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IMPORTANT RECOMMENDATION

We invite the Beneficiaries of a **BEST TRAVEL ASSISTANCE voucher or assistance plan** to read these general conditions before embarking on their trip. On the following pages, you will find:

- General Conditions
- Particular Conditions and
- Exclusions
- Instructions that will allow you to make better use of the benefits and services contracted.

I. INTRODUCTION

All the services provided by this assistance plan are covered through **BEST TRAVEL ASSISTANCE**, a company whose main purpose is to provide, among others, medical, legal and personal assistance services, only in cases of EMERGENCIES and during the course of a trip during the period of validity of the contracted plan.

Acceptance of the Beneficiary.

These General Conditions, together with the rest of the documentation, are made available to the Beneficiary at the time of purchase of the plan and make up the travel assistance contract provided by **BEST TRAVEL ASSISTANCE**. The Beneficiary declares to know and accept these General Conditions and such acceptance is ratified by any of the following acts:

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

In both cases, the Beneficiary acknowledges that he/she has chosen, read and accepts all the terms and conditions of the services expressed in these General Conditions and that they govern the relationship between the parties at all times, becoming an adhesion contract.

It is clearly understood and accepted by the Beneficiary that the **BEST TRAVEL ASSISTANCE** plans do not constitute under any circumstances, an insurance or related product, nor is it a social security or pre-paid medicine program or unlimited medical service. Therefore, they do not have as their main objective the complete healing, nor the definitive treatment of the Beneficiary's ailments. The medical assistance services to be provided by **BEST TRAVEL ASSISTANCE** are expressly and solely limited to emergency treatment of acute conditions and are only aimed at primary travel assistance in sudden and unforeseeable events where a clear, verifiable and acute illness or medical condition has been diagnosed that prevents the normal continuation of a trip, as long as said disease or medical condition is not on the list of exclusions. These plans are designed to ensure the Beneficiary's primary and initial recovery and physical conditions that allow for a normal continuation of their journey. They are not designed or contracted or lent to:

- Elective Medical Procedures
- Perform routine medical check-ups, or check-ups that have not been previously authorized by the Assistance Services Center
- Advance benign or long-term treatments or procedures

All assistance or treatment will cease and will not be the responsibility of **BEST TRAVEL ASSISTANCE** once the Beneficiary returns to his/her place of residence or when the validity period of the chosen plan expires. The acquisition by a Beneficiary of one or more vouchers does not result

in the accumulation of the benefits or the time contemplated therein, in these cases only the limits established in the voucher that has been issued first may be applied.

NOTE: It is clearly understood by the Beneficiary that this plan is a travel assistance product and that in the event that it is offered through an insurance company, this does not make it international medical insurance.

On the other hand, once the validity of the voucher has begun, the Beneficiary will not be able to make changes or expand the contracted product, nor will the voucher be cancelled for any reason, or under any circumstances. Notwithstanding the above, when the Beneficiary extends their trip unexpectedly, they may request the issuance of a new voucher. **BEST TRAVEL ASSISTANCE** reserves the right to accept or deny this renewal without further explanation and governed by the following conditions:

- a. The Beneficiary will not be able to request the renewal of their voucher if they have made use of any of the services of **BEST TRAVEL ASSISTANCE** during the validity of the first voucher.
- b. The Beneficiary may renew their voucher with a plan that has the same coverage as the first or higher, it will not be issued with less coverage than the one originally contracted.
- c. The Beneficiary must request authorization for the issuance of a new voucher exclusively from the issuing agent with which the original assistance was contracted or if it was purchased on the website, through the "Contact" form on the website, indicating the number of days they wish to contract. The issuing agent is obliged to inform **BEST TRAVEL ASSISTANCE** that it is an issue and will request authorization for the new contracting period.
- d. The request for the issuance of a new voucher must be made before the end of the validity of the original voucher.
- e. The Beneficiary must make the payment of the new voucher at the time of issuance.

The new plan of your travel assistance service and its corresponding voucher issued under the conditions referred to in this clause, may not be used under any circumstances, to start or continue the treatment and/or assistance of problems that have already arisen during the validity of the previous voucher, nor before the validity of the new plan and/or voucher, regardless of the procedures or treatments in progress have been authorized by **BEST TRAVEL ASSISTANCE** or by third parties. Any medical assistance treated during the validity of the first voucher will automatically be considered as pre-existing during the validity of the second voucher and, therefore, will not be assumed by **BEST TRAVEL ASSISTANCE**.

When the validity of the previous voucher has ended, at the time of purchase or when the passenger buys a new assistance at the destination, the voucher will be issued with a 3 (three) day grace period for any expense contemplated within the coverage table. The foregoing, only after having received the issuing agency/tour operator and others, an express authorization from the Assistance Services Center.

Definitions.

Below, we list the definitions of the terms used in these general conditions, for a better understanding of the Beneficiaries of a **BEST TRAVEL ASSISTANCE plan**:

- **Accident:** is the event that generates bodily harm suffered by the Beneficiary, caused by foreign agents, out of control and in motion, external, violent, visible and sudden agents. Whenever the term "accident" is mentioned, it will be understood that the resulting injury or ailment was caused directly by such agents and independent of any other cause. Accidents whose origin is due to carelessness, provocation or lack of prevention measures on the part of the Beneficiary, are excluded from any assistance. If the bodily injury is produced as a result of causes other than those mentioned above, the Beneficiary will be covered up to the amount of Medical Assistance for Illness of the plan purchased.
- **Serious Accident:** Any accident that results in amputation of any body segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second and third degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord compromise; eye injuries that compromise acuity or visual field or injuries that compromise hearing capacity. In general, any accident in which the patient's life is at risk.

C

- **Catastrophe:** An unfortunate event that seriously alters the regular order of things, where many people are involved.
- **Assistance Services Centre:** This is the office that coordinates the provision of the services required by the Beneficiary on the occasion of their assistance. It is also the department of professionals that provides supervision, control and coordination services that intervene and decide on all matters and/or services to be provided or facilitated by virtue of these general conditions and that are related to medical issues.

D

- **Medical Department:** Group of medical professionals of **BEST TRAVEL ASSISTANCE** who intervene and make decisions in all matters and/or benefits provided or to be provided in accordance with these General Conditions.
- **Amateur Sports:** It is practiced by amateurs, for leisure and/or recreational activities.
- **Professional Sports:** It is practiced with or without profit, carried out in any type of competition such as Intercollegiate, tournaments, championships, sports that involve a high risk, among others.

E

- **Acute Disease or Medical Condition:** A short and relatively severe process of altering the state of the body or any of its organs, which may interrupt or alter the balance of vital functions, and may cause pain, weakness or other manifestation foreign to its normal behavior.
- **Congenital Disease:** Pathology present or existing before the moment of birth.
- **Chronic Disease:** Any continuous, repetitive and persistent pathological process over time, lasting more than 30 days.
- **Pre-existing Disease or Medical Condition:** any physical-pathological process that recognizes an origin or an etiology prior to the date of commencement of the plan or trip (or whichever is later) and that is feasible to be objectified through complementary diagnostic

methods of habitual, daily, accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic resonance, catheterization, radiology, etc.). Pre-existence is understood to be any disease, or state of the body, or process known or not by the Beneficiary, which has required or required a period of training, or gestation, or incubation within the Beneficiary's body before having started the trip. Clear and common examples of pre-existing conditions just to mention a few are: kidney or gallstones, obstructions of arteries or veins due to clots or others. Respiratory diseases such as asthma, lung problems, emphysema, HIV, generally problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycoses, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others are also considered pre-existing. They require a short or long training period, but in all cases more than a few hours of flight, recognizing that said state or pathological process existed within the body before boarding the plane or the means of transport on the date of entry into force of the assistance service, even when the symptoms occur for the first time after having started the trip.

- **Recurrent Disease or Medical Condition:** Return, repetition, or appearance of the same disease or condition after treatment.
- **Sudden or Unforeseen Illness or Medical Condition:** Early, unexpected, unforeseen illness, contracted after the effective date of the Beneficiary of the **BEST TRAVEL ASSISTANCE travel medical assistance service**.
- **Serious Disease:** It is an alteration or deviation from the physiological state in one or more parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, that is, any ailment or injury with permanent or non-permanent sequelae that partially limit or totally prevent the usual occupation or activity of the affected person, or incapacitate him or her for any activity and require or not the assistance of other people for the most essential activities of life.

F

- **Force Majeure:** that which, because it cannot be foreseen or resisted, exempts from the fulfillment of an obligation and/or that comes from the will of a third party.

G

- **Basic Necessity Expenses:** expenses incurred for the purchase of items for personal and non-transferable use. These are understood to be, solely and exclusively: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap -liquid, bar, powder-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and make-up. Any other element not considered within the list indicated above will be understood as excluded from any type of coverage.

M

- **Treating Physician:** Medical professional provided or authorized by the **BEST TRAVEL ASSISTANCE Assistance Service Center** who assists the Beneficiary in the place where the latter is located.
- **Global amount:** The global amount is understood to be the maximum limit of economic coverage provided by the assistance service during the validity of the

same. This amount represents the total value available to cover the concepts and expenses included in the contracted plan, in accordance with the applicable terms and conditions.

Once this limit is reached, the obligation of the provider to assume new costs will cease.

The overall amount may vary depending on the type of service and the specific plan selected by the user.

P

- **Stable Patient:** who does not present a change in their health status and usually refers to the fact that the symptoms and signs have not changed recently.
- **Assistance Plan or Product:** It is the detailed set of travel assistance services offered, indicating a list of them and their monetary, quantitative, geographical and age limits of the Beneficiary.
- **Term or Grace Period:** Interval of time during which the coverage included in the Plan is not effective. This period is calculated by days counted from the date of entry into force of the voucher, provided that the Beneficiary is already away from the place of habitual residence at the time of contracting.

T

- **Maximum Limits:** Maximum amounts of coverage by **BEST TRAVEL ASSISTANCE**, indicated on the voucher for each benefit and according to the assistance product contracted.

V

- **Voucher:** It is the document that you receive at the time of purchase of your **BEST TRAVEL ASSISTANCE product** and that carries your data to be informed to the central office in case of requesting assistance.

II. BENEFICIARY/AGE LIMIT

The Beneficiary is the natural person whose name appears on the assistance plan and is the sole beneficiary of all its coverage up to and including the anniversary of its age limit according to the type of plan purchased, the date from which the Beneficiary loses all right to the benefits and all assistance benefits defined in these general conditions, as well as the right to any reimbursement or claim arising from events after such day.

The benefits or benefits of the respective plan may be received exclusively by the Beneficiary and are non-transferable, for which reason the Beneficiary must verify and prove his/her identity, present the corresponding voucher, letter, or voucher and travel documents to determine the validity and applicability of the benefits or benefits requested.

The Beneficiary may make use of the contracted services until 00:00 hours on the day of their anniversary according to the contracted plan. From that date on, the Beneficiary loses all right to the benefits in terms of the Assistance benefits defined in these General Conditions, as well as the right

to reimbursement or claim arising from events after such day. By way of example, a person is considered to be 84 years old until the day before they turn 85 years old.

III. VALIDITY - VALIDITY

It is the period of time in which the benefits indicated in the plans of a BEST TRAVEL ASSISTANCE medical assistance service can be obtained. It elapses from zero hours on the day of the beginning of validity of said plan, while the passenger is in foreign territory, until 24 (23.59) hours on the day of the end of said validity, both dates reflected in the voucher purchased by the Beneficiary. The end of the validity will imply the automatic cessation of all benefits, benefits, or services in progress or not, including those cases or treatments initiated at the time of or before the end of the validity.

Plans in the "Short Trips" category will be valid for a maximum of 90 consecutive days of travel, while "Long Stay" plans will be valid for a total of 365 consecutive days of coverage.

Note: the "Student" plans can only be acquired by people who are currently studying or who are going to study, so a certificate or card of schooling, student or acceptance from an educational institution will be requested when requesting assistance.

The "Annual Multi-Trip" assistance plans are valid for a total of 365 days, however, the Beneficiary may not remain on each trip, as indicated in the assistance plan of the product purchased, for more than 30, 45, 60 or 90 days abroad for each trip made within its validity. The Assistance Services Center of **BEST TRAVEL ASSISTANCE** will ask you at the time of attending you, the copy of your passport by fax or e-mail, demonstrating the date of departure from your country of habitual residence or the date of entry to the country from which you request assistance.

The BEST TRAVEL ASSISTANCE **plans** operate under the modality of consecutive days, therefore, once the validity of a plan has begun, it is not possible to interrupt it, the periods of days not used in the vouchers are not refundable. Once the validity of a plan is interrupted, it expires and cannot be reactivated later.

The purpose of the trip must be tourist and at no time may it guarantee people who exercise a professional activity abroad. If the reason for the Beneficiary's trip is the execution of work or tasks that involve an occupational risk, to perform highly specialized tasks where life is exposed, exposed to dangerous substances, to the operation of heavy machinery or that works with gases, air pressure or hydropneumatic fluids, that require special physical skills, or where they are exposed to danger and as a result suffer an accident or a consequential illness, **BEST TRAVEL ASSISTANCE** will be exempt from all responsibility to provide its services or assume costs that derive from such circumstances, and in these cases it will be the employer's obligation to assume them through its professional risk liability plan. This regulation also applies to those people who are not linked to a company and who act on their own as independent workers or in an illegal migratory or labor situation.

In cases where the beneficiary is hospitalized for an illness and/or accident covered by **BEST TRAVEL ASSISTANCE** on the date of termination of the coverage period, only hospitalization expenses will be covered within the coverage of medical expenses due to illness and/or accident, as applicable, understood as follows:

1. Up to eight (8) additional days from the date of validity of the voucher, or
2. Until the coverage purchased has been exhausted, or
3. Until the doctor signs the Beneficiary's discharge within the eight (8) days of extended coverage

All assistance or treatment will cease and will not be the responsibility of **BEST TRAVEL ASSISTANCE** once the Beneficiary returns to his/her place of residence or the validity period of the chosen plan expires, except for the exceptions mentioned above.

Note1: In cases where the Beneficiary is already in the destination country and requests authorization to issue a travel assistance plan, as long as it is authorized by the Emergency Center, said plan will have a 3-day grace period.

Note 2: Passengers who are at their destination for more than two years will not be able to purchase a new travel plan since they are considered residents of that country

IV. GEOGRAPHICAL VALIDITY

The geographical coverage will be worldwide or exclusively for Europe, depending on the voucher purchased. Regardless of where the Beneficiary is located, they will be covered in case they require assistance and according to the respective plan purchased. In any case, the country of habitual residence of the Beneficiary or the country where the Assistance Plan was issued is excluded.

V. PROCEDURE FOR REQUESTING ASSISTANCE - ASSISTANCE CENTERS

If assistance is needed, and regardless of its geographical location in strict accordance with the rest of the clauses of this general condition, the Beneficiary will contact the **BEST TRAVEL ASSISTANCE** Assistance Service Center. In order to communicate with said center by telephone, the Beneficiary must request the collect call or call the Assistance Services Center directly at the numbers provided by the countries indicated.

In the event that there is a charge for calling the Assistance Services Center, **BEST TRAVEL ASSISTANCE** will reimburse the Beneficiary for the cost of the call; for this it is necessary to keep and present the receipt or invoice for the payment of said call, where the charge is reflected to one of the numbers indicated below.

It is the Beneficiary's obligation to always call and report the emergency. In cases where the Beneficiary cannot do so personally, any companion, friend or family member may do so, but the call or notice must always be made no later than 24 hours after the emergency has occurred. In cases where the beneficiary is at sea, and therefore is unable to communicate with the Assistance Center, he/she must report the medical fact up to 24 hours after disembarking at the first port at which he/she arrives. Failure to comply with this rule entails the automatic loss of any right of claim on the part of the Beneficiary.

Country	Phone number	Country	Phone number
Germany	08007237977	Portugal	0800180143
Argentina	08006662363	United Kingdom	08082347454
Brazil	08000380622	United States	1 954 271 0202
Spain	900838022		1 888 816 1811
Spain	900938719	United States/Collect	1 954 306 0611
France	0805089450	Skype	international assistance

Italy	800794540	E-mail	assistance@ilsols.com
WhatsApp	1 863-204-0508		

Note: Toll-free phones (0800) must be dialed as they appear from landlines. In the event that the country where you are located does not have a toll-free phone, you must call through the international operator of the country where the Beneficiary is located requesting a collect charge to the United States phone number indicated in the table above, as well as through electronic means such as E-mail, WhatsApp and Skype.

VI. OBLIGATIONS OF THE BENEFICIARY

In all cases, in order to obtain the services, the Beneficiary must:

1. Request and obtain authorization from the Assistance Services Center before taking any initiative or committing any expense in relation to the benefits granted by the assistance voucher plan. In cases where authorization has not been requested from the center or authorization has not been obtained, no refunds will be made, nor will they give the right to claims.
2. It is clearly understood that notification to the central office is essential, even when the problem raised is completely resolved, since **BEST TRAVEL ASSISTANCE** will not be able to bear the cost of any assistance without the prior knowledge and authorization of the Assistance Services Center.
3. The Beneficiary accepts that **BEST TRAVEL ASSISTANCE** reserves the right to record and audit the telephone conversations that it deems necessary for the proper development of the provision of its services. The Beneficiary expressly accepts the indicated modality and expresses its agreement for the possible use of the records as a means of evidence in the event of disputes regarding the assistance provided.
4. If the Beneficiary or a third person is unable to communicate with the Assistance Services Center for an involuntary circumstance or reason before being assisted, the Beneficiary or a third person, with the unavoidable obligation, must report no later than 24 hours after the event occurred. Failure to notify within 24 hours entails the automatic loss of the Beneficiary's rights to claim or request any compensation.
5. Accept and comply with the solutions indicated and recommended by the Assistance Services Centre and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, their state of health allows and requires it.
6. Provide the documentation that allows confirming the origin of the case, as well as all the original receipts of expenses to be evaluated for eventual reimbursement by **BEST TRAVEL ASSISTANCE** and all the medical information (including that prior to the start of the trip), which allows the central office to evaluate the case.
7. In all those cases in which **BEST TRAVEL ASSISTANCE** requires it, the Beneficiary must grant the authorizations to reveal his/her medical history by completing the Record Release Form that the medical center will request to sign and return by fax to the Assistance Services Center. Likewise, the Beneficiary absolutely and irrevocably authorizes **BEST TRAVEL**

ASSISTANCE to request on his/her behalf any medical information from professionals both abroad and in the country of his/her residence, in order to be able to evaluate and eventually decide on the applicability of the restrictions in cases of pre-existing diseases or conditions or the condition that has given rise to his/her care. We especially recommend that Beneficiaries always fill out the Form when they register in a hospital center, which will be of great help in cases of reimbursement and/or in decision-making on certain cases that require the study of the patient's medical history.

Note: In some countries and mainly in the United States of America and Europe, due to computer standardization reasons, most medical care centers such as hospitals, doctors' offices, clinics, laboratories usually send invoices and/or payment claims to the patients treated, even after the bills or invoices have been paid and settled. In case this occurs, the Beneficiary must contact the office of the Assistance Services Center by dialing the numbers provided above or writing to claims@ilsols.com and notify this situation. The Center will be responsible for clarifying this situation with the provider.

VII. OBLIGATIONS ASSUMED BY BEST TRAVEL ASSISTANCE

1. Comply with the benefits and benefits described in the General Conditions of events covered in the contracted plan during the validity of the voucher.
2. **BEST TRAVEL ASSISTANCE** is expressly released, exempt and excused from any of its obligations and responsibilities in the event that the Beneficiary suffers any damage or requests assistance as a result of and/or derived from fortuitous event or force majeure, which are cited by way of example and not exhaustively: catastrophes, earthquakes, floods, storms, international war or civil war declared or not, rebellions, internal commotion, civil insurrection, guerrilla or anti-guerrilla acts, hostilities, reprisals, conflicts, embargoes, coercion, strikes, popular movements, lockout, acts of sabotage or terrorism, labor disturbances, acts of government authorities, etc.; as well as problems and/or delays resulting from the termination, interruption or suspension of communication services. When elements of this nature intervene and once they have been exceeded, **BEST TRAVEL ASSISTANCE** undertakes to execute its commitments and obligations within the shortest possible time.
3. **BEST TRAVEL ASSISTANCE** undertakes to analyze each request for reimbursement to determine if it is appropriate and consequently to reimburse the amounts that correspond in accordance with these general conditions and the amounts of coverage of the contracted Plan. All compensations and/or reimbursements and/or other expenses that are to be assumed by **BEST TRAVEL ASSISTANCE**, within the framework of this contract, may be paid in local currency.

The established times for processing a refund are:

- a. The Beneficiary has up to thirty (30) calendar days from the day the validity of the voucher to submit the necessary documentation and supports to initiate the refund process. After that period, no documents will be accepted to process any refund.
- b. Once the documents have been received, **BEST TRAVEL ASSISTANCE** has up to five (5) continuous days to request any missing documents that have not been submitted by the Beneficiary.

- c. With all the necessary documents in hand, **BEST TRAVEL ASSISTANCE** will proceed during the following fifteen (15) business days to analyze the case and issue the letter of approval or denial of said refund.
- d. If the refund is appropriate, **BEST TRAVEL ASSISTANCE** will proceed to make the payment in 15 business days, after the date of receipt of the complete data in writing for the transfer to be made.
- e. The beneficiary must submit all banking information required for reimbursement within a maximum period of thirty (30) days from the date of approval of their request. Failure to comply with this deadline will result in the loss of the right to payment of their requested refund

Note: Refunds paid directly by BEST TRAVEL ASSISTANCE can be made through bank transfer, money order or check. BEST TRAVEL ASSISTANCE will assume the expenses generated by the money order agency, the sending of the check, as well as the direct charges from your bank; additional charges made by the Beneficiary's bank will be covered by the same.

VIII. SCOPE AND SERVICES CURRENCY

The benefits offered by **BEST TRAVEL ASSISTANCE** are detailed in point IX. and their maximum coverage limits are reflected in the voucher contracted, expressed in US dollars (USD) or euros (EUR), depending on the plan chosen and its geographical coverage.

IX. DEFINITION OF BENEFITS

Some benefits are included only in some **BEST TRAVEL ASSISTANCE** products. Check your voucher for the benefits and ceilings contracted. If your voucher does not include an item, it is because the product you chose does not have this service.

Medical assistance for accident/non-pre-existing illness

- **Medical Consultations:** They will be provided in the event of an accident and illness or acute and unforeseen medical condition that does not pre-exist.
- **Specialist Care:** It will be provided only when indicated and authorized by the Medical Department of the **BEST TRAVEL ASSISTANCE Assistance** Services Center or by the treating physician of the center.
- **Complementary Medical Examinations:** Only when indicated and previously authorized by the Medical Department of the Assistance Services Center.
- **Hospitalizations:** According to the nature of the injury or illness, and provided that the Medical Department of the **BEST TRAVEL ASSISTANCE Assistance** Service Center so prescribes, the Beneficiary will be admitted to the health center closest to the place where he or she is. This item will apply only to the Beneficiary of the assistance plan, and under no circumstances will a bed and/or food be covered in the hospital or clinic for an accompanying person.
- **Surgical Interventions:** When authorized by the Medical Department of the Assistance Services Center, in cases of emergency that require immediate treatment, and that cannot be deferred or postponed until the Beneficiary's return to his or her country of origin.

- **Intensive Care Unit and Coronary Unit:** when the nature of the disease or injury so requires, and always with the prior authorization of the Medical Department of the Assistance Services Center.

Note 1: The Assistance Services Center reserves the right to decide on the most appropriate treatment proposed by the medical staff and/or repatriation to the country of residence if their physical condition allows it. If, in the opinion of the attending physicians of the Assistance Services Center, it is possible to return to the place of origin to receive long-term treatment, programmable surgery or non-urgent surgeries, the Beneficiary will be repatriated, who is obliged to accept such a solution, losing in case of rejection all the benefits granted by his BEST TRAVEL ASSISTANCE plan.

Medical assistance for pre-existing illness.

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

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

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

All sexually transmitted diseases are excluded from this coverage, including, but not limited to, syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus, trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

Any of our plans, dialysis procedures, transplants, oncology or psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external ventilators, implantable devices, specific disposable equipment, etc., are not covered by diseases caused by the ingestion of drugs, narcotics, medications that are taken unreliably without a prescription, alcoholism, etc.

Injuries sustained during an unlawful act are not covered by us. Obligations of the beneficiary:

1. The Beneficiary shall follow all medical instructions given by the treating physician assigned by **BEST TRAVEL ASSISTANCE** and take all medications as prescribed and as required.

2. If the Beneficiary interested in contracting a plan that includes emergency assistance coverage for pre-existing conditions, suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the beneficiary must consult his/her personal physician in his/her country of origin before starting the trip and obtain written confirmation that he/she is fit to travel to the desired destination and for all the scheduled days, and can perform all scheduled activities without inconvenience.
3. The beneficiary will not be able to start the trip after receiving a terminal diagnosis.
4. In order to access this coverage, the beneficiary must have been stable for more than 12 months.

In the event that the reason for the trip is determined to be treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

COVID-19 Medical Assistance

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

- **Hospital Expenses due to COVID-19:** In case of requiring hospital admission to stabilize the Beneficiary's condition.
- **Mechanical ventilator expenses:** If the Medical Department, in conjunction with the treating physician, considers the use of a mechanical respirator necessary, the Central will authorize and cover such expense.

THIS BENEFIT WILL NOT OPERATE AS A REFUND.

Clarification of COVID-19 emissions protocol.

It is important to indicate that depending on the date of issuance of the voucher, the Covid-19 issuance protocol would operate in the following ways.

From October 2022

Note1: Coverage for medical expenses for COVID-19 will apply to all plans from 0 to 99 years old, and will cover up to the maximum maximum contracted for non-pre-existing illness.

Discount in pharmacies

This benefit is applicable in all pharmacies in the United States, in medicines that are needed from a medical prescription, it is not necessary that it has been issued by the company, but it is required that the medical prescription be presented at the time of purchase, because the benefit does not apply to over-the-counter medicines. Similarly, to access this benefit, a code will be assigned, and at the time of approaching the pharmacy you must present it. It is important to keep in mind that the discount of this benefit will be applied according to the medication and the pharmacy.

Prescription Drugs

Within the coverage limits, **BEST TRAVEL ASSISTANCE** will be responsible for the expenses of the medications prescribed by the Treating Physician of the Assistance Services Center up to the amounts established in the coverage ceilings of the contracted plan. The disbursements made by the Beneficiary for the purchase of medications previously authorized by the Assistance Services Center, will be reimbursed, within the coverage limits and once returned to the country of origin, and upon presentation of the original proof of purchase, of the original copy of the medical opinion or report clearly indicating the diagnosis received, as well as the medical formula or prescription. We recommend that Beneficiaries do not forget to request these documents from the treating doctor, failure to present these documents may result in the non-reimbursement of expenses.

It is hereby stated and informed that the expenses of medicines for pre-existing illnesses will not be assumed by **BEST TRAVEL ASSISTANCE**, even if they have been diagnosed by the Attending Physician of the Assistance Services Central Centre. Medicines for the treatment of mental, mental or emotional illnesses are also excluded, even in cases where the medical consultation has been authorised by the Medical Department of **BEST TRAVEL ASSISTANCE**.

Contraceptive pills, contraceptive injections, intrauterine devices or any other method of family planning, even if they have been diagnosed by the Attending Physician of the Central Assistance Services Center, will not be covered under any circumstances.

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

Medications in case of hospitalization

This benefit covers medications that are administered as a direct consequence of a hospitalization of the beneficiary. This coverage includes all the drugs necessary for the diagnosis, treatment and recovery of the insured during their stay in a hospital, provided that these medications are associated with the event that caused the hospitalization and have the proper medical prescription.

Dental emergency

Within the coverage limits, **BEST TRAVEL ASSISTANCE** will be responsible for the expenses for dental care derived from an emergency, due to or caused by trauma, accident or infection, being limited only to the treatment of pain and/or the extraction of the tooth resulting from infection or trauma

only. Dental treatments of canals, changes of fillings, crowns, prostheses, sealings, dental cleanings, smile designs or any other treatment not clearly specified in these conditions are excluded from coverage.

Prosthetics and Orthotics

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

The medical team of **BEST TRAVEL ASSISTANCE** reserves the right to determine the prosthesis, orthosis, synthesis or mechanical aid to be supplied to the Beneficiary. Expenses for dental prostheses, hearing aids, glasses, contact lenses and functional prostheses for competition are expressly excluded; as well as expenses caused by breakage, wear or maintenance of prostheses, orthoses, syntheses or mechanical aids that are necessary due to the passage of time or for any non-accidental reason."

Telemedicine General Medical

BEST TRAVEL ASSISTANCE Beneficiaries may receive recommendations via conference call and/or videoconference (subject to availability) with a health care professional who will provide guidance on what to do to relieve their symptoms while staying at home, or will be recommended to be assisted in urgent care centers or emergency rooms, according to the severity of the symptoms they describe.

Psychological assistance

24-hour psychological support telephone number for Beneficiaries who, due to medical repatriation, death of a family member or natural disaster, have been affected during their trip. This service is provided as psychological support at times that can generate strong emotional tension, in no case can it replace the direct attention of the Psychologist or Psychiatrist of the Beneficiaries, so it should not be used in any case by them to establish a diagnosis or self-medicate, and they must consult with the aforementioned professionals in each particular case.

Medical transfer and/or medical repatriation

In case of emergency or urgency and if the Assistance Services Center deems it necessary, the transfer of the Beneficiary to the nearest health center will be organized, by the means of transport that the Medical Department of the Assistance Services Center considers most appropriate and according to the nature of the injury or illness. It is also established that even in cases of treatments and surgeries that occur in cases classified as urgent or emergency, the medical transfer must be previously requested and authorized by the **BEST TRAVEL ASSISTANCE center**. Failure to comply with this rule exempts **BEST TRAVEL ASSISTANCE** from taking charge of the coverage of said transfer.

Medical repatriation is understood to be the transfer of the sick or injured Beneficiary from the place where he or she is located to the airport of entry of the country of habitual residence and where the voucher should have been issued. Only the Medical Department of **BEST TRAVEL ASSISTANCE** may authorize the taking of all the measures mentioned in this clause, and the Beneficiary or a family member is prohibited from doing so on their own without the prior written authorization of **BEST TRAVEL ASSISTANCE**. Additionally, the repatriation must be authorized and medically and scientifically justified by the Treating Doctor of **BEST TRAVEL ASSISTANCE**, in the event that the Beneficiary and or his/her relatives or companions decide to carry out the repatriation leaving aside or without requesting the opinion of the Medical Department of **BEST TRAVEL ASSISTANCE**, no responsibility will fall on **BEST TRAVEL ASSISTANCE**, being therefore the repatriation as well as all other expenses and consequences, the responsibility of the Beneficiary or his/her relatives or companions, without the right to claim against **BEST TRAVEL ASSISTANCE**.

When the Medical Department of **BEST TRAVEL ASSISTANCE** in common agreement with the Treating Doctor deems it necessary and recommends medical repatriation, this will be carried out in the first instance by the most convenient means of transport available for it, and/or by commercial airline aircraft, in economy class and subject to availability of air quota, to the airport of entry of the country of residence or purchase of the card. **BEST TRAVEL ASSISTANCE** will be responsible for the payment of the differences due to change of date of the ticket or the purchase of a new one if the original is a ticket without the possibility of exchange. This assistance includes transport by ambulance or other means of transport that is compatible with your state of health and approved by the Medical Department of **BEST TRAVEL ASSISTANCE** from the place of hospitalization to your place of residence, with the necessary support structure including stretcher, wheelchairs, walker, medical accompaniment, etc.

No expense for repatriation will be recognized when the cause that gave rise to it is the result of a pre-existing disease or is due to an event that is included in the general exclusions, except in plans that contemplate pre-existing conditions. This benefit will apply only and exclusively within the validity dates of your voucher.

Funeral repatriation

In the event of the death of the Beneficiary during the validity of the **BEST TRAVEL ASSISTANCE** card due to an event not excluded in the general conditions. **BEST TRAVEL ASSISTANCE** will organize and pay for the funeral repatriation, taking into account the expenses of: simple coffin mandatory for international transport, as well as

administrative procedures and the transport of the body by the means they deem most convenient to the place of entry into the country of habitual residence of the deceased, up to the limit specified in the table of benefits.

If the beneficiary wishes, within this same coverage, they can opt for the cremation of the body and all the administrative procedures that may be necessary and transfer of ashes to the country of habitual residence of the deceased will also be included.

The expenses of the final coffin, funeral procedures, land or air transfers in the country of residence and burial will not be borne by **BEST TRAVEL ASSISTANCE**.

BEST TRAVEL ASSISTANCE will be exempt from providing the services and assuming the costs related to this benefit in the event that the death of the Beneficiary is caused by suicide or death as a result of alcohol or any type of drug intake, or by a pre-existing, chronic, or recurrent disease or medical condition. This benefit does not contemplate or include under any circumstances the return expenses of accompanying family members of the deceased, so **BEST TRAVEL ASSISTANCE** will not be responsible for any expenses of third parties.

Transfer of a family member due to hospitalization

In the event that the hospitalization of a Beneficiary, traveling alone and unaccompanied, is more than ten (10) days, **BEST TRAVEL ASSISTANCE** will be responsible for an air ticket in economy class, subject to availability of space for a family member. In case of being contemplated in the table of benefits of the products, the Beneficiary may be entitled to hotel expenses of USD 80.00 (eighty dollars) per day for their accompanying family member for a maximum of seven days or until the patient's discharge, whichever comes first.

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

Note: In the event that, in accordance with these general conditions, the benefit of a return travel air ticket is granted, it must be used within the following five (5) non-extendable days for the return to the country of origin, the days are counted from the date of issuance of the resolution authorizing the refund of the same.

Convalescence hotel expenses

When, in agreement with the treating physician and in agreement with the Medical Department of the Assistance Services Center, the Beneficiary has been hospitalized for at least five (5) days and must be on forced rest upon departure, **BEST TRAVEL ASSISTANCE** will cover hotel expenses up to the amount indicated in their assistance plan, with a maximum of 10 (ten) days. This item will apply only to the Beneficiary of the assistance plan, and under no circumstances will the expenses for an accompanying person be covered.

It is clarified that **BEST TRAVEL ASSISTANCE** will not assume any hotel expenses for convalescence when the hospitalization has been caused by a pre-existing illness or medical condition.

Attention: This rest must be ordered by the doctors of the central office exclusively and will only cover the cost of the room without any type of food or expenses of another nature such as laundry, telephone calls (except those made to the BEST TRAVEL ASSISTANCE center), mini bars, etc.

Guidance in case of lost documents/baggage

BEST TRAVEL ASSISTANCE will advise the Beneficiary in reporting the loss or theft of their luggage and personal effects, for which they will make available the services of the nearest Assistance Services Center. Likewise, **BEST TRAVEL ASSISTANCE** will advise the Beneficiary in the event of

loss of travel documents and/or credit cards, giving them instructions so that the Beneficiary can file the respective complaints, and process their recovery.

Return trip due to death of a family member in the 1st degree

If the Beneficiary must return to his/her country of habitual residence due to the death of a direct relative (parent, spouse, child or sibling) residing there, **BEST TRAVEL ASSISTANCE** will be responsible for the difference in the cost of the Beneficiary's return air ticket to his/her country of origin, only when his/her ticket is a reduced fare due to a fixed or limited date of return. This assistance must be accredited by means of a death certificate of the family member and a document that proves the relationship.

Note: In the event that, in accordance with these general conditions, the benefit of a return travel air ticket is granted, it must be used within the following five (5) non-extendable days for the return to the country of origin, the days are counted from the date of issuance of the resolution authorizing the refund of the same.

Return of companion of repatriated holder

When the beneficiary's illness or accident prevents the continuation of the trip, the Company will be responsible for the transfer of the companion, who has contracted the trip jointly with the Insured (up to a maximum of 1 person) to the place where the latter is hospitalized and/or to their usual place of residence, being entitled to a single trip in economy class or means of transport that is considered necessary.

To access the benefit, the following documentation must be provided:

- Hotel reservations, tickets, tours, and documentation proving that you are the beneficiary's companion

Note: the ticket will be in economy class or in the means of transport that the emergency center deems suitable, the ticket will be only for (1) a trip either to go to where the hospitalized beneficiary is or to return to the country of residence.

Note: In the event that, in accordance with these general conditions, the benefit of a return travel air ticket is granted, it must be used within the following five (5) non-extendable days for the return to the country of origin, the days are counted from the date of issuance of the resolution authorizing the refund of the same.

NOTE: In the event that the return ticket benefit is granted, it must be used within five (5) calendar days following the event, without the possibility of extension. The term will be counted from the date of the event. In addition, the Beneficiary must present both the outbound and return flight itinerary.

Accompaniment of minors (15 YEARS OLD)

If a Beneficiary travels as the only company of minors under fifteen (15) years of age who are also Beneficiaries of a **BEST TRAVEL ASSISTANCE** assistance plan and due to illness or accident verified by the Medical Department of the Assistance Services Centre, is unable to take care of them,

BEST TRAVEL ASSISTANCE will organise the travel of said minors to their usual residence in their country of origin, by the means it deems most appropriate.

Accompaniment of the elderly (75 YEARS OLD)

If a Beneficiary travels as the only company of people over seventy five (75) years of age who are also Beneficiaries of a **BEST TRAVEL ASSISTANCE** assistance plan and due to illness or accident verified by the Medical Department of the Assistance Services Centre, is unable to take care of them, **BEST TRAVEL ASSISTANCE** will organise at its own expense the transfer of said minors to their usual residence in their country of origin, by the means it deems most appropriate.

Cancellation of contracted trip (Up to 74 years old)

BEST TRAVEL ASSISTANCE will cover up to the maximum coverage and depending on the contracted plan, the penalties that arise for early cancellation of a trip known as tours, tourist packages, excursions, air tickets and cruises.

To be eligible for this benefit, the Beneficiary of the voucher must:

1. Contract the plan with a difference of up to 72 hours after the tourist and/or cruise package is contracted and as long as the penalty period published by the travel agency or shipping company has not begun.
2. Notify the Assistance Services Center within a maximum of 24 hours after the event that motivates the cancellation occurred.
3. Submit all the documentation that **BEST TRAVEL ASSISTANCE** considers to evaluate the coverage of this benefit, including, but not limited to: document where the reason for cancellation of the trip is clearly and reliably demonstrated (medical report, death certificate, among others), letters from the respective service providers, invoices, payment receipts. (See below specific requirements in the case of cruises).
4. The Beneficiary has up to thirty (30) calendar days from the date of the event to submit the complete documentation and supporting documents necessary to initiate the refund process. After that period, no documents will be accepted to process any refund.

Note1: For Annual Multi-trip plans, the cancellation will be renewed each time the Beneficiary travels as indicated by the assistance plan of the product purchased, and applies as long as the requirements established to be entitled to this benefit on each trip are met. This benefit does not apply to Beneficiaries over 74 years of age.

Note 2: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of the same event involving more than one booking and regardless of the number of Account Holders involved in it, the maximum liability of **BEST TRAVEL ASSISTANCE** for all affected Account Holders will not exceed FORTY THOUSAND U.S. DOLLARS USD\$ 40,000.00 as the maximum global amount for the same claim. In the event that the sum of the compensation to

be paid exceeds the aforementioned amounts, each individual compensation will be made in proportion to the maximum liability defined in the Voucher.

Cancellation of a Cruise trip before its start:

The Beneficiary must in this case:

- Immediately notify the shipping company of its decision in writing and obtain from it a receipt that unequivocally indicates the date of said notification where it formalizes the impossibility of starting the cruise trip on the ship and the time originally contracted.
- You must also obtain from the shipping company the General Conditions of Cruise Contracting, which clearly indicate the procedure for applying the penalties or penalty clauses for early cancellation of a contracted and fully paid cruise.
- You must obtain from the shipping company a receipt showing the amount of the penalty applicable to your particular cruise contract and the amount of the refund if applicable.

Once the above documentation has been obtained, you must demonstrate in writing to **BEST TRAVEL ASSISTANCE** in a clear and reliable manner, the cause or causes that caused the cancellation of the trip and send said documentation to the Assistance Services Center for eventual verification by **BEST TRAVEL ASSISTANCE** and eventual refund if applicable.

The following are justified causes for the purposes of this benefit:

1. **The death, accident or serious non-existing illness of the Beneficiary or first-degree relative (parents, children or siblings) or spouse, serious illness being understood as an alteration in health that, in the opinion of the Medical Department of the Assistance Services Centre, makes it impossible for the Beneficiary to start the trip on the originally contracted date.**
2. The summons as a party, witness or jury of a court.
3. **Damage caused by fire, theft, theft or by the force of nature to their habitual residence or professional premises that make them uninhabitable and unavoidably justifies their presence.**
4. Medical quarantine that forces the Beneficiary to remain within their home country.
5. **Proven dismissal of the Beneficiary, with a date after the contracting of the assistance plan.**
6. Emergency call for military, medical or public service.
7. Epidemic, natural disasters or volcanic ash.
8. If the person who is to accompany the Beneficiary on the trip, understood as the person(s) who share the same hotel room or cruise cabin with the Beneficiary, i.e. first-degree relative(s) of consanguinity (parents, children or siblings) or spouses, also holder of an

assistance plan under the same conditions as the Beneficiary and said companion(s) is forced to cancel the trip for any of the reasons listed above.

Once the plan has been acquired under the conditions indicated above, and if the benefit is applicable, the validity of the plan begins at the time the Beneficiary acquires his/her assistance plan and ends at the time of the beginning of the validity of the voucher. This benefit does not apply to Beneficiaries over 74 years of age.

Note 1: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of the same event involving more than one booking and regardless of the number of Account Holders involved in it, the maximum liability of **compensation of BEST TRAVEL ASSISTANCE** for all affected Account Holders will not exceed FORTY THOUSAND US DOLLARS USD\$ 40,000.00 as a maximum global amount for the same claim. In the event that the sum of the compensation to be paid exceeds the aforementioned amounts, each individual compensation will be made in proportion to the maximum liability defined in the Voucher.

Reimbursement of expenses for loss of connection

As a result of any reason other than cancellation or delay by the airline, which has caused the loss of connection to international destination and/or direct flights, **BEST TRAVEL ASSISTANCE** will assume, up to the limits of maximum contracted liability, the payment of penalties, purchase of new tickets.

This coverage applies even to flights within the country of residence, excluding flights started in the passenger's usual city of residence or those originating less than 100 kms away from it. The customer must notify **BEST TRAVEL ASSISTANCE** of this event on the same day that the missed connecting flight occurs.

To apply for this benefit, the beneficiary must contact the airport where the application of this coverage is motivated.

NOTE: If the refund is applicable, the company will proceed to make the payment in 15 business days, after the delivery of the complete bank documentation.

Executive replacement

In the event that the Beneficiary is on a business trip abroad and is hospitalized due to a serious medical emergency that prevents him or her from continuing with his or her professional duties, **BEST TRAVEL ASSISTANCE** will be responsible for the economy class ticket, subject to availability of seats, for the person designated by his or her company as a substitute and for hotel expenses up to a maximum of USD 80 (eighty dollars) per day for five (5) days.

Transmission of urgent messages

BEST TRAVEL ASSISTANCE will transmit urgent and justified messages relating to any of the events that are the subject of the services contemplated in these general conditions.

Transfer of funds and transfer of funds for legal bail in case of a traffic accident

During the trip, if the Beneficiary is imprisoned as a result of a traffic accident, **BEST TRAVEL ASSISTANCE** will arrange for the sending of the amount specified in these general conditions to meet the payment of the criminal bond, and the amount referred to must be previously deposited at the **BEST TRAVEL ASSISTANCE** office by the Beneficiary's family. The cost assumed by **BEST TRAVEL ASSISTANCE** will correspond only to the value of the transfer made to the Beneficiary. These coverages will be applied only once, regardless of the period of validity of the assistance voucher plan.

Traffic Accident Legal Assistance

BEST TRAVEL ASSISTANCE will be responsible for the expenses of fees caused by the civil, criminal or criminal defense of the Beneficiary, due to imputing or exonerating the responsibility for a traffic accident.

Lost baggage reimbursement on commercial airline

BEST TRAVEL ASSISTANCE will compensate the Beneficiary in a complementary manner, up to the limit specified in the table of benefits.

The following terms and conditions apply to obtain this benefit:

- The airline and the **BEST TRAVEL ASSISTANCE Headquarters** have been notified of the fact by the Beneficiary before leaving the airport where the loss was recorded following the instructions described below.
- If the baggage has been lost during transportation on a scheduled international flight, this benefit does not apply when the loss originates in a domestic flight segment, nor of charter or chartered flights, private or military aircraft, or any flight that does not have a fixed published itinerary that operates regularly, nor when the loss originates in domestic flights abroad.
- That the aforementioned baggage has been duly registered, labeled and checked in the hold of the aircraft and has been duly presented and delivered to the airline staff in the terminal office. **BEST TRAVEL ASSISTANCE** will not compensate the Beneficiaries of a plan for the loss of carry-on or cabin baggage or any other package that has not been duly registered with the airline and has been transported in the hold of the aircraft.
- That the loss of the baggage has occurred between the time it was delivered to authorized personnel of the airline to be boarded and the time when it should have been returned to the passenger at the end of the trip.
- That the airline has assumed its responsibility for the loss of said baggage, and has paid or paid the Beneficiary the compensation provided for by it. **BEST TRAVEL ASSISTANCE** will not be able to compensate the Beneficiary when the latter has not yet received compensation from the airline.

- Losses incurred in any type of land transport abroad are not entitled to this compensation.
- Compensation for total loss of baggage will be limited to a single whole and complete piece of luggage that is permanently missing and to a single affected Beneficiary. In the event that the missing piece of luggage is in the name of several Beneficiaries, the compensation will be prorated among them, provided that it includes the corresponding ticket numbers of each one, as well as the voucher number. Partial missing bags are not compensated.
- In the event that the airline offers the Beneficiary as compensation the possibility of choosing between receiving a monetary value or one or more tickets or other means of compensation, **BEST TRAVEL ASSISTANCE** will proceed to pay the Beneficiary the financial compensation for lost luggage, once said option is exercised.
- If the delay or loss of baggage occurs on connecting flights, on a return flight to the country of origin and/or habitual residence of the Beneficiary, no compensation will be awarded.

It is important to note that, in cases of loss of baggage, those directly responsible for them are the airlines or transport companies, therefore, **BEST TRAVEL ASSISTANCE** will intervene as a facilitating intermediary between the airline and the carrier and the passenger, and therefore cannot be considered or taken as directly responsible for such loss, or for the search for the luggage. Airlines reserve the right to accept or not claims to **BEST TRAVEL ASSISTANCE**, and in general terms they may demand that claims be made directly by passengers and not allow the intermediation of **BEST TRAVEL ASSISTANCE**.

Compensation for total loss of baggage will be paid only in the country where the **BEST TRAVEL ASSISTANCE** was purchased.

Upon returning to his/her country of origin, the Beneficiary must submit the following documentation by the means indicated by the Assistance Center, either link, official channels or **BEST TRAVEL ASSISTANCE** offices :

- Original P.I.R. (Lost Baggage Claim) Form
- Document or Passport
- Attendance voucher
- Original copy of the receipt of the compensation from the airline (Check, proof of payment of the same), air tickets.

BEST TRAVEL ASSISTANCE may only proceed with reimbursement for loss of baggage compensation only after the airline responsible for the loss has duly compensated the Beneficiary. The Beneficiary may not be compensated without proof of payment from the airline.

NOTE: The compensation to the Beneficiary will be complementary to that paid by the airline as indicated in the voucher corresponding to the BEST TRAVEL ASSISTANCE plan purchased. In the case of complementary compensation, the amount of the same will be determined as the difference between what is paid by the airline and the amount determined in accordance with the stipulations of the purchased plan, and always up to the maximum limit indicated for this concept in the voucher. No compensation will be valid if the compensation of the airline equals or exceeds the maximum limit established in the voucher for this concept. On the other hand, the compensation for loss of luggage applies per piece of luggage or cargo and not per person.

NOTE: If the refund is applicable, the company will proceed to make the payment in 15 business days, after the delivery of the complete bank documentation.

Refund for delayed baggage return

BEST TRAVEL ASSISTANCE will reimburse the Beneficiary whose assistance plan so establishes, by presenting the original receipts of purchases of basic necessities, made during the period of delay in the delivery of their luggage. Purchases must be made after having made the pertinent claim with the airline, as well as having notified the Assistance Services Center and provided the corresponding PIR number granted by the airline. This benefit will be provided only if the baggage is not located within six (6) hours from the arrival of the flight. The period of 6 hours refers exclusively to the time elapsed until the location of the baggage. The subsequent period until the physical delivery of the same by the airline is outside the responsibility of **BEST TRAVEL ASSISTANCE** and therefore will not be taken into account in the calculation of the 6 hours.

If the delay or loss of baggage occurs on connecting flights, on a return flight to the country of origin and/or habitual residence of the Beneficiary, no compensation will be awarded.

In the event that the baggage is declared totally lost by the airline, the total amount reimbursed for the expenses of this benefit will be deducted from the amount to be reimbursed for "Compensation for loss of baggage".

This service operates by reimbursement with prior authorization from the Assistance Services Center and governed by the times established in the reimbursement procedures.

In case of baggage delay, please follow these instructions:

1. Immediately after the lack of baggage is verified, contact the airline or responsible person within the same premises where the baggage arrives. Request and complete the P.I.R Property Irregularity Report form.
2. Before leaving the airport, please contact the Assistance Centre by telephone in order to report the loss of your baggage.

Upon returning to his/her country of origin, the Beneficiary must submit the following documentation by the means indicated by the Assistance Center, either link, official channels or **BEST TRAVEL ASSISTANCE** offices :

1. P.I.R. form
2. Proof of payment for expenses of basic necessities (hygiene items and basic necessities).
3. Original flight itinerary.

Note: the compensation for delay in returning luggage applies per piece of luggage and not per person.

NOTE: If the refund is applicable, the company will proceed to make the payment in 15 business days, after the delivery of the complete bank documentation.

Reimbursement for broken luggage

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

To make this benefit effective, it must be verified that the breakage has occurred between the time the baggage was loaded and the time it must be delivered to the Beneficiary upon disembarkation, it must have been reported to the **BEST TRAVEL ASSISTANCE Assistance** Service Center within 24 hours of the accident and the Beneficiary must present to **BEST TRAVEL ASSISTANCE** the proof of complaint granted by the airline or shipping company and the original receipts for the repair of the breakages or replacement of the luggage.

Note: compensation for baggage damage applies per piece of luggage or cargo and not per person.

NOTE: If the refund is applicable, the company will proceed to make the payment in 15 business days, after the delivery of the complete bank documentation.

Concierge Service

The **BEST TRAVEL ASSISTANCE concierge service** is available 24 hours a day, 365 days a year to assist Beneficiaries in obtaining information on tickets for shows, travel arrangements, car rentals, reservations for plays and any other information that the Beneficiary may need in major cities around the world. The Beneficiary will be responsible for all costs and expenses related to the request for concierge assistance services; this service is purely informative.

Trip/Cruise Tracking

BEST TRAVEL ASSISTANCE will take care of the cost of a one-way economy class ticket from the port of embarkation to the next port of call of the contracted cruise ship. This under the following situations:

- If the beneficiary initially missed the scheduled departure of the cruise due to a connecting flight delayed by more than (6) hours from the scheduled one and upon presentation of the appropriate endorsements and the airline report (PIR).
- In the event that the beneficiary must be removed from the cruise ship due to vital emergency situations in which his or her physical integrity is compromised
- If, as a result of illness that occurred before embarkation and after treatment, you are allowed to continue the contracted trip, you may access the benefit by attaching the documents that certify the inability to board the cruise ship and your respective medical discharge.

This benefit is paid as reimbursement, upon accreditation of the documents that support the situations described.

AirHelp Service

The Beneficiaries of **BEST TRAVEL ASSISTANCE** have the option of making their requests for the study of their case before the company AirHelp for delayed or canceled flights.

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

Accompanying family hotel expenses

When, in agreement with the treating physician and in agreement with the Medical Department of the Assistance Services Center, the Beneficiary is in a state of hospitalization and his/her state of health requires the company of a family member who provides this support for the beneficiary. **BEST TRAVEL ASSISTANCE** will cover hotel expenses up to the amount indicated in his/her assistance plan, with a maximum of 5 (five) days. This item will apply only to the beneficiary's companion of the assistance plan.

Expenses for delayed or canceled flight (more than 6 hours)

If the Beneficiary's flight is delayed for more than six (6) hours consecutive to the one originally scheduled, and provided that there is no other transportation alternative during them, **BEST TRAVEL ASSISTANCE** will reimburse up to the agreed coverage limit due to hotel, meals and communications expenses made during the delay and upon presentation of their original receipts, accompanied by a certificate from the airline reflecting the delay or cancellation suffered by the Beneficiary's flight.

This benefit will not be provided if the flight is at an airport located in the beneficiary's country of origin; nor if the Beneficiary travels with a ticket subject to space availability. This service will not be valid if the cancellation of the flight is due to the bankruptcy of the airline or the partial or definitive cessation of its services, that is, if the airline temporarily or permanently suspends its operations due to financial problems or other reasons that prevent the continuity of its activities

Note: this benefit only applies once you are outside the country of habitual residence, up to the maximum coverage within the validity of the voucher, not renewable per event.

Flight delay = VIP lounge (for delay of more than 60 minutes).

BEST TRAVEL ASSISTANCE beneficiaries who are delayed by more than 60 minutes in the scheduled flight will be able to access the VIP lounges available at the airports.

To access and obtain the benefit, the following requirements must be met:

- Have contracted the assistance plan equal to or greater than USD 30,000 in the categories of short trips, long stay, multi-trips and corporate
- Register the flights scheduled for the trip no less than 7 hours before the flight through the following link: <https://travelregistration.online>

Note: Access to the benefit is subject to the terms and conditions of the Collinson Service Solutions Limited which can be found in [Condicionessalasesp.pdf \(travelregistration.online\)](#)

Early return due to home loss

In the event of fire, explosion, flood or theft with damage and violence in the home of a Beneficiary, while the Beneficiary is travelling, if there is no person to take care of the situation and if their original return ticket does not allow them to change the date free of charge, **BEST TRAVEL ASSISTANCE** will be responsible for the corresponding difference or the cost of a new economy class ticket from the place where the Beneficiary is to the airport closest to the Beneficiary's home in the country of residence. This request for assistance must be accredited by presenting the original of the corresponding police report to the Assistance Services Centre, within twenty-four hours of the event. The Beneficiary must unfailingly contact the Assistance Services Centre in order to be authorised. Requests for reimbursement without any justification will not be accepted.

Note: In the event that, in accordance with these general conditions, the benefit of a return travel air ticket is granted, it must be used within the following five (5) non-extendable days for the return to the country of origin, the days are counted from the date of issuance of the resolution authorizing the refund of the same.

NOTE: In the event that the return ticket benefit is granted, it must be used within five (5) calendar days following the event, without the possibility of extension. The term will be counted from the date of the event. In addition, the Beneficiary must present both the outbound and return flight itinerary.

Return travel due to illness of the holder

If the User must return to his/her country of habitual residence due to illness that endangers the life of a direct relative in the 1st degree (parent, spouse, child or sibling) residing there, **BEST TRAVEL ASSISTANCE** will be responsible for the difference in the cost of the User's return airfare to his/her country of origin, only when his/her ticket is a reduced fare for a fixed or limited return date. This assistance must be accredited by means of a death certificate of the family member and a document that proves the relationship.

NOTE: In the event that the return ticket benefit is granted, it must be used within five (5) calendar days following the event, without the possibility of extension. The term will be counted from the date of the event. In addition, the Beneficiary must present both the outbound and return flight itinerary.

Baggage Location

BEST TRAVEL ASSISTANCE will advise the Beneficiary on the loss or theft of his/her luggage and personal effects, for which it will make available the services of the nearest Assistance Services Center. Likewise, **BEST TRAVEL ASSISTANCE** will advise the Beneficiary in the event of loss of travel documents and/or credit cards, giving the instructions to

Coverage for amateur sports

The assistance center will only assume expenses for events caused by the practice of sports when it is carried out exclusively as an amateur activity. It provides coverage for the practice of: Hockey, Volleyball, Soccer, Rugby, Polo, Rafting, Horseback Riding, Rappelling, Skiing, Snowboarding, Mountaineering, Diving (up to 29 meters), Swimming, Water Skiing, Parachuting, Hang Gliding, Paragliding, Surfing, Windsurfing, Kitesurfing, Taekwondo, all Amateur sports, snow and adventure

tourism. All Olympic activity sports practiced in authorized places or on regulation tracks will be considered. The enunciation is exhaustive and not enunciative.

EXCLUSION: Motorcycling, Cycling, Motor Racing, Torrenting, Bobsleigh, Skiing and Snowboarding off the regulation slopes, Olympic Luge, Hunting of dangerous animals, Mountaineering, Hiking, trekking at more than 6000 meters above sea level, Skeleton, Caving, Mountaineering, Air sports, Cave exploration, Bungee Jumping, Scuba diving at a depth of more than 30 meters or requiring decompression/recompression, Archery, Rifle shooting, Climbing, Bungee jumping. Boxing, Karate Do, Kung fu, Judo and other combat sports.

PARTICULAR EXCLUSION: The practice of sports by professionals in competitions or training for such professional competitions is excluded (Professional athletes are considered to be people who live from the practice of their sport without exercising another professional activity or receive any remuneration for the practice of said sport).

X. ADDITIONAL BENEFICIARY PURCHASE OPTIONAL BENEFITS

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

Additional benefits or upgrades may only be issued for the daily travel category.

Multi-Cause Cancellation Upgrade

In those cases where the Beneficiary explicitly contracts the multi-cause cancellation protection benefit offered by **BEST TRAVEL ASSISTANCE**, coverage will be granted up to the amount specifically contracted and said benefit must be expressly stated in the Beneficiary's voucher. This benefit is only valid for international trips.

BEST TRAVEL ASSISTANCE will cover, up to the maximum coverage according to the contracted plan, the penalties for canceling in advance a trip known as tours, tourist packages, excursions, air tickets and cruises that have been organized by a professional tour operator duly accredited at the destination of said trip. To be entitled to this benefit, the Beneficiary of the voucher must:

- 1) Contract the assistance plan, before or up to a maximum of 72 hours after the first payment of the tourist services that may be cancelled.
- 2) Notify the assistance center within a maximum of 24 hours after the event that motivates the cancellation occurs. The basis for calculating the compensation will be the date of occurrence of the cause of Cancellation and not the date of notice of the Beneficiary to **BEST TRAVEL ASSISTANCE**. At the same time, the Beneficiary must cancel their trip with the Cruise Tourism Agency, Travel Agency, Tour Operator, etc., so as not to increase the penalty that the same organization will apply.
- 3) Submit, up to 30 calendar days after the day of the end of the validity of the voucher, all the documentation that **BEST TRAVEL ASSISTANCE** considers to evaluate the coverage of this

benefit including, but not limited to: Document where the reason for cancellation of the trip is clearly and reliably demonstrated, letters from the respective service providers, invoices and payment receipts.

- 4) In the case of "Annual Multi-Trip" plans, this benefit will apply only once and corresponds to the passenger's initial trip, it cannot be considered as applicable to all trips that the Beneficiary may make during the total validity of the voucher.
- 5) The Beneficiary has up to thirty (30) calendar days from the date of the event to submit the complete documentation and supporting documents necessary to initiate the refund process. After that period, no documents will be accepted to process any refund.

The following are justified causes for the purposes of this benefit and contemplated at 100% of the limit marked on the voucher:

1. The death, accident or serious non-existing illness of the Beneficiary or first-degree relative spouse, parents, children, siblings, serious illness, serious illness being understood as an alteration of health that, in the opinion of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to start the trip on the originally contracted date.
2. The summons as a party, witness or jury of a court.
3. Damage caused by fire, theft, theft or by the force of nature to their habitual residence or professional premises that make them uninhabitable and unavoidably justifies their presence.
4. Medical quarantine as a result of an accidental event.
5. Proven dismissal from work, with a date after the hiring of assistance.
6. Emergency call for military, medical or public service.
7. Due to epidemic, natural disaster or volcanic ash. In the case of Cruise products, cancellations caused by volcanic ash emanations will not be considered as one of the justified causes to access this benefit.
8. If the person who is to accompany the Beneficiary on the trip, understood as persons who share the same hotel room with the Beneficiary, or cruise cabin, or are first-degree relatives of consanguinity spouse, parents, children or siblings who also possess an Assistance Plan under the same conditions as the Beneficiary and said companions are forced to cancel the trip for any of the reasons listed above.
9. Unforeseen exacerbations of pre-existing diseases. In which case, the Beneficiary or first-degree relative spouse, parents, children, siblings with said pre-existing disease, must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. **BEST TRAVEL ASSISTANCE** reserves the right to request the passenger's original medical history prior to the date on which the disease manifests the worsening.
10. Pregnancy complications
11. Wedding Cancellation

12. Surrender of a child for adoption

13. Emergency delivery

The following are justified causes for the purposes of this benefit and contemplated at 70% of the limit marked on the voucher:

14. Kidnapping of the Beneficiary or direct relatives as long as it is verifiable, and of public knowledge

15. Cancellation of holidays by order of the company

16. Job Change

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

Once the plan has been acquired under the conditions indicated above, and if the benefit is applicable, the validity of the plan begins at the time the Beneficiary acquires his/her assistance plan and ends at the time of the beginning of the validity of the voucher. This benefit does not apply to Beneficiaries over 74 years of age.

Note 1: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of the same event involving more than one booking and regardless of the number of Account Holders involved in it, the maximum liability of **compensation of BEST TRAVEL ASSISTANCE** for all affected Account Holders will not exceed FORTY THOUSAND US DOLLARS USD\$ 40,000.00 as a maximum global amount for the same claim. In the event that the sum of the compensation to be paid exceeds the aforementioned amounts, each individual compensation will be made in proportion to the maximum liability defined in the Voucher.

Upgrade to future mom

Any pregnant person who wishes to purchase a **BEST TRAVEL ASSISTANCE** assistance plan may do so by paying an additional amount. This benefit can be sold to pregnant people who are up to 32 weeks pregnant. The benefit basically applies to emergencies that arise during the trip, including emergency check-ups, emergency ultrasounds, medical assistance for illnesses caused by their pregnancy, emergency deliveries due to illness or accident that puts the life of the mother or child at risk, abortions or any type of medical assistance derived from the pregnancy situation. This benefit will only be valid for a maximum of 30 days, counted from the beginning of the trip abroad.

Particular exclusions to this benefit:

- a. Check-ups, ultrasounds, medical consultations in general, medical studies, etc., which are part of the routine controls of the pregnancy process and are not emergency. Also, all the resulting complications during and after pregnancy.
- b. Deliveries and caesarean sections of normal course and at term.
- c. Medical expenses related to the newborn.

- d. When it is proven that the reason for the trip is to attend your birth abroad.
- e. When it is verified that the sale of the voucher was made after the 32nd week of pregnancy

NOTE: the age limit to access the future mother benefit is a minimum of 19 years of age to a maximum of 45 years of age.

Trip cancellation any reason

In those cases where the Beneficiary explicitly contracts the benefit of cancellation protection for any reason offered by BEST TRAVEL ASSISTANCE, coverage will be granted up to the amount specifically contracted and said benefit must be expressly stated on the Beneficiary's voucher. This benefit is only valid for international travel. The benefit has worldwide coverage, except for countries with express restriction (active conflict zones or internationally sanctioned areas). The benefit includes:

- Cancellation for justified reasons (multi-cause) + Cruise penalties
- Cancellation for any reason (Any Reason)
- Trip interruption and early return
- Rescheduling with penalty coverage

BEST TRAVEL ASSISTANCE will cover, up to the maximum coverage established in the contracted plan, the penalties and non-refundable amounts derived from the early cancellation of previously contracted trips or services, provided that these have been acquired through duly accredited professional tour operators, or privately Among the covered services include:

- Complete tour packages
- Excursions or scheduled activities
- Regular air tickets
- Cruise Bookings
- Hotel reservations, Airbnb rentals, vehicles
- Guided or combined tours

It will be a requirement that these services are clearly specified in the itinerary or invoice and that their contracting has been prior to the event that causes the cancellation. Maximum Age of contracting: 74 years plus 364 / Agreements up to 84 years (Specified in specific plans)

Applicability in plans: Trips per day, annual multi-trip (only applies to the 1.er trip, for the following trips you must purchase the upgrade for each trip) To be entitled to this benefit, the Beneficiary of the voucher must:

1. Contract the assistance plan, before or up to a maximum of 72 hours after the first payment of the tourist services that may be cancelled.
2. Notify the assistance center within a maximum of 24 hours after the event that motivates the cancellation occurs. The basis for calculating the compensation will be the date of occurrence of the cause of Cancellation and not the date of notice of the Beneficiary to the **BEST TRAVEL ASSISTANCE** center.

3. At the same time, the Beneficiary must cancel their trip with the Cruise Tourism Agency, Travel Agency, Tour Operator, etc., so as not to increase the penalty that the same organization will apply.

4. Submit all documentation that BEST TRAVEL ASSISTANCE deems necessary to evaluate coverage for this benefit including, but not limited to:

- Evidentiary document that clearly and conclusively evidences the reason for cancelling the trip (e.g. medical certificates, death certificates, court decisions or police reports).
- Official letters or certificates issued by the providers of the contracted services, detailing the cancellation conditions and the percentage or amount not refunded.
- Original invoices, payment receipts and bank receipts for the tourist services contracted.
- Full itinerary of the trip.
- Copy of the contract with the tour operator, travel agency or airline, when applicable.
- Additional documentation that the BEST TRAVEL ASSISTANCE headquarters may require depending on the alleged cause, such as affidavits, specific forms, or complementary evidence.

Cruise Trip Cancellation

In case of having contracted the product, BEST TRAVEL ASSISTANCE will cover up to the maximum coverage and depending on the contracted plan, the penalties that arise for canceling early a trip known as tours, tourist packages, excursions, air tickets and cruises. To enjoy this benefit, the User of the certificate and/or assistance plan must:

Contract the certificate and/or assistance plan before or up to a maximum of 72 hours after the first payment of the tourist services that may be cancelled.

Cancellation times and minimum payments required:

In the event that the assistance is contracted once the penalty period of the tourist package or cruise has begun, the passenger must have paid at least 50% of the total value of the same. In this scenario, the cancellation may be made up to 15 days before the start date of the trip.

Submit all documentation that **BEST TRAVEL ASSISTANCE** deems necessary to evaluate coverage for this benefit including, but not limited to.

- Evidentiary document that clearly and conclusively evidences the reason for cancelling the trip (e.g. medical certificates, death certificates, court decisions or police reports).
- Official letters or certificates issued by the providers of the contracted services, detailing the cancellation conditions and the percentage or amount not refunded.
- Original invoices, payment receipts and bank receipts for the tourist services contracted.
- Full itinerary of the trip.
- Copy of the contract with the tour operator, travel agency or airline, when applicable.
- Additional documentation that the BEST TRAVEL ASSISTANCE headquarters may require depending on the alleged cause, such as affidavits, specific forms, or complementary evidence
- If at the time of contracting the assistance the penalty period has not yet begun, the minimum payment required by the travel agency will be accepted as valid. In this case, the cancellation may be made up to 24 hours before the start of the trip.
- Notify the Assistance Services Center within a maximum of 24 hours after the event that motivates the cancellation has occurred, provided that the voucher has not expired.

- Submit all the documentation that BEST TRAVEL ASSISTANCE requests to evaluate the coverage of this benefit, including, but not limited to: document where the reason for cancellation of the trip is clearly and reliably demonstrated (medical report, death certificate, among others), letters from the respective service providers, invoices, payment receipts.

(See below specific requirements in the case of cruises).

The Beneficiary has up to thirty (30) calendar days from the date of the event to submit the complete documentation and supporting documents necessary to initiate the refund process.

After that time, no documents will be accepted to process any refund

JUSTIFIED CAUSES (MULTI-CAUSE) AT 100%

The following are justified causes for the purposes of this benefit and contemplated at 100% of the limit marked on the voucher:

1. Death or serious illness of the Owner, his/her spouse, child/children or sibling(s) that causes hospitalization or inhibits ambulation, generating a state of prostration in the deceased and, therefore, making it impossible for the Owner to start and/or continue his/her trip.
2. Death or hospitalization due to an accident or serious illness arising suddenly and acutely from the father or mother of the holder and its overlap with the date of travel of the validity.
3. Unforeseen exacerbations of pre-existing diseases. In which case, the Beneficiary or first-degree relative, spouse, parents, children, siblings with said pre-existing disease must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. **BEST TRAVEL ASSISTANCE** reserves the right to request the passenger's original medical history prior to the date on which the worsening of the disease is manifest.
4. Damage caused by fire or theft in the Owner's habitual residence at his or her residence or in the property in which he or she carries out his or her commercial activity, which due to its seriousness makes these places uninhabitable and makes the presence of the Owner essential, making it impossible to make the trip due to the proximity of the start date and provided that the accident has occurred after the contracting of the tourist package and the Owner's Traveller Assistance Voucher.
5. Quarantine or medical social isolation prescribed by a medical professional to the Account Holder, provided that it has been indicated after the date of contracting the tourist services and/or travel assistance (whichever occurs first) and whose end period is after the start date of the Account Holder's trip (stating that the start date of the trip must coincide with the effective date of the voucher).
6. Summons of the Owner as a party, witness or jury before a court whose summons has occurred after the contracting of tourist and/or travel assistance services (whichever occurs first) and provided that the date on which he must appear occurs within the effective date of the voucher (also stating that the start date of the trip must coincide with the effective date of the voucher).
7. Summons to the Holder as a member of the polling station on the occasion of national or provincial elections. The designation must have been received after the date of contracting the tourist services and/or travel assistance (whichever occurs first) and the election must be

carried out during the period of validity of the voucher (also stating that the date of commencement of the trip must coincide with the date of validity of the voucher).

8. The involuntary loss of the Owner's job (and/or its respective reliable notification) within the seven calendar days prior to the date of commencement of the trip, provided that he/she has worked in said employment for a minimum of two consecutive years. This coverage will not apply if the Account Holder is self-employed, voluntarily accepts the termination of the employment relationship, or is a justified dismissal for reasons included in the respective applicable labor regulations.
9. Geographical relocation of the Account Holder by the employer: when for work reasons the Account Holder is transferred and assigned to reside temporarily or permanently in a city at a distance of no less than 300 km from the city of habitual residence, provided that the notification by the employer occurs after the contracting of the trip by the Account Holder and less than 15 calendar days before the trip.
10. Change of employment: when the Holder formally accepts a job proposal involving a new job (which must be with a different employer and not belonging to the same economic group where the Owner works), provided that the contract is in a relationship of dependency and with an employment contract for an indefinite period or for a period of no less than one year. It will be a condition for the admissibility of this benefit that the contracting of assistance services has not been carried out after the date on which he/she is notified of the new job proposal and/or its acceptance.
11. Cancellation of holidays based on a decision taken by the Owner's employer, and communicated to the Account Holder after the latter contracted the trip.
12. Placement of children and adolescents for adoption or guardianship/custody, informed by the judge hearing the case or by the competent authority in accordance with the legislation in force.
13. Cancellation of the trip by the Owner's travel companion for any of the reasons set out in this clause A companion shall be understood to be the person who travels with the Account Holder, shares the same itinerary, hotel, etc. and is also a Beneficiary of the provider's travel assistance service.
14. Presentation of the Holder to exams or competitions within the framework of a selection process for a position in a public body: Presentation to exams or competitions within the framework of a selection process for a position in a public body whose examination or summons is after the acquisition of the assistance and occurs on the date on which the trip would take place. Exams or appointments arising on the occasion of presentations made or adhesions made after the contracting of the trip and/or assistance are excluded.
15. Theft or theft of the Cardholder's documents that prevent the start or continuation of the trip: Theft of documentation necessary to make the trip, occurring on dates or circumstances such that it makes it impossible, before the start of the trip, to process or reissue said documentation. It does not include the loss or misplacement of the documentation.
16. Pregnancy complications, miscarriage: Serious complications in the state of pregnancy or miscarriage of the Holder that, in the opinion of a medical professional, force her to rest or

require hospitalization. Childbirth and pregnancy complications from the end of the 25th week of gestation are excluded.

17. Summons in judicial or administrative instance, as appropriate, for divorce or separation: Official summons of the Owner for divorce proceedings. Calls for procedures requested by the Holder's own lawyer are excluded.
18. Travel transfer expenses for reasons included in this clause: Additional expenses that may occur due to the change of Owner of the reservation or the contracted tourist package, in those cases in which the Owner makes a transfer of the trip or the contracted tourist package in favor of another person, provided that the transfer is motivated by any of the causes listed in this clause and that the amount of these expenses does not exceed the amount of the total cancellation of the trip or the contracted tourist package.
19. Total and definitive cancellation of the trip or tourist package contracted by the Owner, produced only as a result of a delay of the means of air, river or land transport of more than 24 hours, which makes it impossible to carry out the purpose of the trip or more than half of the duration of the trip has elapsed. This benefit is limited to regular transport, and when the delay occurs due to operational issues of the transport company and provided that the Owner has not been notified in advance; Cancellation costs will be reimbursed as long as they have not been previously paid by the transport company.
20. Total and definitive cancellation of the Account Holder's trip as a result of the closure of the transport terminal of origin or destination and cessation of operations for more than 24 hours caused by unforeseeable weather issues that render it inoperable coinciding with the date of the Account Holder's travel.
21. Failure to obtain a visa: The non-granting of visas for unjustified reasons. The non-granting of visas will not be considered a covered cause when the refusal is motivated by the Holder's failure to take the appropriate steps within the period and form for their granting.
22. Sudden call for organ transplantation of the Holder or a family member: Call for organ transplantation to the Holder or his/her relatives in the second degree of consanguinity or spouse, provided that such call occurred after the assistance was acquired and that they were already on the waiting list at the time of contracting both the trip and the assistance.
23. Loss in the transport vehicle to the point of origin of the trip: in the event of an accident of the vehicle (fire, theft or accident) during the transfer of the Owner to the transport terminal from where the trip will start that prevents the start of the trip and forces the definitive cancellation, as long as the accident is not due to recklessness or negligence on the part of the driver and provided that it is demonstrated that the Owner took the precautions to comply with the minimum stipulated times.
24. In the event that the vehicle owned by the Account Holder suffers an accident (theft, fire or accident) within 24 hours prior to the start of the trip (as long as it was not caused by negligence or recklessness of the Account Holder) and the Account Holder decides to cancel the trip definitively.

25. Special call to service or mission: when the Holders employed in the armed forces or national or provincial security forces are assigned to special missions or called to service after the contracting of the trip by the Holder, provided that the contracted services had a date of occurrence within the vacation period previously authorized by the employer.
26. Kidnapping of the Account Holder or his/her children, parents or spouse that occurred in the Holder's country of residence after the date of contracting the assistance and that remains pending resolution within 7 days prior to the trip.
27. Cancellation of the Holders' wedding: when the tourist package contracted to carry out the wedding trip or honeymoon of two Account Holders is cancelled due to their withdrawal from the union, the expenses corresponding to the couple's tourist package in question will be refunded.
28. Granting of official scholarships: Granting of official scholarships in favor of the Holder that prevent the realization of the trip due to overlapping in the dates of both. The list of the causes is exhaustive and not illustrative

CANCELLATION FOR ANY REASON (25% DEDUCTIBLE)

In the event that the plan holder decides to cancel their trip for any reason not contemplated within the justified and explicit causes of the plan, BEST TRAVEL ASSISTANCE will offer the refund of the non-recoverable amounts corresponding to contracted tourist services, according to the following conditions:

- Applies only to total and final cancellation of the trip.
- It is not valid for rescheduling or modifying dates.
- A deductible will be applied at the holder's expense, indicated on the certificate of coverage. If not specified, a deductible of 25% will be applied on the total non-refundable amount.
- The amount refunded will be the amount not recovered minus the value of the deductible, with a maximum limit defined in the plan's table of benefits.
- Does not apply if the trip was contracted through the redemption of points, miles or other loyalty programs This benefit will not be applicable if:
 - The holder is 75 years of age or older at the time of hiring.
 - The trip lasts more than 90 days.
 - The start and end date of the trip is not known at the time of contracting the service.
 - The contracted product is annual and multi-trip.

TRIP INTERRUPTION AND EARLY RETURN

When the holder is forced to return early to his or her usual place of residence before the scheduled end of the trip, the trip interruption cover will be activated, under the following conditions:

Definition: Trip interruption is understood to be the definitive cancellation of the remaining part of the contracted tourist package, caused by the early and inevitable return of the holder for a covered cause. The benefit will include:

- Proportional refund of the unused days of the tour package.
- Return ticket penalty in economy class.

Determination of unused days:

The calculation will be made by subtracting the number of days actually enjoyed from the total number of days covered in the voucher. The cut-off point will be the date on which the event that gives rise to the interruption has occurred and that it is duly communicated.

For voyages whose primary purpose is a cruise:

If the holder is unable to board the cruise ship due to one of the covered causes, the insurer will cover the non-refundable expenses associated with the portion of the package corresponding to the cruise. In order for the cruise to be considered as the main purpose of the trip, boarding must take place within 72 hours of the start of validity of the voucher or trip (whichever occurs first). In these cases, they will be taken as days not taken from the date on which the event that motivates the definitive cancellation is confirmed.

Covered causes for trip interruption:

1. Death or serious and unforeseen illness of a first-degree relative that requires immediate return.
2. Serious accident or illness of the holder during the trip that prevents the continuity of the itinerary.
3. Severe material damage to the holder's residence that requires their urgent presence.
4. Mandatory court summons issued after the start of the trip.
5. Non-entry into the destination country by the immigration authorities: If the holder/beneficiary of the BEST TRAVEL ASSISTANCE voucher is not admitted by the local immigration authorities at the time of entry to the destination country and is repatriated to his/her place of origin, BEST TRAVEL ASSISTANCE will recognize the holder/beneficiary up to the amount indicated on the voucher, the penalties generated by the services not enjoyed due to the interruption of his/her trip

In cases of non-admission to the destination country, the beneficiary must:

1. To have contracted the certificate and/or assistance plan with a difference of up to 72 hours after the tourist package and/or cruise is contracted.
2. For inadmissibility, file within 24 hours after arrival in the country of origin in an official manner a complaint before the Internal Control Body of the National Institute of Migration according to the country to which entry was denied, for cases that occur in Mexican territory it must be filed to the email: ocinm@inami.gob.mx and generate the claim to the Consulate General of the country [These complaints must be attached at the time of the claim before the center].
3. Notify the Assistance Services Center within a maximum of 24 hours after arriving in the country of origin as a result of administrative repatriation
4. Submit all the documentation that BEST TRAVEL ASSISTANCE requests to evaluate the coverage of this benefit, including, but not limited to: document where the reason for interruption of the trip is clearly and reliably demonstrated, letters from the respective service providers, invoices, payment receipts, emails filing complaints with government entities and filing response.
5. The User has up to 30 (thirty) continuous days from the date of the event, to present the complete documentation and necessary backups to initiate the refund process. After that period, no documents will be accepted to process any other return matter

Conditions to apply:

- Notification must be made to the support center within 24 hours of the event.

- Sufficient supporting documentation is required: medical certificates, police reports, court orders, etc.
- The refund will be limited to unused services.

Exclusions:

- Voluntary interruptions, due to fatigue, disinterest or non-compulsory work reasons.
- Known or unknown pre-existing events prior to the start of the trip or during the trip
- Failure to comply with the required deadlines and documentation.
- Lack of compliance by the tour operator, travel agency, cruise etc.
- Rescheduling with penalty coverage
- The contracted product is annual and multi-trip.

RESCHEDULING WITH PENALTY COVERAGE

The coverage of penalties applied for the rescheduling of the trip will be valid only if the rescheduling occurs 72 hours before the start of the trip or the effective date of the voucher, whichever occurs first. This coverage will not apply if the trip has already begun or if the

rescheduling occurs after these dates.

It will be mandatory for the holder:

- Present clear evidence of the reason for the rescheduling (when it is for justified cause).
- Provide documentation of the penalties collected.
- Demonstrate that the affected tourist services had been previously contracted, complying with all contracting requirements

Upgrade personal items

BEST TRAVEL ASSISTANCE will compensate the beneficiary of an assistance plan that establishes it, for the cost of your personal belongings or luggage that has been stolen during the trip, the maximum coverage of the contracted plan. In addition, the expenses for the purchase of basic necessities that you were forced to purchase as a result of the event will be reimbursed.

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

To access this benefit, the beneficiary must submit the documents that the Assistance Center deems necessary, including, but not limited to:

- a. Police report filed within 24 hours of the event, which proves the theft of personal belongings.
- b. If the theft has occurred in a hotel, the complaint filed by the administration of the hotel must be filed.
- c. Purchase invoice or customs declaration of the lost or stolen object dated prior to the loss, theft or theft.

- d. If the loss occurs in the custody of an airline or other means of transportation, you must submit the P.I.R. form or report obtained from the transportation company.
- e. Invoice for the purchase of basic necessities, understood as the following: solely and exclusively: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap -liquid, stick, powder-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and make-up.

Any other element not considered within the list indicated above will be understood as excluded from any type of coverage. The date of purchase of these elements must be after the date of the eradication of the police report.

The following are considered exclusions from this coverage:

- i. Personal belongings or luggage that were stolen from a parked vehicle shall not be covered unless they were found in the trunk of the car out of public view and locked in the case of caravans or there is evidence that the theft was carried out with violence or the use of force.
- ii. Unattended baggage will not be covered unless it is in a hotel room and in a safe place and there must be evidence of forced and violent entry.
- iii. Wheelchairs, baby carriages, tricycles, bicycles, motorcycles and jet skis.
- iv. Contact lenses, dentures and hearing aids.
- v. Stamps, documents, business goods and samples.
- vi. Custody or detention of the elements by customs authorities.
- vii. Cases where the beneficiary fails to take necessary safety precautions.

Note: this benefit is not cumulative with others.

Upgrade protection technology

BEST TRAVEL ASSISTANCE will indemnify the beneficiary of an assistance plan that establishes it, for the loss, theft or theft of the following elements: cameras, camcorders, smartphones, tablets and computers up to the maximum coverage of the contracted plan.

To access this benefit, the beneficiary must submit the documents that the Assistance Center deems necessary, including, but not limited to:

1. Police report filed within 24 hours of the event, which proves the theft of personal belongings.
2. If the theft has occurred in a hotel, the complaint filed by the administration of the hotel must be filed.
3. Purchase invoice or customs declaration of the lost or stolen object dated prior to the loss, theft or theft.

4. If the loss occurs in the custody of an airline or other means of transportation, you must submit the P.I.R. form or report obtained from the transportation company.
5. Invoice for replacement of the stolen object, for one of the same brand and reference, dated after the filing of the police report.

Note: this benefit is not cumulative with others.

Upgrade Deportes

BEST TRAVEL ASSISTANCE will take care of the costs of care resulting from accidents occurring from the practice of high-risk recreation, in professional practical competitions (up to the maximum of your contracted medical coverage not to exceed USD 100,000) of the following sports:

1. **Category 2:** Water skiing, football, track speed cycling, figure skating, British canoeing, marathon, artistic gymnastics, pony trekking, parascending, roller hockey, free riding, ice skating, field hockey, deep coastal fishing.
2. **Category 3:** skiing, Welsh football, American football, curling, ice hockey, ice skating, short track speed skating, tobogganing, mountain biking, mountaineering, bobsleigh, mountaineering, roller derby, horse jumping, horse racing, horse riding, trampoline gymnastics, river rafting, scuba diving (up to 30 meters maximum).
3. **Category 4:** Skydiving, paragliding, freestyle skiing, alpine skiing, cross-country skiing, luge, off-piste skiing, rafting above level 5, canoeing level 5, ice mountain mountaineering, motorcycling, motor racing, rugby, BMX, heli-skiing, martial arts, canoeing levels 3 and 4, whitewater rafting.

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

Upgrade assistance for pets (coverage for accident, illness and funeral repatriation):

The validity will be the same as the **BEST TRAVEL ASSISTANCE** travel assistance voucher with a maximum of 90 calendar days. This benefit can be purchased by a pet owner, by paying an additional amount. This benefit can be sold for Dogs and Cats, which are not described in the particular exclusions of this service.

In the event of an accident and/or non-pre-existing illness of the pet, **BEST TRAVEL ASSISTANCE** will cover the costs of necessary veterinary assistance, such as consultations, medication, diagnostic tests or surgical interventions, among others, as long as it is a verifiable emergency. In addition, in the event of the death of the pet, **BEST TRAVEL ASSISTANCE** will organize and pay for the funeral repatriation, taking into account the expenses of: mandatory coffin for international transport, administrative procedures and transport of the body by the means it considers most convenient to the place of entry into the country of habitual residence of the owner of the pet, the same as that which appears in the assistance plan of **BEST TRAVEL ASSISTANCE**.

Particular requirements for this benefit:

- a. Only dogs and cats will be allowed.

- b. That the pet is at least four months old and not older than eight years.
- c. The owner of the pet must present the complete and current vaccination card, in case the pet is less than one year old, the owner must prove that they have received their booster vaccines.
- d. The pet must not present any disease at the time of travel.
- e. The pet must be properly dewormed, internally and externally.
- f. It will only apply to one pet per person.

Particular exclusions to this benefit:

- i. Any type of controls, investigative examinations, medical consultations in general, medical studies, etc., that are not emergency will not be covered.
- ii. Vaccinations and/or deworming.
- iii. Diseases resulting from lack of deworming or vaccinations.
- iv. Pets in gestation
- v. Pets that are sick at the time of travel
- vi. Pets undergoing medical treatment
- vii. Pets under four months and over eight years of age
- viii. Pets that do not have a complete and current vaccination record
- ix. Pets that do not comply with the legal rules and requirements for international transport.
- x. Other exclusions mentioned in the main contract may apply.

Medical care upgrade for pre-existing illness

The pre-existing illness upgrade will only cover 30% of medical coverage, not to exceed \$30,000.

If the beneficiary suffers from a pre-existing or chronic disease at the beginning of his/her trip abroad, even if it is not his/her knowledge, as established in these General Conditions, **BEST TRAVEL ASSISTANCE** is automatically exempt from providing services or assistance at his/her expense and based on the assistance plan purchased. However, and in an exceptional manner and only in those cases that expressly establish it, **BEST TRAVEL ASSISTANCE** will assume the charges for medical assistance for pre-existing or chronic illness in favor of the beneficiary up to a maximum of the amount determined in the respective plan purchased. In these cases, **BEST TRAVEL ASSISTANCE** will recognize the first clinical consultation in which the pre-existence of the disease is determined up to the amounts determined in the respective Summary Table of Benefits.

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

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

Excluded from this coverage are all sexually transmitted diseases, including, but not limited to, syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

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

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

Obligations of the Beneficiary:

1. The Beneficiary shall follow all medical instructions given by the treating physician assigned by **BEST TRAVEL ASSISTANCE** and take all medications as prescribed and necessary.
2. If the Beneficiary is interested in contracting a plan that includes emergency coverage for pre-existing medical condition **BEST TRAVEL ASSISTANCE**, and suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the Beneficiary should consult their personal physician in their home country before starting the trip and obtain written confirmation that they are fit to travel for all the scheduled days, to the desired destination and that the condition is not an inconvenience for all scheduled activities.
3. The Beneficiary will not be able to start the trip after receiving a terminal diagnosis.
4. In order to access this coverage, the beneficiary must have been stable for more than 12 months.

In the event that the reason for travel is determined to be treatment abroad for a chronic or pre-existing condition, the Emergency Management Center will deny coverage.

Note: The age limit for accessing the pre-existing illness medical assistance benefit is no longer than 85 years of age.

Theme Park Upgrade

In those cases where the Beneficiary explicitly contracts the Theme Park protection benefit offered by **BEST TRAVEL ASSISTANCE**, coverage of seventy percent (70%) of the value of the Theme Park ticket belonging to the purchaser of the voucher who has purchased the upgrade will be granted. This benefit is only valid for international travel and for any Theme Park in the world.

To be entitled to this benefit, the Beneficiary of the voucher must:

- a) Contract the assistance plan, before or up to a maximum of 72 hours after the purchase of the entrance ticket to the Theme Park.
- b) Notify the assistance center within a maximum of 24 hours after the event that motivates the cancellation occurs. The basis for calculating the compensation will be the date of occurrence of the cause of Cancellation and not the date of notice of the Beneficiary to **BEST TRAVEL ASSISTANCE**. At the same time, the Beneficiary must cancel with the Theme Park ticket, so as not to increase the penalty that it will apply.
- c) Submit all the documentation that **BEST TRAVEL ASSISTANCE** considers to evaluate the coverage of this benefit including, but not limited to: Document where the reason for cancellation of entry to the Theme Park is clearly and reliably demonstrated, letters from the respective service providers, invoices and payment receipts.
- d) In the case of "Annual Multi-Trip" plans, this benefit will apply only once and corresponds to the passenger's initial trip, it cannot be considered as applicable to all trips that the Beneficiary may make during the total validity of the voucher.

The following are justified causes for the purposes of this benefit and contemplated at 70% of the limit marked on the voucher:

- 1. **Closure of the theme park due to weather conditions**, for this it is an essential requirement to present a document from the Theme Park that certifies said event.
- 2. **Cancellation of entry to the theme park due to serious illness or accident of the Beneficiary**, serious illness being understood as an alteration of health that, in the opinion of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to start the trip on the originally contracted date. It is essential to contact the Assistance Center to report the incident within 24 hours.
- 3. **Closure of the theme park due to its direct cause**, for this it is an essential requirement to present a document from the Theme Park that certifies said event.
- 4. **Cancellation due to serious illness or death of a companion** (if the patient is a minor or the condition of the companion does not allow entry to the park), the companion(s) must have a relationship in the first degree of consanguinity spouse, parents, children or siblings also holders of an Assistance Plan under the same conditions as the Beneficiary and said companions are forced to cancel the trip for any of the reasons listed above, they must contact the Assistance Center to report the incident within 24 hours.
- 5. **Cancellation due to a traffic accident or vehicle breakdown**, in case the Beneficiary has a traffic accident or an event related to the means of transportation by which he or she is traveling to the Theme Park. To access the benefit, you must present a Police Report of the accident or proof from the company that helped you in case of breakdown or inconvenience of the car.
- 6. **Trip interruption or cancellation**, the beneficiary must have trip cancellation or interruption coverage within their assistance plan and if they meet any of the causes they will be able to access this numeral to receive a refund of their tickets. Therefore, it is the obligation of the

Beneficiary to comply with letter "a" and in case of not having contracted an assistance plan, they will not be able to make use of the benefit.

Once the plan has been acquired under the conditions indicated above, and if the benefit is applicable, the validity of the plan begins at the time the Beneficiary acquires his/her assistance plan and ends at the time of the beginning of the validity of the voucher. This benefit does not apply to Beneficiaries over 74 years of age.

Upgrade cancellation fees and COVID quarantine - 19

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

1. Hotel and food expenses for up to 15 days.
2. Transfer of a family member for hospitalization, as long as the treating physician authorizes the hospital visit or accompaniment in the hotel.
3. Fare difference or penalty for the holder's delayed or early return trip.
4. Cancellation of trip contracted for intra-hospital assistance of Covid-19 and guarantee of cancellation and interruption of trip due to positive diagnosis of Covid-19 that prevents travel on the designated dates of the trip
5. Assistance through telemedicine during mandatory isolation, to monitor the patient's health status.
6. Emotional support through telepsychology.

In order to access these benefits, the following conditions must be met.

1. Medical report indicating that the patient must remain in self-isolation.
 2. This upgrade guarantees hotel expenses per reservation, this means that if two or more people sharing the same room are diagnosed with covid-19, the expenses to be reimbursed will correspond to this reservation. That said, it is understood that a room will not be paid for each reservation.
 3. Hotel expenses for quarantine will be covered as long as the reservation has already been paid for by the passenger.
- The product will be capped at USD 20,000 for groups.
 - The maximum amount of this coverage is USD 1,500

In any case, the Voucher must be issued at least 14 days prior to the date of departure, or start of validity, whichever comes first.

NOTE 1: To access the cancellation benefit, the beneficiary must comply with the same conditions as the Multi-Cause Cancellation Upgrade

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

NOTE 3: Age limit, 70 years.

Medical expenses due to an accident at work

In those cases where the Beneficiary explicitly contracts the benefit of medical expenses for work accidents offered by **BEST TRAVEL ASSISTANCE**, coverage will be granted up to the amount specifically contracted and said benefit must be expressly stated in the Beneficiary's voucher. This benefit is only valid for international trips.

BEST TRAVEL ASSISTANCE will cover up to the maximum coverage according to the contracted plan the events resulting from the execution of the work entrusted by your employer within the place and the working hours destined for this purpose.

The coverage contracted does not cover the expenses caused by and/or as a result of:

1. Accidents intentionally caused by the Owner or in which there was no sudden action of an external agent.
2. Accidents occurring to the Owner, with or without intention, when the latter is under the influence of alcohol, drugs or narcotics, toxic or hallucinogenic substances or any type of drugs not medically prescribed.
3. Accidents where the Owner drives a vehicle, equipment and/or machinery and does not have the license, permits or qualifying courses (regardless of whether it is on public roads or not).
4. Accidents to pilots or aircraft crew members while performing their job duties, i.e., participating as a crew member of any type of aircraft or helicopter.
5. Traveling as a passenger on any aircraft not officially authorized to operate, or when the pilot or his crew lacks the respective license, or when one or the other performs illegal flights.
6. The accident or illness suffered by the Owner as a result of the commission or attempted intentional crime in which he or she is the active subject.
7. International war declared or not, civil war, invasion, terrorism, insurrection, active participation in disturbances of public order, strikes, demonstrations, military service, criminal or criminal acts and catastrophic phenomena of nature, nuclear contamination, nuclear incidents, rebellion in which the Owner is participating.
8. Accidents that are the result of recklessness on the part of the worker, due to having acted with intent or without following the corresponding safety measures. It should be noted that this exemption from liability will also be given when it is an eventuality derived from force majeure that cannot be foreseen or avoided.
9. On the other hand, heart attacks, thrombosis, strokes, cerebral hemorrhages or similar diseases are ruled out as occupational accidents when they are not related to work as such.
10. The handling of hazardous substances, work under the surface or underwater with oxygen tanks or diving suits, as well as with explosives or that at the time of an accident they had not been provided with the basic and necessary industrial safety tools or utensils to carry out the work entrusted. Legal or illegal mining, and
11. Work or activities with atomic and/or nuclear energy, sunstroke or frostbite, regardless of how they are carried out.
12. When exposed to hazardous substances such as: Gases, Flammable liquids, Flammable liquids, Oxidizing materials, Poisonous materials, Radioactive materials, Corrosive materials, Other regulated materials
13. To the operation, driving or handling of heavy machinery; or that works with gases, air pressure or hydropneumatic fluids; or that require special physical skills, or where it is exposed to danger and as a result the owner suffers an accident or a consequential illness.
14. that the policyholder of the TRAVEL ASSISTANCE plan, performs or executes work without having complied with the industrial safety regulations of the country where such work is carried

out, as these are mandatory, whose responsibility falls on the natural and/or legal person or persons for whom they are executed. This regulation also falls on people who are not linked by employment, or by contract with a company and who act on their own outside their country of residence, such as independent workers or self-employed.

15. An accident at work is not considered to be one that occurs to the worker outside the company, during paid or unpaid leave, whether it is leave to attend medical appointments or any other type of leave granted by the employer.
16. The Account Holder who is in an irregular migratory or work situation will not be given or covered by any type of benefit or assistance
17. When exposed to legal or illegal mining, extraction of stone material, oil pipelines, gas pipelines and polyducts.

Upgrade Smartbag

This Service Contract (the "Service Contract") shall be effective as of the date of purchase of the baggage tracking service offered by Blue Ribbon Bags ("The Supplier"), by, or on behalf of, the airline passenger ("The Passenger"). The Supplier and Passenger shall hereinafter be referred to as "the Parties".

The Parties agree as follows:

The baggage tracking service offered by the Supplier covers the recovery of checked baggage that has not been loaded on flights taken by the Passenger, or that has been erroneously directed to a destination other than the final destination of the flight, as reported by the airline of the flight ("Lost Baggage"), with a satisfaction guarantee service that includes remuneration for any lost Baggage that has not been found within a fixed period of time. The fixed period of time will be 96 hours from the time of landing of the passenger's flight on which the baggage did not arrive with the passenger as planned, and as reported by the airline.

The elements of the service are as follows:

a) Baggage Recovery

As part of the Baggage Retrieval service, the Supplier shall actively communicate with the Passenger, the airline and other resources, to locate and expedite the recovery of the lost Baggage within 96 hours from the actual landing time of the aircraft to the Passenger's final destination (hereinafter referred to as "the Service Period"). The Passenger understands that Blue Ribbon Bags is an Internet-based service. All communications related to Lost Baggage Reports, or any other matter related to the Blue Ribbon Bags Service, will be carried out with the Supplier only by email. Passengers and customers will continue to be obliged to comply with the terms and conditions of this Service Agreement, even if their access to the Internet or email is insufficient.

Each service purchased will only apply to flights listed on the airline confirmation number for which the service was purchased. If multiple flights are booked separately, and they are listed under different confirmation numbers, separate Service Contracts must be purchased for each airline Confirmation Number. Travel agents may purchase the service under a "PNR" ("Passenger Number Record") number dictated by their GDS (Global Distribution System). Online Travel Agencies may offer the product for round-trip airline tickets

purchased on their website, even if the round-trip ticket comprises several different airline confirmation numbers. Travel Insurance Companies may add our product to their offerings, and the product will provide coverage to the passenger for the same date range applicable to the travel insurance policy purchased, regardless of how many flights are taken within that interval.

b. Service Satisfaction Guarantee Payment

If the Baggage Recovery service is unsuccessful in retrieving the Baggage, and the Passenger's lost Baggage is not recovered, in accordance with the provisions of these terms and conditions, within the Service Period, the Supplier shall pay the Passenger in accordance with the Service Satisfaction Guarantee with limitation of liability. The Supplier offers a Baggage Recovery service. The Passenger shall purchase the Baggage Recovery Service, with its corresponding Service Satisfaction Guarantee with a limit of liability specified in the voucher

****PLEASE NOTE: All payments made under this Satisfaction Guarantee under this Service Contract will be made in euros, and in the amounts shown above, regardless of the contents of the passenger's baggage.***

The remuneration of the Service Satisfaction Guarantee with limitation of liability is limited to two (2) undelivered bags per passenger.

To be eligible for the Baggage Retrieval and Service Satisfaction Guarantee payment services provided for in this Service Contract, the Passenger agrees and must comply with the following conditions in full:

PASSENGER RESPONSIBILITIES AND COMMITMENTS:

- a. Payment of the Service Contract fare by the passenger shall constitute full acceptance of the terms of this Service Agreement by the Passenger.
- b. All information provided to the Supplier for the purchase of the baggage tracking product, or when completing a Mishandled Baggage Report ("MBR"), must be correct and truthful. Providing any inaccurate information in the product purchase process, including incorrect passenger names, incorrect airline choice, and incorrect airline confirmation numbers, will void this Service Contract, and the Passenger will not be eligible for Baggage Retrieval Services or payments associated with the service satisfaction guarantee under this Service Contract. All information provided to the Supplier when reporting lost baggage will be used to process Lost Baggage Reports, including the airline's arrival times. If a passenger enters an incorrect email address as part of their Lost Baggage Report, the Supplier will not be responsible

for the passenger's inability to respond to communications or comply with the terms and conditions of this Service Contract.

- c. If the supplier informs the passenger, via email, that there is incorrect information in the passenger's Lost Baggage Report, the passenger will have 12 hours to correct the information provided. Any incorrect information that is not corrected by the passenger, within 12 hours from the time of being informed, will void the Service Contract and Lost Baggage Report, and the Passenger will not be eligible to obtain baggage recovery services or to obtain payment of the satisfaction guarantee.
- d. The passenger must purchase the baggage tracking service product prior to the aircraft's initial departure time. The passenger must purchase the baggage tracking service prior to all flights on his/her outbound or inbound journey. The passenger will not be able to purchase the service between flights within a trip (i.e., in the time between connecting flights). All flights in the passenger's itinerary, or that a passenger has taken to reach his/her destination, and all flights for which the passenger's bags are tagged by any airline baggage tagging system on his/her journey to their final destination, must be covered by the Blue Ribbon Bags service in order to be eligible for baggage retrieval services or the service satisfaction guarantee payment in the event that a bag is lost. If any portion of the passenger's journey en route to their destination is not covered, or if the passenger's bags are tagged for flights under any baggage tagging system of any carrier, which is not covered by a Blue Ribbon Bags Service Contract, this will void the passenger's eligibility to be covered for baggage retrieval services or for payment of the satisfaction guarantee in the event of a lost bag, even if individual services have been purchased for all other flights within that trip. Once a Baggage Report has been submitted for a bag, the passenger will not be able to purchase additional services for additional flights that are in any way related to the bag reported in the active MBR. It will not be possible to purchase any change to the delivery address that requires an additional flight, which in turn requires additional service, once a Lost Baggage Report has been submitted. Changes made to the delivery address of a passenger's lost Bag of which the Supplier has already been informed, and which no longer contains an additional service associated with the additional flight, will disqualify the passenger, so that the passenger will no longer be eligible for baggage retrieval services or payment of the Blue Ribbon Bags satisfaction guarantee.
- e. The passenger agrees that the Supplier has the right to refuse any effort to purchase the baggage tracking service product, and may cancel any Service Contract (including refund of the Passenger Service Contract fee), at any time prior to the Passenger's submission of a Lost Baggage Report.
- f. The Passenger must promptly, within the Service Period, make a claim to the Carrier (in the manner required by the Carrier's rules), informing that the Passenger's Baggage has been lost or has not been delivered, before reporting the Lost Baggage to the supplier.
- g. The Passenger must receive from the airline an acknowledgement of receipt of the Lost Baggage Claim, which must include a unique identifier of the airline for the lost baggage claim (often called a locator, or reference or tracking number). Blue Ribbon Bags will not obtain the identification numbers (reference number, locator, or tracking number) of the airline on behalf of the customer. It is the passenger's responsibility to collect this information from the airline when they submit their lost baggage claim to the carrier. Lost Baggage Reports that do not contain unique identifier numbers will not be processed, and the Passenger will not be entitled to use any Baggage Recovery Services or to payments corresponding to the Service Satisfaction Guarantee under this Service Contract.
- h. The Passenger must then report the Lost Baggage Claim to the Supplier, using the reporting methods, as explained in section 2(j) of this agreement, including the unique identifier issued by the carrier in relation to the lost baggage claim ("(check-in") reference number), and for each bag ("bag tag number"), and all required information, within 24 hours after the actual arrival of the flight, for the Lost Baggage Report to be

processed. Any Lost Baggage Report submitted to Blue Ribbon Bags after the expiry of the 24-hour period from the actual landing time of the flight will be denied, regardless of the circumstances and reasons, and those passengers will not be eligible for baggage retrieval services, nor for the payment of the Service Satisfaction Guarantee.

i. For ALL flights that have landed outside the United States:

As part of the submission of the Lost Baggage Report, each passenger is required to submit a copy of the report provided by the carrier when the lost baggage claim was submitted to Blue Ribbon Bags, within 24 hours after the passenger's flight landed. If a passenger fails to submit a copy of this report, as provided by the airline at the time of submitting their lost baggage claim, within 24 hours of the passenger's flight landing, the Blue Ribbon Bags Lost Baggage Report will be denied immediately after the expiration of the 24-hour period, and the passenger will not be eligible for baggage retrieval services or Blue Ribbon Bags Service Satisfaction Guarantee Payment. All report submissions must be emailed to MBR@BLUERIBBONBAGS.COM and the passenger must write their Service Contract number in the subject line. Airline Reports that are submitted in any manner other than that indicated in Section 2(i) will not be considered as a valid submission, and will cause the Passenger to lose his/her eligibility for baggage retrieval services and the Satisfaction Guarantee Payment. Any bag within this category will be considered "returned" by the terms and conditions of the Blue Ribbon Bags Service Contract once the bag arrives at the airport registered in the lost baggage claim with the airline.

For Flights that have landed within the United States:

If the passenger's bag was misplaced by an airline that provided them with a Property Irregularity Report (PIR) (this is the title of the report that the airline gave them when they submitted their lost baggage claim, containing the registration reference number, provided by the airline or airport) or a Baggage Irregularity Report (BIR) by the airline (in general, BIRS does not contain a ten-digit registration reference number), the passenger is required to submit a copy of this Belongings Irregularity Report, or Baggage Irregularity Report, to Blue Ribbon Bags, within 24 hours of landing their flight, in order to complete the Baggage Irregularity Report registration process, and to be eligible for Blue Ribbons baggage retrieval services and Guaranteed Satisfaction Payment. If a passenger fails to submit a copy of this Report, as provided by the carrier at the time of submitting their lost baggage claim, within 24 hours of the passenger's flight landing, the Lost Baggage Report to Blue Ribbon Bags will be denied immediately upon the expiration of the 24-hour period, and the passenger will not be eligible for baggage retrieval services or our Payment for Service Satisfaction Guarantee. All report submissions must be emailed to MBR@BLUERIBBONBAGS.COM and the passenger must write their Service Contract number in the subject line. Airline Reports that are submitted in any manner other than as indicated in Section 2(i) will not be considered a valid submission, and will cause the Passenger to lose his/her eligibility for baggage retrieval services and toward the Satisfaction Guarantee Payment. Any bag within this category will be considered

"returned" by the terms and conditions of the Blue Ribbon Bags Service Contract once the bag arrives at the airport registered in the lost baggage claim submitted to the airline.

- j. Passengers must report the Lost Baggage claim to the Supplier, by submitting a Lost Baggage Report to the Supplier, in one of two ways:
- Online at <https://www.blueribbonbags.com/MbrFilingPassenger> or
 - By phone at +1 888-BAGGAGE (+1 888-224-4243-US) or +1 917-920-9699 (toll free), 24 hours a day, 7 days a week.
- k. The Passenger therefore expressly authorizes the Supplier to act on behalf of the passenger in the provision of the Baggage Retrieval Service, including all direct communications with the airline, and undertakes to promptly provide any confirmation of this required authority in writing or otherwise. When a passenger purchases the BRB Service through an Online Travel Agency or any other third-party seller of the product, the Passenger shall be giving full authority to the Online Travel Agency or Third Party Seller of the product, to share all personal and Itinerary-related information with the Provider at any time before or after the Passenger's trip.
- l. Unless otherwise agreed in writing, all payments made pursuant to the Satisfaction Guarantee Payment, and made by check for a specific Lost Baggage Report, must be cashed within 90 days from the date of issuance of the check. Any check not cashed within 90 days from the date of issuance will void the satisfaction guarantee payment, and Blue Ribbon Bags will no longer be liable for any payment to that passenger for such Lost Baggage Report.
- m. If a Lost Baggage Report is closed or denied for any and/or all reasons, and the passenger discovers that this closure of the Report is due to an error, the passenger has 12 hours from receipt of the closing email to inform Blue Ribbon Bags of the error. The passenger may only inform Blue Ribbon Bags of this error by email to mbr@blueribbonbags.com, with your MBR number in the subject line. Any email received after this 12-hour period, or if the error has been reported by any other means, will not be accepted, and the check-in will not be reopened, and the passenger will not be eligible for baggage retrieval services or for our satisfaction guaranteed payment, regardless of the circumstances. If the supplier accepts the error, and the check-in is reopened, the supplier will have an additional 72 hours from the end of the original 96 hours from the time of landing of the passenger's flight, a period known as the service period, to locate the passenger's baggage. Any baggage associated with a Lost Baggage Report that has been reopened for any reason will be considered "returned" to the passenger, under the terms and conditions of this Service Contract, once the baggage has been received at the airport that was registered by the carrier as the location of claim for lost baggage, and the passenger will no longer be eligible to obtain baggage retrieval services or for the Guaranteed Payment of Service Satisfaction.
- n. Any Lost Bag, which has been reported by the passenger, and which the airline, or the airport, has required to be "re-checked" at an airport, in the event that the carrier requires the bag to be picked up and checked in again due to a connecting flight or for any other reason, and if the airline does not have

Upon proof of this re-check-in at the required time, the bag will not be considered "lost" under the terms and conditions of this Service Contract, and will not be eligible for baggage retrieval services, or Blue Ribbon Bags' Satisfaction Guaranteed Payment.

ADDITIONAL TERMS:

- a. This Contract of Service only applies to Lost Baggage. Any Lost Baggage must have been assigned a "tag number" by the airline upon check-in at the airport. Bags that do not have tag numbers will not be considered as Lost Bags under the terms and conditions of this Service Contract.
- b. This Service Contract does not cover the Passenger for baggage that has been returned within the Service Period, regardless of the condition of baggage or its contents.
- c. This Service Contract does not cover any theft or damage to baggage or its contents at any time, including after the baggage has been returned to the Passenger. Any claim for lost baggage that includes any form of travel other than air transportation within the segments listed in the passenger's trip, will void the Service Contract, and the passenger will not be eligible for baggage retrieval services or the Blue Ribbon Bags Service Satisfaction Guarantee.
- d. The Supplier may terminate this Service Contract, and the Supplier shall have no obligation whatsoever in relation to the Passenger or any third party of any kind, if there is a fraud report or investigation by the airline or the Supplier relating to any lost baggage claim or Lost Baggage Report. And the Supplier may bring any such fraud claim to the relevant investigating authorities.
- e. This Service Agreement incorporates by reference the instructions relating to lost baggage reports or baggage service features posted on the Supplier's website, including periodic updates.
- f. This Service Contract, including all obligations of the Supplier, terminates when the baggage is delivered by the airline at the endpoint of the flight or when the Passenger receives the baggage directly at the endpoint of the flight, or receives it from the airline or its representative after a claim made during the Service Period.
- g. Returned bags that are delivered within the Period of Service to the destination provided by the Passenger to the carrier shall be deemed to have been returned to the Passenger, thereby satisfying the Service Contract.
- h. If the Passenger informs the carrier or the Supplier that they will collect the carrier's located bag at the airport, instead of requesting that the bag be sent to the Passenger, at any time during the duration of the service period, the bag will be deemed to have been delivered and returned to the Passenger, in satisfaction of this Service Contract, when the bag arrives at the airport registered with the carrier in the lost baggage claim.
- i. The remuneration of the Satisfaction Guarantee of the service with Limit of Liability is limited to two (2) bags per person.
- j. The passenger will not be eligible for multiple compensations under the Service Satisfaction Guarantee with Limitation of Liability for the same lost Baggage, even if multiple Service Agreements have been purchased.
- k. In the event that a Passenger has failed to pay the Service Contract Fee, or that a Supplier has rejected or cancelled the Service Contract, the Service Contract shall be null and void and the Supplier shall have no obligation in relation to the passenger or any other third party. This provision applies in the event that the credit card charge for a particular Service Contract has been disputed.
- l. Property Irregularity Reports (PIR) issued by an airport (i.e., the Airport Lost and Found Office or any other airport department) or Baggage Irregularity Reports (BIRs) or Lost Baggage Claim Forms issued by an airport: The Passenger will not be eligible for Service Satisfaction Guarantee payments under this Service Contract for airline claim acknowledgments issued as PIR by the airport, or BIR, or Lost Baggage Claim Forms issued by the airport, unless the carrier issues a separate payment (compensation) for the Lost Baggage. Only in the event that the airline has provided independent compensation for the passenger's lost Baggage, shall the Supplier proceed with the payment of the Service Satisfaction Guarantee for Lost Baggage not returned within the Service Period. If the airline does not issue separate

compensation, the Supplier shall have no obligation to pay. Proof of payment for Lost Baggage by the carrier shall be required. The compensation provided to the passenger by the airline must be documented by the airline offering the compensation, and must be for a bag that continues to be lost, according to the information provided by the airline. If the airline offers "need payments" or reimbursement for expenses incurred while the bag was lost, these will not qualify as compensation, and the passenger will not be eligible for the BRB Satisfaction Guaranteed Payment.

- This provision will not apply to purchases made through our online travel agency partners.
- m. The Supplier shall not be liable for any delay due to circumstances beyond its control. This includes, but is not limited to, matters relating to delivery errors by third party carriers attempting to deliver the lost Baggage to the Passenger, or any failure to make reasonable efforts by the Passenger to receive the baggage returned within the Service Period, or to assist the Supplier in any manner requested by the Supplier within the Service Period. This includes any bags that have arrived at the airport registered with the carrier in the lost baggage claim that are not sent for delivery within a reasonable time after being received at the airport. This includes requests by the Supplier for descriptions of the bags, lists of the contents within the passenger's baggage, or any tags or identifying marks placed on the baggage by the passenger. The passenger is required to respond to all requests of this nature within 12 hours of the Supplier's request. Any request that is not responded to within 12 hours of the request being sent by the Supplier will void the Lost Baggage Report, and the passenger will no longer be eligible for baggage retrieval services or guaranteed payment of satisfaction under this Service Contract.
- n. The Service Contract is non-refundable and non-transferable. If the passenger's flight is cancelled or changed, and a new flight is booked in their place that is not listed with the airline confirmation number of the passenger with whom the service was contracted, the passenger must purchase a new service for this new flight. For purchases made through online ticketing websites: each purchase is for the itinerary booked through the online website, which will be listed under the confirmation number provided by that website at the time of purchase. Any changes to the itinerary, including flight cancellations and rebookings, that occur outside of the booking on the website, will require a separate service to be purchased for the newly booked flights. The passenger may inform the Supplier of the change before any of the flights in the itinerary have taken off, by sending an email to info@blueribbonbags.com, and writing their Service Contract Number in the subject line showing the new flights in the itinerary, to avoid having to purchase an additional service.
- o. Governing Law; Jurisdiction: The Service Contract and all claims arising out of the agreement of the Parties hereto, whether or not directly arising under this Service Agreement, shall be governed by and construed in accordance with the laws of the State of New York, without giving effect to conflict of law provisions. The Parties consent to the exclusive jurisdiction of the state and federal courts sitting in the State of New York, County of New York, for the adjudication of any dispute arising under this Agreement. All decisions regarding Lost Baggage Reports are the sole responsibility of Blue Ribbon Bags. None of the Third Parties, vendors, or distribution partners of the product shall have any influence over, or may prohibit any decision made with respect to any Lost Baggage Report, including all Blue Ribbon Bags Denials, Closures, or Conditions of Guaranteed Payment of Satisfaction. In addition, all Third Party Parties, vendors and distribution partners of the product will be fully indemnified for any and all legal action that may result from any decision made in relation to a Lost Baggage Report. This includes all Refusals, Closures and Conditions for Guaranteed Satisfaction Payment.

RIGHT OF WITHDRAWAL

a. If the Service is marketed within the territory of the European Union, the customer in his or her capacity as a "consumer" shall have the right to terminate this Service Agreement within 14 calendar days ("Termination Period"), without any obligation to provide reasons for doing so and without incurring any costs. The Termination Period begins on the day on which the customer receives the confirmation email of the purchase of the Service. The termination shall be valid for all passengers benefiting from the use of the Service. The right of termination is excluded if the Service is used. In no event may the right of termination be exercised after the scheduled date of departure.

In order to exercise the right of termination, the customer must inform the Seller of their decision to withdraw from the Service Agreement before the expiry of the Termination Period by contacting the Seller.

If the customer terminates the Service Agreement, the Seller will refund the customer the full amount paid within 14 calendar days beginning on the day the Seller was informed of the decision to terminate the contract. The refund will be made through the same payment method used by the customer to complete the initial transaction.

If the termination is not made in accordance with the provisions of the applicable law, the contract cannot be cancelled and as a result, the customer will not be entitled to a refund.

Privacy Statement

- a. The provider is committed to protecting your privacy by fully complying with applicable privacy regulations, including the European Union's General Data Protection Regulation (GDPR). By purchasing or using the Baggage Recovery service, you consent to the performance of the data collection and use practices described in this Privacy Statement.
- b. **Data Collection Consent:** In order to purchase and use the baggage tracking and retrieval service, the Passenger must consent to provide certain personal data, in order to allow the Supplier to provide the service or perform a transaction that you request. For example, the passenger provides personal data during the purchase of the Service Contract and, if necessary, to complete a Lost Baggage Claim and other baggage tracing services. This personal data may include contact details, such as your name, title, company/organization name, airline/flight/booking information, payment information, email address, telephone

and fax numbers, and physical address.

- c. **Consent to Use of Personal Data:** The Provider will use your personal data only for the purposes set out in this Service Agreement, to fulfill the services and transactions you request.
- d. **Consent to Disclosure of Personal Data:** The personal data you provide to us will not be disclosed outside of the Provider (including its subsidiaries, affiliates, and joint ventures), with the following exceptions:
 - **Consent to Disclosure to Airlines, Travel Agencies, and Baggage Handling Services:** To enable the Supplier to provide the service or perform a transaction that you request, the Supplier may disclose personal data to airlines, travel agencies and baggage handling services, on your behalf and to assist in the provision of baggage tracking and retrieval services. The Supplier will provide these companies with only those elements of your personal data that are necessary to provide those services. These companies and their employees are prohibited from using such personal data for any other purpose.
 - **Consent to Disclosure for Other Reasons:** Provider may disclose personal data if required to do so by law or in the good faith belief that such action is necessary to comply with legal requirements or legal process served on us, to protect and defend our rights or property, or in emergency circumstances, to protect the personal safety of any individual.
- e. **Data Controller and Policy Changes:** The Provider, as the promoter and maintainer of the website, is also the controller of the data collected. The Provider may re-evaluate this policy at any time, and reserves the right to modify its privacy policy to promote compliance.
- f. **Data retention period and deletion protocols:** The data collected will be retained for the period to enable the Provider to provide the service or carry out a transaction at the Passenger's request, and for a period of up to six months after the closure of any legal or regulatory right period, thus ensuring that passengers' claims can be filed within the time provided. Notwithstanding the above, the Passenger may subsequently request the deletion of their personal data by sending a request to info@blueribbonbags.com.

XI. EXCLUSION APPLICABLE TO ALL SERVICES AND BENEFITS

The following events **are expressly excluded from the BEST TRAVEL ASSISTANCE** assistance system:

1. Chronic or pre-existing diseases, defined, or recurrent, suffered prior to the beginning of the validity of the plan and/or the trip, whether these are known or not by the Beneficiary, as well as their exacerbations, sequelae and direct or indirect consequences (even when they appear for the first time during the trip).
2. Diseases, injuries, conditions or medical complications resulting from treatments carried out or carried out by persons or professionals not authorised by the Medical Department of the **BEST TRAVEL ASSISTANCE Assistance Service Centre**, or with the exception of what is determined in the previous point.
3. Homeopathic treatments, acupuncture treatments, kinesiotherapy, thermal cures, podiatry, manicures, pedicures, etc.

4. Affections, illnesses or injuries derived from the Beneficiary's enterprise, attempt or criminal or criminal action, directly or indirectly such as fights, quarrels, floggings, etc.
5. Treatment of diseases or pathological states caused by the ingestion or intentional administration of intoxicants (drugs), narcotics, alcohol, or by the use of medications without the respective medical order
6. Expenses incurred in any type of orthoses, prostheses, including dental ones, lenses, hearing aids, wheelchairs, crutches, glasses, etc.
7. Events that occur as a result of simple training, simple practices or active or non-active participation in sports competitions (professional or amateur). In addition, occurrences resulting from the practice of dangerous or risky or extreme sports are expressly excluded, including but not limited to: Motorcycling, Motor Racing, Boxing, Polo, Water Skiing, Diving (up to 30 meters maximum), Hang Gliding, Karting, ATVs, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball, Volleyball, Handball, Karate Do, Kung Fu, Judo, Archery, Rifle Shooting, Shuffleboard, Rappelling, Diving, Torrenting, Mountaineering, Climbing, Bungee Jumping, Athletics, Cycling, Luge Caving, Skeleton, Animal Hunting, Bobsleigh, etc., and other sports practiced outside the regulatory tracks and authorized by the respective sports federations.
8. Childbirth, pregnancy, gynecological check-ups, examinations related to them. Abortions, or losses whatever their etiology or origin. Also, all complications resulting during and after pregnancy.
9. All types of mental illnesses, including but not limited to neurosis, psychosis or any other mental illness or psychological condition, as their consequences.
10. Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
11. Acquired immunodeficiency syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, sequelae and consequences. Sexually transmitted diseases and/or infections and/or in general any type of provision, examination and/or treatment that has not received prior authorization from the Assistance Services Center.
12. The Events and consequences of the unleashing of natural forces, tsunamis, tremors, earthquakes, storms, storms, hurricanes, cyclones, floods, nuclear radiation and radioactivity events, as well as any other natural or non-natural phenomenon, of an extraordinary nature or event that, due to its proportions or severity, is considered a national, regional or local disaster or catastrophe, earthquakes, hurricanes, floods, etc.
13. Suicide, or attempted suicide or self-injury by the Beneficiary and/or his/her family, as well as any act of manifest irresponsibility or gross negligence on the part of the Beneficiary of travel assistance.
14. Events as a result of acts of war, invasion, acts committed by foreign or national enemies, terrorism, hostilities or war operations (whether or not war has been declared), civil war,

rebellion, insurrection or military, naval or usurped power, the intervention of the Beneficiary in mutinies, demonstrations or riots whether or not they have the character of civil war, or whether the intervention is personal or as a member of a civil or military organization; terrorism or other serious disturbance of public order.

15. Malicious and/or bad faith acts on the part of the Beneficiary or its attorneys-in-fact.
16. Routine medical examinations, laboratory examinations for medical check-ups, diagnostic and/or control examinations, laboratory or radiological examinations or other means, the purpose of which is to establish whether the disease is pre-existing, such as radiology examinations, Doppler, magnetic resonance imaging, tomography, ultrasound, imaging, scanner of all kinds, etc. Medical examinations performed to establish whether the ailment corresponds to a pre-existing disease or not.
17. Expenses corresponding to public or private transportation or travel paid by the Beneficiary from his/her hotel or place where he/she is to the hospital, or medical center, or doctor's office. Unless such expenses have been expressly authorized in written or verbal form by the Assistance Services Center.
18. Diseases derived from or due to or consequent to congenital deformities, known or not by the Beneficiary.
19. Injuries or accidents resulting from air accidents in aircraft not intended or authorized as public transportation, including private chartered flights.
20. Affections, illnesses or injuries derived directly or indirectly from quarrels or fights (unless it is a case of legitimate defence proven by a police report), strike, acts of vandalism or popular tumult in which the Beneficiary has participated as an active element. The attempt or commission of an illegal act and, in general, any intentional or criminal act of the Beneficiary, including the provision of false or different information from reality.
21. Endemic, pandemic, or epidemic diseases, assistance for these diseases in countries with or without a health emergency in the event that the Beneficiary has not followed the suggestions and/or indications on travel restrictions and/or prophylactic treatment and/or vaccination, issued by health authorities.
22. Any medical expense or assistance that has not been previously consulted and authorized by the **BEST TRAVEL ASSISTANCE Assistance Service Center**.
23. Diseases, or indispositions resulting from menstrual period disorders in women, such as advances or delays, as well as bleeding, discharges and others.
24. Liver diseases, such as cirrhosis, abscesses, and others.
25. Examinations and/or hospitalizations for stress tests and all types of preventive check-ups.
26. Any type of hernia and its consequences.
27. Kidnapping or its attempt.

28. Occupational risks: if the reason for the Beneficiary's trip is the execution of work or tasks that involve an occupational risk, as well as injuries classified as injuries due to repetitive efforts, work-related musculoskeletal diseases, injury due to continuous or continuous trauma, etc., or similar, as well as their post-treatment consequences, including surgery, at any time.
29. Driver or passenger injuries from the use of any type of vehicle, including bicycles, motorcycles, and velomotors without a driver's license, or without a helmet, or without insurance contracted.
30. Accidents and illnesses occurring in countries in civil or foreign war are excluded. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance of any kind will be provided to the Beneficiary in an illegal immigration or employment situation (including undeclared work in the country from which the assistance is required, or to students caught working in a foreign country without the respective authorization of the local authorities).
32. **BEST TRAVEL ASSISTANCE** will not be responsible for the costs of physiotherapies referred to the treatment of ailments related to work accidents, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. Physiotherapies will be covered only in the event that the ailment has been caused by a non-occupational accident under prior authorization from the Medical Department of the Assistance Services Center in case it is determined that with them the passenger will be able to improve his/her current condition and under no circumstances, may it exceed ten (10) sessions.

In the event that it is found that the reason for the trip was the treatment abroad of an underlying illness, and that the current treatment has some direct or indirect link with the previous ailment that was the reason for the trip, **BEST TRAVEL ASSISTANCE** will be relieved of providing its services. To this end, **BEST TRAVEL ASSISTANCE** reserves the right to investigate the connection of the current event with the previous ailment.

Jurisdiction Agreement: It is expressly agreed between the parties, with regard to the contractual relationship between the Beneficiary of the voucher and the provider, that any problem of interpretation regarding the scope of the same and/or judicial claim, which cannot be resolved amicably between the parties, must be submitted to the jurisdiction of the courts of Doral, Florida, to the exclusion of any other forum and jurisdiction that may correspond.

Non-cumulative services and/or Intervention of other companies: In no case **will BEST TRAVEL ASSISTANCE** provide the assistance services to the Beneficiary established in the MEDICAL ASSISTANCE PLAN of the TRAVEL CERTIFICATE, nor will it reimburse expenses of any kind, as long as the Beneficiary requests or has requested benefits for the same problem and/or condition from any other company, before, during or after having requested them from the provider.

XII. SUBROGATION AND ASSIGNMENT OF RIGHTS

Until the concurrence of the sums disbursed in compliance with the obligations arising from these General Conditions of the Services of **BEST TRAVEL ASSISTANCE**, it will be automatically subrogated to the rights and actions that may correspond to the Owner or his heirs against third

parties, natural or legal entities and/or public or official body(s) by virtue of the event that caused the assistance provided.

The Account Holder undertakes to reimburse **BEST TRAVEL ASSISTANCE** on the spot for any amount received from the person causing and/or responsible for the accident and/or from their insurance company(s) as an advance(s) on account of the settlement of the final compensation to which the Account Holder may be entitled. This is subject to the concurrence of the amounts payable by **BEST TRAVEL ASSISTANCE** in the event that this occurs.

Without the following statement being understood as limiting, the rights and actions that may be exercised against the following persons are expressly included in the subrogation:

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

IMPORTANT: The Owner irrevocably assigns in favour of **BEST TRAVEL ASSISTANCE** the rights and actions included in this Clause, undertaking to carry out all the legal acts that are necessary for this purpose and to provide all the collaboration that is required due to the event that occurred. In this sense, the Owner undertakes and undertakes to formalise the subrogation or assignment in favour of **BEST TRAVEL ASSISTANCE** within three (3) calendar days following the Owner's notice to this effect. If the Owner refuses to subscribe and/or collaborate in assigning such rights to **BEST TRAVEL ASSISTANCE**, the latter will be automatically exempt from paying the assistance expenses incurred.

In addition, **BEST TRAVEL ASSISTANCE** will be subrogated, it being understood that any insurance, travel assistance and/or medical insurance will have the obligation in the first instance to pay either all or part of the expenses that may be triggered due to the event suffered by the Beneficiary.

BEST TRAVEL ASSISTANCE will be subrogated in the rights and actions that correspond to the Beneficiary, for events that have motivated the intervention of the Beneficiary and up to the total cost of the services provided.

In the same way, **BEST TRAVEL ASSISTANCE** reserves the right to assign in whole or in part both the rights that assist it derived from the contractual relationship with the Beneficiary, as well as the execution, provision of services and other obligations in its charge to third professional legal entities in the field of assistance to companies in the field.

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

XIII. EXCEPTIONAL CIRCUMSTANCES OF NON-IMPUTABLE NON-PERFORMANCE

Neither **BEST TRAVEL ASSISTANCE**, nor its network of service providers, will be responsible, enforceable or enforceable for fortuitous events, which cause delays or non-compliance not attributable due to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism or pronouncements, popular demonstrations, radioactivity, or any other cause of force majeure. When elements of this nature intervene, **BEST TRAVEL ASSISTANCE** undertakes to execute its commitments within the shortest possible time and as long as once such provision of services is feasible, the contingency that justifies it is maintained.

XIV. APPEAL

BEST TRAVEL ASSISTANCE reserves the right to demand from the Beneficiary the reimbursement of any expenses unduly incurred by the Beneficiary, in the event of having provided services not contemplated by this contract or outside the period of validity of the contracted assistance plan, as well as any payment made on behalf of the Beneficiary.

XV. RESPONSIBILITY

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

BEST TRAVEL ASSISTANCE will not be responsible and will not compensate the Beneficiary for any type of damage, injury, or illness caused by having provided the Beneficiary at their request, with persons or professionals to assist them medically, dentally, pharmaceutically, or legally. In these cases, the person or persons designated by **BEST TRAVEL ASSISTANCE** will be considered as agents of the Beneficiary, without possible recourse of any nature or circumstance against **BEST TRAVEL ASSISTANCE**, by reason of such designation. **BEST TRAVEL ASSISTANCE** strives to make available to passengers the best health professionals and the best means, however **BEST TRAVEL ASSISTANCE** can never be held responsible either totally or partially for the availability, quality, results, lack of attention, medical services and/or malpractice of said professionals or entities, as these are conditions that are totally beyond the control of **BEST TRAVEL ASSISTANCE**.

XVI. EXPIRATION - RESOLUTION - MODIFICATION

Any claim aimed at making effective the obligations that **BEST TRAVEL ASSISTANCE** assumes through these general conditions, must be made in due form and in writing within the maximum non-extendable period of thirty (30) calendar days, counted from the date of end of the validity of the voucher. After the indicated period, all rights not exercised in a timely manner will automatically expire.