

INDIVIDUAL, ANNUAL, LONG STAY AND CRUISE PACKAGES

CONTENTS

I. INTRODUCTION	2
II. BENEFICIARY/AGE LIMIT	7
III. VALIDITY	7
IV. GEOGRAPHICAL VALIDITY	9
V. PROCEDURE FOR REQUESTING ASSISTANCE - ASSISTANCE CENTERS	9
VI. OBLIGATIONS OF THE BENEFICIARY	10
VII. OBLIGATIONS ASSUMED BY QUALITAS ASSISTANCE	11
VIII. CURRENCY OF SCOPES AND SERVICES	12
IX. DEFINITION OF BENEFITS	13
X. ADDITIONAL BENEFITS OF OPTIONAL PURCHASE BY THE BENEFICIARY	33
XI. EXCLUSION APPLICABLE TO ALL SERVICES AND BENEFITS	45
XII. SUBROGATION AND ASSIGNMENT OF RIGHTS	48
XIII. EXCEPTIONAL CIRCUMSTANCES OF UNIMPUTABLE NON-EXECUTION	49
XIV. RESOURCE	50
XV. RESPONSIBILITY	50
XVI. EXPIRATION - RESOLUTION - MODIFICATION	50
XVII. ADDITIONAL COVERAGES	51
XVII.I HOME ASSISTANCE... ..	51
XVII.II NATIONAL PLANS	55

IMPORTANT RECOMMENDATION

We invite the Beneficiaries of a QUALITAS ASSISTANCE voucher or assistance plan to read these General Conditions before starting their trip. In the following pages, you will find the General Conditions, Particular Conditions and Exclusions, as well as the instructions that will allow you to make a better use of the benefits and services contracted.

I. INTRODUCTION

All services provided by this assistance plan are covered through QUALITAS ASSISTANCE, company whose main purpose is to provide, among others, medical, legal and personal assistance services only in case of EMERGENCIES during a national or international trip during the period of validity of the contracted plan.

Acceptance by the Beneficiary.

The present General Conditions, together with the remaining documentation made available to the Beneficiary at the time of the purchase of the plan, constitute the travel assistance contract provided by QUALITAS ASSISTANCE. The Beneficiary declares to know and accept the present General Conditions, such acceptance being ratified by means of any of the following acts.

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

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

It is clearly understood and accepted by the Beneficiary that the QUALITAS ASSISTANCE plans do not constitute under any circumstances an insurance or related product, nor is it: a social security or prepaid medicine program, a home medical service or unlimited medical service. Therefore, their main purpose is not to provide complete health care, nor the definitive treatment of the Beneficiary's ailments. The medical assistance services to be provided by QUALITAS ASSISTANCE are expressly and only limited to emergency treatment of acute conditions and are only oriented to the primary assistance in travel of sudden and unforeseeable events where a clear, verifiable and acute illness or medical condition that prevents the normal continuation of a trip has been diagnosed, as long as such illness or medical condition is not included in the list of exclusions. These plans are designed to ensure the Beneficiary's primary and normal initial recovery and physical conditions that allow for a normal continuation of his/her trip. They are not designed or contracted or provided for:

- Elective medical procedures
- To have routine medical check-ups, or check-ups that have not been previously authorized by the Assistance Services Center.
- Advancing benign or long term treatments or procedures

All assistance or treatment shall cease and shall not be the responsibility of QUALITAS ASSISTANCE once the Beneficiary returns to his/her place of residence or when the validity period of the chosen plan expires. The acquisition by a Beneficiary of one or more vouchers does not produce the accumulation of the benefits or of the time contemplated therein, in these cases only the limits established in the voucher that has been issued first may be applied.

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

On the other hand, once the voucher is in force, the Beneficiary may not make any changes or extensions to the contracted product, nor may the voucher be cancelled for any reason or under any circumstances. Notwithstanding the above, when the Beneficiary extends his/her trip unexpectedly, he/she may request the issuance of a new voucher. QUALITAS ASSISTANCE reserves the right to accept or deny this renewal without further explanation under the following conditions:

- a. The Beneficiary may not request the renewal of his/her voucher if he/she has made use of any of the QUALITAS ASSISTANCE services during the validity of the first voucher.
- b. The Beneficiary may renew his/her voucher with a plan that has the same coverage as the first one or more, but it shall not be extended with less coverage than the one originally contracted.
- c. The Beneficiary must request authorization for the issuance of a new voucher exclusively to the issuing agent with whom he/she contracted the original assistance or if it was purchased in the web page, through the "Contact" form in the same, indicating the number of days he/she wishes to contract, the issuing agent is obliged to inform QUALITAS ASSISTANCE that it is an issue at destination and will request the authorization for the new contracting period.
- d. The request for the issuance of a new voucher must be made before the expiration of the original voucher.
- e. The Beneficiary must pay for the new voucher at the time of issuance.

NOTE: In the event that a passenger decides to reschedule his/her trip, he/she will have the right to reissue the trip as long as the following conditions are met:

1. The passenger must have cancelled his/her assistance voucher at least 24 hours prior to the effective date indicated on the voucher.
2. The policyholder will have 365 days from the date of issue of the first voucher to make use of the policy to be reprogrammed.

The new plan of your travel assistance service and its corresponding voucher issued under the conditions referred to in this clause may not be used under any circumstances, to initiate or continue the treatment and/or assistance of problems that had already arisen during the validity of the first original voucher and/or prior or before the validity of the new plan and/or voucher, regardless of the steps or treatments in progress have been authorized by QUALITAS ASSISTANCE or by third parties. Any medical assistance treated during the validity of the first voucher will automatically be considered as a pre-existence during the validity of the second voucher and therefore will not be assumed by QUALITAS ASSISTANCE.

When the validity of the previous voucher has expired at the time of purchase or the passenger purchases at destination, the voucher shall be issued with 3 (three) days of grace period for any expense contemplated in the table of coverages. The above, only after the issuing agency/tour operator and others have received express authorization from the Assistance Services Center.

It is important to note that the voucher will be valid for one (1) year from the date of issue, except for those issued for the purpose of covering the duration of cruises scheduled to begin up to two (2) years after the first payment is made.

Sole Paragraph: The following benefits are not valid for assistance plans subscribed by citizens, residents or nationals of the United States of America (USA): i) expenses for delayed or cancelled flight; ii) cancellation of contracted trip; iii) compensation for loss of baggage in regular airline; iv) compensation for delay in the return of baggage; v) missed flight for any reason (late arrival) and/or vi) home assistance.

Definitions.

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

A

- **- Accident:** is the event generating a bodily injury suffered by the Beneficiary, caused by foreign, out of control and moving, external, violent, visible and sudden agents. Whenever the term "accident" is mentioned, it shall be understood that the resulting injury or ailment was directly caused by such agents and independently of any other cause. Accidents whose origin is due to carelessness, provocation or lack of preventive measures on the part of the Beneficiary are excluded from any assistance. If the bodily injury is produced as a consequence of causes other than the above mentioned, the Beneficiary shall be covered up to the amount of Medical Assistance for Sickness of the purchased plan.

- **Serious Accident:** Any accident resulting in amputation of any body segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); cranioencephalic trauma; second and third degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing. In general, any accident in which the patient's life is at risk.

C

- **Catastrophe:** An unfortunate event that seriously disrupts the regular order of things, involving numerous people.

- **Assistance Service Center:** The office that coordinates the provision of services required by the Beneficiary in connection with his assistance. It is also the department of professionals who provide the supervision, control and coordination services that intervene and decide on all those matters and/or benefits to be provided or rendered under the present general conditions that are related to issues these general conditions that are related to medical issues.

D

- **Medical Department:** Group of medical professionals of QUALITAS ASSISTANCE who intervene and make decisions in all matters and/or benefits provided or to be provided in accordance with the present General Conditions.

- Amateur Sports: Sports practiced by amateurs for leisure and/or recreational activities.
- Professional Sports: Sports practiced with or without profit motive, carried out in any type of competition such as intercollegiate, tournaments, championships, high risk sports, among others.

E

- Acute Illness or Medical Condition: Short and relatively severe process of alteration of the state of the body or any of its organs, which may interrupt or alter the balance of vital functions, and may cause pain, weakness or any other manifestation foreign to the normal behavior of the same.

- Congenital Disease: Pathology present or existing before birth.

- Chronic Disease: Any pathological process that is continuous, recurrent and persistent over time, lasting more than 30 days.

- **Pre-existing Disease or Medical Condition:** any physical pathological process that recognizes an origin or etiology prior to the effective date of the plan or trip (or whichever is later) and that is feasible to be objectified through complementary diagnostic methods of common, daily, accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic resonance, Catheterization, radiology, etc.). Pre-existence is understood as any disease, or state of the body, or process known or not known by the Beneficiary, which has needed or required a period of formation, or gestation, or incubation within the Beneficiary's organism prior to the beginning of the trip.

Clear and common examples of pre-existing conditions just to name a few are: kidney or gallstones, obstructions of arteries or veins by clots or others, respiratory diseases such as asthma, lung problems, emphysema, HIV, generally problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycosis, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. These require a short or long training period, but in all cases longer than a few hours of flight, recognizing that such pathological condition or process existed within the organism before boarding the aircraft or means of transportation on the date of the effective date of the assistance service, even when the symptomatology appears for the first time after the beginning of the trip.

- **Recurrent Illness or Medical Condition:** Return, recurrence or occurrence of the same illness or condition after it has been treated.
- **Sudden or Unforeseen Illness or Medical Condition:** sudden, unexpected, unforeseen illness contracted after the effective date of the Beneficiary of the QUALITAS ASSISTANCE travel medical assistance service.
- **Serious Illness:** It is an alteration or deviation of the physiological state in one or several parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, i.e. any ailment or injury with permanent or non-permanent sequels that partially limit or totally prevent the occupation or usual activity of the affected person, or incapacitate him/her for any activity and require or not the assistance of other persons for the most essential activities of life.

F

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

- **G**
 - Basic Necessity Expenses: expenses incurred for the purchase of items for personal and non-transferable use. These are understood solely and exclusively: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap -liquid, bar, powder-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and make-up. Any other element not considered within the list indicated above will be understood as excluded from any type of coverage.
- **M**
 - Treating Physician: Medical professional provided or authorized by the QUALITAS ASSISTANCE Assistance Services Center who assists the Beneficiary in the place where the latter is located.
- **P**
 - Stable Patient: who does not present a change in their health status and usually refers to the fact that the symptoms and signs have not changed recently.
 - Assistance Plan or Product: It is the detailed set of travel assistance services offered, indicating a list of them and their monetary, quantitative, geographical and age limits of the Beneficiary.
 - Term or Waiting Period: Interval of time during which the coverage included in the Plan is not effective. This period is calculated by days counted from the date of entry into force of the voucher, provided that the Beneficiary is already away from the place of habitual residence at the time of contracting.
- **T**
 - Maximum Limits: Maximum amounts of coverage by QUALITAS ASSISTANCE, indicated in the voucher for each benefit and according to the assistance product contracted.
- **V**
 - Voucher: It is the document that you receive at the time of purchase of your QUALITAS ASSISTANCE product and that carries your data to be informed to the central office in case of requesting assistance.

II.BENEFICIARY/AGE LIMIT

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

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

Note: Only in case of cancellation due to death of the Beneficiary, the coverage shall be reimbursed to the legal heirs of the voucher holder, who shall be designated in accordance with the provisions of the legislation applicable to the country of residence, in case there is no will.

The Beneficiary may make use of the contracted services until zero 00:00 hours of the day of his/her anniversary according to the contracted plan. As of that date, the Beneficiary loses all right to the benefits in terms of the Assistance benefits defined in these General Conditions, as well as the right to any reimbursement or claim originated in events after such date. By way of example, a person is considered to be 84 years old until the day before reaching the age of 85.

II.VALIDITY

-Vigency

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

Plans in the "Short Trips" category will be valid for a maximum of 120 consecutive days of travel, while "Long Stay" plans will be valid for a total of 365 consecutive days of coverage while outside your country of origin. After these periods, the Beneficiary will lose all benefits of the contracted assistance services while on that trip.

Note: In long-stay plans (365 days) if the passenger needs to return to their country of origin during the validity of the plan, it will not be covered, it will not expire, but the validity remains active and once they travel back to their destination they will have coverage until the plan ends.

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

"Annual Multi-Trip" assistance plans are valid for a total of 365 days. However, the Beneficiary may not stay abroad for more than 30, 45, 60, or 90 days per trip, as indicated in the assistance plan for the product purchased. The QUALITAS ASSISTANCE Assistance Service Center will request a copy of your passport by fax or email, showing the date of departure from your country of habitual residence or the date of entry into the country from which you are requesting assistance, in order to apply the coverage of your Annual Multi-Trip product.

QUALITAS ASSISTANCE plans operate on a calendar-day basis. Therefore, once a plan's validity period has begun, it cannot be interrupted. Unused periods of time on vouchers are non-refundable. Once a plan's validity period has been interrupted, it expires and cannot be reactivated at a later date.

The purpose of the trip must be tourism, and under no circumstances can it be guaranteed for individuals engaged in professional activity abroad. If the Beneficiary's purpose of travel is to perform work or tasks that involve occupational risk, such as performing highly specialized tasks that put their life at risk, being exposed to hazardous substances, operating heavy machinery, or operating with gases, air pressure, or hydropneumatic fluids, requiring special physical skills, or where they are exposed to danger and suffer an accident or consequential illness as a result, QUALITAS ASSISTANCE will be exempt from all liability for providing its services or assuming costs arising from such circumstances. In these cases, the employer will be required to cover them through its professional risk liability plan. This regulation also applies to individuals who are not employed by a company and who act on their own as independent contractors or in an illegal immigration or employment situation.

Note: Executives traveling for business and/or work purposes will be covered for executive replacement benefits. They may also access these benefits as long as they are not related to their occupational risks and subject to review of their medical report.

In cases where the beneficiary is hospitalized due to an illness and/or accident covered by QUALITAS ASSISTANCE on the date the coverage period ends, only hospitalization expenses will be covered under the applicable medical expenses coverage for illness and/or accident, as follows:

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

All assistance or treatment will cease and will not be the responsibility of QUALITAS ASSISTANCE once the Beneficiary returns to their place of residence or the validity period of the chosen plan expires, with the exceptions mentioned above.

Note 1: In cases where the Beneficiary is already in the destination country and requests authorization to issue a travel assistance plan, provided it is authorized by the Emergency Center, said plan will have a 3-day waiting period.

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

Specific Conditions according to the PROGRAM/PLAN:

Purchasing Company

For the purposes of this contract, the purchasing company is the one that signs the pre-purchase contract for assistance days for an Assistance Plan that makes up the CORPORATE-ON-DEMAND Program. It is fully authorized to assign the aforementioned assistance days to the individuals it deems should become beneficiaries of the assistance benefits offered by QUALITAS ASSISTANCE. Once these days have been assigned, the Beneficiary will henceforth be the one who may exercise the rights and be subject to the obligations referred to in these General Conditions.

The purchasing company, in exercising its right to assign Assistance days, will also have the right to access the administrative and voucher issuance areas on the QUALITAS ASSISTANCE website. For this purpose, it may, at its discretion, designate the individuals who will exercise this right on its behalf. Therefore, it assumes responsibility for such management and for the management of its dependents and authorized representatives.

With regard to the CORPORATE-ON-DEMAND Program assistance days, they will be valid for one (1) calendar year from the date of purchase. The beneficiary of one of these plans may make an unlimited number of trips during the validity of the plan, but the benefits are limited to a maximum of three hundred sixty-five (365) days per trip.

II. GEOGRAPHICAL VALIDITY

Geographic coverage will be national, worldwide, or exclusively for Europe, depending on the voucher purchased. Regardless of the Beneficiary's location, they will be provided coverage in the event they require assistance according to the respective plan purchased. The Beneficiary's city of residence is excluded in all cases, and coverage will apply from 100 km from their home address.

III. PROCEDURE FOR REQUESTING ASSISTANCE - ASSISTANCE CENTERS

If assistance is required, and regardless of their geographical location, in strict accordance with the other clauses of these general conditions, the Beneficiary must contact the QUALITAS ASSISTANCE Assistance Service Center. To reach this center by phone, the Beneficiary must request a collect call or call the Assistance Service Center directly at the numbers provided for the countries indicated.

If a charge is incurred for calling the Assistance Service Center, QUALITAS ASSISTANCE will reimburse the Beneficiary for the cost of the call. We ask that you keep the receipt or invoice for the call, which reflects the charge to one of the numbers indicated below.

It is the Beneficiary's obligation to always call and report the emergency. In cases where the Beneficiary cannot do so in person, any companion, friend, or family member may do so, but the call or notification must always be made no later than 24 hours after the emergency occurs. In cases where the Beneficiary is at sea and therefore unable to contact the Assistance Center, they must report the medical condition no later than 24 hours after disembarking at the first port of call. Failure to comply with this rule results in the automatic loss of any right to file a claim by the Beneficiary.

Country	Telephone Number	Country	Telephone Number
Germany	0800-185-9976	United Kingdom	0808-234-1766
Argentina	0800-666-2984	Costa Rica	0800-013-1372
Brazil	0800-891-4530	Colombia	571-5938795
France	0800-905-0301	República Dominicana	1 888-751-8475
Italy	800-839-070	United States	1-877-889-0149
Chile	562-9382411	Estados Unidos/Cobro revertido	+1-954-472-1895
México	1866-261-1935	E-mail	assistance@wtabyhas.com
WhatsApp	+1 863-201-4146	Skype	asistencia.internacional

Note: Toll-free numbers (0800) must be dialed exactly as shown from landlines. If the country where you are located does not have a toll-free number, you must call the Beneficiary's country of residence through the international carrier, requesting a reverse charge call to the United States number indicated in the table above. You can also call through electronic means such as email and Skype.

II. BENEFICIARY OBLIGATIONS

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

1. Request and obtain authorization from the Assistance Services Center before taking any initiative or committing any expense related to the benefits provided by the assistance voucher plan. In cases where authorization has not been requested from the center or obtained, no refunds will be issued, nor will there be any right to make a claim.
2. It is clearly understood that notification to the center is essential, even if the problem has been fully resolved, as QUALITAS ASSISTANCE cannot assume the cost of any assistance without the prior knowledge and authorization of the Assistance Services Center.
3. The Beneficiary agrees that QUALITAS ASSISTANCE reserves the right to record and audit telephone conversations it deems necessary for the proper provision of its services. The Beneficiary expressly accepts this method and agrees to the eventual use of the records as evidence in the event of a dispute regarding the assistance provided.
4. If the Beneficiary or a third party cannot communicate with the Assistance Services Center before receiving assistance due to an unforeseen circumstance or reason, the Beneficiary or a third party, under an inescapable obligation, must notify the center within 24 hours of the event occurring. Failure to notify within 24 hours automatically results in the Beneficiary's loss of any right to claim or request compensation.
5. Accept and comply with the solutions indicated and recommended by the Assistance Services Center and, if necessary, consent to repatriation to their country of origin when, in medical opinion, their health condition allows and requires it.
6. Provide documentation confirming the appropriateness of the case, as well as all original receipts for expenses to be evaluated for eventual reimbursement by QUALITAS ASSISTANCE and all medical information (including information prior to the start of the trip) that allows the center to evaluate the case.
7. In all cases where QUALITAS ASSISTANCE requests it, the Beneficiary must authorize the disclosure of their medical history by completing the Record Release Form, which the medical center will request to be signed and returned by fax to the Assistance Services Center. Likewise, the Beneficiary absolutely and irrevocably authorizes QUALITAS ASSISTANCE to request any medical information on their behalf from professionals both abroad and in their country of residence, in order to evaluate and, if necessary, decide on the applicability of restrictions in cases of pre-existing illnesses or conditions, or the condition that gave rise to their care. We strongly recommend that Beneficiaries always complete the Form when registering at a hospital; this will be of great help in the case of reimbursements and/or in making decisions regarding certain cases that require a review of the patient's medical history.

Note: In some countries, primarily in the United States and Europe, due to IT standardization, most medical care facilities such as hospitals, doctors' offices, clinics, and laboratories often send invoices and/or payment requests to the patients they treat, even after the bills or invoices have been paid and settled. If this occurs, the Beneficiary must contact the Assistance Services Center by dialing the numbers provided above or writing to usnetworkservices@ilsols.com and notify them of this situation. The Center will clarify this situation with the provider.

II. OBLIGATIONS ASSUMED BY QUALITAS ASSISTANCE

1. Comply with the services and benefits described in the General Conditions for events covered by the contracted plan during the validity of the voucher.

2. QUALITAS ASSISTANCE is expressly released, exempt, and excused from any of its obligations and liabilities in the event that the Beneficiary suffers any damage or requests assistance as a result of and/or arising from an act of God or force majeure, which are cited by way of example and not limited to: catastrophes, earthquakes, floods, storms, international war or civil war, declared or undeclared, rebellions, internal unrest, civil insurrection, guerrilla or anti-guerrilla acts, hostilities, reprisals, conflicts, embargoes, coercion, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor unrest, acts of government authorities, etc.; as well as problems and/or delays resulting from the termination, interruption, or suspension of communication services. When such elements intervene and once they have been overcome, QUALITAS ASSISTANCE undertakes to fulfill its commitments and obligations as quickly as possible.

II. QUALITAS ASSISTANCE se obliga a analizar cada solicitud de reembolso para determinar si es procedente y en consecuencia reintegrar los montos que correspondieren de acuerdo a las presentes condiciones generales y montos de cobertura del Plan contratado. Todas las compensaciones y/o reintegros y/o demás gastos que vayan a asumirse por **QUALITAS ASSISTANCE**, en el marco del presente contrato, podrán ser abonados en moneda local.

The established processing times for a refund are:

a. The Beneficiary has up to thirty (30) calendar days from the voucher's expiration date to submit the necessary documentation and supporting documents to initiate the refund process. After this period, no documents will be accepted for processing any refund.

b. Once the documents are received, QUALITAS ASSISTANCE has up to five (5) calendar days to request any missing documents that have not been submitted by the Beneficiary.

c. With all the necessary documents in hand, QUALITAS ASSISTANCE will proceed within the next fifteen (15) business days to analyze the case and issue a letter approving or denying the refund.

d. If the refund is appropriate, QUALITAS ASSISTANCE will process the payment within 15 business days after receiving the complete written information for the transfer.

e. The beneficiary must submit all banking information required for reimbursement within a maximum period of thirty (30) calendar days from the date of approval of their request. Failure to comply with this deadline will result in the loss of the right to payment of their requested refund.

Note: Refunds paid directly by QUALITAS ASSISTANCE can be made via bank transfer, money order, or check. QUALITAS ASSISTANCE will assume the costs incurred by the money order agency, the mailing of the check, and any direct charges from your bank; any additional charges made by the beneficiary's bank will be covered by the beneficiary.

III. CURRENCY OF SCOPE AND SERVICES

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

III. DEFINITION OF BENEFITS

Some benefits are included only in some QUALITAS ASSISTANCE products. Verify in your voucher the benefits and contracted limits. If any item does not appear in your voucher, it is because the product you have chosen does not include this service.

Medical assistance due to accident/illness or non-pre-existing medical condition.

- Medical Consultations: Will be provided in case of accident and illness or acute and unforeseen non-pre-existing medical condition.
- Attention by Specialists: Will be provided only when indicated and authorized by the Medical Department of the QUALITAS ASSISTANCE Assistance Services Center or by the attending physician of the center.
- Complementary Medical Examinations: Only when indicated and previously authorized by the Medical Department of the Assistance Services Headquarters.
- Hospitalization: According to the nature of the injury or illness, and whenever the Medical Department of the QUALITAS ASSISTANCE Assistance Services Headquarters so prescribes, the Beneficiary shall be hospitalized in the closest health center to the place where he/she is. This item shall only apply to the Beneficiary of the assistance plan, and under no circumstances shall bed and/or food in the hospital or clinic for an accompanying person be covered.

- **Surgical Interventions:** When authorized by the Medical Department of the Assistance Services Center, in emergency cases requiring immediate treatment, and which cannot be deferred or postponed until the Beneficiary's return to his/her country of origin.

- **Intensive Care and Coronary Unit:** when the nature of the illness or injury so requires, and always with the prior authorization of the Medical Department of the Assistance Services Center, this service shall be authorized.

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

Nota2: *Este producto no cubrirá gastos de cuarentena en hotel, se limitará únicamente a gastos médicos.*

Discount in pharmacies

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

Medical assistance due to pre-existing illness.

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

Acute episode or unpredictable event, decompensation of chronic and/or preexisting illnesses that were known or previously asymptomatic.

This coverage is provided exclusively for primary medical care in the acute episode or unpredictable event. The emergency must require assistance during the trip and cannot be postponed until the patient returns to the country of residence. The Assistance Center reserves the right to decide on the most appropriate treatment from those proposed by the medical staff and/or repatriation to the beneficiary's country of residence. Repatriation will be a solution in cases where treatment requires long-term treatment, elective surgeries, or non-urgent surgeries. The beneficiary is obligated to accept this solution. Should the solution be rejected, the beneficiary will lose all benefits offered by the assistance plan.

The initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic procedures that are unrelated to the acute and unpredictable episode are excluded from this benefit.

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

None of our plans cover dialysis procedures, transplants, oncology or psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc., diseases caused by the ingestion of drugs, narcotics, medications taken unreliably without a prescription, alcoholism, etc.

Injuries sustained during an unlawful act are not covered by our plans. Obligations of the

Beneficiary:

1. The Beneficiary must follow all medical instructions given by the attending physician assigned by QUALITAS ASSISTANCE and take all medications as prescribed and as required.

2. If the Beneficiary, interested in purchasing a plan that includes emergency assistance coverage for pre-existing conditions, suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease, and/or chronic liver disease, the Beneficiary must consult their personal physician in their home country before beginning the trip and obtain written confirmation that they are fit to travel for all planned days, to the desired destination, and can safely perform all scheduled activities.

3. The Beneficiary may not begin the trip after receiving a terminal diagnosis.
4. To be eligible for this coverage, the Beneficiary must have been stable for more than 12 months.
En caso de que se determine la razón del viaje fue realizarse un tratamiento para una condición crónica o preexistente, la Central de Asistencias negará cobertura.

Medical Assistance for COVID-19

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

- Hospital Expenses for COVID-19: In the event that hospitalization is required to stabilize the Beneficiary's condition.
- Mechanical Ventilator Expenses: If the Medical Department, in conjunction with the attending physician, deems the use of a mechanical ventilator necessary, the Center will authorize and cover said expense.

THIS BENEFIT WILL NOT OPERATE AS A REIMBURSEMENT.

Starting October 2022

Note 1: Coverage for medical expenses due to COVID-19 will apply to all plans from 0 to 99 years of age, and will cover up to the maximum contracted amount for a non-preexisting condition.

Note 2: If the beneficiary dies from COVID-19 and Funeral Repatriation is required, this will be included within the COVID Medical Assistance coverage limit.

Note 3: For all renewals at destination requested before its expiration, no waiting days will be applied. Treatments and/or illnesses presented and treated during the validity of the initial voucher will be considered as pre-existing conditions for the renewal.

Note 4: New sales and extensions at destination requested after the plan expiration will be subject to a 3-day waiting period for any expenses included in the coverage table. This will only be applied after receiving express authorization from the issuing agency/tour operator and others from the Assistance Service Center.

Note 5: This product will not cover hotel quarantine expenses; it will be limited to medical expenses only.

Prescription Medications

Within the limits of coverage, QUALITAS ASSISTANCE will cover the costs of medications prescribed by the Attending Physician at the Assistance Services Center up to the amounts established in the coverage limits of the contracted plan. Disbursements made by the Beneficiary for the purchase of medications previously

authorized by the Assistance Services Center will be reimbursed, within the limits of coverage and upon return to the country of origin, and upon presentation of the original purchase receipts, the original copy of the medical opinion or report clearly indicating the diagnosis received, as well as the prescription or prescription. We recommend that Beneficiaries remember to request these documents from their attending physician; failure to present these documents may result in non-reimbursement of expenses.

Please note that medication expenses for pre-existing conditions will not be covered by QUALITAS ASSISTANCE, even if they have been diagnosed by the Attending Physician at the Assistance Services Center. Medications for the treatment of mental, psychological, or emotional illnesses are also excluded, even if the medical consultation has been authorized by the QUALITAS ASSISTANCE Medical Department.

Nor will birth control pills, contraceptive injections, intrauterine devices, or any other family planning method be covered under any circumstances, even if diagnosed by the attending physician at the Assistance Services Center.

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

Asistencia dental

Within the limits of coverage, QUALITAS ASSISTANCE will cover dental care expenses arising from an emergency, due to or caused by trauma, accident, or infection, limited to pain management and/or tooth extraction resulting from the infection or trauma.

Root canal treatments, fillings, crowns, prosthetics, sealing, dental cleanings, smile designs, or any other treatment not clearly specified in these conditions are excluded from coverage.

Medical Transfer and/or Medical Repatriation

In the event of an emergency or urgent situation, and if the Assistance Services Center deems it necessary, the Beneficiary will be transported to the nearest health center using the means of transportation deemed most appropriate by the Medical Department of the Assistance Services Center, based on the nature of the injury or illness. It is also established that even for treatments and surgeries classified as urgent or emergency, medical transfer must be previously requested and authorized by the QUALITAS ASSISTANCE headquarters. Failure to comply with this rule exempts QUALITAS ASSISTANCE from assuming responsibility for the coverage of said transfer.

Medical repatriation is understood to be the transfer of the sick or injured Beneficiary from their current location to the airport of entry in the country of habitual residence where the voucher should have been issued. Only the QUALITAS ASSISTANCE Medical Department may authorize all the measures mentioned in this clause. The Beneficiary or a family member is prohibited from doing so on their own without prior written authorization from QUALITAS ASSISTANCE. Additionally, repatriation must be medically and scientifically authorized and justified by the QUALITAS ASSISTANCE Attending Physician. In the event that the Beneficiary and/or their family members or companions decide to carry out repatriation without consulting the QUALITAS ASSISTANCE Medical Department or without requesting its opinion. If this is done in this manner, QUALITAS ASSISTANCE will not be liable. Therefore, the repatriation, along with all other expenses and consequences, will be the responsibility of the Beneficiary or their family members or companions, with no right to claim against QUALITAS ASSISTANCE.

When the QUALITAS ASSISTANCE Medical Department, in agreement with the Attending Physician, deems medical repatriation necessary and recommends it, it will be carried out in the first instance by the most convenient means of transportation available, and/or by commercial airline, in economy class and subject to availability of air space, to the airport of entry in the country of residence or where the card was purchased. QUALITAS ASSISTANCE will cover the difference in cost due to ticket date changes or the purchase of a new

ticket if the original ticket cannot be exchanged. This assistance includes transportation by ambulance or other means of transportation compatible with your health and approved by the QUALITAS ASSISTANCE Medical Department from the hospital to your place of residence, with the necessary support equipment, including a stretcher, wheelchair, walker, medical assistance, etc.

No repatriation expenses will be recognized when the cause of repatriation is a result of a pre-existing illness or an event listed among the general exclusions, except for plans that consider pre-existing conditions. This benefit will apply only and exclusively within the validity periods of your voucher.

Funeral Repatriation

In the event of the death of the Beneficiary during the validity period of the QUALITAS ASSISTANCE card due to an event not excluded in the general conditions, QUALITAS ASSISTANCE will organize and cover the funeral repatriation, covering the costs of: the mandatory simple coffin for international transport, administrative procedures, and transport of the body by the means they deem most convenient to the point of entry into the country of habitual residence of the deceased, up to the limit specified in the table of benefits.

If the beneficiary so wishes, this same coverage includes cremation of the body. All applicable administrative procedures and transportation of ashes to the deceased's country of habitual residence will also be included. (Includes cremation due to COVID-19).

QUALITAS ASSISTANCE will not cover the costs of the final coffin, funeral arrangements, ground or air transportation in the country of residence, and burial.

QUALITAS ASSISTANCE will not be responsible for providing services or assuming the costs related to this benefit if the death of the Beneficiary is due to suicide or death as a result of alcohol or drug use, or due to a pre-existing, chronic, or recurring illness or medical condition. This benefit does not contemplate or include, under any circumstances, the return expenses of family members accompanying the deceased. Therefore, QUALITAS ASSISTANCE will not be responsible for any third-party expenses. In cases where a patient is hospitalized for a pre-existing condition or dies from the same, and provided that the patient has not exhausted all of the coverage for the pre-existing condition, the remaining amounts may be used for medical or funeral repatriation costs, as appropriate.

Administrative Repatriation

In the event that the beneficiary of a QUALITAS ASSISTANCE assistance product is deported for any reason upon entering the destination country and at the request of the corresponding authorities, QUALITAS ASSISTANCE will cover the beneficiary's return by means of an exchange of their original return ticket. To do so, the beneficiary must provide QUALITAS ASSISTANCE with the ticket(s) they have for their return and a formal document issued by the competent authority. For this reason, notification to the QUALITAS ASSISTANCE assistance center may be made within 24 hours of returning to the country of origin.

Compensation for Loss of Passport

QUALITAS ASSISTANCE will compensate the beneficiary of the plan established by it, up to the limit indicated in the table of benefits, for the costs that may have been incurred in replacing their passport due to theft or loss abroad.

To be eligible for this benefit, the event must have been reported to the QUALITAS ASSISTANCE Assistance Service Center within 24 hours of its occurrence, and the Beneficiary must present to QUALITAS ASSISTANCE the report receipt issued by the relevant authorities in both the country of origin and the destination country.

Transfer of a Family Member Due to Hospitalization in a First Degree of Consanguinity

If a Beneficiary's hospitalization, traveling alone and unaccompanied, exceeds ten (10) days, QUALITAS ASSISTANCE will cover the cost of an economy-class airfare, subject to availability for a companion family member. If provided for in the product benefits table, the Beneficiary may be entitled to hotel expenses of USD 80.00 (eighty dollars) per day for their accompanying family member for a maximum of seven days or until the patient is discharged, whichever comes first.

Please note: This clause, as well as any other clause covering hotel expenses, is limited to basic accommodations, with no restaurant, laundry, telephone, or other charges such as minibar, in-room meals, or any other expenses.

Hotel Expenses for Convalescence

When, according to the attending physician and in agreement with the Medical Department of the Assistance Services Center, the Beneficiary has been hospitalized for at least five (5) days and is required to remain on mandatory bed rest upon discharge, QUALITAS ASSISTANCE will cover hotel expenses up to the amount indicated in the Beneficiary's assistance plan, with a maximum of 10 (ten) days. This item will apply only to the Beneficiary of the assistance plan, and under no circumstances will expenses for an accompanying person be covered.

It is clarified that QUALITAS ASSISTANCE will not cover any hotel expenses for convalescence when the hospitalization is due to a pre-existing illness or medical condition.

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

COVID-19 Quarantine Hotel (Up to 99 years of age)

When, in agreement with the attending physician and in common with the Medical Department of the QUALITAS ASSISTANCE Assistance Services Center, the patient must remain in self-isolation due to COVID-19, they will have access to the following benefits:

1. Hotel and food expenses for up to 15 days.

To be eligible for this benefit, the following conditions must be met.

1. Medical report indicating that the patient must remain in self-isolation.
2. This benefit guarantees hotel expenses per reservation. This means that if two or more people sharing the same room are diagnosed with COVID-19, the reimbursement will correspond to that reservation. That said, it is understood that a room will not be charged for each reservation.
3. Hotel expenses for quarantine will be covered as long as the reservation has already been paid by the passenger.

☐ The maximum amount of this coverage is USD 1,500.

Note 1: Age limit: 99 years.

Attention: This rest must be ordered exclusively by the center's physicians and will only cover the cost of room and board, without any other expenses such as laundry, phone calls (except those made to the QUALITAS ASSISTANCE center), minibars, room service, etc.

Guidance in case of lost luggage/documents

QUALITAS ASSISTANCE will advise the Beneficiary on reporting the loss or theft of their luggage and personal belongings, for which it will make the services of the nearest Assistance Services Center available. Likewise, QUALITAS ASSISTANCE will advise the Beneficiary in case of loss of travel documents and/or credit cards, providing instructions for the Beneficiary to file the respective reports and process their recovery.

Return Trip Due to the Death of a First-Degree Relative

If the Beneficiary must return to their country of habitual residence due to the death of an immediate family member (parent, spouse, child, or sibling) residing there, QUALITAS ASSISTANCE will cover the difference in the cost of the Beneficiary's return airfare to their country of origin, only when their ticket is a reduced-fare ticket with a fixed or limited return date. This assistance must be evidenced by a death certificate for the relative and a document proving the relationship.

NOTE: The return ticket must be purchased within 5 days of the date the event is known. The return date must also fall within this timeframe. A return ticket to the destination country must be provided. The initial flight itineraries and the new flight schedule must be provided.

Early Return Due to Serious Accident at Home

In the event of a fire, explosion, flood, or burglary with damage or violence at a Beneficiary's home while traveling, if no one is available to take care of the situation and if the original return ticket does not allow for a free change of date, QUALITAS ASSISTANCE will cover the corresponding difference or the cost of a new economy class ticket from the Beneficiary's current location to the airport closest to the Beneficiary's home in the Beneficiary's country of residence. This request for assistance must be accredited by submitting the original police report to the Assistance Services Center within twenty-four hours of the incident. The Beneficiary must contact the Assistance Services Center for authorization. Requests for reimbursement without justification will not be accepted.

Accompanying Minors Under 15 Years of Age

If a Beneficiary is traveling alone with minors under fifteen (15) years of age who are also beneficiaries of a QUALITAS ASSISTANCE assistance plan and is unable to care for them due to illness or accident confirmed by the Medical Department of the Assistance Services Center, QUALITAS ASSISTANCE will arrange, at its own expense, for said minors to be transported to their usual residence in their country of origin, by the means it deems most appropriate. This service can be provided in two ways: By reimbursement with prior authorization from the Assistance Services Center and governed by the timeframes established in the reimbursement procedures, or by direct payment for the minor's ticket and an accompanying person, if necessary, who will be responsible for their transportation to their country of origin. In any case, the client may not use this benefit without authorization from the Assistance Services Center.

Cancellation of contracted trip (Does not apply for isolation due to a positive COVID test. See COVID-19 Trip Cancellation)

QUALITAS ASSISTANCE will cover, up to the maximum coverage limit according to the contracted plan, penalties for early cancellation of trips such as tours, tourist packages, excursions, airline tickets, and cruises.

To qualify for this benefit, the voucher recipient must:

1. Purchase the plan within 72 hours of purchasing the tour package and/or cruise, provided that the penalty period published by the travel agency or shipping company has not yet begun.

2. Notify the Assistance Services Center within 24 hours of the event that led to the cancellation.
3. Submit all documentation that QUALITAS ASSISTANCE considers necessary to evaluate coverage for this benefit, including, but not limited to: documents clearly and reliably demonstrating the reason for the trip cancellation (medical report, death certificate, among others), letters from the respective service providers, invoices, and payment receipts. (See specific requirements for cruises listed below).
4. The Beneficiary has up to thirty (30) calendar days from the date of the event to submit all necessary documentation and supporting documents to initiate the refund process. After this period, no documents will be accepted to process any refunds.
5. If the cruise departure date is more than two years after the date of the first payment or installment, only air tickets purchased up to one (1) month before the start of the voucher and cruise validity period will be considered.

Note 1: For Annual Multi-Trip plans, cancellation will be renewed each time the Beneficiary travels, as indicated in the assistance plan for the product purchased. This benefit applies as long as the requirements established for this benefit are met for each trip. This benefit does not apply to Beneficiaries over 74 years of age.

Note 2: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the case of a single event involving more than one reservation, regardless of the number of Policyholders involved, QUALITAS ASSISTANCE's maximum liability for all affected policyholders will not exceed FORTY THOUSAND US DOLLARS (USD \$40,000.00) as the maximum global amount for the same incident. If the sum of the compensation payable exceeds the aforementioned amounts, each individual compensation will be made pro rata to the maximum liability defined in the Voucher.

Cancellation of a Cruise Trip Before It Begins:

In this case, the Beneficiary must:

- Immediately notify the cruise line in writing of their decision and obtain a receipt from the company that clearly indicates the date of said formal notification of the impossibility of starting the cruise trip on the ship and the date originally booked.
- They must also obtain the General Conditions of Cruise Contract from the cruise line, which clearly indicate the procedure for applying penalties or penalty clauses for early cancellation of a contracted and fully paid cruise.
- They must obtain a receipt from the cruise line showing the amount of the penalty applicable to their particular cruise contract and the amount of the refund, if applicable.

Once you have obtained the above documentation, you must clearly and reliably provide written proof to QUALITAS ASSISTANCE of the reason(s) that led to the trip cancellation and send all such documentation to the Assistance Services Center for possible verification by QUALITAS ASSISTANCE and possible reimbursement, if applicable.

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

1. The death, accident, or serious non-preexisting illness of the Beneficiary or a first-degree blood

relative (parents, children, or siblings) or spouse, where a serious illness is understood to be a health condition that, in the judgment of the Medical Department of the Assistance Services Center, makes it impossible for the Beneficiary to begin the trip on the originally contracted date.

2. Being summoned as a party, witness, or jury in a court of law.
3. Damage caused by fire, theft, robbery, or acts of nature to the Beneficiary's habitual residence or professional premises, rendering them uninhabitable and unavoidably justifying the Beneficiary's presence.
4. Medical quarantine requiring the Beneficiary to remain within their country of origin.
5. Verified dismissal of the Beneficiary, with a date after the date of contracting the assistance plan.
6. Emergency call-up for military, medical, or public service.
7. Epidemic, natural disasters, or volcanic ash.
8. If the person who is to accompany the Beneficiary on the trip, understood as the person(s) sharing the same hotel room or cruise cabin with the Beneficiary, is/are first-degree blood relative(s) (parents, children, or siblings) or spouse, also holding an assistance plan under the same conditions as the Beneficiary, and said companion(s), is/are forced to cancel the trip for any of the reasons listed above.

Once the plan has been purchased under the conditions indicated above, and if the benefit is applicable, its validity begins at the time the Beneficiary purchases their assistance plan and ends at the time the voucher becomes valid. This benefit does not apply to Beneficiaries over 74 years of age.

Note: Any event occurring prior to the issuance of the Assistance Plan is excluded from coverage. In the event of a single event involving more than one reservation, regardless of the number of Policyholders involved, QUALITAS ASSISTANCE's maximum liability for all affected policyholders will not exceed FORTY THOUSAND US DOLLARS (US\$40,000.00) as the maximum global amount for the same incident. If the sum of the indemnities to be paid exceeds the aforementioned amounts, each individual indemnity will be made in proportion to the maximum liability defined in the Voucher.

Trip Cancellation Due to COVID-19

If covered by the voucher, the Beneficiary may cancel their trip early for the following reasons:

In the event of a positive COVID-19 diagnosis for the Beneficiary, travel companion, or first-degree blood relative. In all cases, the Voucher must be issued at least 14 days prior to the departure date or the start date of validity, whichever comes first.

Note 1: Not applicable to Beneficiaries over 70 years of age. Trip cancellation requests will not be covered if the cancellation is due to border closures by the government of origin or destination. Additionally, if the hotel provider, airline, or any other tour operator offers the Beneficiary the option of leaving the dates open, rescheduling, providing a credit, and other solutions, even if the Beneficiary declines this option, there will be no reimbursement for expenses incurred.

Note 2: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of a single event involving more than one reservation, regardless of the number of Policyholders involved, QUALITAS ASSISTANCE's maximum liability for all affected policyholders will not exceed FORTY THOUSAND US DOLLARS (US\$40,000.00) as the maximum global amount for the same incident. If the sum of the compensation payable exceeds the aforementioned amounts, each individual compensation will be paid in proportion to the maximum liability defined in the Voucher.

Executive Substitution

In the event that the Beneficiary is on a business trip abroad and is hospitalized due to a serious medical emergency that prevents them from continuing their professional duties, QUALITAS ASSISTANCE will cover the economy class ticket, subject to seat availability, for the person designated by their company as a substitute, and hotel expenses up to a maximum of USD 80 (eighty dollars) per day for five (5) days.

24-Hour Consultation Line

Beneficiaries of a QUALITAS ASSISTANCE plan may request information from the Assistance Services Center regarding consular, health, tourism, and other obligations concerning the destination country. The QUALITAS ASSISTANCE concierge service will also be available to passengers for assistance with hotel, restaurant, and sporting and cultural event reservations, among others.

Assistance concierge

The QUALITAS ASSISTANCE concierge service is available 24 hours a day, 365 days a year to assist the Beneficiaries in obtaining information on tickets for shows, travel arrangements, vehicle rentals, reservations for theater plays and any other information that the Beneficiary may need in the main cities of the world. The Beneficiary will be responsible for all costs and

Transmission of Urgent Messages

QUALITAS ASSISTANCE will transmit urgent and justified messages related to any of the events covered by the services provided in these general conditions.

Transfer of Funds and Transfer of Funds for Legal Bail in the Event of a Traffic Accident

During the trip, in the event of urgent and unforeseen need and against prior deposit at the QUALITAS ASSISTANCE office, QUALITAS ASSISTANCE will arrange for the delivery to the Beneficiary in the country where they are located of amounts up to the limit specified in these general conditions. If the Beneficiary is imprisoned as a result of a traffic accident, QUALITAS ASSISTANCE will arrange for the transfer of the amounts specified in these general conditions to cover the bail payment. The aforementioned amount must first be deposited at the QUALITAS ASSISTANCE office by the Beneficiary's family. The cost assumed by QUALITAS ASSISTANCE will correspond solely to the value of the transfer made to the Beneficiary. These coverages will be applied only once, regardless of the validity period of the assistance voucher plan.

Legal Assistance for Traffic Accidents

QUALITAS ASSISTANCE will cover, up to the limits indicated in the plan, the fees incurred by the Beneficiary's civil, criminal, or penal defense in connection with the attribution or exoneration of liability for a traffic accident. The client must provide QUALITAS ASSISTANCE with a copy of the police report so that an attorney can be appointed.

Compensation for Lost Luggage

QUALITAS ASSISTANCE will compensate the Beneficiary additionally, up to the limit specified in the table of benefits. The following terms and conditions apply to obtaining this benefit:

- The Beneficiary must have notified the airline and the QUALITAS ASSISTANCE Central Office of the incident before leaving the airport where the loss occurred, following the instructions described below.
- If the baggage has been lost during transportation on a scheduled international flight, this benefit does not apply when the loss occurs on a domestic flight, charter or chartered flights, private or military aircraft, or any flight that does not have a fixed, published itinerary that operates regularly, nor when the loss occurs on domestic flights abroad.
- If the aforementioned baggage has been duly registered, labeled, and dispatched to the aircraft cargo hold, and has been duly presented and delivered to the airline personnel at the terminal check-in desk. QUALITAS ASSISTANCE will not compensate plan beneficiaries for the loss of carry-on or cabin baggage, or any other item that has not been duly registered with the airline and has been transported in the aircraft cargo hold.
- If the loss of the baggage occurred between the time when the baggage was handed over to authorized airline personnel for boarding and the time when it should have been returned to the passenger at the end of the trip.
- That the airline has assumed its responsibility for the loss of such luggage, and has paid or paid to the Beneficiary the compensation provided by the airline. QUALITAS ASSISTANCE will not be able to indemnify the Beneficiary when he/she has not yet received the compensation from the airline.
- Losses occurring in any type of land transportation abroad are not entitled to this compensation.
- Compensation for total loss of baggage shall be limited to a single complete and entire package missing definitively and to a single injured Beneficiary. In the event that the missing package is in the name of several Beneficiaries, the compensation shall be prorated among the Beneficiaries, provided that it includes the corresponding
- the Beneficiaries, provided that it includes the corresponding ticket numbers of each one, as well as the voucher number. Partial missing baggage will not be compensated.
- In case the airline offers the Beneficiary as indemnity the possibility of choosing between receiving a cash value or one or more tickets or any other means of compensation, QUALITAS ASSISTANCE shall proceed to pay the Beneficiary the economic compensation for lost luggage, once such option is exercised.

It is important to take into account that, in cases of lost luggage, the direct responsible parties are the airlines or transport companies, therefore QUALITAS ASSISTANCE will intervene as an intermediary facilitator between the airline or transport company and the passenger, and therefore cannot be considered or held directly responsible for such loss, nor for the search of the luggage. The airlines reserve the right to accept or not the claims to QUALITAS ASSISTANCE, and in general terms may require that the claims be made directly by the passengers and not allow the intermediation of QUALITAS ASSISTANCE.

Compensations for total loss of baggage will be paid only in the country where the QUALITAS ASSISTANCE assistance was contracted.

Upon returning to his/her country of origin, the Beneficiary must present the following documentation at the QUALITAS ASSISTANCE offices:

- P.I.R. Form (Claim for Loss of Luggage) Original.
- Document or Passport
- Assistance Voucher
- Original of the receipt of the indemnity from the airline (Check, proof of payment of the same), air tickets.

QUALITAS ASSISTANCE will only reimburse compensation for lost baggage after the airline responsible for the loss has duly compensated the beneficiary. Compensation cannot be granted without proof of payment from the airline.

NOTE: Compensation to the beneficiary will be additional to the compensation paid by the airline as indicated in the voucher corresponding to the purchased QUALITAS ASSISTANCE plan. In the case of additional compensation, the amount will be determined as the difference between the amount paid by the airline and the amount determined in accordance with the plan purchased, and always up to the maximum limit indicated for this purpose in the voucher. No compensation will be valid if the airline's compensation equals or exceeds the maximum limit established in the voucher for this purpose. Furthermore, compensation for lost baggage applies per piece of luggage or cargo and not per person.

Compensation for Delayed Baggage Return

QUALITAS ASSISTANCE will reimburse the Beneficiary whose assistance plan so requires, upon presentation of the original receipts for purchases of essential items made during the delay in baggage delivery. Purchases must be made after filing the relevant claim with the airline, notifying the Assistance Services Center and providing the corresponding PIR number issued by the airline. This benefit will only be provided if the baggage is not located within six (6) hours of the flight's arrival. The 6-hour period refers exclusively to the time elapsed until the baggage is located. The subsequent period until the baggage is physically delivered by the airline is beyond the responsibility of QUALITAS ASSISTANCE and therefore will not be taken into account in calculating the 6-hour period.

If baggage is delayed or lost during connecting flights, or on a return flight to the Beneficiary's country of origin and/or habitual residence, no compensation will be granted.

If the baggage is declared completely lost by the airline, the total reimbursement for expenses under this benefit will be deducted from the amount to be reimbursed under "Baggage Loss Compensation."

This service is reimbursed subject to authorization from the Assistance Services Center and is governed by the timeframes established in the reimbursement procedures.

In the event of baggage delay, follow these instructions:

1. Immediately upon detecting the missing baggage, contact the airline or the responsible person within the same area where the baggage arrives. Request and complete the P.I.R. Property Irregularity Report form.
2. Before leaving the airport, call the Assistance Center to report the loss of your baggage.

Upon returning to your country of origin, you must present the following documentation at the offices:

1. PIR Form
2. Payment receipts for essential items (hygiene items and essential clothing).
1. 3. Original flight itinerary.

Note: Compensation for delayed baggage return applies per piece of luggage or cargo, not per person.

Baggage Breakage Compensation

If the Beneficiary's suitcases suffer any type of damage that leaves the items inside exposed, or if their locks are tampered with, QUALITAS ASSISTANCE will grant the Beneficiary the indicated amount according to the limits of the contracted product.

To make this benefit effective, it must be verified that the breakage occurred between the time the baggage was loaded and the time it must be delivered to the Beneficiary upon disembarkation. The QUALITAS ASSISTANCE Assistance Service Center must have been notified within 24 hours of the incident. The Beneficiary must present to QUALITAS ASSISTANCE the complaint receipt issued by the airline or shipping company and the original receipts for the repair of the breakage or replacement of the baggage.

Note: Compensation for baggage damage applies per piece of luggage or cargo, not per person.

Compensation (Expenses) for Delayed or Cancelled Flights

If the Beneficiary's flight is delayed for more than six (6) consecutive hours beyond the originally scheduled time, and provided there is no alternative transportation during these hours, QUALITAS ASSISTANCE will reimburse up to the agreed coverage limit for hotel, meal, and communication expenses during the delay, upon presentation of the original receipts, accompanied by a certificate from the airline reflecting the delay or cancellation of the Beneficiary's flight.

This benefit will not be provided if the flight is at an airport located near the Beneficiary's city of habitual residence, even if the distance is greater than 100 km, or within the Beneficiary's city of habitual residence; nor if the Beneficiary is traveling on a ticket subject to space availability. This service does not apply if the cancellation is due to airline bankruptcy and/or cessation of services.

Trip/Cruise Tracking

QUALITAS ASSISTANCE will cover the cost of a one-way economy class ticket from the port of embarkation to the next port of call on the contracted cruise. This is true under the following circumstances:

- If the beneficiary initially missed the scheduled cruise departure due to a connecting flight delayed by more than (6) hours from the scheduled departure, and upon presentation of the appropriate supporting documents and the airline's report (PIR).
- If the beneficiary must be removed from the cruise due to life-threatening emergencies in which their physical integrity is compromised.
- If, as a result of an illness occurring before embarkation and after treatment, they are allowed to continue the contracted trip, they may access the benefit by attaching documents certifying their inability to board the cruise and their respective medical clearance.

This benefit is paid as a refund, subject to proof of documentation supporting the situations described (receipts and airline report – PIR).

Missed flight for any reason (late arrival)

As a result of any reason other than cancellation or delay by the airline, which has caused the missed connection and/or direct flights to the destination country, QUALITAS ASSISTANCE will assume, up to the maximum contracted liability limits, the payment of penalties, purchase of new tickets, meals, calls, and hotel.

This coverage applies even to domestic flights, excluding flights departing from the passenger's city of habitual residence. The customer must notify QUALITAS ASSISTANCE of this event on the same day as the missed flight.

To apply for this benefit, the Member must contact the airport where this coverage is applicable.

Amateur Sports Coverage

Provides coverage for equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts, shooting championships, and sports practiced at regulated ranges; water sports, skiing, surfing, recreational kitesurfing, recreational diving (up to 15 meters), swimming, skating, and snowboarding, when practiced as amateur activities.

Note: Any injuries caused by professional practices and/or tournaments, competitions, etc., are excluded from coverage.

Psychological Counseling

24-hour psychological support line for Beneficiaries who, due to medical repatriation, COVID-19, the death of a family member, or a natural disaster, have been affected during their trip. This service is provided as psychological support during times of severe emotional stress. Under no circumstances can it replace direct care from a Beneficiary's Psychologist or Psychiatrist. Therefore, it should not be used by Beneficiaries to establish a diagnosis or self-medicate. They should consult with the relevant professionals for each individual case.

Nutritional Guidance

24-hour nutritional support phone line for Members who require guidance due to their nutritional risk and who may require nutritional guidance due to conditions requiring special management. Telephone guidance includes:

- ☐ Calculation of ideal weight and body mass index
- ☐ Supplement recommendations
- ☐ Guidance for eating disorders
- ☐ Referrals to Specialists

It is important to note that this service operates on a counseling basis, to address a specific patient's current situation, and does not constitute a results-based service or nutritional treatment. Therefore, it cannot be used or identified as an eating disorder management service.

The following are, by way of example and not limitation, the disorders excluded from coverage:

- Bulimia
- Anorexia
- Binge eating disorder
- Rumination disorders
- Avoidant or restrictive food intake disorder

Virtual Doctor

QUALITAS ASSISTANCE beneficiaries can receive recommendations via telephone and/or video conference (subject to availability) from a healthcare professional who will provide guidance on what to do to relieve their symptoms while staying at home, or will recommend seeking care in urgent care centers or emergency rooms, depending on the severity of their symptoms.

Translator Service

QUALITAS ASSISTANCE provides telephone interpreter services in English, Portuguese, and Spanish to allow for conversations with people who speak other languages.

Second Medical Opinion

When, during a trip abroad, the voucher holder is diagnosed with a disease that is prognostically fatal, incurable, or seriously compromises their quality of life, or when the proposed treatment carries a high risk to their life, they may request a second medical opinion abroad through the QUALITAS ASSISTANCE Assistance Center. This second medical opinion will be conducted so that a medical professional can review the information from their medical history and issue the corresponding report, which will be sent to the applicant. The second medical opinion is provided for the following purposes:

- Diagnostic confirmation: of a progressive degenerative disease of the central nervous system without curative treatment, of a malignant neoplastic disease, except for non-melanoma skin cancers.
- Confirmation of therapeutic alternatives for all malignant neoplasms, including skin cancers, both at onset, at recurrence, or at the time of metastasis.
- Therapeutic proposal for advanced coronary artery disease: multiple or single angioplasty versus conventional coronary artery surgery.
- Proposal for conventional coronary artery surgery in high-risk situations, with or without extracorporeal circulation, versus transmyocardial laser revascularization, neoangiogenesis, or transplantation.

- In congenital heart disease with an indication for closure or enlargement of a congenital defect using an interventional cardiology technique versus conventional surgery.
- Diagnostic confirmation of a brain or spinal cord tumor.
- Proposal for surgical treatment for higher-grade idiopathic or non-idiopathic scoliosis.
- Confirmation of the diagnosis of a rare disease. A rare disease is defined as a disease that is life-threatening or chronically disabled, including those of genetic origin, and has a low prevalence, i.e., fewer than five cases per ten thousand inhabitants.
- Confirmation of therapeutic alternatives for all malignant skin neoplasms, both at onset and upon recurrence or at the time of metastasis.
- Confirmation of the diagnosis of infantile cerebral palsy.
- Confirmation of therapeutic alternatives for treatment-refractory epilepsy.
- Confirmation of surgical intervention in cases of cerebrovascular accidents and arterial thromboembolic lesions as an alternative to other treatments.
- Confirmation of the diagnosis or therapeutic alternatives for ophthalmic pathologies that cause a bilateral decrease in optimal visual acuity equal to or less than 0.1 (Schnellen scale) or a bilateral visual field decrease of equal to or less than 10°.
- Confirmation of surgical therapeutic alternatives for aortic aneurysms.
- Confirmation of surgical therapeutic alternatives for ischemic heart disease.
- Surgical treatment proposal for spinal pathologies with spinal cord involvement and, where appropriate, radicular involvement that seriously compromise the quality of life of patients previously treated with any of the following procedures:
 - ☐ Reopening of the laminectomy site.
 - ☐ Further exploration and decompression of the spinal canal.
 - ☐ Excision or destruction of the spinal cord/meninges lesion.
 - ☐ Excision or destruction of a nonspecific intervertebral disc.
 - ☐ Spinal arthrodesis.
 - ☐ Spinal refusion.
 - ☐ Circumferential vertebral fusion, single-incision approach.
 - ☐ Insertion of an interbody spinal fusion device.
- Surgical treatment proposal for musculoskeletal pathologies that seriously compromise the quality of life of patients previously treated with any of the following procedures:
 - ☐ Total hip replacement.
 - ☐ Total knee replacement.
- Confirmation of therapeutic alternatives for patients included in the transplant protocol.

This benefit may be used only once within the validity of the voucher, regardless of the duration. The cost of shipping the medical records and the fee charged by the medical professional(s) for reviewing the case are included.

1. Validity:

This will be the same as the QUALITAS ASSISTANCE travel assistance voucher, with a maximum of 30 calendar days, provided the pet owner is outside the country.

2. Conditions of Service:

When the contract beneficiary is unable to leave their pet at home due to international travel, QUALITAS ASSISTANCE will provide hotel service for their pet. For the purposes of these general conditions of service, pets are understood to be only dogs and cats, unless otherwise described in the exclusions of this service. To receive your pet, it is essential to bring sufficient food for the duration of your stay, as well as a specification of the daily proportion, to prevent changes in your pet's eating habits and/or gastrointestinal complications.

3. Requirements for pet admission:

- a. Only dogs and cats will be admitted.
- b. The pet must be at least four months old and no older than eight years old.
- c. The pet owner must present a complete and current vaccination record. For pets under one year old, the corresponding booster vaccination record must be presented.
- d. The pet must be free of any illnesses upon arrival.
- e. The pet must be dewormed, both internally and externally, for arrival.
- f. Bring sufficient food for the duration of the pet stay at the hotel.
- g. The pet must not exceed 55 kilograms in weight.
- h. Only one pet per person will be allowed.

4. Limits on events and territorial coverage:

Pet boarding services will be provided for up to the contracted number of days and in no case will they exceed 30 calendar days. This service will have a limit of days equal to that contracted in the QUALITAS ASSISTANCE coverage and in no case will it exceed USD 20.00 per contracted day.

5. Service Exclusions:

- i. Pets that, due to their breed or condition, are considered aggressive or that are not sociable with other pets or humans.
- ii. Pets that, at the time of receipt, appear sick.
- iii. Pets undergoing medical treatment.
- iv. Pets under four months of age and over eight years of age.

- v. Pets that do not have a complete and current vaccination record.
- vi. Pets will not be admitted if, at the time of receipt, their owner does not provide sufficient food for their maintenance during the pet's stay.
- vii. Pets weighing more than 55 kilograms will not be admitted.
- viii. Other exclusions mentioned in the main contract may apply.

6. Instructions for use:

The Beneficiary must contact the Assistance Services Center to request benefit activation before beginning their trip, indicating their city of residence, destination city, contact phone numbers, email address, and total travel days to obtain authorization. The Beneficiary may take their pet to the designated pet care center and submit their reimbursement documents by sending them upon their return from their trip to assistance@wtabyhas.com. The invoice must include the name of the pet owner, as well as the pet's check-in and check-out information. This service will only be valid if the Beneficiary is traveling internationally; therefore, coverage will expire upon returning to their country of origin.

Air Help

QUALITAS ASSISTANCE beneficiaries have the option to submit their requests to AirHelp for review of their case regarding delayed or canceled flights.

This applies to all plans, but it only covers the following countries: Canada, the United States, and the Schengen area.

Reasons for accessing and obtaining the benefit:

- Aircraft maintenance issues.
- Crew expiration.
- Schedule changes.

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

Delayed Flight = VIP Lounges (Starting at 60 minutes)

QUALITAS ASSISTANCE beneficiaries will be able to access VIP lounges located at airports in the event of scheduled flight delays of 60 minutes or more.

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

- Have purchased an assistance plan equal to or greater than USD 30,000 in the short-stay, long-stay, multi-trip, and corporate categories.
- Register scheduled flights at least 7 hours before the flight through the following link: <https://travelregistration.online>
- To access the terms and conditions of this benefit, you can do so through the following link: <https://travelregistration.online/file/CondicionesSalaseng.pdf>

Note: Access to this benefit is subject to the terms and conditions of Collinson Service Solutions Limited.

III. VIII. ADDITIONAL BENEFITS FOR OPTIONAL PURCHASE BY THE RECIPIENT

Beneficiaries will have the option to purchase additional benefits beyond those established for each specific QUALITAS ASSISTANCE assistance plan, but not separately, by paying a supplement to the original plan price. All benefits or upgrades may only be issued for the per-day travel category, in accordance with the provisions and prices of the public offer on the QUALITAS ASSISTANCE website.

Additional benefits or upgrades may only be issued for the per-day travel category.

Multi-Cause Cancellation Upgrade

In cases where the Beneficiary explicitly purchases the multi-cause cancellation protection benefit offered by QUALITAS ASSISTANCE, coverage will be provided up to the specifically contracted amount, and this benefit must be expressly stated on the Beneficiary's voucher. This benefit is only valid for international travel.

QUALITAS ASSISTANCE will cover, up to the maximum coverage limit according to the contracted plan, penalties for early cancellation of trips such as tours, tourist packages, excursions, airline tickets, and cruises organized by a duly accredited professional tour operator at the destination. To qualify for this benefit, the voucher beneficiary must:

- 1) Purchase the assistance plan before or up to a maximum of 72 hours after the first payment for the tourist services that may be canceled.
- 2) Notify the assistance center within a maximum of 24 hours after the event that led to the cancellation. The compensation will be calculated based on the date the cause of cancellation occurred, not the date the beneficiary notifies QUALITAS ASSISTANCE. At the same time, the beneficiary must cancel their trip with the tourism organization (cruise ship, travel agency, tour operator, etc.), to avoid increasing the penalty that the same organization will apply.
- 3) Submit, up to 30 calendar days after the voucher's expiration date, all documentation deemed necessary by QUALITAS ASSISTANCE to evaluate coverage for this benefit, including, but not limited to: a document clearly and reliably demonstrating the reason for the trip cancellation, letters from the respective service providers, invoices, and payment receipts.
- 4) In the case of "Annual Multi-Trip" plans, this benefit will apply only once and corresponds to the passenger's initial trip. It cannot be considered applicable to all trips the Beneficiary may take during the voucher's full validity period.
- 5) The Beneficiary has up to thirty (30) calendar days from the date of the event to submit the complete documentation and supporting documents necessary to initiate the refund process. After this period, no documents will be accepted for processing any refunds.
- 6) If the cruise departure date is more than two years after the date of the first payment or installment, only air tickets purchased up to one (1) month before the start of the voucher and cruise validity period will be considered.

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

1. The death, accident, or serious non-preexisting illness of the Beneficiary or a first-degree blood relative (spouse, parents, children, siblings). A serious illness is understood to be a health condition that, in

the judgment of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to begin the trip on the originally contracted date.

2. Being summoned as a party, witness, or jury in a court of law.
3. Damage caused by fire, robbery, theft, or acts of nature to the Beneficiary's habitual residence or professional premises, rendering them uninhabitable and unavoidably justifying the Beneficiary's presence.
4. Medical quarantine as a result of an accidental event.
5. Verified dismissal from work, with a date after the contract for assistance.
6. Emergency call-up to military, medical, or public service.
7. Due to an epidemic, natural disaster, or volcanic ash. In the case of Cruise products, cancellations caused by volcanic ash emissions will not be considered justified causes for accessing this benefit.
8. If the person accompanying the Beneficiary on the trip, understood as those sharing the same hotel room or cruise cabin with the Beneficiary, or who are first-degree blood relatives (spouse, parents, children, or siblings) who also hold an Assistance Plan under the same conditions as the Beneficiary, and said companions are forced to cancel the trip for any of the reasons listed above.
9. Unforeseen exacerbations of pre-existing illnesses. In this case, the Beneficiary or first-degree blood relative (spouse, parents, children, or siblings) with said pre-existing illness must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. QUALITAS ASSISTANCE reserves the right to request the passenger's original medical records prior to the date on which the illness worsens.
10. Pregnancy complications
11. Wedding cancellation
12. Child adoption
13. Emergency delivery

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

14. Kidnapping of the Beneficiary or immediate family members, provided it is verifiable and public knowledge.
15. Cancellation of vacation due to company orders.
16. Change of job.
17. Visa denial for entry to the destination country. This coverage is valid if the Supplement is purchased at least 72 hours before the visa appointment at the respective embassy. It does not apply to the costs of consular procedures (visa costs).

Once the plan is purchased under the conditions indicated above, and if the benefit is applicable, its validity begins at the time the Beneficiary purchases their assistance plan and ends at the time the voucher becomes effective. This benefit does not apply to Beneficiaries over 74 years of age.

Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of a single event involving more than one reservation, regardless of the number of Policyholders involved, QUALITAS ASSISTANCE's maximum liability for all affected policyholders will not exceed FORTY THOUSAND US DOLLARS (US\$40,000.00) as the maximum global amount for the same incident. If the sum of the compensation payable exceeds the aforementioned amounts,

each individual compensation will be paid in proportion to the maximum liability defined in the Voucher.

Upgrade for Expectant Mothers

Any pregnant person wishing to purchase a QUALITAS ASSISTANCE assistance plan may do so by paying an additional amount. This benefit can be sold to pregnant persons up to 32 weeks pregnant. The benefit primarily applies to emergencies that arise during the trip, including emergency checkups, emergency ultrasounds, medical care for illnesses caused by the pregnancy, emergency births due to an illness or accident that puts the life of the mother or child at risk, abortions, or any other type of medical care, and any medical care arising from the pregnancy. This benefit will only be valid for a maximum of 30 days, counted from the start of the trip abroad.

Specific exclusions from this benefit:

- a. Checkups, ultrasounds, general doctor consultations, medical studies, etc., that are part of routine pregnancy checkups and are not emergencies. Likewise, all complications arising during and after the pregnancy.
- b. Normal and full-term births and cesarean sections.
- c. Medical expenses related to the newborn.
- d. When it is proven that the reason for the trip is to attend to the birth abroad.
- e. When it is verified that the voucher was sold after the 32nd week of pregnancy.

NOTE: The minimum age limit for accessing the expectant mother benefit is 19 years of age and up to 45 years of age.

Upgrade Personal Items

QUALITAS ASSISTANCE will compensate the beneficiary of an assistance plan that so establishes the cost of their personal belongings or luggage stolen during the trip, up to the maximum coverage limit of the contracted plan. Additionally, expenses for the purchase of essential items that you were forced to purchase as a result of the incident will be reimbursed.

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

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

- a. A police report filed within 24 hours of the incident, proving the theft of personal items.
- b. If the theft occurred at a hotel, the report filed by the hotel management must be submitted.
- c. Purchase invoice or customs declaration for the lost or stolen item dated prior to the loss, theft, or robbery.
- d. If the loss occurs while in the custody of an airline or other means of transportation, you must present the PIR form or report obtained from the transportation company.
- e. Purchase invoice for essential items, including but not limited to: clothing (outerwear, underwear),

shoes, personal hygiene items (shampoo, conditioner, soap (liquid, bar, or powder), toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products), and makeup.

Any other item not included in the list above will be deemed excluded from any type of coverage. The purchase date for these items must be after the date the police report is filed.

The following are considered exclusions from this coverage:

- i. Personal belongings or luggage stolen from a parked vehicle will not be covered unless they were found in the trunk of the car, out of public view and locked in the case of RVs, or there is evidence that the theft was carried out with violence or force.
- ii. Unattended luggage will not be covered unless it is in a hotel room and in a secure location, and there is evidence of forced or violent entry.
- iii. Wheelchairs, strollers, tricycles, bicycles, motorcycles, and jet skis.
- iv. Contact lenses, dentures, and hearing aids.
- v. Stamps, documents, business merchandise, and samples.
- vi. Custody or detention of items by customs authorities.
- vii. Cases in which the beneficiary fails to take the necessary security precautions.

Note: This benefit is not cumulative (meaning that if the person purchased two different upgrades, they will not be able to combine the two coverages to file a claim for the same stolen item).

Technology Protection Upgrade (Electronic Equipment Protection Ceiling)

QUALITAS ASSISTANCE will compensate the beneficiary of an assistance plan that establishes it for the loss, theft, or robbery of the following items: cameras, camcorders, smartphones, tablets, and computers up to the maximum coverage limit of the contracted plan.

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

1. A police report filed within 24 hours of the incident, proving the theft of personal items.
2. If the theft occurred in a hotel, the report must be filed with the hotel management.
3. Purchase invoice or customs declaration for the lost or stolen item dated prior to the loss, theft, or robbery.
4. If the loss occurs while in the custody of an airline or other means of transportation, you must present the PIR form or report obtained from the transportation company.
5. Invoice for the replacement of the stolen item, with a new one of the same brand and reference, dated after the date the police report was filed.
6. Registration of electronic devices through the following link:
<https://assistanceform.com/form/registro-dispositivos-qualitas/>

Note: This benefit is not cumulative with other benefits (meaning that if the person purchases two different upgrades, they cannot combine the two coverages to file a claim for the same

stolen item).

Sports Upgrade

QUALITAS ASSISTANCE will cover the costs of medical care resulting from accidents occurring during high-risk recreational activities in professional competitions (up to the maximum amount of your purchased medical coverage, but not to exceed USD 100,000) in the following sports:

1. Category 2: Water skiing, soccer, track cycling, curling, figure skating, canoeing in the English Channel, scuba diving (maximum 30 meters),

marathon, artistic gymnastics, pony trekking, parascending, roller hockey, freestyle riding, ice skating, field hockey, canoeing levels 3 and 4, and deep-water coastal line fishing.

2. Category 3: Martial arts, skiing, Welsh football, American football, ice hockey, ice speed skating, short track speed skating, tobogganing, mountain biking, mountaineering, bobsleigh, mountaineering, roller derby, heli-skiing, show jumping, horse racing, competitive equestrian, trampoline gymnastics, rafting levels 4 and 5.

3. Category 4: Skydiving, paragliding, freestyle skiing, alpine skiing, cross-country skiing, luge, off-piste skiing, rafting above level 5, canoeing level 5, ice mountaineering, motorcycling, motorsport, rugby, BMX.

NOTE: The age limit for extreme sports in any category is a minimum of 5 years and a maximum of 65 years.

Cancellation and Quarantine Expense Upgrade

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

1. Hotel and meal expenses for up to 15 days.
2. Transportation of a family member due to hospitalization, provided the attending physician authorizes the hospital visit or accompaniment at the hotel.
3. Fare difference or penalty for delayed or early return travel of the beneficiary.
4. Cancellation of contracted trips for in-hospital COVID-19 care and Trip Cancellation and Interruption Guarantee due to a positive COVID-19 diagnosis that prevents travel on the designated trip dates.
5. Assistance via telemedicine during mandatory isolation, to monitor the patient's health status.
6. Emotional support through telepsychology.

To access these benefits, the following conditions must be met.

1. Medical report indicating that the patient must remain in self-isolation.
2. This upgrade covers hotel expenses per reservation. This means that if two or more people sharing the same room are diagnosed with COVID-19, the reimbursement will correspond to that reservation. That said, it is understood that a separate room will not be charged for each reservation.

3. Hotel expenses for quarantine will be covered as long as the reservation already paid for by the passenger has been completed.

- The product will have a cap of USD 20,000 for groups.
- The maximum amount of this coverage is USD 1,500 and USD 2,500 for Costa Rica.

This product can be purchased for short-stay trips of up to 90 days, or for annual multi-trips, but the upgrade must be purchased for each trip.

Theme Park Upgrade

In cases where the Beneficiary explicitly purchases the Theme Park protection benefit offered by QUALITAS ASSISTANCE, coverage will be provided for seventy percent (70%) of the value of the Theme Park ticket belonging to the voucher purchaser who purchased the upgrade.

This benefit is only valid for international travel and for any Theme Park in the world. Only one Upgrade may be purchased. Upgrade coverage will only apply to one admission, and if the purchase was made with a single ticket that included multiple parks or attractions, the penalty payment will be made under that document.

To be eligible for this benefit, the voucher beneficiary must:

- a) Purchase the assistance plan before or up to a maximum of 72 hours after purchasing the Theme Park ticket.
- b) Notify the assistance center within a maximum of 24 hours after the event that led to the cancellation. The compensation will be calculated based on the date the cancellation occurred, not the date the Beneficiary notifies QUALITAS ASSISTANCE. At the same time, the Beneficiary must cancel with the Theme Park ticket, so as not to increase the penalty applied.
- c) Submit all documentation that QUALITAS ASSISTANCE deems appropriate for evaluating the coverage of this benefit, including, but not limited to: Documents clearly and reliably demonstrating the reason for canceling entry to the Theme Park, letters from the respective service providers, invoices, and payment receipts.
- a) d) In the case of "Annual Multi-Trip" plans, this benefit will apply only once and corresponds to the passenger's initial trip. It cannot be considered applicable to all trips the Beneficiary may take during the entire validity of the voucher.

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

1. Closure of the theme park due to weather conditions. For this purpose, it is essential to present a document from the Theme Park certifying this event.
2. Cancellation of admission to the Theme Park due to serious illness or accident of the Beneficiary. A serious illness is understood to be a health condition that, in the judgment of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to begin the trip on the originally booked date. It is essential to contact the Assistance Center to report the incident within 24 hours.
3. Closure of the Theme Park due to a direct cause of the park. For this purpose, it is essential to present a document from the Theme Park certifying this event.

4. Cancellation due to serious illness or death of a companion (if the ill person is a minor or the condition of the companion does not allow entry to the park), the companion(s) must be related by first-degree blood, including a spouse, parent, child, or sibling who also holds an Assistance Plan under the same conditions as the Beneficiary. If said companion(s) are forced to cancel the trip for any of the reasons listed above, they must contact the Assistance Center to report the incident within 24 hours.

5. Cancellation due to a traffic accident or vehicle breakdown: In the event that the Beneficiary has a traffic accident or an event related to the means of transportation using which they are traveling to the Theme Park, they must present a Police Report of the accident or proof from the company that assisted them in the event of a breakdown or inconvenience to the vehicle.

6. Trip interruption or cancellation: The beneficiary must have trip cancellation or interruption coverage included in their assistance plan. If any of these conditions apply, they may access this section to receive a refund for their tickets. Therefore, the beneficiary is required to comply with section "a." If they do not have an assistance plan, they will not be able to use the benefit.

Once the plan has been purchased under the conditions indicated above, and if the benefit is applicable, its validity begins at the time the beneficiary purchases their assistance plan and ends at the time the voucher becomes effective. This benefit does not apply to beneficiaries over 74 years of age.

Pet Assistance Upgrade (coverage for accidents, illnesses, and funeral repatriation):

The validity will be the same as the QUALITAS ASSISTANCE travel assistance voucher, with a maximum of 120 calendar days. This benefit can be purchased by a pet owner for an additional fee. This benefit can be sold for dogs and cats not listed in the specific exclusions for this service.

In the event of an accident and/or non-preexisting illness of the pet, QUALITAS ASSISTANCE will cover the costs of necessary veterinary care, such as consultations, medication, diagnostic tests, or surgical procedures, among others, as long as it is a verifiable emergency.

Additionally, in the event of the pet's death, QUALITAS ASSISTANCE will organize and pay for funeral repatriation, covering the costs of: the mandatory coffin for international transport, administrative procedures, and transport of the body by the most convenient means to the point of entry into the pet owner's country of habitual residence, as specified in the QUALITAS ASSISTANCE assistance plan.

Specific requirements for this benefit:

- a. Only dogs and cats will be admitted.
- b. The pet must be at least four months old and no older than eight years old.
- c. The pet owner must present a complete and current vaccination record. If the pet is under one year old, the owner must provide proof of receipt of booster shots.
- d. The pet must be free of any diseases at the time of travel.
- e. The pet must be properly dewormed, both internally and externally.
- f. This benefit only applies to two pets per person (dogs and cats).

Specific exclusions from this benefit:

- i. No checkups, investigative exams, general medical consultations, medical studies, etc., that are not emergencies, will be covered.
- ii. Vaccinations and/or deworming.
- iii. Illnesses resulting from lack of deworming or vaccinations.
- iv. Pregnant pets.
- v. Pets that are sick at the time of travel.
- vi. Pets undergoing medical treatment.
- vii. Pets under four months of age and over eight years of age.
- viii. Pets that do not have a complete and current vaccination record.
- ix. Pets that do not meet the legal standards and requirements for international transport.
- x. Other exclusions mentioned in the main contract may apply.

Upgrade of medical care due to pre-existing illness

The pre-existing condition upgrade will only cover 30% of the medical coverage, not to exceed USD 30,000. If the beneficiary suffers from a pre-existing or chronic condition at the beginning of their trip abroad, even if they were unaware of it, as established in these General Conditions, QUALITAS ASSISTANCE is automatically exempt from providing services or assistance at its expense and based on the assistance plan purchased.

However, and exceptionally, and only in those cases expressly established, QUALITAS ASSISTANCE will cover medical assistance charges for pre-existing or chronic conditions for the beneficiary up to a maximum amount determined in the respective plan purchased. In these cases, QUALITAS ASSISTANCE will recognize the first clinical consultation in which the pre-existing condition is determined up to the amounts determined in the respective Benefits Summary Table.

Acute episode or unpredictable event, decompensation of known chronic and/or preexisting illnesses, hidden or previously asymptomatic. This coverage is provided exclusively for primary medical care during the acute episode, or in the case of an unpredictable event, with the higher coverage specified by the contracted plan. The emergency must require assistance during the trip and cannot be postponed until the return to the country of residence. The Emergency Management Center reserves the right to decide on the most appropriate treatment among those proposed by the medical staff and/or repatriation to the country of residence.

Repatriation will be a solution in cases where treatment requires long-term progression, elective surgeries, or non-urgent surgeries. The beneficiary is obligated to accept this solution. Should the solution be rejected, the beneficiary will lose all the benefits offered by the assistance plan.

This benefit excludes the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic procedures that are unrelated to the acute episode and unforeseen.

Note: Please note that medication expenses for pre-existing conditions will not be covered by QUALITAS ASSISTANCE, even if diagnosed by the attending physician at the Assistance Services Center. Medications for the treatment of mental, psychological, or emotional illnesses are also excluded, even in cases where the medical consultation has been authorized by the QUALITAS ASSISTANCE Medical Department.

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

None of our plans cover 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., or illnesses caused by the ingestion of drugs, narcotics, medications taken reliably without a prescription, alcoholism, etc.

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

Beneficiary Obligations:

1. The Beneficiary must follow all medical instructions given by the attending physician assigned by QUALITAS ASSISTANCE and take all medications as prescribed and necessary.

2. If the Beneficiary is interested in purchasing a plan that includes QUALITAS ASSISTANCE emergency coverage for a pre-existing medical condition and suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease, and/or chronic liver disease, the Beneficiary must consult their personal physician in their home country before beginning the trip and obtain written confirmation that they are fit to travel for all planned days, at the desired destination, and that the condition is not an inconvenience for all scheduled activities.

3. The Beneficiary may not begin the trip after receiving a terminal diagnosis.

4. To be eligible for this coverage, the Beneficiary must have been in a stable condition for more than 12 months.

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

Note: The maximum age limit for accessing medical assistance benefits for pre-existing conditions is 84 years of age.

Medical Expense Upgrade for Work-Related Injuries

In cases where the Beneficiary explicitly purchases the occupational accident medical expense benefit offered by QUALITAS ASSISTANCE, coverage will be provided up to the specifically contracted amount, and said benefit must be expressly stated on the Beneficiary's voucher. This benefit is only valid for international travel.

QUALITAS ASSISTANCE will cover, up to the coverage limit according to the contracted plan, events resulting from the performance of work assigned by the employer within the designated work location and working hours.

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

1. Accidents intentionally caused by the Policyholder or in which there was no sudden action by an external agent.
2. Accidents occurring to the Policyholder, intentionally or unintentionally, when the latter is under the influence of alcohol, drugs or narcotics, toxic or hallucinogenic substances, or any type of non-prescribed medication.
3. Accidents where the Policyholder is driving a vehicle, equipment, and/or machinery without the proper license, permit, or training (regardless of whether the vehicle is on a public road or not).
4. Accidents involving pilots or aircraft crew members while performing their job duties, i.e., serving as a crew member on any type of aircraft or helicopter.
5. Traveling as a passenger on any aircraft not officially authorized to operate, or when the pilot or crew lacks the respective license, or when either conducts illegal flights.
6. Accident or illness suffered by the Policyholder as a result of the commission or attempted commission of a willful crime in which the Policyholder is the perpetrator.
7. International war, declared or undeclared, civil war, invasion, terrorism, insurrection, active participation in disturbances of public order, strikes, demonstrations, military service, delinquent or criminal acts and catastrophic natural phenomena, nuclear contamination, nuclear incidents, or rebellion in which the Policyholder is participating.
8. Claims resulting from the employee's negligence, due to having acted willfully or without following the corresponding safety measures. It should be noted that this exemption from liability also applies when the event arises from force majeure that cannot be foreseen or avoided.
9. On the other hand, heart attacks, thrombosis, cerebrovascular accidents, cerebral hemorrhages, or similar illnesses are ruled out as occupational accidents when they are not related to the job itself.
10. Handling hazardous substances, working underground or underwater with oxygen tanks or diving suits, or working with explosives, or when at the time of an accident the worker was not provided with the basic industrial safety tools or equipment necessary to perform the assigned task.
11. Work or activities involving atomic and/or nuclear energy, heatstroke, or frostbite, regardless of how they are performed.
12. When exposed to hazardous substances such as: Gases, flammable liquids, flammable liquids, oxidizing materials, poisonous materials, radioactive materials, corrosive materials, or other additionally regulated materials.
13. The operation, driving, or handling of heavy machinery; or machinery that operates with gases, air pressure, or hydropneumatic fluids; or that require special physical abilities, or where the holder is exposed to danger and, as a result, suffers an accident or consequential illness;
14. or performs work that complies with the general industrial safety regulations of the country where such work is performed, which require formal compliance prior to execution, establishing employer liability for the natural person or legal entity for whom the work is performed. This regulation also applies to individuals who are not employed by a company and who act on their own account, such as independent contractors.
15. An accident that occurs outside the company, during paid or unpaid leave, whether for medical appointments or any other type of leave granted by the employer, is not considered an occupational accident.
16. No benefits or assistance will be provided or covered to Holders who are in an irregular

immigration or employment situation.

17. When exposed to legal or illegal mining, extraction of stone materials, oil pipelines, gas pipelines, and multi-purpose pipelines.

IX. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

The following events are expressly excluded from the QUALITAS ASSISTANCE assistance system:

1. Chronic or pre-existing, defined, or recurring illnesses suffered prior to the start of the plan and/or trip, whether or not the Beneficiary is aware of these, as well as their exacerbations, after-effects, and direct or indirect consequences (even when they appear for the first time during the trip).
2. Illnesses, injuries, conditions, or medical complications resulting from treatments carried out or performed by persons or professionals not authorized by the Medical Department of the QUALITAS ASSISTANCE Assistance Services Center, or except as determined in the preceding point.
3. Homeopathic treatments, acupuncture treatments, kinesitherapy, thermal treatments, podiatry, manicures, pedicures, etc.
4. Conditions, illnesses, or injuries resulting from the Beneficiary's criminal or criminal enterprise, attempt, or action, directly or indirectly, such as fights, brawls, floggings, etc.
5. Treatment of illnesses or pathological conditions caused by the intentional ingestion or administration of toxins (drugs), narcotics, alcohol, or the use of medications without a medical prescription.
6. Expenses incurred on any type of prosthesis, including dental prosthetics, lenses, hearing aids, wheelchairs, crutches, eyeglasses, etc.
7. Events occurring as a result of simple training, simple practices, or active or inactive participation in sports competitions (professional or amateur). Furthermore, incidents resulting from the practice of dangerous, risky, or extreme sports are expressly excluded, including, but not limited to: motorcycling, motor racing, boxing, polo, water skiing, diving (up to a maximum of 30 meters), hang gliding, karting, ATVs, mountaineering, skiing, football, boxing, canoeing, paragliding, kayaking, badminton, basketball, volleyball, handball, karate do, kung fu, judo, archery, rifle shooting, shuffleboard, rappelling, diving, canyoning, mountaineering, climbing, bungee jumping, athletics, cycling, luge, caving, skeleton, hunting, bobsleigh, etc., and other sports practiced outside of regulated tracks authorized by the respective sports federations.
8. Childbirth, pregnancy, gynecological checkups, and related examinations. Abortions or miscarriages, regardless of their etiology or origin. Likewise, all complications resulting during and after pregnancy.
9. All types of mental illnesses, including, but not limited to, neuroses, psychoses, or any other mental illness or psychological condition, as well as their consequences.
10. Conditions, illnesses, or injuries resulting from the consumption of alcoholic beverages of any kind.

11. Acquired Immune Deficiency Syndrome (AIDS) and Human Immunodeficiency Virus (HIV) in all their forms, after-effects, and consequences. Venereal diseases and/or, in general, any type of service, examination, and/or treatment that has not received prior authorization from the Assistance Services Center.
12. Events and consequences of the unleashing of natural forces, tsunamis, tremors, earthquakes, storms, tempests, hurricanes, cyclones, floods, nuclear radiation and radioactivity events, as well as any other natural or non-natural phenomena of an extraordinary nature or event that, due to its proportion or severity, is considered a national, regional, or local disaster or catastrophe, earthquakes, hurricanes, floods, etc.
13. Suicide, attempted suicide, or self-inflicted injuries by the Beneficiary and/or their family, as well as any act of manifest irresponsibility or gross negligence on the part of the Beneficiary of travel assistance.
14. Events resulting from acts of war, invasion, acts committed by foreign or domestic enemies, terrorism, hostilities or war operations (whether or not war has been declared), civil war, rebellion, insurrection, or military, naval, or usurped power; the Beneficiary's involvement in riots, demonstrations, or unrest, whether or not having the character of civil war, whether the Beneficiary's involvement is personal or as a member of a civil or military organization; terrorism or other serious disturbance of public order.
15. Malicious and/or bad faith acts on the part of the Beneficiary or its representatives.
16. Routine medical examinations, laboratory tests for medical checkups, diagnostic and/or follow-up tests, laboratory or radiological tests, or other means of examination, the purpose of which is to determine whether the condition is a pre-existing condition, such as radiology tests, Doppler, MRIs, CT scans, ultrasounds, imaging, scanners of any kind, etc. Medical examinations performed to determine whether the condition corresponds to a pre-existing condition.
17. Expenses for public or private transportation or travel paid by
 the Beneficiary from their hotel or other location to the hospital, medical center, or doctor's office. Unless such expenses have been expressly authorized in writing or verbally by the Assistance Services Center.
18. Illnesses derived from, due to, or consequential to congenital deformities, whether or not known to the Beneficiary.
19. Injuries or accidents resulting from aircraft accidents in aircraft not intended or authorized as public transport, including private chartered flights.
20. Conditions, illnesses, or injuries resulting directly or indirectly from brawls or fights (except in the case of self-defense proven by a police report), strikes, acts of vandalism, or riots in which the Beneficiary has actively participated. The attempt or commission of an illegal act and, in general, any malicious or criminal act by the Beneficiary, including the provision of false or misleading information.
21. Endemic, pandemic, or epidemic diseases. Assistance for these diseases in countries with or without a health emergency, if the Beneficiary has not followed the suggestions and/or instructions regarding travel restrictions and/or prophylactic treatment and/or vaccination issued by health authorities (*Except COVID-19).

22. Any medical expense or assistance that has not been previously consulted and authorized by the QUALITAS ASSISTANCE Assistance Service Center.
23. Illnesses or conditions resulting from menstrual disorders in women, such as early or late periods, as well as bleeding, discharge, and others.
24. Liver diseases, such as cirrhosis, abscesses, and others.
25. Examinations and/or hospitalizations for stress tests and all types of preventive checkups.
26. Any type of hernia and its consequences.
27. Kidnapping or attempted kidnapping.
28. Occupational risks: if the Beneficiary's reason for travel is to perform work or tasks that involve an occupational risk, as well as injuries classified as repetitive strain injuries, work-related musculoskeletal diseases, injuries due to sustained or continuous trauma, etc., or similar, as well as their post-treatment consequences, including surgical treatment at any time.
29. Driver or passenger injuries due to the use of any type of vehicle, including bicycles, motorcycles, and mopeds, without a driver's license, helmet, or insurance.
30. Accidents and illnesses occurring in countries experiencing civil or foreign war are excluded. Examples: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance of any kind will be provided to Beneficiaries in an illegal immigration or employment situation (including undeclared work in the country from which assistance is requested, or to students caught working in a foreign country without authorization from local authorities).
32. QUALITAS ASSISTANCE will not cover the costs of physical therapy referred for the treatment of ailments related to work-related accidents, repetitive tasks, or chronic and/or degenerative diseases of the bones or muscles. Physiotherapies will be covered only in the event that the ailment has been caused by a non-work-related accident under prior authorization of the Medical Department of the Assistance Services Center in the event that it is determined that with them the passenger will be able to improve his current condition and under no circumstances may exceed ten (10) sessions.

If it is determined that the reason for the trip was treatment abroad for an underlying condition, and that the current treatment has any direct or indirect connection to the underlying condition that led to the trip, QUALITAS ASSISTANCE will be relieved of its services. To this end, QUALITAS ASSISTANCE reserves the right to investigate the connection between the current event and the underlying condition.

Jurisdiction Agreement: It is expressly agreed between the parties, regarding the contractual relationship between the voucher recipient and the provider, that any dispute regarding the scope of the voucher and/or any legal claim that cannot be resolved amicably between the parties must be submitted to the jurisdiction of the courts of Doral, Florida, to the exclusion of any other forum or jurisdiction that may apply.

Non-cumulative Services and/or Intervention by Other Companies: Under no circumstances will QUALITAS ASSISTANCE provide the Beneficiary with the assistance services established

in the MEDICAL ASSISTANCE PLAN of the TRAVEL CERTIFICATE, nor will it reimburse expenses of any kind, as long as the Beneficiary requests or has requested services for the same problem and/or condition from any other company, before, during, or after requesting them from the provider.

X. SUBROGATION AND ASSIGNMENT OF RIGHTS

Up to the sums disbursed in compliance with the obligations arising from these general conditions, QUALITAS ASSISTANCE and/or the insurance companies that assume the risk as a result of QUALITAS ASSISTANCE's assignment will be automatically subrogated to the rights and actions that may correspond to the Beneficiary or their heirs against third parties, natural or legal persons, by virtue of the event that gave rise to the assistance provided and/or the benefit paid.

The Beneficiary agrees to immediately reimburse QUALITAS ASSISTANCE for any amounts received from the party responsible for and/or responsible for the accident and/or their insurance company(ies) as an advance payment against the final compensation to which the beneficiary may be entitled. This amount is in addition to the amounts payable by QUALITAS ASSISTANCE in the event that occurred.

Without the following list being construed as limiting, the rights and actions that may be exercised against the following parties are expressly included in the subrogation:

- 1) Third parties responsible for an accident (traffic or any other type) and/or their insurance companies.
- 2) Transportation companies, with regard to the reimbursement (in whole or in part) of the price of unused tickets, when QUALITAS ASSISTANCE has assumed responsibility for the transfer of the beneficiary or their remains.
- 3) Otras compañías que cubran el mismo riesgo.

IMPORTANT: The Holder irrevocably assigns to QUALITAS ASSISTANCE the rights and actions included in this Clause, agreeing to carry out all legal acts necessary for this purpose and to provide all collaboration required due to the event. Therefore, the Holder undertakes and is obligated to formalize the subrogation or assignment in favor of QUALITAS ASSISTANCE within three (3) calendar days of the Holder(s) being notified to do so. Should the Holder(s) refuse to sign and/or cooperate in assigning such rights to QUALITAS ASSISTANCE, the latter will be automatically exempt from paying the assistance costs incurred.

Furthermore, QUALITAS ASSISTANCE will be subrogated, it being understood that any insurance, travel assistance, and/or medical insurance will have the obligation, in the first instance, to pay all or part of the expenses that may arise due to the event suffered by the Beneficiary.

QUALITAS ASSISTANCE shall be subrogated to the Beneficiary's rights and actions for the events that led to the Beneficiary's intervention, up to the full cost of the services provided.

QUALITAS ASSISTANCE also reserves the right to assign, in whole or in part, all of its rights arising from the contractual relationship with the Beneficiary, as well as the execution, provision of services, and other obligations under its responsibility, to third-party legal entities specializing in business assistance.

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

XI. EXCEPTIONAL CIRCUMSTANCES OF NON-PERFORMANCE NOT ATTRIBUTABLE TO IT

Neither QUALITAS ASSISTANCE nor its network of service providers shall be liable, enforceable, or enforceable for unforeseeable events that cause delays or non-performance due to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism or uprisings, popular demonstrations, radioactivity, or any other cause of force majeure. When such elements intervene, QUALITAS ASSISTANCE undertakes to fulfill its commitments within the shortest possible timeframe and as long as, once such service provision is feasible, the contingency justifying it continues.

XII. REMEDY

QUALITAS ASSISTANCE reserves the right to demand reimbursement from the Beneficiary for any expenses incurred improperly, in the event that services not covered by this contract or outside the validity period of the contracted assistance plan have been provided, as well as any payment made on behalf of the Beneficiary.

XIII. LIABILITY

The service provided by QUALITAS ASSISTANCE in accordance with the terms of these general conditions and the travel assistance contract is limited solely and exclusively to facilitating the Beneficiary's access to professionals for the provision, under their sole and exclusive responsibility, of medical, dental, pharmaceutical, legal, and/or general assistance services. Therefore, QUALITAS ASSISTANCE shall not be liable in any way, whether directly or indirectly, for any claim that the Beneficiary may make for the provision of services by any of the aforementioned professionals.

QUALITAS ASSISTANCE shall not be liable for, and will not compensate, the Beneficiary for any type of damage, loss, injury, or illness caused by having provided, at the Beneficiary's request, persons or professionals to provide medical, dental, pharmaceutical, or legal assistance. In these cases, the person or persons designated by QUALITAS ASSISTANCE shall be considered the Beneficiary's agents, with no recourse against QUALITAS ASSISTANCE based on such designation. QUALITAS ASSISTANCE strives to provide passengers with the best healthcare professionals and the best resources; however, QUALITAS ASSISTANCE may never be held fully or partially responsible for the availability, quality, results, lack of care, medical services, and/or malpractice of such professionals or entities, as these are conditions completely beyond the control of QUALITAS ASSISTANCE.

XIV. EXPIRATION - TERMINATION - MODIFICATION

Any claim seeking to enforce the obligations that QUALITAS ASSISTANCE assumes through these general conditions must be submitted in writing and duly submitted within a non-extendable period of thirty (30) calendar days, counted from the expiration date of the voucher. After this period has elapsed, all rights not exercised in a timely manner will automatically expire.

Note: For Multi-Trip plans, the deadline for filing a claim will be 30 calendar days, counted from the date on which the 30, 45, 60, or 90-day period expires, based on the date of departure from the country of origin.

XV. ADDITIONAL COVERAGE

XVII-I. Home Assistance

This benefit covers any unforeseen event that occurs at the member's usual residence (breakdown, breakage, accidental deterioration, etc.) that prevents the member from freely using the property's services while traveling.

It is understood that QUALITAS ASSISTANCE will provide Home Assistance services on a cash-on-delivery basis, and the member must send an email to info.atv@qualitasassistance.com.

The following are the conditions for Home Assistance:

1. DESCRIPTION OF SERVICES

QUALITAS ASSISTANCE guarantees the Member (once per trip) up to a coverage limit of two hundred dollars (\$200) for the following property services:

A. Plumbing: When, as a result of a sudden and unforeseen breakdown in the fixed installations of the Member's habitual residence (plumbing), a water break or leak occurs, or a breakdown that makes normal water supply or drainage impossible. The Member will hire a specialized technician, who will provide the necessary emergency assistance to restore service. Plumbing repairs do not include masonry work.

Plumbing Service Exclusions: The following are excluded from this coverage: repair and/or replacement of damages related to: faucets, cisterns, tanks, water heaters with their couplings, hydropneumatic tanks, hydraulic pumps, radiators, air conditioners, washing machines, dryers, and any household appliance connected to the water pipes, and in general, any element other than the pipes that carry water to the Affiliate's primary residence. Also excluded are any residential improvements, repair of damage caused by construction defects, lack of maintenance, repair of gutters and downspouts, galvanized pipes, repairs due to severe blockages, repair of leaks due to poor waterproofing or protection of the roof or exterior walls of the property, and damages resulting from moisture or leaks. Any type of repair in common areas or facilities owned by the Water and Sewer Company is also excluded.

B. Electricity: When, as a result of a sudden and unforeseen breakdown in the Member's own electrical installations within the Member's primary residence, a total or partial loss of electrical power occurs due to a short circuit. The Member will hire a specialized technician who will provide emergency assistance to restore the electrical supply. In addition, electrical panels, circuit breakers, switches, breakers, or fuses damaged by short circuits or overloads will be repaired or replaced only in areas that belong to the Member's residence's electrical installation.

Electricity Service Exclusions: The following are excluded from this service: repair and/or replacement of faults related to: outlets or switches, lighting fixtures such as lamps, light bulbs or fluorescent lights, ballasts, and electrical accessories in general.

Appliances such as stoves, ovens, heaters, washing machines, dryers, refrigerators, and any appliance that operates on electricity. Any type of repair in common areas or facilities owned by the Energy Company. Also excluded are any residential improvements, repair of damage caused by construction defects, or lack of maintenance.

C. Locksmith Service: When, as a result of lost, misplaced, or stolen keys, the lock becomes unusable due to attempted burglary, preventing the main door from being opened to access the Member's primary residence. The Member will hire a specialized technician who will resolve the emergency in order to restore access to the property and ensure the door is properly locked.

Locksmith Service Exclusions: The following are excluded from this coverage: the opening, repair, or replacement of locks or electronic access doors, the repair and/or replacement of locks and wooden doors that prevent access to internal parts of the property through interior doors, as well as the opening, replacement, replacement, or repair of wardrobe and cupboard locks. Also excluded are any residential improvements, repair of damage caused by construction defects, or lack of maintenance.

Note: It is expressly stated that QUALITAS ASSISTANCE will not be responsible for the purchase or installation of materials, or for any accident or damage to any person, property, or third party due to errors, omissions, or other actions during the performance of any of the aforementioned services.

2. VALIDITY

This is the period of time during which the services of this benefit indicated in the voucher may be obtained. This period runs from midnight on the effective date of said plan, while the beneficiary is abroad, until midnight (11:59 p.m.) on the return date indicated in the voucher.

3. TERRITORIAL VALIDITY

The right to this benefit will apply to the habitual residence. This is understood to mean the permanent residence that the member claims to have, registered under a specific address, location, city, and country of residence.

4. PROCEDURE FOR REQUESTING ASSISTANCE

- The member must send an email to info.atv@qualitasassistance.com before contracting a service covered by the plan.
- The member must provide the following information:
 - ☐ Member's name.
 - ☐ Member's passport number.
 - ☐ Voucher number.
 - ☐ Property address.
 - ☐ Receipt for any service that can be verified as their primary residence.
 - ☐ Type of service required.
 - ☐ Mobile phone number.
 - ☐ Contact person
 - ☐ Contact person's phone number
- The benefit will be reimbursed. Therefore, it is recommended to keep receipts for expenses (invoices), before-and-after photos of the repair that demonstrate the incident, and bank details for payment.

5. REIMBURSEMENT

Expenses incurred will be reimbursed to the member using the REASONABLE EXPENSE criterion, provided that the service is covered by this plan for a period of time that coincides with the plan's validity period; and the request is processed and authorized through QUALITAS ASSISTANCE.

QUALITAS ASSISTANCE will reimburse the member the amount they have paid for any of the services described above, up to a maximum coverage of TWO HUNDRED DOLLARS (USD 200) and during the validity period established in the Assistance Plan, subject to the following conditions:

1. One service per trip and per event, regardless of the amount.
2. Coverage will depend on the type of plan:
 - 2.1 Short and long stay: 1 event per year.
 - 2.2 Multi-trip: 3 events per year.

Note:

- All additional expenses for services received or to be received will be assumed by the member once the aforementioned amount has been exhausted.
- Since coverage is per event, if two or more passengers experience the same event, coverage will apply up to the specified amount.

To process a refund from QUALITAS ASSISTANCE, the member must:

1. Notify QUALITAS ASSISTANCE immediately or no later than five (5) business days after the date of becoming aware of the service, indicating the existence of any other services for the same risks covered by this plan, if applicable.

2. Within thirty (30) calendar days following the date of notification of the service, submit the following documents and receipts:

- ☐ Explanatory letter describing how the events occurred.
- ☐ Original service invoice detailing the expenses incurred.
- ☐ Voucher
- ☐ Identification document (ID and/or passport)
- ☐ Report from the competent authority certifying the property's inactivity.
- ☐ Report or document necessary to determine the causes of the service and/or the merits of the claim by the competent authorities.
- ☐ Airline tickets.
- ☐ Any other information and additional documents deemed necessary for the analysis of the service.
- ☐ Before and after photos of the repair.

Any other additional information and documents deemed necessary for the analysis of the service.

If the service notification is not submitted within the indicated period, maliciously to avoid or distort the assessment of the facts and circumstances, QUALITAS ASSISTANCE will be empowered to void the refund.

Under no circumstances will QUALITAS ASSISTANCE issue a refund without the member submitting original invoices, which must always comply with the requirements established by law. Services reimbursed under this plan will be processed based on the presentation of original documents. QUALITAS ASSISTANCE may request additional information or documentation once, within a maximum period of ten (10) business days from the date of delivery of the last required document. These must be submitted within thirty (30) calendar days from the date of the request.

Once all documentation has been submitted, QUALITAS ASSISTANCE will review the case and issue a letter approving or denying the reimbursement within the next thirty (30) calendar days. QUALITAS ASSISTANCE is obligated to review each reimbursement request to determine if it is appropriate and, accordingly, reimburse the corresponding amounts according to the scope, amounts, and maximum coverage of the plan.

The member must be willing to undergo a second opinion evaluation in cases where QUALITAS ASSISTANCE deems it necessary.

Expenses incurred by the member will be reimbursed at a reasonable cost up to the amount indicated per service or until the maximum coverage of the plan applicable to the service is exhausted. All compensation and/or reimbursements and/or other expenses assumed by QUALITAS ASSISTANCE will be paid in US dollars. QUALITAS ASSISTANCE, except for reasons beyond its control, undertakes to pay for the applicable service in accordance with the terms of this plan, within a period of no more than thirty (30) business days, counted from the date on which the member has submitted all the information and records reasonably requested.

6. EXCLUSIONS

General Exclusions

- 6.1. Emergency assistance will only be provided at the property where the member's habitual residence is located, excluding commercial premises, offices, and other properties of the member.
- 6.2. Members not identified in the active member system prior to providing assistance.
- 6.3. Assistance that originates from, is a direct or indirect consequence of, or is under conditions of war, civil war, armed conflict, uprising, rebellion, sedition, riots, strikes, unrest, disturbances of any kind, popular disorder, terrorism, disturbance of public order, and any event that the law classifies as

crimes against the internal security of the State.

- 6.4. Acts or actions of the Armed Forces or acts of security forces or bodies.
- 6.5. Events caused by extraordinary natural phenomena, including, but not limited to, any of the following: floods, tidal surges or landslides, earthquakes, tremors, volcanic eruptions or other convulsions of the Earth's crust, cyclonic storms, and the fall of celestial bodies and meteorites.
- 6.6. Events resulting from nuclear energy or any type of radioactivity.
- 6.7. Services caused by the bad faith of the member, family group, or beneficiary.
- 6.8. Fraudulent or criminal actions of the member or anyone acting with or without the member's knowledge.
- 6.9. Work requested for improvements or remodeling of the property.
- 6.10. Damage pre-existing at the start of the plan's coverage.
- 6.11. Damage caused by the building's foundation.
- 6.12. Damage attributed to design and/or construction errors.
- 6.13. When, by order of the competent authority, the repair is prevented.
- 6.14. Damage caused by natural wear and tear, normal use, corrosion, end-of-life of materials, or damage caused by lack of maintenance.
- 1.1. 6.15. Services required outside the coverage area.

XVII.II NATIONAL PLANS

Applicable only to Latin America, except Brazil, Costa Rica, and Puerto Rico.

A) National Plans for the Rest of the World (excluding Panama and Guatemala): 1. Applies only to residents of each country.

2. The client must purchase their assistance plan 48 hours before starting the trip.

3. These plans apply only if the beneficiary is located more than 100 km from their usual residence.

4. Age limit: 75 years.

5. Minimum number of days per trip: 3 days. 6. Maximum number of days per trip: 40 days.

B) National Plans for Panama and Guatemala:

1.- Applies only to residents of each country.

2.- The customer must purchase their assistance plan 48 hours before starting the trip. 3.- The voucher holder must have Social Security coverage in their country of residence. 4.- KLM Kilometer Excess: 50.

5.- Age limit: 75 years.

6.- Minimum number of days per trip: 3 days. 7.- Maximum number of days per trip: 40 days.

C) National Plans for Panama and Guatemala:

1.- Applies only to Residents of each country.

2.- The customer must purchase their assistance plan 48 hours before starting the trip. 3.- The holder of the voucher must have the Social Security of his country of residence. 4.- KLM 50 Kilometer Allowance.

5.- The age limit: 75 years.

6.- Minimum number of days per trip: 3 days. 7.- Maximum days per trip: 40 days