

MexVisit
GENERAL CONDITIONS

Of the legal, medical, travel, roadside and personal legal assistance
benefits

This Services Contract ("CONTRACT") is made and entered into by and between Integra Asistencia, S.A. de C.V. ("COMPANY"), and owner or driver of the vehicle described in the declarations page ("BENEFICIARY") as specified herein.

DECLARATIONS

- a) BENEFICIARY declares to have a valid Mexican insurance policy with at least property damage and bodily injury liability coverages.
- b) BENEFICIARY declares to have purchased from COMPANY emergency assistance services for the vehicle described in the declarations page, which is part of this CONTRACT.
- c) COMPANY declares it has a product for the individuals who have purchased the emergency assistance services certificate. This product includes various emergency assistance benefits described in this CONTRACT, including but not limited to legal assistance including bail bond for the driver and/or the release of the covered vehicle when involved in and/or committing a traffic violation resulting from an automobile accident.

CLAUSES

FIRST - OF THE LEGAL SERVICE

Upon request, the COMPANY, through its network of lawyers, will provide legal assistance services to the driver of the covered vehicle who, as a result of an automobile accident may be charged with committing a crime or traffic violation. Legal assistance and representation will be provided twenty four hours a day and three hundred sixty five days of the year before the Agent of the Public Ministry Office and/or Penal Judge. The COMPANY will also provide a bond, issued by a legally authorized bonding company to obtain the provisional freedom of the driver and/or the release of his vehicle.

Derivative of this service and according to applicable law, COMPANY commits to:

- a) Transacting the provisional freedom of the BENEFICIARY, once bail is set by the authority of the entity where the automobile accident occurs. The bond of guarantee will be posted according to law, unless bail is not possible if a serious crime is committed.
- b) Cover all COMPANY attorney's fees as well as procedure expenses derived from the defense of the driver.
- c) If because of distance and/or any other cause attributable to COMPANY the attorney or legal representative of the COMPANY is not able to provide the service, COMPANY authorizes the driver to retain the services of a lawyer for necessary and immediate legal assistance and defense if involved in and/or committing a traffic violation resulting from an automobile accident. In this case, COMPANY will pay and/or refund this attorney's fees until a COMPANY attorney is present, up to a maximum amount equal to sixty days of minimum wage in the (Mexican) Federal District.

SECOND - OF THE GUARANTEES (BAIL BONDS)

The COMPANY LAWYER will post bond or deposit the guarantee before the Agent of the Public Ministry Office and/or Penal Judge up to a combined single limit per event specified in the declarations page of the CONTRACT to obtain the provisional release of the Driver, and/or the release of the covered vehicle and to guarantee the repair of the damaged third party property.

To fulfill this guarantee it is necessary that the BENEFICIARY or driver of the covered vehicle appears before the authorities when required. The BENEFICIARY or driver must accept and name the COMPANY attorney as their designated lawyer and assist and provide their lawyer with all necessary documents in order to effectively represent and assist the BENEFICIARY and/or driver of the vehicle in their defense.

If the BENEFICIARY and/or driver of the covered vehicle fail to comply with the obligations stipulated by law and/or by the authorities, and for this reason the bond or guarantee is cashed and/or made effective, the BENEFICIARY will be responsible to immediately refund the guarantee amount to COMPANY. Otherwise the penalty applicable for failing to do so will be to pay an interest on the amount due, of up to 1,25 times of the rate effective during the month preceding the effective debt, published by the Mexican banking institutions for investment units in Mexico.

The BENEFICIARY or driver of the covered vehicle must inform the COMPANY attorney as soon as he is informed or aware that the return or cancellation of the guarantee or bond provided by the COMPANY is granted by the authorities. If the guarantee is returned directly to the BENEFICIARY and/or driver it must be immediately returned to the COMPANY.

THIRD - REQUIREMENTS OF THE LEGAL SERVICE

In the event of an accident or traffic mishap where the assistance and/or presence of an attorney is required before the Agent of the Public Ministry Office and/or Penal Judge due to Property Damage, Bodily Injury, Homicide or Damages to the Federal Highways or Property, the BENEFICIARY must:

- a) Advise the COMPANY as soon as he/she has knowledge of the fact except in case of reason beyond control but must communicate the fact as soon as the impediment disappears.
- b) For safety, must not say or declare anything to the authorities until a lawyer representing him/her is present.
- c) In the event the authorities or Public Ministry initiate a case investigation or inquiries at the request of the BENEFICIARY, all necessary elements and information to locate and find any third parties responsible must be provided. The BENEFICIARY must also cooperate during the proceedings and assist before the authorities when cited.

- d) Abstain from making arrangements, deals or expenses without the authorization of the COMPANY and/or the insurance company who issued the Mexican insurance policy to the BENEFICIARY.
- e) Immediately inform the COMPANY attorney and/or COMPANY of any change of address or when cited to appear before the authorities.
- f) Appear before the authorities as many times as required or cited.
- g) Immediately inform the COMPANY and provide or deliver to COMPANY any notifications, requirements or claims received.
- h) The COMPANY will not be able to post bail and will not deposit any guarantees if the BENEFICIARY doesn't have a valid tourist auto policy. Make sure the Mexican insurance policy is valid and has not been canceled.
- i) The COMPANY will only provide legal assistance to the BENEFICIARY that presents COMPANY or its representative the certificate or declarations page showing the legal assistance benefit.
- j) The COMPANY will provide legal assistance and bail bond benefits only if the liability coverages in Mexican insurance policy are effective.

FOURTH - EXCLUSIONS OF THE LEGAL SERVICE

THE FOLLOWING WILL BE CAUSE OF EXCLUSION OF THE LEGAL ASSISTANCE:

- a) IF THE BENEFICIARY OR DRIVER REFUSES TO APPEAR BEFORE THE AUTHORITIES AS REQUIRED.
- b) IF THE BENEFICIARY DOES NOT ACCEPT, NAME OR DESIGNATE AS HIS LAWYER THE COMPANY ATTORNEY.
- c) IF THE INSURANCE COMPANY ISSUING THE MEXICAN INSURANCE POLICY EXCLUDES COVERAGE.
- d) COMPANY DOES NOT COVER AND WILL NOT PAY FOR TOWING, GARAGE OR FINES DUE TO IMPOUNDING OF VEHICLE.
- e) COMPANY WILL NOT PAY OR REIMBURSE: GIFTS, GRATIFICATIONS, PHOTOCOPYING, OR ANY OTHER EXPENSE NOT COVERED.
- f) IF COVERED VEHICLE AND/OR BENEFICIARY INTENTIONALLY PARTICIPATE IN THE COMMISSION OF CRIMES OR OTHER THAN ACCIDENTAL OCCURRENCES IN A TRAFFIC ACCIDENT.
- g) WHEN DAMAGES AND/OR INJURIES OCCUR DUE TO AN INTENTIONAL ACTION PERPETRATED BY THE BENEFICIARY.
- h) WHEN THE COVERED VEHICLE HAS BEEN ILLEGALLY BROUGHT IN THE COUNTRY OR IS DRIVEN WHILE EXCEEDING THE SPECIFIED OCCUPANT OR WEIGHT CAPACITY.
- i) THE COMPANY WILL NOT PROVIDE LEGAL ASSISTANCE OR REPRESENTATION FOR ANY CIVIL CASE OR DEMAND RESULTING FROM THE SERVICES PROVIDED FOR THE DEFENSE OF THE BENEFICIARY OR DRIVER OF THE VEHICLE.
- j) IF AS A RESULT OF A TRAFFIC ACCIDENT OR VIOLATION AUTHORITIES INITIATE INQUIRES OR INVESTIGATIONS OF THE

DRIVER OF THE VEHICLE OR BENEFICIARY FOR DRUG RELATED CRIMES FOR POSSESSION OR CONSUMPTION OF NARCOTICS. THE COMPANY WILL ALSO NOT POST BOND OR ANY GUARANTEES.

- k) LEGAL ASSISTANCE WILL NOT BE PROVIDED AT THE PLACE OF THE ACCIDENT (ON THE STREET).
- l) THE FOLLOWING WILL CAUSE THE EXCLUSION OF BAIL BONDING OR GUARANTEE DEPOSIT:
 - 1. BOND WILL NOT BE POSTED OR GUARANTEE DEPOSITED IF THE CRIME COMMITTED IS CLASSIFIED AS "GRAVE" BY LAW AND/OR THE AUTHORITIES DO NOT SET BAIL.
 - 2. BOND WILL NOT BE POSTED OR GUARANTEE DEPOSITED IF AN OCCUPANT OF THE COVERED VEHICLE IS FATALY INJURED IN AN AUTOMOBILE ACCIDENT.
 - 3. IF THE LIABILITY COVERAGES PROVIDED BY THE MEXICAN AUTO INSURANCE POLICY IS EXCLUDED BY THE INSURANCE COMPANY OR FOR ANY EXCLUSION IN THE INSURANCE POLICY OR FOR LACK OF PROOF OF INSURANCE AND OR LIABILITY COVERAGE.
 - 4. WHEN THE BENEFICIARY, DRIVER OR OWNER OF THE COVERED VEHICLE REFUSES TO OBLIGE WITH APPLICABLE LAWS OR FAILS TO ACT AS INSTRUCTED BY THE AUTHORITIES. LEGAL ASSISTANCE OR REPRESENTATION WILL NOT BE PROVIDED WILL NOT BE PROVIDED FOR THE SAME REASON.
 - 5. BOND WILL NOT BE POSTED OR GUARANTEE DEPOSITED FOR ANY CIVIL SUIT OR DEMAND.
 - 6. THE COMPANY WILL NOT POST A BOND OR GUARANTEE DEPOSIT IF THE DRIVER OF THE VEHICLE OR BENEFICIARY ABANDONS ANY VICTIMS OR LEAVES THE PLACE OF THE ACCIDENT BEFORE THE APPEARANCE OF THE AUTHORITIES AND IF THE DRIVER IS INTOXICATED.

FIFTH - OF THE ASSISTANCE

The COMPANY will provide Emergency Medical, Travel and Road Side Assistance Services in accordance with the following terms:

I. DURATION OF SERVICES. - Duration of assistance services will be for the term indicated in declarations page.

II. EMERGENCY MEDICAL ASSISTANCE

- a) MEDICAL COORDINATION AND REFERENCES IN ALL OF MEXICO, 24 HOURS A DAY. When the BENEFICIARY needs health care, not emergency

care, the Medical team of The Company, will coordinate at the request and to the charge of the BENEFICIARY:

1. Physician or doctor's appointment at their office.
2. Physician or doctor's visit where the BENEFICIARY is OR
3. Physician care at a hospital or specialty clinic

The medical Team of the Company will not issue a diagnosis but at the request of the BENEFICIARY and to be paid by him/her, it will arrange for the necessary attention.

The COMPANY will provide this service in the main cities of Mexico. Anywhere else it will do everything possible to assist the BENEFICIARY in contacting a doctor, hospital or clinic within a reasonable time.

The COMPANY will not be responsible with regards to any medical attention or lack of it provided or not by any physician, doctor, hospital or clinic.

- b) **MEDICAL TRANSFERS (Land Ambulance).** In the event the BENEFICIARY suffers an accident or illness, causing lesions or trauma and the Medical Team of the COMPANY, in agreement with the treating physician prescribe recommend hospitalization, the COMPANY will make immediate arrangements and cover the costs of an ambulance up to a limit of **\$115 USD**, with a maximum of 2 (two) services per calendar year, without exceeding the term of this certificate and/or policy.

If necessary, the BENEFICIARY will be transported under medical supervision.

- c) **MEDICAL TRANSFERS (Air Ambulance).** In the event of serious accident or illness of the BENEFICIARY, the COMPANY will make immediate arrangements and cover the costs of transportation to the nearest appropriate hospital, in accordance with the diagnose provided by the treating physician and the Medical Team of the COMPANY due to the nature of injury or illness, by air ambulance. This benefit is limited to 1 (one) service during the term of this certificate and/or policy.

Air Ambulance transfers will be provided when the necessary medical services are not available in the proximity where the patient is located and transfer to a location where services can be provided.

In situations where there is clear risk of death, as indicated by a licensed medical provider or authority, the Beneficiary or its representatives should act as quickly as possible to coordinate the patient's transfer to the nearest hospital or clinic where emergency medical services can be provided, following necessary precautions. As soon as possible (not to exceed 5 days) the Beneficiary or its representatives should contact the Company to notify of the situation and request

additional services and or a refund for the out of pocket expenses incurred for payment of covered benefits.

In the event that the Company is unable to provide this service through one of its network providers or in a situation where there is a clear risk of death, the Beneficiary or its representatives can request a refund of up to \$3,000 USD for expenses incurred as a result of such event where services have been requested and paid for by the Beneficiary. The refund for this service is subject to the process and conditions stated in this contract.

- d) **MEDICAL REPATRIATION.** When prescribed by the treating physician and in agreement with the Medical Team of the COMPANY, the COMPANY will provide the BENEFICIARY with:
1. One way ticket to continue the trip, as long as the cost of the ticket does not exceed the cost of a coach class ticket to the place of permanent residence of BENEFICIARY.
 2. A one way coach class ticket to the place of permanent residence of the BENEFICIARY.
 3. The COMPANY will arrange and pay for the repatriation of BENEFICIARY on special transportation as prescribed by the treating physician, in agreement with the Medical Team of the COMPANY when the BENEFICIARY is not able to return to his/her place of residence on board a commercial flight or may not use the means of transportation previously considered.

This service and or the request for refund for this service are subject to explicit authorization from the Company before service is provided. The Company will not be obligated to provide a refund for this service unless the Beneficiary or its representatives have been authorized to incur on such expense prior to obtaining such service.

- e) **TRANSPORTATION AND LODGING FOR FAMILY MEMBER DURING HOSPITALIZATION.** In the event of hospitalization of the BENEFICIARY due to accident or illness and that his/her hospitalization is expected to be greater than five days, the COMPANY will arrange and pay for a round trip ticket (coach and originating at the place of residence of the BENEFICIARY) for a person, designated by the BENEFICIARY to accompany him/he during hospitalization. The COMPANY will also arrange and pay for lodging expenses of the designated companion up to a maximum of \$60.00 USD per day up to five days.

If the BENEFICIARY were to pass away, with the purpose of repatriating the body, the COMPANY will provide the same benefits for a family member of the BENEFICIARY.

- f) PAYMENT OF RETURN OR CONTINUATION OF TRIP FOR COMPANIONS. If the BENEFICIARY is hospitalized due to accident or illness or in the event he/she passes away, the COMPANY will provide for the transportation of the travel companions of the BENEFICIARY to their place of residence. If necessary, when dealing with minors, the COMPANY will provide an adult companion for the children.

The COMPANY will arrange and pay the transportation of the companions in coach class to their place of permanent residence, by the means of transportation available (air or land). The COMPANY may also arrange and pay for the expenses of continuation of the trip to the destination originally intended, as long as the cost is not greater than that of the return to the original place of residence.

This service and or the request for refund for this service are subject to explicit authorization from the Company before service is provided. The Company will not be obligated to provide a refund for this service unless the Beneficiary or its representatives have been authorized to incur on such expense prior to obtaining such service.

- g) PAYMENT OF HOTEL FOR CONVALESCENCE. The COMPANY will arrange and pay for the stay of the BENEFICIARY at a hotel of his/her choice immediately after leaving the hospital, if prescribed by the treating physician and in agreement with the Medical Team of the COMPANY. This benefit will be provided if:
1. Convalescence initiates immediately (same day) after leaving the hospital.
 2. The maximum amount for this benefit will be of \$60 USD per day, per person up to a maximum of 10 days.

- h) TRANSFER OF MORTAL REMAINS OR LOCAL BURRIAL. In the event of death of the BENEFICIARY, the COMPANY will arrange and pay for the transfer of the mortal remains to the original place of residence.

Upon request of a representative of the BENEFICIARY, The COMPANY will arrange and pay for the burial or similar services at the place where BENEFICIARY is deceased up to an amount not to exceed the cost of repatriation as above described.

This service and or the request for refund for this service are subject to explicit authorization from the Company before service is provided. The Company will not be obligated to provide a refund for this service unless the Beneficiary or its representatives have been authorized to incur on such expense prior to obtaining such service.

- i) ODONTOLOGICAL ASSISTANCE (Dentist). In the event that the BENEFICIARY suffers acute pain or has dental problems which require urgent

odontological treatment, the COMPANY will schedule an appointment with a specialist for the treatment of pain, infection and if necessary, extraction of the affected teeth. The cost of treatment will be covered by the BENEFICIARY.

- j) EYEGLASSES AND CONTACT LENSE REPLACEMENT ASSISTANCE. In the event of loss or damage of eyeglasses or contact lenses of the BENEFICIARY, the COMPANY will schedule an appointment with an optometrist who will provide a prescription and will allow for the replacement of the lenses. The cost of the lenses will be covered by the BENEFICIARY.

III. EMERGENCY TRAVEL ASISTANCE.

- a) TOURIST INFORMATION. Upon request of the BENEFICIARY, the COMPANY will provide information related to:
- Schedules of museums and other places of interest
 - Vaccine and visa requirements
 - Weather conditions
 - Sporting events and spectacles

- b) TRAVEL INFORMATION. The COMPANY will provide the BENEFICIARY over the phone with information regarding:

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|------------------------|--------------------------|
| 1. Travel agencies | 8. Shopping centers |
| 2. Weather | 9. Exhibitions |
| 3. Exchange rates | 10. Hotels & Restaurants |
| 4. Holidays | 11. Museums & Galleries |
| 5. Sporting activities | 12. Night life |
| 6. Event tickets | 13. General advise |
| 7. Attractions | |

The COMPANY may also assist the BENEFICIARY to plan a leisure travel schedule in Mexico and other countries.

- c) US STATE DEPARTMENT ADVISORY INFORMATION. While in Mexico, the BENEFICIARY may request the COMPANY for updated information issued by the US State Department regarding travel alerts, public announcements and consular information.
- d) COMMUNICATION WITH EMBASSIES AND CONSULATES. Upon request, the COMPANY will provide the BENEFICIARY the means to communicate with these agencies.
- e) EMERGENCY CONTACT, COMMUNICATION AND MESSAGING. In the event of an emergency, the COMPANY will inform the family, doctors and/or employer of the BENEFICIARY. All communication expenses will be assumed by the COMPANY.

The COMPANY will may not be held responsible for the content, veracity and form of information transmitted.

- f) ASSISTANCE TO FILE AND RECOVER OR REPLACE LOST OR STOLEN DOCUMENTS. In the event of loss or theft of documents and personal effects of the BENEFICIARY, the COMPANY will provide advice on the procedures to file a report with the authorities and will assist in the search for recovery or replacement. If the documents of effects were to be recovered, the COMPANY will arrange to forward them to the place were the BENEFICIARY can be reached or to the place of permanent residence of the BENEFICIARY.
- g) EMERGENCY MONEY TRANSFER. In the event of an accident or illness of the BENEFICIARY, upon request of the BENEFICIARY the COMPANY will wire transfer, at no cost to the BENEFICIARY up to \$2,000 USD. The funds to be transferred must be deposited with the COMPANY and/or its designated representative before the funds are transferred.

This benefit is not to be considered an advance of funds or loan. The service is only to provide assistance in transferring funds to or from the BENEFICIARY in Mexico in the event of an emergency.

- h) TRAVEL AGENCY SERVICES. Upon request and on behalf of the BENEFICIARY the COMPANY will coordinate any travel arrangements, including reservations with airlines or other transportation companies, hotels, etc. The cost of the services coordinated will be paid by the BENEFICIARY.
- i) LOST BAGAGGE ASSISTANCE. In the event of theft or loss of baggage or personal effects property of the BENEFICIARY, the COMPANY will assist to file the corresponding reports and will assist in the search or recovery. If these items were to be recovered, the COMPANY will arrange to forward them to the place were the BENEFICIARY can be reached or to the place of permanent residence of the BENEFICIARY.

IV. EMERGENCY ROADSIDE ASSISTANCE.

- a) BASIC ROADSIDE ASSISTANCE. In the event of the need to change a flat tire, running empty on fuel, needing to jumpstart the vehicle or being locked out of the covered vehicle, upon request of the BENEFICIARY, the COMPANY will arrange and assume the cost of sending assistance so that the covered vehicle may be on its way. These services will be provided according to the following:
- Emergency fuel supply. In the event that the covered vehicle runs out of fuel the COMPANY will arrange and pay for bringing enough fuel to the vehicle so that the BENEFICIARY may drive it to the nearest gas station. The cost of the fuel will be paid by the BENEFICIARY. This benefit has a maximum of three events.

- Flat tire service. In the event the covered vehicle has a flat tire or the air pressure of any of the tires is too low to continue driving the COMPANY will arrange and pay for the service of inflating or changing the tire, provided the BENEFICIARY has a spare tire available and in good condition. Maximum three events.
- Jumpstart service. In the event the covered vehicle requires jumpstarting the COMPANY will arrange and pay for sending a mechanic to jumpstart the vehicle so that it may be driven to the nearest repair center. The COMPANY will not be responsible for any damages caused by failure of electric systems in the covered vehicle. Maximum three events.
- Locksmith service. In the event that the Beneficiary is accidentally locked out of the covered vehicle or that the covered vehicle's keys are lost or stolen the COMPANY will arrange and pay to send a locksmith where the vehicle may be located to open it. The cost of any parts needing replacement or spare keys will be paid by the BENEFICIARY. Maximum three events.

In all instances the BENEFICIARY must be present and accompany the service provider(s).

- b) PAYMENT OF DRIVER TO RETURN VEHICLE IF TRIP IS INTERRUPTED. In the event the BENEFICIARY is not able to drive the covered vehicle due to an accident, illness or death, and if any of the other passengers cannot drive the vehicle either the COMPANY will pay for the transportation of a driver designated by the BENEFICIARY or his/her companions so that he/she may drive the vehicle back to the place of residence of the BENEFICIARY.
- c) CERTIFIED AUTO REPAIR AND SERVICE REFERRAL. In the event the covered vehicle, the BENEFICIARY may request the COMPANY updated information and referral to automobile repair and/or service shops in the area.
- d) SENDING OF SPARE PARTS FOR REPAIR. In the event that the covered vehicle has a mechanical breakdown and the parts necessary for repair are not available in the area, the COMPANY will pay for ending such parts. The cost of the parts will be paid by the BENEFICIARY. The COMPANY will inform the BENEFICIARY within eight hours of the initial contact requesting assistance about the availability of the part(s) and the approximate time of delivery.
- e) TOWING. In the event that the covered vehicle has a mechanical breakdown and the vehicle is immobilized, the COMPANY will arrange and pay for necessary towing services, in a platform when available to the nearest repair or service location within the city and/or state where the vehicle is located. Limit for this coverage is of \$300 USD and/or two events.

In all instances of towing of the covered vehicle it is necessary for the BENEFICIARY or a representative to accompany the tow truck during the service.

- f) **INTERRUPTED TRIP CONTINUATION OR RETURN TO PLACE OF RESIDENCE.** In the event of an accident or mechanical breakdown of the covered vehicle the COMPANY will arrange and pay for the transportation of the BENEFICIARY and up to four companions in coach class to their place of permanent residence, by the means of transportation available (air or land). The COMPANY may also arrange and pay for the expenses of continuation of the trip to the destination originally intended, as long as the cost is not greater than that of the return to the original place of residence.
This service and or the request for refund for this service are subject to explicit authorization from the Company before service is provided. The Company will not be obligated to provide a refund for this service unless the Beneficiary or its representatives have been authorized to incur on such expense prior to obtaining such service.
- g) **CAR RENTAL IN THE EVENT OF BREAKDOWN OR THEFT OF VEHICLE.** If after towing to the nearest repair or service center, the covered vehicle requires more than 24 hours for repair OR if the covered vehicle is stolen and after filing a report with the police and/or competent authorities, if it is not recovered within 24 hours, the COMPANY will organize and pay for the rental of a standard size vehicle, up to two days per event up to a maximum of two events. The rental of the vehicle will be subject to the car rental company.
- h) **HOTEL EXPENSES IN THE EVENT OF BREAKDOWN OR THEFT OF VEHICLE.** If in the event of an accident, mechanical breakdown or theft of the covered vehicle it cannot be recovered or repaired within 24 hours, the COMPANY will organize and pay for lodging expenses, for up to two nights and/or \$300 USD of the BENEFICIARY and companions.

V.- LEGAL ASSISTANCE IN THE EVENT OF ABUSE OF AUTHORITY (POLICE ABUSE).- Consists of:

THE COMPANY will provide legal assistance 24 hours a day 365 days of the year to **THE BENEFICIARY** about the rights as an individual and visitor while in **MEXICO**. In the event the **BENEFICIARY** is victim of abuse of authority or police corruption **THE COMPANY** will assign an attorney to represent him/her and file a complaint with the competent authorities.

VI.- ASSISTANCE TO CANCEL AND RETURN THE TEMPORARY VEHICLE IMPORT PERMIT.- Consists of:

In the event of a Total Loss due to a collision or Theft of the temporarily imported vehicle, property of **BENEFICIARY** and covered by the above referenced insurance

policy, the Company will assign an attorney to advise and assist the BENEFICIARY in the cancelation of said permit before competent authorities. The services provided in this process include:

- Theft Affidavit of **BENEFICIARY**'s vehicle provided by competent authorities.
- Theft or loss or destruction Affidavit of the temporary importation permit documentation.
- Personal Identification Certificate (for foreign residents or visitors)

The Company will not cover any additional costs, fees or taxes incurred in the process.

VII. OBLIGATIONS OF THE BENEFICIARY.

- a) **NOTICE TO COMPANY.**- The Beneficiary or its representatives are obligated to request Assistance Services or Benefits here provided directly to the COMPANY by calling collect or dialing the 01 800 (MEXICO TOLL FREE) number provided in writing on the Assistance Certificate or Policy.
- b) **REQUEST FOR ASSISTANCE.** In the event of a situation where assistance is required and before anything else, the BENEFICIARY must contact the COMPANY by calling the toll free 01 800 number and/or collect calling providing the following information:
 1. Location, if available a telephone number where the COMPANY may call back and additional information the COMPANY Contact Center representative may request.
 2. Name, Certificate Number and Term.
 3. Detailed description of the situation and type of assistance needed.
 4. Abstain from making any arrangements and/or expenses without consulting with the COMPANY.
- c) **PRECAUTIONS AND SAFETY MEASURES.** The BENEFICIARY is obliged to take all actions possible to prevent or diminish any situation that may result in the need of assistance.
- d) **CLAIMS.** Any and all claims related to an assistance situation must be presented within 90 (ninety) natural days of the date when occurred and before leaving Mexico.
- e) **REFUNDS.**- To request and obtain a Refund for expenses incurred in by the BENEFICIARY for the services or benefits provided under this contract and authorized by the COMPANY where the COMPANY was unable to provide services through its providers' network, the BENEFICIARY must present all the documentation, including original invoices or receipts that support such expenses. Refunds will only be processed when service was not provided by the company and expenses had been previously authorized by the COMPANY or in situations where clear risk of death existed.

- f) **MEDICAL FILES.**- THE BENEFICIARY or its representatives shall authorize full access to the patients' medical records when requested by THE COMPANY, its medical team or its representatives. If Access to medical records is not granted the BENEFICIARY will forfeit the right to all assistance services. In all instances the medical team of the COMPANY will decide when medical assistance and Air Ambulance services will be provided and who will provide such services.

SIXTH - OF THE ASSISTANCE SERVICES EXCLUSIONS

The following will be cause of exclusion of the assistance services:

- a) SITUATIONS OCCURRED DURING A TRIP OR VACATION OF THE BENEFICIARY AGAINST MEDICAL ORDERS OR ADVICE.
- b) WHEN THE **BENEFICIARY** PURPOSELY CAUSES THE **COMPANY** TO INCURR IN ERROR BY PROVIDING FALSE OR INACCURATE INFORMATION WITH THE PURPOSE OF COMMITTING FRAUD. IN SUCH INSTANCE, **THE COMPANY** RESERVES THE RIGHT TO PROVIDE ANY SERVICES OR AUTHORIZE REFUNDS. ADDITIONALLY THE **COMPANY** RESERVES THE RIGHT TO REPORT FRAUD TO THE AUTHORITIES.
- c) WHEN THE BENEFICIARY PURPOSELY DOESN'T PROVIDE TRUE AND ACCURATE INFORMATION OR FALSELY DECLARES FACTS AND INFORMATION WHICH WOULD RESULT IN THE IMPOSSIBILITY OF PROVIDING THE ASSISTANCE SERVICE.
- d) THE BENEFICIARY WILL NOT HAVE THE RIGHT TO BE REIMBURSED FOR EXPENSES NOT (EXPLICITLY) AUTHORIZED BY THE COMPANY.
- e) WHEN THE BENEFICIARY ISN'T ABLE TO SHOW I.D. AND/OR PROOF OF RIGHT TO SERVICE.
- f) WHEN THE BENEFICIARY DOESN'T COMPLY WITH ANY OF THE OBLIGATIONS INDICATED IN THE GENERAL CONDITIONS OF THIS CONTRACT.
- g) WHEN THE DRIVER OF THE COVERED VEHICLE DOESN'T IDENTIFY HIM/HERSELF AS AN AUTHORIZED USER/OWNER OF THE VEHICLE.
- h) WHEN THE DRIVER AND/OR OWNER OF THE COVERED VEHICLE IS NOT WITH THE VEHICLE AT THE TIME THE SERVICE IS REQUESTED AND PROVIDED.
- i) WHEN THE COVERED VEHICLE IS ILEGALLY IMPORTED TO MEXICO.
- j) THE COMPANY WILL NOT BE RESPONSIBLE FOR ANY DELAYS OR SERVICE FAILURE DUE TO ANY REASON BEYOND CONTROL OR DUE TO ANY ADMINISTRATIVE, POLITICAL OR LEGAL IMPEDIMENTS AT THE PLACE WHERE ASSISTANCE IS NEEDED.
- k) THE PROVIDERS OF ASSISTANCE SERVICES ARE LIKELY TO BE INDEPENDENT CONTRACTORS OF THE COMPANY. THE COMPANY IS RESPONSIBLE FOR THE COMPLIANCE AND PROVIDING OF THE SERVICES STIPULATED IN THIS CONTRACT. THE COMPANY WILL

NOT BE RESPONSIBLE FOR ANY DIFFERENCES BETWEEN SERVICES PROVIDED BY DIFFERENT PROVIDERS REGARDLESS OF THE FACT THAT THEY ARE CERTIFIED PROVIDERS CHOSEN BY THE COMPANY.

1) SERVICES WILL ALSO BE EXCLUDED WHEN THEY DERIVE DIRECTLY OR INDIRECTLY FROM:

1. Strikes, war, foreign invasion or hostilities (declared war or not), rebellion, civil war, insurrection, terrorism, popular uprising, marches, radioactivity or similar beyond control.
2. Self-inflicted injuries, suicidal attempts, suicide or aiding in suicide or criminal activity by BENEFICIARY and or any passenger of the covered vehicle.
3. Mental, psychiatric or psychological illnesses.
4. Pathological effects on adults or minors caused by the consumption of toxic substances, drugs and/or illegal or legal medication (unless under prescription).
5. Altered vehicles other than factory or dealer installed, if these are the cause of the accident and/or emergency assistance situation.
6. Intentional damage situations or criminal activities.
7. Scheduled or unscheduled maintenance, repairs or modifications to the covered vehicle by the BENEFICIARY or anyone unqualified, if these directly or indirectly cause the accident and/or emergency assistance situation.
8. Towing will not be provided while cargo and/or injured passengers are on the covered vehicle. Service will not be provided also if the vehicle is in a ditch, cliff and or off-road.
9. Transporting pregnant women. Service will not be provided to women within the last 90 days of pregnancy.
10. Accidents, lesion or illnesses resulting from professional or official sporting competitions.
11. IF the BENEFICIARY or driver of the covered vehicle becomes a fugitive and/or leaves the scene of the accident.
12. Direct violations to driver licenses or permits.

SEVENTH - OF THE COMPETENCE

It is agreed that in the event of controversy arising from the compliance of this contract, parties shall renounce to the jurisdiction of their place of current or future residence and will accept the competence of the laws and authorities of Mexico City (Distrito Federal), Mexico.

EIGHTH - LANGUAGE

The Spanish version of this contract contains the official conditions of this contract. The English version is provided only as a courtesy. It is to the best of the Company's knowledge a true, complete and precise translation of the official general conditions of this contract.