

IMPORTANT RECOMENDATIONS

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

I.-PREFACE

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

Acceptance of the Beneficiary

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

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

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

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

Elective medical procedures

Routine medical checkups or screenings that have not been previously authorized by the

Emergency Management Center

Start of long term treatments or procedures

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

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

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

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

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

In a given case, in which the request is made once the validity has expired or the Beneficiary is outside the country of residence (already in the trip), the renewal or the new voucher can be made, but will have 5 days of grace.

Definitions

A

- **Accident:** The event which generates body damage to the Beneficiary caused by unexpected agents, out of control, in motion, external, violent and visible. Every time the term “accident” is used it is understood that the wound or injury resulting for such event has been provoked directly by those agents besides any other cause. Nevertheless, if the body damage has been produced as a consequence of different causes of the before mentioned, then the maximum amount of the “Medical Assistance in case of Accident”, will be automatically reduced up to the amount determined in the respective purchased plan in cases of “Medical Assistance in case of Illness”.
- **Acute Illness or Acute Medical Condition:** Short process and relatively severe alteration of the body condition or any of its organs that could interfere or change the normal balance of the vital functions, generating pain, weakness or any other strange symptom to its normal state.

C

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

D

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

E

- **Emergency Management Center:** The office which coordinates the services to be provided to the Beneficiary in case of an Emergency.

- **Expenses of First Necessity:** costs incurred for the purchase of personal and non-transferable items. Understood solely as: clothing (outerwear, underwear), shoes, personal care items (shampoo, conditioner, soap-liquid, stick in dust-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and makeup. Any other items not considered in the list given above, shall be construed as excluded from any coverage.

F

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

M

- **Maximum Coverage:** Maximum coverage amounts given by **M&A Travel Assist**, indicated in the voucher for each of the benefits and according to the contracted assistance plan.
- **Medical Department:** Group of professionals from **M&A Travel Assist** that intervene and make decisions in every issue and/or benefits given or that will be given according to the present general conditions.

P

- **Preexistent Illness or Preexistent Medical Condition:** any pathological physical process that recognizes an origin or an earlier etiology of the effective date of the plan or the trip (or whichever is later) and is likely to be objectified through complementary methods diagnostic routine, daily accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). It is understood as preexistent any disease or condition of the body, known or not by the Beneficiary, that needs or requires a formation or incubation period within the body of the Beneficiary before effective date of the plan or the trip (or whichever is later). Common examples of preexistences, just to name a few: kidney or gallstones, obstruction of arteries or veins by blood clots or other, respiratory diseases such as asthma, lung problems, emphysema, HIV, usually related problems blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital malformations, genital mycosis, liver abscess, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others.
They require a period of short or long incubation, but in all more than a few hours' flight cases, recognizing that such state or pathological process existed within the body before getting on the plane or the means of transport at the time of the effective date of plan of assistance, even if the symptoms are present for the first time after starting the trip.
- **Product or Plan:** Set of services acquired by the Beneficiary, for which maximum coverage amounts for each service is specified in the voucher.

R

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

S

- **Sudden or unpredicted sickness (disease, illness):** None predicted sickness, acquired after the effective date of validity of the plan.

T

- **Treating Physician:** Medical professional provided or authorized by the **M&A Travel Assist** Emergency Management Center that assists the Beneficiary in the area the before mentioned is located.

V

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

II. BENEFICIARY/AGE LIMITATION

The Beneficiary is the person whose name appears on the **M&A Travel Assist** Plan and is the sole Beneficiary of the benefits and services.

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

III. EFFECTIVE DATES / ELIGIBILITY

The benefits and services described herein will only be valid during the effective dates shown on the Voucher and begins at 00:00 Hrs. on the date indicated and terminate at 23:59 Hrs of the 30th day. on the date indicated, provided that the Beneficiary has already started the trip overseas. As a general rule no unilateral changes, modifications, extensions or cancellations will be possible once the effective date on the voucher has begun.

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

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

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

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

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

IV. GEOGRAPHICAL VALIDITY

The geographic coverage is in Grenada; the coverage will be given in accordance with the respective plan. The city of habitual residence of the Beneficiary is excluded in any case.

V. PROCEDURE FOR REQUESTING ASSISTANCE

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

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Beneficiary is advised to keep proof of payment of the call to request reimbursement, the Beneficiary must keep a copy of the invoice in which is reflected the charging for the call to the specified numbers.

It is the obligation of the Beneficiary to always call to report the emergency. In case the Beneficiary cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made no later than within 24 hours after the emergency occurred. Failure to comply with this rule entails automatic loss of any right to claim by the Beneficiary.

Country	Telephone number	Country	Telephone number
Germany	08007237977	Portugal	0800180143
Argentina	08006662363	United Kingdom	08082347454
Brazil	08000380622	United States	1 954 271 0202 1 888 816 1811
Spain	900838022	Mexico	1 888 816 1811
Spain	900938719	United States/Collect Call	1 954 306 0611
France	0805089450	Skype	asistencia.internacional
Italy	800794540	E-mail	Info@miaglobalcorp.com

Note: The Toll frees shall be dialed as they appear in the voucher. In case the Beneficiary is in a country where there is no toll free, they shall call through the international operator of the country where they are located asking to make a collect call in the United States.

VI. BENEFICIARY'S OBLIGATIONS

In all cases, the Beneficiary must:

1. Request and obtain authorization from the Emergency Management Center before taking any step or incurring any expenses in relation to the benefits provided by the plan. In cases where authorization has not been obtained by the Central, refunds shall not some, or give rights to claims.

2. It is clearly understood that the notification to the Emergency Management Center is essential, even if the issue is completely resolved, as M&A Travel Assist cannot take over the cost of any assistance without previous knowledge and authorization to the Emergency Management Center.
3. The Beneficiary accepts that **M&A Travel Assist** reserves the right to record and audit telephone conversations as needed for the proper development of the provision of services. The Beneficiary expressly accepts the established procedure and agrees on the eventual use of the records as evidence in case of existence of disputes concerning the assistance provided.
4. If the Beneficiary or a third person could not communicate by any circumstance or involuntary reason with the Emergency Management Center before being assisted, the Beneficiary or a third party, with the inescapable obligation, shall inform the latest within 24 hours of the event. Failure to notify within 24 hours leads to the automatic loss of the rights of the Beneficiary to claim or request compensation.
5. Agree to abide the solutions indicated and recommended by the Emergency Management Center and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, as long as the Beneficiary's health condition allows it and requires it.
6. Provide documentation that confirms the merits of the case and all original receipts for expenses to be evaluated for possible reimbursement by **M&A Travel Assist** and all medical information (including prior to departure), which allows the Central an assessment of the case.
7. Provide all necessary authorizations and releases to **M&A Travel Assist** in order to obtain the Beneficiary's medical history, by filling and signing the RECORD RELEASE FORM which will be sent by the Emergency Management Center and faxed back to it. The Beneficiary authorizes in an absolute and irrevocable manner **M&A Travel Assist** to request on their behalf, any medical records and information from professional overseas and in their country of residence, in order to evaluate and eventually decide about the applicability of the restrictions in case of chronic or preexistence illness, affections or diseases that could derive in the request of assistance.

Note: In some countries, mainly in the United States and Europe, due to reasons of computer standardization most medical facilities such as hospitals, doctor's offices, clinics and laboratories, often send invoices and/or payment claims to patients attended, even after the bills or invoices have been paid and settled. If this happen, the Beneficiary should contact the Emergency Management

Center to the numbers provided above or by writing to claims@ilsols.com and notify this situation. The Central will clarify the situation with the provider.

VII. M&A Travel Assist OBLIGATIONS

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

Established timeframes for processing a reimbursement are:

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

Note: Reimbursements are paid directly by **M&A Travel Assist** and they can be made through bank transfer, international money transfer or check. **M&A Travel Assist** bear the expenses incurred by the agency, the cost for sending the check, as well as all direct charges from **M&A Travel Assist** bank; any additional charges made by the bank of the Beneficiary will be covered by the Beneficiary itself.

VIII. CURRENCY

The benefits offered by **M&A Travel Assist** detailed in point IX and maximum limits of coverage are reflected in the contracted plan expressed in US Dollars (USD) or Euros (EUR), depending on the chosen plan and its geographic coverage.

IX. BENEFITS

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

Assistance after 30 days

Beneficiaries may request assistance after 30 days to coordinate clinics, hospitals, laboratory tests by connection, the Beneficiary will be responsible for all costs and expenses related to the request for referral services; This service is purely informative.

Medical assistance in case of accident or sickness

Medical Consultations: these will be provided in case of an accident or acute illness.

Specialist Care: when indicated by the Medical Department of **M&A Travel Assist** of the area where the Beneficiary is located.

Additional Medical Tests: when indicated by the Medical Department of **M&A Travel Assist**.

Hospitalizations: According to the nature of the injury or disease, and whenever the medical department of **M&A Travel Assist** prescribes it, the hospitalization of the Beneficiary will proceed in the nearest medical facility. This item applies only to the Beneficiary, and under no circumstances bed or food will be covered in the hospital or clinic for an accompanying person.

Surgical Interventions: When authorized by the medical department of **M&A Travel Assist** and in the cases where treatment is required immediately, and cannot be deferred to the moment that the Beneficiary returns to their place of residence.

Prescribed Medicine: Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the Beneficiary and authorized by the **M&A Travel Assist** will be reimbursed, once the Beneficiary returns to their place of residence, within the limits of coverage, providing the original documentation.

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

Center will proceed with the repatriation of the Beneficiary, who is obliged to accept such solution, in case of rejection, the Beneficiary will lose all benefits provided by the plan.

Medical assistance in case of preexisting condition

If the Beneficiary of a **M&A Travel Assist** plan suffers from a medical condition pre-existing or chronic at the beginning of their trip abroad, even though the Beneficiary was not aware, as set forth in these Terms and Conditions, **M&A Travel Assist** is automatically exempt from providing services. However, in exceptional cases and only in those cases where expressly provided within the purchased plan, **M&A Travel Assist** will cover for the first consultation of an acute clinical episode in which the pre-existence of the disease or medical condition is determined, up to the coverage according to the contracted plan.

Dental emergency

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

Prescribed medication (included in medical expenses)

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

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

Repatriation or sanitary transfer

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

health transfer must be requested and approved in advance by **M&A Travel Assist**. Failure to comply with this rule exempts **M&A Travel Assist** to take charge of the transfer coverage.

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

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

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

When **M&A Travel Assist**'s Medical Department, in consultation with the attending physician deems necessary and recommends medical repatriation, this shall be done by the most convenient means of transportation available for it, and/or commercial airline tickets, in tourist class and subject to availability, to the airport of the country of residence. **M&A Travel Assist** will be responsible for paying the difference of costs for the change of dates of the original ticket. This assistance includes transportation by ambulance or other means of transport that supports the Beneficiary's health and approved by **M&A Travel Assist**'s Medical Department, with the necessary support structure including stretcher, wheelchair, walker etc. Any expense for repatriation when the cause that gave rise to it is a result of a preexisting condition or to obey an event listed in the general exclusions are excluded from coverage. Beneficiary is entitled to the services within the validity of the voucher.

Repatriation of mortal remains

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

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

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

Transportation of a family member

In the event the Beneficiary is traveling alone and is hospitalized for over ten (10) days, **M&A Travel Assist** will provide a round trip economy airfare to the place of hospitalization for a member of the Beneficiary's family. The Beneficiary may be entitled to hotel costs for their family companion up to seven days or until discharge, whichever comes first.

Attention: contemplate only the coverage of the cost of the room without any type of supply or such expenses of another nature as laundry, telephonic calls (except those effected to **M&A Travel Assist** head office), mini bars etc.

Convalescence expense in a hotel

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

M&A Travel Assist clarifies that no hotel expenses for convalescence will be covered when the admission has been caused by a pre-existing illness or preexisting medical condition.

The above mentioned rest will have to be ordered for the doctors of the head office exclusively and they will contemplate only the coverage of the cost of the room without any type of supply or such expenses of another nature as laundry, telephonic calls (except those effected to **M&A Travel Assist** head office), mini bars etc.

Lost documents and personal effects assistance

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

Return due to death of an immediate family member

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

Early return due to serious disaster at home

In case of fire, explosion, flood or theft with damages and violence in the home of a Beneficiary, while traveling, if there was no one who can take care of the situation and if the original return ticket does not allow free date change, **M&A Travel Assist** will cover the change penalty or the cost of a new ticket in economy class from the place where the Beneficiary is to the closes airport to the Beneficiary's home in the country of residence. This request for assistance must be certified by the presentation of the original police report issued in the following twenty-four hours to the occurrence of the event to the Emergency Management Center. The Beneficiary must unfailingly contact the Emergency Management Center to be authorized to proceed.

Minor escort

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

Trip cancellation

M&A Travel Assist will cover the penalties for canceling in advance a trip known as a tour, tour package, excursion, air tickets and cruises organized by a recognized professional tour operator in the trips destination. To be eligible to these benefits the holder must:

1. Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled
2. Notify **M&A Travel Assist** in a maximum of 24 hours after the event of the cancelation occurs.
3. Present all documentation that **M&A Travel Assist** considers to evaluate the coverage of this benefit including but not limited to: Documents that clearly show the motive of cancelation, respective paperwork of the service contracted, invoices and payment receipts.

Cancellation of a cruise before beginning: In this case, the Beneficiary must immediately notify their decision to the shipping company and obtain written proof of this unequivocally indicating the date of the formal notification of the inability to start the cruise trip on the boat and date originally contracted.

The Beneficiary shall also obtain from the shipping company the General Conditions of cruise, where the application, procedure, penalties or penalty clauses for early termination of a contract and fully paid cruise are clearly indicated.

The Beneficiary must obtain proof of the shipping company showing the amount of the penalty applicable to their particular cruise contract and the amount of the refund if applicable.

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

1. Death, accident or serious (non-preexistent) illness of the Beneficiary or immediate family member (spouse, children, parents, siblings). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the M&A Travel Assist medical department, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine which prohibits the Beneficiary from leaving the country.
5. Proven job dismissal of the Beneficiary, dated after the acquisition of the voucher.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.

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

Substitution of an executive

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

24 hours' information line

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

Emergency message transmission

Upon the Beneficiaries request, **M&A Travel Assist** will provide the Beneficiary's family and/or employer with information regarding the use of any of the benefits and service contained herein.

Emergency cash transfer and Emergency cash transfer for bail bond

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

Legal assistance for traffic accident

Due to an automobile accident, **M&A Travel Assist** will pay, up to the amount specified in the Benefits, for the attorney's fees incurred for the Beneficiaries civil or criminal defense.

Total and definitive loss of baggage

M&A Travel Assist will indemnify the Beneficiary of a plan that includes this complementary benefit, an equal amount to that awarded by the airline, up to the maximum amount specified in

the Schedule of Benefits. In order to be compensated for lost baggage, the following conditions must be met:

That the airline and the Emergency Management Center have been formally notified of such loss before the Beneficiary leaves the airport where the baggage was supposed to be delivered.

The baggage has been lost during its transportation on a regularly scheduled international flight, this benefit does not apply when the loss originates on a domestic flight, charter flight, private or military aircraft, or any flight that does not have a fixed itinerary published and operates regularly, nor when the loss arises from domestic flights abroad.

That the baggage has been duly registered, labeled and shipped in the hold of the aircraft and has been duly presented and delivered to the airline staff at the airport. **M&A Travel Assist**, won't compensate the Beneficiaries for the loss of baggage considered as hand baggage or transported in the cabin of the aircraft or any other package that has not been properly registered with the airline.

That the loss of the baggage occurred between the moment that it was delivered to the authorized personnel to be shipped and the time the baggage was supposed to be delivered to the Beneficiary.

That the airline has taken responsibility for the loss of the mentioned baggage, and has paid the beneficiary the indemnity intended for it.

Losses occurred during land transportation of any kind is not included.

The compensation will be limited to one completely missing bag and to a single Beneficiary. In case the baggage is in the name of several Beneficiaries, the compensation will be prorated between each of ticket holders.

If the airline offered as compensation to the beneficiary the opportunity to choose between receiving a cash value or one or more tickets, **M&A Travel Assist** will proceed to pay the beneficiary the economic compensation, once the option is taken.

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

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

The Property Irregularity Report
(P.I.R) Identification document

Voucher

Original copy of receipt proving payment by the airline/ Airline Tickets

M&A Travel Assist may proceed with the compensation only after the airline responsible for the loss duly compensates the Beneficiary. **M&A Travel Assist** won't be able to compensate the Beneficiary without proof of payment of the airline.

Expenses for delay in returning the luggage

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

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

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

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

Late arrival:

If the Beneficiary suffers loss of connection flight or direct flight for any reason different than cancellation or delay of the Beneficiary's scheduled flight on the part of the airline, **M&A Travel Assist** will take up the maximum limited of the contracted plan, the payment of penalties, purchase of new tickets, food, calls and hotel.

This coverage applies even for flights within the country of residence, excluding flights in the city of habitual residence of the passenger or originating within 100 kms away. This service operates by reimbursement, prior approval of the Emergency Management Center. In order to apply for this benefit, the Beneficiary should contact the Emergency Management Center from the airport where the application of this coverage is motivated.

Psychological assistance:

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

Videoconference medical consultation:

M&A Travel Assist Beneficiaries may receive recommendations via teleconference and/or videoconference (subject to availability) with a health care professional who will provide guidance on what to do to relieve current symptoms, or recommend be assisted in a Medical Center or Hospital, according to the severity of the symptoms.

Concierge:

The Concierge service of **M&A Travel Assist** is available 24 hours a day, 365 days a year to assist the beneficiaries with information on show tickets, travel arrangements, car rentals, reservations for plays and any other information which 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 assistance of Concierge services; this service is purely informative.

Second medical opinion.

When the beneficiary suffering from a fatal illness diagnosed as incurable or seriously compromises their quality of life or prognosis when the proposed treatment carries a high risk to life, the same can apply through the Central Attendance **M&A Travel Assist** a second opinion medical abroad to study health care information from their medical records and issue the respective report, which will be sent to the applicant. The second opinion is done for the following purposes:

Diagnostic confirmation of progressive degenerative disease without curative treatment of central nervous system, of a malignant neoplastic disease, other skin cancers other than melanoma.

Confirmation of therapeutic alternatives in all malignancies, including skin cancers, both at the beginning, as relapse or metastasis time.

Therapeutic approach for advanced coronary disease of multiple or single angioplasty versus conventional coronary heart surgery.

Proposal for conventional coronary surgery at risk, with or without cardiopulmonary bypass, compared with transmyocardial laser revascularization, neoangiogenesis or transplantation. In congenital heart disease indicating closure or expansion of birth defect interventional cardiology technique versus conventional surgery.

Diagnostic confirmation of brain or spinal cord tumor.

Proposal for surgical treatment of idiopathic scoliosis or idiopathic greater degree.

Diagnostic confirmation rare disease. It means rare disease: this disease life-threatening or chronically debilitating diseases, including genetic, which has a low prevalence, that is, less than five cases per ten thousand inhabitants.

Confirmation of therapeutic alternatives in all skin malignancies, both initially and at relapse or upon occurrence of metastasis.

Diagnostic confirmation childhood brain paralysis.

Confirmation of therapeutic alternatives in treatment refractory epilepsy.

Confirmation of surgery in cases of arterial thromboembolic stroke and injuries as an alternative to other treatment.

Diagnostic or therapeutic alternatives for ophthalmic pathologies that cause decreased visual acuity optimal exceeding 0.1 bilateral (Schnellen Scale) or decreased bilateral visual field to be equal to or less than 10 ° confirmation.

Confirmation of surgical therapeutic alternative for aortic aneurysm.

Confirmation of surgical treatment options in ischemic heart disease.

Proposal for surgical treatment of diseases of the spine and spinal cord involvement, if any, root involvement that seriously impairs the quality of life of patients previously operated by any of the following:

- o Reopening laminectomy site
- o Other exploration and decompression of the spinal canal.
- o Excision or destruction of lesion of spinal cord / spinal meninges.
- o Excision or destruction of nonspecific intervertebral disc.
- o Spinal fusion.
- o Vertebral remelting.
- o Circumferential spinal fusion, single incision access.
- o Insertion of interbody spinal fusion device.

Proposal for surgical treatment of musculoskeletal disorders that seriously compromise the quality of life of patients previously operated by any of the following:

- o Total hip replacement.
- o Total knee replacement.

Confirmation of therapeutic alternatives in patients in transplant protocol

This benefit can be used only once, regardless of the duration of the voucher. The handling of the history and the cost charged by the medical profession to study the case are included.

Damage to the luggage by commercial airline:

If the Beneficiary's luggage suffered any damage that leaves the elements inside of it exposed, as well as the violation of the locks with the same effects, **M&A Travel Assist** will cover the amount specified as the contracted plan.

To give effect to this benefit, it must be verified that the damage occurred between the time the luggage was shipped and when it should be delivered to the Beneficiary upon landing, must have been reported to the Emergency Management Central within 24 hours after the event and the Beneficiary shall submit a proof of claim issued by the airline or shipping line and original receipts for the replacement or fixing of the luggage.

Continuation of trip/cruise:

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

Expenses for delayed or cancelled flight.

If the Beneficiary's flight is delayed for at least 6 consecutive hours of the original scheduled departure time, and there is no other alternative form of transportation during this period, **M&A Travel Assist** will reimburse up to the maximum benefit indicated in the voucher for reasonable accommodations, traveling expenses, food and communication charges incurred during the hours of delay and until travel becomes possible. Prior authorization from **M&A Travel Assist**, presentation of valid original receipts and a report from the transporting airline indicating the reason for the delay is required.

This benefit is not eligible if the flight was in an airport located in the proximity of the city of habitual residence even if the distance is over 100 km or within the city of habitual residence of the beneficiary; neither beneficiaries with stand-by tickets are not eligible for this benefit. This service is not applicable if the cancellation is due to airline bankruptcy.

Amateur sports coverage

Provides coverage of equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts, sport shooting championships practiced in regulated ranges, watersports, skiing, surfing, recreational kitesurfing, recreational diving, swimming, skating, snowboarding, when practiced as amateur activities. This coverage also applies to professional athletes when they are members of a federation, only in cases of accidents caused by practicing winter sports on authorized tracks.

Pet day care

Validity: The validity period of this benefit will start the same day as the voucher and will have a maximum duration of 30 calendar days with a maximum of USD 20.00 a day, as long as the pet owner is traveling outside national territory.

Terms of service: When the Beneficiary doesn't have the possibility to leave the pet at home or under care of a third person when traveling internationally, **M&A Travel Assist** will provide hotel expenses for the pet.

Requirements for admission:

1. Only dogs and cats are allowed
2. The pet must be over four months of age and under eight years of age
3. The pet owner must present the vaccination card and it must be up to date. Pets under one-year-old must have received their booster shots
4. The mascot upon receipt must show no disease
5. The pet must be submitted for wormed, internally and externally reception
6. The owner must bring enough food for all the days of lodging, as well as specification of proportion by day to prevent changes in their eating habits and/or gastrointestinal complications
7. The pet must not exceed 55 kilograms

Exclusions:

- a. Pets that because of their race or condition are considered aggressive or non-sociable with other pets or humans.
- b. Pets that at the time admission are presenting any type of sickness.
- c. Pet under any kind of medical treatment.
- d. Pets under four months or over than eight years of age.
- e. Pets that do not have their vaccination card up to date.
- f. If the pet owner does not provide enough food for their stay at the hotel, the pet will not be accepted.
- g. No pets over 55 kilograms will be allowed.
- h. Other exclusions mentioned in the main contract may apply.

Instructions of use:

The Beneficiary can contact the Emergency Management Center to verify a list of providers available in their city of residence or take their pet to facility of their preference. The Beneficiary must pay to the provider directly and submit the documents for reimbursement, the invoice must indicate the name of the owner of the pet as well as the day of check-in and check-out. This service will only apply if the Beneficiary is in international travel up to 30 days, therefore, upon return to the home country coverage is completely finished.

Norton Mobile Security

All annual multi-trip plans and long stay plans include a one-year membership to the Norton Mobile Security app, which protects the devices against digital threats, perform controls to protect privacy,

locate the device with accurate geo-location and direct, among other indispensable tools that will allow the recipient to enjoy the full potential of mobile devices.

X. OPTIONAL PURCHASE OF ADDITIONAL BENEFITS FOR THE BENEFICIARY

Beneficiaries will have the option to further acquire additional benefits, by paying a supplement to the price of the original plan.

Expectant Mother

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

Exclusions specific to this benefit:

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

Any reason cancellation protection

In cases where the Beneficiary explicitly contracts the benefit of any reason cancellation protection offered **M&A Travel Assist**, coverage will be granted to the extent specifically hired and such benefit shall be expressly stated in the voucher. This benefit is only valid for international trips.

M&A Travel Assist will assume up to the maximum coverage indicated in the voucher for this service in relation to penalties for early cancellation of a trip known as tours, tour packages, excursions, airline tickets and cruises. It is understood that the covered amount comprises the amount included in the primary care plan, therefore, in no case be understood as two cumulative amounts.

To be entitled to this benefit, the following conditions must be fulfilled:

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- a. The Beneficiary has issued and paid for a voucher with this benefit on the same date the first payment or full payment was made for the purchase of the tour, tour packages, excursions, airline tickets and cruises, and prior to commencement of the term of the voucher, or up to a maximum difference of 72 hours, given the cancellation charges have not started yet. The term of validity of the voucher must have a duration equal to or greater than the full duration of the trip protected under this benefit.
- b. The Beneficiary has reported to **M&A Travel Assist** formally, immediately and within 24 hours, the occurrence of the event originating the cancelation of the trip, always and with no exception with a minimum anticipation of 24 hours (twenty-four hours) prior to the date of initiation of the trip or the start date on the voucher, whichever comes first.
- c. Present all documentation **M&A Travel Assist** considers necessary to evaluate the coverage of this benefit, including but not limited to: round trip tickets and prove of their cancellation, copy of the passport, copy of the voucher, invoices, original receipts and legal documents of payments made to the travel service provider, recipes of the contracted services; medical report in case of accident or illness; if it was an accident, it shall be accompanied by a police report if applicable; in case of death must submit a duly authenticated copy of the respective certificate; proof of family ties; letter issued by the travel service provider, where the application of the penalty and the amount thereof are specified, as well as differential amount they refunded the Beneficiary, accompanied by demonstrative public documents, such as cancellation policy published and/or applicable to the shipping company, agency and/or travel service provider in the contract signed by the Beneficiary.

Important: If at the time of contracting the service and under the general conditions of the contract signed by the beneficiary with the travel service provider (including cancellation policies applicable to it) would have started the period of application of penalties and such charge or penalty are in fact being applied, AUTOMATICALLY is agreed that the amount of the charge or penalty will be deducted from the maximum amount of compensation that may be available for the benefit stipulated in this clause.

- a. The Beneficiaries death or serious illness, of an urgent nature (not pre-existing at the time of the certificate issuance, and even if it is not known by the person responsible for the claim) and which may derive in hospitalization or prevent the transfer, generating the Beneficiary prostration and therefore preventing him/her from initiating of the trip.
- b. Death or hospitalization for more than 3 (three) days caused by accident or illness of a sudden and sharp nature of the Beneficiary's spouse, parent(s), sibling(s) or children. The enumeration is limitative not enunciatively.
- c. When the beneficiary receives attentive notification to appear in court, having received such notification after contracting the service.

- d. When the beneficiary has been declared in quarantine by competent sanitary authority after contracting the service.

NOTE: The coverage under the assumptions described in points b), c), and d) will also be extended to the Beneficiary's spouse and children in case they travel with the beneficiary and they are also Beneficiaries, and in the event of death, accident, illness, court notification and quarantine declaration, the above mentioned must also cancel their trip.

When the cancellation of the trip is caused by a reason different than those listed in the preceding items a), b), c) and d) the amount to be paid will be reduced by a franchise of 25% (twenty-five percent) to be paid by the Beneficiary. The franchise will be applied on the irrecoverable loss of deposits or expenses paid prior to the trip according to the general terms and contract subscribed by the Beneficiary with the travel service provider.

Exclusions Applicable to this Benefit

- a) Events not claimed within 24 hours of the event occurrence motivating the cancellation.
- b) Participation in criminal enterprise
- c) Wounds inflicted by the beneficiary himself.
- d) Alcoholism.
- e) Use of drugs, drug addiction or utilization of medicines without medical prescription.

- f) No indemnification will be granted to elders who are 65 years of age or more at the time of contracting the trip.
- g) The lack of visa to arrive in a country which must have been issued prior to the date of the event that originates the cancellation
- h) If the cancellation is due to a charter Flight cancelled.
- i) The plan acquired with the before mentioned conditions and if applicable to the benefit, the validity of the same starts as soon as the beneficiary purchases the plan and ends with the initiation of the voucher.

Purchased the plan in the above conditions and if applicable, the term begins when the Beneficiary acquires the plan and ends 48 hours before the start of the validity of the voucher.

Upgrade medical assistance in case of pre-existing condition

In those cases, in which the Beneficiary specifically hires the coverage for acute emergencies suffered for a preexistent and/or chronic condition, it will be covered up to the amount specified under the benefit of the plan named Medical assistance in case of preexistent condition, such coverage must be clearly identified in the Beneficiaries voucher. The coverage provided by the plan for Chronic and/or preexistent conditions contemplates the following eventualities:

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

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

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

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

Injuries sustained during an unlawful act, are not under our coverage.

Obligations of the Beneficiary:

- a. The Beneficiary must follow all medical instructions given by the treating doctor assigned by **M&A Travel Assist** and take all medication as prescribed and required manner.
- b. If the Beneficiary interested in hiring a plan that includes emergency coverage for pre-existing medical condition **M&A Travel Assist**, suffer some(s) of the following conditions: any type of cancer, heart disease, chronic lung disease and / or chronic liver disease, the Beneficiary should consult their personal physician in their home country before beginning the trip and get written confirmation they are fit to travel by all the planned days, the desired destination and the condition is not an inconvenience for all the scheduled activities.

- c. The Beneficiary may not undertake journey after receiving a terminal diagnosis.

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

Sports

M&A Travel Assist will take over the costs resulting from accidents occurred during the practice recreational or professional sports of the following sports up to the amount of medical assistance for accident, without exceeding USD 100,000:

- a. **Category 2:** Water skiing, soccer, cycling track speed, curling, figure skating, boating in English channels, scuba diving, marathon, gymnastics, pony trekking, parasailing, roller hockey, free riding, ice skating, field hockey, boating levels 3 and 4, angling in deep coastal waters.
- b. **Category 3:** Martial Arts, Skiing, Welsh football, football, ice hockey, speed skating, short track speed skating, tobogganing, mountain biking, mountaineering, bobsleigh, climbing, roller derby, heli-skiing, equestrian jumping, horse racing, competition riding, trampolining, rafting levels 4 and 5.
- c. **Category 4:** Parachuting, paragliding, acrobatic skiing, downhill skiing, cross country skiing, luge, skiing off-piste skiing, rafting above level 5, boating level 5, mountain climbing ice, motorcycling, motor racing, rugby, BMX.

Upgrade pet (accident, illness and funeral repatriation coverage)

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

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

Particular requirements of this benefit:

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

Particular exclusions for this benefit:

- a) No checks, investigations, medical consultations in general, medical studies, etc., that are not emergency will be covered.
- b) Vaccines and/or deworming.
- c) Diseases resulting from lack of deworming or vaccines.
- d) Gestating pets.
- e) Pets at the time of travel are sick.
- f) Pets in medical treatment.
- g) Minor pets of four months and over eight years old.
- h) Pets not have the full primer and current vaccination.
- i) Pets that do not comply with the norms and legal requirements for international transfer.
- j) Others that apply in the main contract of **M&A Travel Assist**.

X. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

M&A Travel Assist is excluded from liability to serve in case of:

1. Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the Beneficiary, as well as its complications and consequences even when they appear during the trip. Unless plans that include this benefit.
2. Disease, injury, illness or complications resulting from treatments performed by people or professionals not authorized by the Medical Department or the Emergency Management Center.
3. Homeopathic treatments, acupuncture, physical therapy, spa treatments, podiatry, etc.
4. Criminal intent or criminal action of the Beneficiary, directly or indirectly.
5. Illness treatment or pathological states as a consequence of consumption or intentional administration of toxics, drugs, narcotics or non-prescribed medicines.

6. Expenses incurred in any kind of prosthesis, including artificial teeth, eyeglasses, contact lenses, hearing aids, etc.
7. Events that occurred as a result of training, practice or active participation in professional or amateur sports competitions. Also expressly excluded occurrences consequent to the practice of dangerous sports, including but not limited to: Motorcycling, Motorsport, Boxing, Polo, jet skiing, diving, Hang-gliding, karting, ATV, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball Ball, Volleyball, Handball, Karate Do, Kung Fu, Judo, archery, rifle shot, Tejo, Rappel, Diving, Rappel, Mountain climbing, bungee jumping, athletics, cycling, Speleology Luge, Skeleton, hunting animals, Bobsleigh, etc., and other sports practiced off tracks and regulations approved by the respective sports federations.
8. Abortions, births, check-ups, tests and pregnancy complications.
9. All kinds of mental, nervous, or psychological illnesses are excluded, including nervous breakdowns, panic attacks, stress or similar eating disorders such as bulimia, anorexia, vigorexia, megarexia, among others.
10. Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
11. The Acquired Immunodeficiency Syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, consequences and implications. Venereal and / or generally, examination and/or treatment that has not received the prior approval of the Emergency Management Center.
12. Event derived from natural disasters, nuclear radiation or radioactivity, as well any other phenomenon with extraordinary character or event that due to its proportions or seriousness it will be considered as a national disaster or catastrophe.
13. Suicide or intent of suicide or wounds self-inflicted by the Beneficiary and or their family, as well as any other act of obvious irresponsibility or imprudence by the Beneficiary.
14. Events derived as consequence of war (declared or not), terrorism, rebellion, civil war, insurrection, military or naval coup, government usurpation, serious alteration of the public order, with or without the personal participation of the Beneficiary or as a member or a civil or military organization.
15. Intentional acts or caused by bad faith by the Beneficiary or its representatives.

16. Routine check-ups, lab tests, tests of controls diagnosis, laboratory tests or radiological or other means, aimed to establish whether the disease is a pre-existence, such as examinations radiology, Doppler, MRI, CT, ultrasound images, scanner of all kinds, etc. The medical examinations to establish whether the condition corresponds to a pre-existing disease or not.
17. Expenditure on public and private transport paid by the Beneficiary from their hotel or location to a hospital, medical center or doctor's office. Unless these expenses have been expressly authorized in writing or orally by the Emergency Management Center.
18. Congenital diseases and their derivatives or consequences, known or unknown to the Beneficiary.
19. Injuries or accidents arising from aircrafts not authorized for public transportation, including private charter flights.
20. Illness, disease or injury arising directly or indirectly from quarrels or fights (unless it were a proven self-defense with police report), strike, acts of vandalism or popular tumult that the Beneficiary has participated as an active member. Or the attempt to commit an illegal act and, in general, any criminal or fraudulent action, including providing information that is different from the reality.
21. Treatment for endemic, epidemic or pandemic disease in countries with and without health emergency if the Beneficiary has not followed the suggestions and/or information on travel restrictions and mandatory vaccinations issued by respective health authorities in each country.
22. Any expense or care that has not been consulted and approved by **M&A Travel Assist** Emergency Management Center.
23. Diseases or ailments resulting from disorders in women menstrual period and delays; and abundant vaginal discharge.
24. Liver diseases such as cirrhosis, abscesses, and others.
25. Exams and/or hospitalization for stress tests and all types of preventive checkups.
26. Any type of hernia and its consequences.
27. Kidnapping or attempted kidnap.

28. Professional Risks: If the reason for the trip was Beneficiary perform work or tasks that involve a professional risk. Illness or work related accidents when performing highly specialized tasks where life is exposed or being exposed to hazardous substances or handling of heavy machinery, or manipulation of gas, air pressure or hydro fluids, or requiring special physical skills.
29. Driver or passenger injuries by the use of any type of vehicles, including bicycles, motorcycles and mopeds without a license or without a helmet, or without insurance policies.
30. Excluded are accidents and illnesses that occur while the Beneficiary is in countries where civil or foreign war. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance will be provided to any Beneficiary in illegal immigration or employment status (including undeclared work in the country where attendance, or shocked students working in a foreign country without the appropriate permission from local authorities is required).
32. **M&A Travel Assist** will not cover for physiotherapy prescribed for the treatment of ailments related to occupational accidents, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. Physiotherapy will be covered only in cases where the ailments had been caused by a non-occupational accident under previous authorization from the Medical Department from the Emergency Central, only if the therapies will help improving the patient's current condition and under any circumstance, the physiotherapies will be approved for more than ten (10) sessions.

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

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

No joint services and / or intervention of other enterprises: In no M&A Travel Assist case will provide support services to the Beneficiary established in the health care plan of the travel

certificate or fee reimbursement of any kind, as long as the Beneficiary requests or has requested services for the same problem and / or condition to any other company, before, during or after they are applied to the supplier.

XI. SUBROGATION

M&A Travel Assist will automatically be subrogated by the Beneficiary or their inheritor in the rights and actions which they may have against any third-party or entity by virtue of the event which caused the need for the services provided, up to the amount paid out in compliance with the obligations arising from these General Conditions. In addition, the Beneficiary agrees to pay **M&A Travel Assist** all amounts that they have received from the party who caused the accident and/or their insurance company or companies as an advance(s) toward the final compensation to which the Beneficiary has a right, up to the amounts paid by **M&A Travel Assist**, if applicable. Subrogation expressly includes, but is not limited to, the rights and actions exercised against the following persons:

1. Third parties responsible for a traffic accident.
2. Transportation companies, with regard to total or partial restitution of the price of unused tickets, when **M&A Travel Assist** has paid for the transfer of the Beneficiary or their remains.

As a result, the Beneficiary irrevocably assigns the rights and an action covered in this clause to **M&A Travel Assist**, and agrees to perform all the legal acts needed for this purpose, and agrees to collaborate as required in connection with the occurrence. In the event that the Beneficiary refuses to subscribe and/or collaborate to subrogate such rights, **M&A Travel Assist** will be automatically released from the obligation to pay for the resulting expenses. **M&A Travel Assist** reserves the right to cede, all or in part, its rights in relation to its contract with the Beneficiary as well its execution, rendering of services and other obligations to third party professionals. The Beneficiary is conscientious and aware of this right and as a result expressly renounces the right to be previously notified of such cession.

XI. EXCEPTIONAL CIRCUMSTANCES

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

XII. RECOURSE

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

XIII. DISCLAIMER

M&A Travel Assist does not guarantee the quality of service providers and **M&A Travel Assist** shall be held harmless for the acts or omissions, injuries or damages of any lawyer, doctor, hospital or common carrier whether or not recommended by **M&A Travel Assist** to provide the services included in this agreement. **M&A Travel Assist** only provides services when the Beneficiary requests them and the ultimate selection of the service provider shall be the responsibility of the Beneficiary.

XIV. TERMINATION

Any claim the Beneficiary may have that gives rise to the obligations that **M&A Travel Assist** should or could assume under these General Conditions will terminate unless received in writing within a period of 30 (thirty days) consecutive days beginning on the date in which the event giving rise to the claim took place.