnancy of the Holder or the Holder's spouse that prevent the trip, the cancellation or interruption of the trip must be medically justified. You will not be able to enjoy the guarantee if the tourist package had been contracted even when the trip was medically inadvisable or when it did not comply with the provisions established by the airlines for the transport of pregnant people.
- (5) Emergency care for childbirth of the Holder or the Holder's spouse. You will not be able to enjoy the guarantee if the tourist package had been contracted even when the trip was medically inadvisable or when it did not comply with the provisions established by the airlines for the transport of pregnant people. Nor will you enjoy the guarantee when the date of the start of the trip is scheduled to coincide with the date at the end of the pregnancy.
- (6) Professional dismissal of the Holder, as long as he responds to causes other than disciplinary matters. In no case will this guarantee come into force due to the termination of the employment contract, voluntary resignation or failure to pass the trial period. In any case, the employment relationship must have been with the same employer for at least one uninterrupted year.
- (7) Delivery of the child for adoption or guardianship / custody to the Holder, ordered by the judge hearing the case or the competent authority according to current legislation on adoption in the country in question.
- (8) Call for organ transplantation to the Holder as long as he was already on the waiting list at the time of hiring.
- (9) Damages that, due to fire, theft or force of nature in their habitual residence or in the establishments in which the Holder carries out his professional / commercial activity, as long as they are his property or are under his possession. , make them uninhabitable and inescapably justify their presence.
- (10) Call as a member of the polling station in National or Provincial elections.
- (11) Cancellation of the marriage union of the Holder, as long as he has contracted a tourist package as a result of said marriage union.
- (12) Kidnapping of the Holder, spouse, parent (s), brother (s) or child (ren) of the Holder (this list being exhaustive and not exhaustive).
- (13) Natural disasters such as earthquake, earthquake, tidal wave or tsunami, hurricane, cyclone, tornado, flood, that occur in the Cardholder's city of residence or in the destination city and that prevent him from making the trip and / or prevent him to any commercial flight to arrive and / or take off from the respective affected city.
- (14) Incorporation to a new job in a company other than the current one and that does not belong to the same business group, with an employment contract.
- (15) Reliable notification to appear before the court in relation to the judicial process derived from the divorce. Calls for procedures with the Owner's own lawyer are excluded.
- (16) Forced transfer of the Workplace of the Holder that (i) implies a displacement of, at least, 400 km from the original place of work; (ii) for a period of more than three months; and (iii) whenever said transfer overlaps or coincides with the Holder's travel date.
- (17) Requirement for urgent and inexcusable incorporation of the Holder to the Armed Forces, Police, Civil Guard or Firefighters.
- (18) Theft of documentation up to 48 hours before the start of the trip and that make it impossible for the Holder to start the trip.
- (19) Award of official scholarships in favor of the Holder that prevent the trip from being carried out.
- (20) Rejection or delay of visas requested by the Holder for unjustified reasons, as long as the requested visa is necessary to carry out the Holder's trip. The non-granting of visas will not be considered a covered cause when it is motivated by not having carried out the pertinent steps within the term and form for their granting.



- (21) The cancellation of the travel of the Holder's travel companion for any of the causes listed above. Companion is understood to be the person (s) who travel with the Holder and share the same travel itinerary and who also stay at the same hotel, travel in the same cruise cabin or take the same tour.

IMPORTANT: When the cancellation or interruption of the trip occurs for any of the reasons listed in items (9) to (21) (inclusive) above, a franchise of 15% (fifteen percent) will be deducted from the amount to be paid. in charge of the Holder. The franchise will be applied on 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 Holder with the Travel Agency and / or Tour Operator. In the event that irrecoverable losses exceed the coverage limit, the deductible will be applied to the latter.

The services associated with the trip that have been contracted prior to the issuance of the ASSIST CARD Voucher will not be considered for reimbursement.

To access this guarantee, it will be essential that the following conditions are met:

- (1) The Card Holder has acquired and paid for the ASSIST CARD card with this benefit included in the same date that the invoice corresponding with the first payment to the Travel Agency and/or Tourist Operator was issued, taking into account that Holder made the deposits or payments corresponding to the reimbursement required.
- (2) In addition to meeting the requirements in (1) The Card Holder has purchased and paid for the ASSIST CARD product that includes this benefit with a minimum anticipation of 15 days (fifteen days) prior to the data of the commencing of the trip or the initiation of the validity date of his ASSIST CARD product, whichever comes first, and that said card is effective as long as the duration of the bought trip, or more.
- (3) That the Holder inform ASSIST CARD reliably, immediately and within 24 hours, of the occurrence of the event that motivates the cancellation of the trip. ASSIST CARD will be able to verify with its medical team the denounced fact.
- (4) That the event that causes the cancellation or interruption of the trip occurs after the date on which the Card Holder has acquired and paid for the ASSIST CARD Card with this guarantee.
- (5) That the Card Holder has submitted all the supporting documentation requested by ASSIST CARD and strictly necessary to prove the occurrence of the event that led to the cancellation or interruption of the trip, including, but not limited to, the items indicated in Clause D.17.8

17.3. VALIDITY OF THE WARRANTY

This guarantee applies from the moment the Holder hires the trip and until its completion.

17.4 GUARANTEE COMMITMENT

Up to the maximum amount indicated in the ASSIST CARD Voucher for:

- (1) Ground or air transportation services;
- (2) Accommodation costs;
- (3) Cruises and
- (4) Excursions or Shows.

17.5. MAXIMUM AMOUNT OF CANCELLATION OR INTERRUPTION IN CASE OF MULTIPLE EVENT

The amount insured corresponds to each Holder. Nonetheless, if an event which involves more than one Holder and regardless the number of Holders involved in such event, the maximum responsibility for each affected holder shall not be more than the maximum amount stated in their vouchers for the same accident. In case the amount of indemnities to pay exceeds the sums aforementioned, each individual indemnity shall be paid pro rata of the maximum amount stated in the voucher.

17.6 EXCLUSIONS

No compensation will apply under this coverage when the cancellation or interruption occurs as a consequence of:



- (1) Chronic or pre-existing illnesses suffered prior to the date of issuance of the Voucher by the cause of the event (be it the Holder, or their spouse, parent (s), brother (s) or child (ren)) - as well as their exacerbations, consequences and sequelae.
- (2) Accidents caused directly or indirectly by the practice of dangerous sports such as, but not limited to mountaineering, ski off-piste regulation, water ski, snowmobile and / or snow cat, motor racing, motorcycling, boxing, skydiving, parasailing, athletics and any other exercise or athletic or acrobatics test or that has as its object exceptional tests or while participating in trips or excursions to unexplored areas.
- (3) Participation in criminal enterprise.
- (4) Wounds that the Holder has inflicted on himself.
- (5) Alcoholism.
- (6) Use of drugs, drug addiction or use of medications without a medical order.
- (7) Any type of mental illness.
- (8) Pandemic, endemic or epidemic diseases.
- (9) People aged 75 or over on the date of booking the trip.
- (10) When the Voucher has been purchased and / or issued in the destination country.
- (11) Bankruptcy and / or cessation of airline services.
- (12) Air tickets obtained by redeeming miles.
- (13) Any of the circumstances described in Clause C.7. "Exceptional circumstances and / or force majeure".

17.7 SUBROGATION

The Holder assigns to ASSIST CARD all the rights and actions that may correspond against natural or legal persons for damages and losses that have been caused up to the amount that ASSIST CARD pays as reimbursement per event.

17.8 REQUIREMENTS TO ACCESS THE INDEMNITY

In addition to the reliable notification to ASSIST CARD stipulated in point D.17.2, subsection (3) above, the Holder, under pain of nullity of the guarantee, must deliver to ASSIST CARD a letter indicating the reasons that give rise to the cancellation or interruption, to which you must attach the following elements, as appropriate:

- (1) Complete round trip tickets, and proof of total cancellation of these;
- (2) Photocopy of passport; with the corresponding legal requirements for the contracted trip;
- (3) Original and legal tender invoices and receipts for payments made to the Travel Agency where the services were contracted. These invoices and receipts must match the declarations made by the Travel Agency to ASSIST CARD;
- (4) Certificate from the provider companies (Airline Company, Cruise Company, Hotel and / or Wholesaler Operator) indicating the penalty applied and the amount of the refund received (if any) or that no refund was received from said provider.
- (5) In case of accident or illness, medical certificate and complete medical history. If it is an accident, the corresponding police report must be accompanied;
- (6) In the event of death, a duly legalized copy of the respective certificate must be delivered;
- (7) Proof of family bond;
- (8) Letter of Penalty issued by the Travel Agency and / or Tour Operator accompanied by the cancellation or interruption policy included by said Agency and / or Operator in the contract signed by the Holder,
- (9) At the request of ASSIST CARD, copy of the entry visa to the country of destination.
- (10) Certificate and complete medical documentation if proceeding in accordance with point D.17.2 (4 or 5)
- (11) Telegram of job dismissal addressed to the Holder in case of proceeding in accordance with point D.17.2 (6)
- (12) Judicial or extrajudicial notification from the competent authority informing the date on which the Holder will receive the child for custody or adoption, if proceeding in accordance with point D.17.2 (7).
- (13) Notification from the competent authority indicating the date of the transplant, in accordance with point D.17.2 (8)
- (14) Report to the competent security force that accounts for the loss that occurred if proceeding in accordance with point D.17.2 (9), as well as supporting documentation that proves the ownership of the home or use of the damaged home.
- (15) Citation of the electoral court and / or justice issued by the competent authority in case of proceeding in accordance with point D.17.2 (3, 10 or 15)
- (16) D.17.2 (11) Supporting documentation that reliably demonstrates that the event was to take place on a date prior to the effective date of the Voucher and its subsequent cancellation; They can be among other proofs for: hiring a room, catering, religious ceremonies, shift in civil registry, etc. and their corresponding cancellations implemented by means of credit notes for the refund of amounts or other adequate supporting document for such purposes.



- (17) Report to the competent security force that reports the incident that occurred if proceeding in accordance with point D.17.2 (12 or 18).
- (18) In case of incorporation to a new job, graduation and entry certificates must be presented.
- (19) In the event of forced transfer from the workplace, a letter certified by the employer or a certificate of residence must be presented indicating the change of workplace.
- (20) Notification from the competent authority indicating the date of incorporation, in accordance with point D.17.2 (17)
- (21) In the event of an official scholarship being awarded, reliable documentation proving the award of said scholarship.
- (22) In case of visa rejection or delay, reliable documentation proving said event.
- (23) D.17.2 (21) Documentation that shows that they share the same travel itinerary and that they are also staying at the same hotel, traveling in the same cruise cabin or taking the same tour.

Failure to comply with any of the stipulated requirements will not lead to compensation under this warranty.

ASSIST CARD reserves the right to verify with the corresponding providers all the information received.

17.9. REIMBURSEMENTS

ASSIST CARD will compensate the Holder in local currency; In case of having made the payments in any other currency, the payment will be made using the official exchange rate seller of the day before the payment.

IMPORTANT: The indicated insurances are covered by policies contracted with local insurance companies, whose data and policy number appear in the Particular Conditions.