

## ORIGINAL PROTECTION

Original Protection includes:

- |   |                     |
|---|---------------------|
| ▪ Assistance services:                                    | 24 hours            |
| ▪ Trip Cancellation:                                      | Until \$30,000 MXP  |
| ▪ Trip interruption:                                      | Until \$30,000 MXP  |
| ▪ Medical Emergency Translation:                          | Until \$100,000 MXP |
| ▪ Major Medical Insurance in case of illness or accident: | Until \$30,000 MXP  |
| ▪ Accidental Death:                                       | \$100,000 MXP       |

## CONDICIONES GENERALES DEL SEGURO DE VIAJE

### 1. ASSISTANCE SERVICES

Servicios	Cobertura
Asistencia vial	
Tow	In case the vehicle driven by the Insured could not drive because of a breakdown, Mexico Assistance will cover your trailer to the nearest workshop or to the place that the Insured stated in Mexico. No stalls, maneuvers, or waiting times are met. Limited to 2 events per year, up to \$ 1,500.00 (ONE THOUSAND FIVE HUNDRED PESOS 00/100) per event.
Tire Change	Shipping and payment for a service provider to perform the defective tire change by the refurbishment of the Insured's own vehicle, or inflate the tire is low. Limited to 2 events per year. \$ 500.00 (FIVE HUNDRED PESOS 00/100) per event.
Power Provider	Organization and sending a payment service provider that supplies power. Mexico Assistance is not responsible for damage resulting from power failures Insured Vehicle. Limited to 2 events per year. \$ 500.00 (FIVE HUNDRED PESOS 00/100) per event.
Fuel Provider	Will be organized and provide the fuel necessary to send the Insured continue your journey. The Insured must indicate the type of fuel it requires. We will supply up to 5 liters of petrol under the Insured account. Unlimited events.
Other liquides	If to continue their journey Insured vehicle requires other fluids, these should be requested from Mexico Assistance, taking the Insured to cover only the cost of the requested liquid. Unlimited events.
Mechanical References	At the request of the Insured updates on automotive workshops or service near the place of the car accident or breakdown authorized agency information will be provided. The service will be provided in the main cities of the Mexican Republic. In other cities Mexico Assistance will endeavor to help the insured to contact the closest workshop. Unlimited events.

Asistencia médica	
Telephone Medical Advice	If the Insured requires medical assistance, Mexico Assistance medical team will advise the insured in any medical situation. Information on substances contained in medicines and laboratory results will be provided. Unlimited events.
Doctor on call	If the Insured suffers an accident or serious illness that causes injury or injuries that prevent you from moving to a hospital or clinic, Mexico Assistance will coordinate a doctor's visit to your home or the consultation of the Insured in an office with preferential costs.
Medical References	Coordination and referred doctors, clinics and hospitals in Mexico as well as guidance on the use of medicines, first aid, diseases, nutritional diseases, vaccination and / or health problems in general laboratories for clinical studies and analysis services preferential health costs. Unlimited events.
Asistencia en viajes nacionales	
Concierge	Information on hotel bookings. Will be provided to the insured or the phone will connect to the same hotel in which the insured has paid for your reservation:  DESIRE RESORT & SPA RIVIERA MAYA - +52 (998) 872 8293 TEMPTATION RESORTS CANCUN AND CABOS - 01 800 215 1000 DESIRE PEARL RESORT & SPA RIVIERA MAYA - 01 800 500 0587

## 2. TRAVEL Cancellation Expenses

The guarantee relating to travel cancellation expenses comes into force at the time that the Insurer receives notification of inclusion of the Insured by the Policyholder, and ends the moment the trip starts. The guarantee will only be valid if the trip is cancelled or never starts when accident, illness or death of the policyholder.

The compensation is for the non-refundable amount of the cost actually paid by the Insured, corresponding to unused services Travel. The compensation will be paid just in the following situations:

- The policy that holds this cover must be on time.
- The trip cancellation occurs during the policy validation.
- The trip had been hired with a transportation company.
- The cost of the trip has been paid and the transportation company hadn't been reimbursed.
- The death or medical certificate has to be shown.

The maximum amount to be paid to the insurer can't overcome the insure sum for this cover.

### **EXCLUSIONS**

The exclusions in the General Conditions, apply to both the insured and his Companions for Close Relatives as any of them, in terms of the definition in this coverage.

### **3. Expenses for trip cancellation**

The guarantee will only be valid if the trip is cancelled or never starts when accident, illness or death of the policyholder. Additionally, the Company will pay the Insured's Trip to place of residence, and if applicable, the cost of travel to return to the place of interruption to continue their trip. The compensation is for the non-refundable amount of the cost actually paid by the Insured, corresponding to unused services Travel. The compensation will be paid just in the following situations:

- The policy that holds this cover must be on time.
- The trip cancellation occurs during the policy validation.
- The trip had been hired with a transportation company.
- The cost of the trip has been paid and the transportation company hadn't been reimbursed.
- The death or medical certificate has to be shown.

The maximum amount to be paid to the insurer can't overcome the insure sum for this cover.

### **EXCLUSIONS**

The exclusions in the General Conditions, apply to both the insured and his Companions for Close Relatives as any of them, in terms of the definition in this coverage.

### **4. Transport for health reasons, in the event of illness or accident sustained by the Insured during the course of a trip.**

In the event of accident or illness, the Insurer will reimburse all the costs covered for transportation in case of emergency. Emergency transport, is defined as the need of the immediately transportation because of the insured medical conditions, to take the insured from the place of the accident or illness has taken place to the best nearest medical equipped centre. In case of illness, just will be covered the costs were derivatives from the medical emergency (a medical emergency will be the one that determines a very high risk to the life's' insured).

Afterwards, the Insurer's medical team will maintain the telephone contacts necessary with the medical centre and with the doctors attending to the Insured, and on the basis thereof will decide whether to transfer or repatriate the Insured, and on the most suitable means of transport to use.

The maximum amount to be paid to the insurer can't overcome the insure sum for this cover.

**5. Medical assistance in the event of illness or accident sustained by the Insured travelling in Mexico.**

In the event that the Insured should fall ill or have an accident while travelling in Mexico (being in a different city from resident), the Company will meet the cost that derivates from an emergency (medical emergency is the one that life's in risk).

The Company's medical team will maintain the telephone contacts necessary with the centre and with the doctors who attend to the Insured to supervise the provision of proper health care.

The cover can be used by direct payment when the insurer applies in real time to the telephone 01800 223 7628.

The maximum amount to be paid to the insurer will be the sum of all the covered costs. In the event of an accident occurred the first payment has to be done from the first incident and into ninety natural days after the accident happened.

**PERIOD OF COVERAGE**

Reimbursement for covered medical expenses, per accident or illness, shall be made until the maximum reimbursement amount is reached. If the policy is not renewed, reimbursement of covered medical expenses for each event occurred prior to the cancellation date of the policy, it will be for a maximum period of 365 calendar days from the date of first disbursement made by the Insured or until it has reached the maximum amount of refund, whichever comes first.

**MAXIMUM AMOUNT OF REIMBURSEMENT**

The maximum reimbursement that the Company made for each accident or illness shall not exceed the sum insured contracted for this coverage.

**COVERED MEDICAL EXPENSES**

Will be considered covered medical expenses, those incurred by the Insured for medical or surgical treatment for the following items:

- a. The cost of medical fees for surgical procedures and fees Surgeon Physician Assistants.
- b. The cost of drugs, substances and application of diagnostic studies that are essential to the treatment of the Insured, provided there is a prescription and corresponding recipes are accompanied.
- c. The cost for the use of operating room, recovery room and ICU.
- d. The cost of physical therapy, radioactive therapy and physiotherapy, the Assured provided during hospitalization and they are prescribed by the treating physician.
- e. The cost of orthotics and prosthetics, they are not replacements.
- f. The cost per hospitalization, represented by the use of standard room and the food consumed by the Insured.

- g. The cost per use of ground ambulance.
- h. The cost of a nurse with a maximum of three shifts per day, during the period of hospitalization. Out of the Hospital shall be limited to the cost of a nurse up to three shifts per day with a maximum of 30 calendar days per event.
- i. The cost for lithotripsy treatment, with a maximum of three sessions.
- j. The cost of medical consultations with a maximum of one per day and specialty except postoperative consultations.
- k. The cost for the care of the following complications of pregnancy and childbirth:
  - Surgical procedures performed on the occasion of ectopic pregnancies.
  - The states of puerperal fever.
  - The states of eclampsia and gestational toxicosis.
  - Hydatidiform mole (Molar Pregnancy).
  - Caesarean section, limiting reimbursement to a maximum of 10 times the highest monthly general minimum wage in the Federal District, provided that intervention occurs after ten months of the inclusion of the Insured in the policy has expired.
  - The cost for extra bed for a companion of the Insured during their hospitalization.

In any case, the charge for medical services must correspond to the usual and customary costs in the place where those services are provided.

#### EXCLUSIONS

In addition to the general exclusions to this coverage shall apply as follows:

The Company will not pay compensation for loss occurring during the term of this insurance contract when it has origins in any of the following events or circumstances, or when it occurs in the situations described below:

- a. Rest cures or general medical examination to check the health condition known as "check-up".
- b. Treatments for baldness, obesity, infertility, and surgery or treatments for birth control and complications.
- c. Alveolar or dental gum treatments, except those arising as a result of an Accident.
- d. Medical treatment of myopia, astigmatism or strabismus.

#### **6. COMPENSATION FOR ACCIDENTAL DEATH**

##### DESCRIPTION OF COVERAGE

The Company will pay the sum insured for this coverage if the insured dies as a result of an accident at the time of the accident or within 90 calendar days of the date of this.

##### Automatic Termination

For each Insured, this coverage will automatically terminate, without warning, when the Economic Dependent ceases to have this condition.

#### **GENERAL EXCLUSIONS**

Although each contracted benefit provides its own exclusions, the exclusions that apply to all benefits are listed:

The Company will not pay compensation for a sinister occurred during the term of this contract when it has origins in any of the following events or circumstances, or when it occurs in the situations described below:

1. Pre-Existing Medical Conditions.

Nonetheless, the Company may only deny a claim for a disease and / or pre-existing condition when it has any of the tests listed in the following cases:

- i) (Prior to the conclusion of the insurance contract) Declaration of the existence of that condition and / or disease or,
- ii) Medical record where there is a diagnosis made by a legally licensed physician or
- iii) Laboratory tests or cabinet or
- iv) Any other known diagnostic.

The Company may also refuse a claim for a disease and / or pre-existing condition as prior to the conclusion of the contract, the insured has made expenditures, verifiable documentary, to receive medical treatment of disease and / or condition in question.

Regardless of the above, if the Company has documentary evidence that the Insured has made expenses to be diagnosed with the disease or condition in question, the Insured may request the results of the corresponding diagnosis or if any medical records or clinician, to decide on the merits of the claim.

This exclusion does not apply if the Insured was subjected to pre-employment under the terms indicated by the company medical examination, the exclusion will not apply with respect to preexisting disease and / or any condition on the type of test that will be applied who had not been diagnosed in that examination

2. Injuries or accidents arising from the direct participation of the Insured as an active subject of crime, intentional and criminal acts.
3. The practice of any Professional sport.
4. When the Insured drive or tackle a motorcycle, scooter, or a similar motor vehicle.
5. The practice of parachuting, diving, mountain climbing, horsemanship, skiing, bullfighting and any kind of air sport.
6. Tests or contests speed, endurance and safety in vehicles of any kind, which involved the Insured.
7. Injury or death of the Insured brawl when he caused it.

8. Injury or death of the Insured in military service.
9. Accidents occurring while the Insured is on board of an aircraft, unless it is traveling as a passenger.
10. Accidents originated or caused by gross negligence of the Insured. In any case, shall mean gross fault of the Insured's found in alcoholic or under the influence of drugs, narcotics or stimulants not prescribed medically state. Alcoholic state is defined as the presence of a higher level of 150 milligrams of alcohol for 100 milliliters of blood Insured when the accident happen.
11. Complications of pregnancy, unless such complications resulting directly from an Accident or has contracted some coverage for reimbursement of medical expenses that do cover.
12. Allowances for or resulting from, contribute to, or aggravated as a direct or indirect, accidental or intentional, deliberate or unintended consequence, direct or indirect, near or remote or in whole or in part caused by any of the following events:
  - a. War of foreign enemies, hostilities, civil war and / or similar operations, including covert action, combat or defense against actual attack, impairment of such an attack or expected attack: by government (de jure or de facto) or usurped power or maintained using any authority or military power, naval, air force or an agent of any such government, power, authority or force.
  - b. Mutiny, civil commotion assuming the proportions of or popular mutiny, insurrection, rebellion, revolution, military or usurped power, or action taken by governmental authority in prevent, combat or defending against such occurrence, seizure or destruction;
  - c. Acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization. For the purpose of this condition, terrorism means the crime described in Article 139 of the Federal Penal Code, the use of explosives, toxic substances, firearms or by fire, flood, or any other violent means, for which acts are committed against persons, property or services to the public, to produce alarm, fear, terror in the population or a group or sector, to disturb the public peace or try to undermine the authority of the state or pressure the authority to make a determination.
  - d. Kidnapping, any illegal assault, unlawful, or unfair exercise of control of all means of transportation, including but not limited to aircraft, watercraft, trucks, trains or automobiles, including any attempt to attack or control, made by any person or persons.
13. Poisoning of whatever origin or nature, except where it is shown that it was an accident to the Insured.

14. The killing of the Insured caused by firearms or knife, regardless of cause, motive, circumstances, or the type of weapon.
15. Injury by firearms or knife, regardless of cause, motive, circumstances or the type of weapon.
16. That the death or injury of the Insured occurring in execution of a robbery or criminal attempt to the detriment of the insured.
17. That the death or injury of the Insured occur from a direct attack against the Insured.
18. Infections, except those resulting from injuries resulting from accidents.
19. Injury or death by ionizing radiation, nuclear fusion or radioactive contamination.
20. Surgery or treatment, both preventive.
21. Injury or death resulting of the kidnapping of Insured.
22. Opportunistic infection or malignant neoplasm, if at the time of manifest illness or accident occur, the insured considers the Acquired Immunodeficiency Syndrome (AIDS) or be zero-positive to HIV (Human Immunodeficiency Virus). Opportunistic infections include pneumonia, carinii pneumonia, Kaposi's sarcoma and lymphoma of the central nervous system.
23. Acquired Immunodeficiency Syndrome (AIDS), symptomatic AIDS-related complex (ARC) and all accrued and / or HIV-related illnesses Positive virus.
24. Treatment or surgeries are cosmetic or plastic, reconstructive except if essential and derived from an Accident.
25. Chiropractic and acupuncture treatments.
26. Hernias, unless they are a result of an accident.

### **LACK OF COVERAGE**

This contract is a life insurance policy, but a contract of insurance that covers accidents occurring while the insured is traveling, so there are not covered any of the following events or conditions:



- With the exception of having contracted reimbursement coverage of funeral expenses, the death of the insured which is not due to an Accident.
- Suicide insured.
- Self-inflicted injuries, committed by the Insured, whatever his mental state. Any kind of injury or death is caused out of what, under this contract is considered a Trip.