

INDIVIDUAL, ANNUAL, LONG-STAY AND CRUISE CONDITIONS

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IMPORTANT RECOMMENDATION

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

I. INTRODUCTION

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

Acceptance of the Beneficiary.

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

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

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

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

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

Any assistance or treatment will cease and will 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 the time contemplated therein, in these cases only the limits established in the voucher that has first been issued 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 is not international medical insurance.

On the other hand, once the validity of the voucher has begun, the Beneficiary will not be able to make changes or expand the contracted product, nor will the voucher be cancelled for any reason, nor under any circumstances. Notwithstanding the foregoing, 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, governed by 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 services of **QUALITAS ASSISTANCE** during the validity of the first voucher.
- b. The Beneficiary may renew their voucher with a plan that has the same coverage as the first or higher, it will not be extended with coverage less than the one originally contracted.
- c. The Beneficiary must request authorization for the issuance of a new voucher exclusively from the issuing agent with which the original assistance was contracted or if it has been purchased on the website, through the "Contact" form on the website, indicating the number of days he/she wishes to contract, the issuing agent is obliged to inform **QUALITAS ASSISTANCE** that it is an issuance at destination and will request authorization for the new period of contracting.
- d. The request for the issuance of a new voucher must be made before the end of the validity of the original voucher.
- e. The Beneficiary must make the payment of the new voucher at the time of issuance.

NOTE: In the event that a passenger decides to reschedule their trip, they will have the right to reissue it as long as the following conditions are met:

1. The passenger must have cancelled his/her attendance voucher at least 24 hours before the effective date indicated on the voucher.
2. The holder will have a period of 365 days, from the date of issuance of their first voucher, to be able to make use of the policy that is going to be rescheduled.

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 have already arisen during the validity of the first original voucher and/or previous or before the validity of the new plan and/or voucher, regardless of the procedures or treatments in progress, they have been authorised by **QUALITAS ASSISTANCE** or by third parties. Any medical assistance treated during the validity of the first voucher will automatically be considered as pre-existing during the validity of the second voucher and therefore will not be assumed by **QUALITAS ASSISTANCE**.

When the validity of the previous voucher has ended at the time of purchase or the passenger buys at the destination, the voucher will be issued with a 3 (three) day grace period for any expense contemplated within the coverage table. The foregoing, only after having received the issuing agency/tour operator and others, 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 its issuance, except for those issued for the purpose of covering the validity of cruises whose start is scheduled up to two (2) years after the first payment is made.

Single Section: The following benefits are not valid for assistance plans subscribed to by citizens, residents or nationals of the United States of America (USA): i) expenses for delayed or canceled flight; ii) cancellation of contracted trip; (iii) Reimbursement for loss of baggage on a scheduled airline; (iv) Reimbursement for delay in returning 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 that generates bodily harm suffered by the Beneficiary, caused by foreign agents, out of control and in motion, external, violent and visible and sudden agents. Whenever the term "accident" is mentioned, the resulting injury or ailment shall be understood to have been caused directly by such agents and independently of any other cause. Accidents whose origin is due to carelessness, provocation or the lack of prevention measures on the part of the Beneficiary are excluded from any assistance. If the bodily injury is caused as a result of causes other than those mentioned above, the Beneficiary will have coverage up to the amount of Medical Assistance for Illness of the plan purchased.
- **Serious Accident:** One that results in amputation of any body segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second and third degree burns; severe hand injuries, such as crushing or burns; severe spinal injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing capacity. In general, any accident in which the patient's life is at risk.

C

- **Catastrophe:** An unfortunate event that seriously alters the regular order of things, where many people are involved.
- **Assistance Services Center:** It is the office that coordinates the provision of the services required by the Beneficiary due to their assistance. It is also the department of professionals that provides supervision, control and coordination services that intervene and decide all those matters and/or benefits to be provided or provided by virtue of the

These terms and 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 these General Conditions.
- **Amateur Sports:** It is practiced by amateurs, for leisure and/or recreational activities.
- **Professional Sports:** It is practiced with or without profit, carried out in any type of competition such as intercollegiate, tournaments, championships, sports that involve a high risk, among others.

E

- **Acute Disease or Medical Condition:** A short and relatively severe process of altering the state of the body or any of its organs, which may interrupt or alter the balance of vital functions, and may cause pain, weakness or other manifestation foreign to its normal behavior.
- **Congenital Disease:** Pathology present or existing before the moment of birth.
- **Chronic Disease:** Any continuous, repetitive and persistent pathological process over time, lasting more than 30 days.
- **Pre-existing Disease or Medical Condition:** any physical-pathological process that recognizes an origin or an etiology prior to the date of commencement of the plan or trip (or whichever is later) and that is feasible to be objectified through complementary diagnostic methods of habitual, daily, accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic resonance, catheterization, radiology, etc.). Pre-existence is understood to be any disease, or state of the body, or process known or not to the Beneficiary, which has required or required a period of training, or gestation, or incubation within the Beneficiary's body before having started the trip. Clear and common examples of pre-existing conditions just to mention a few are: kidney or gallstones, blockages of arteries or veins due to clots or others, respiratory diseases such as asthma, lung problems, emphysema, HIV, generally problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycoses, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a short or long training period, but in all cases more than a few hours of flight, recognizing that said state or pathological process existed within the body before boarding the plane or means of transport on the date of entry into force of the assistance service, even when the symptoms appear for the first time after having started the trip.
- **Recurrent Disease or Medical Condition:** Return, repetition, or appearance of the same disease or condition after treatment.
- **Sudden or Unforeseen Illness or Medical Condition:** Early, unforeseen, unforeseen illness, contracted after the effective date of the Beneficiary of the

travel medical assistance service **QUALITAS ASSISTANCE**.

- **Serious Disease:** It is an alteration or deviation of the physiological state in one or more parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less predictable, that is, any ailment or injury with permanent or non-permanent sequelae that partially limit or totally prevent the usual occupation or activity of the affected person. or incapacitate him for any activity and require or not the assistance of other people for the most essential activities of life.

F

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

G

- **Basic Necessity Expenses:** expenses incurred for the purchase of items for personal and non-transferable use. These are understood 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.
- **Global Amount:** The global amount is understood to be the maximum limit of economic coverage provided for by the assistance service during its validity. This amount represents the total value available to cover the concepts and expenses included in the contracted plan, in accordance with the applicable terms and conditions. Once this limit is reached, the obligation of the provider to assume new costs will cease.
- The overall amount may vary depending on the type of service and the specific plan selected by the user.

P

- **Stable Patient:** who does not present a change in their health status and usually refers to the fact that the symptoms and signs have not changed recently.
- **Assistance Plan or Product:** It is the detailed set of travel assistance services offered, indicating a list of them and their monetary, quantitative, geographical and age limits of the Beneficiary.
- **Term or 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 on the voucher for each benefit and according to the assistance product contracted.

V

- **Voucher:** It is the document that you receive at the time of purchase of your **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 the event of cancellation due to the death of the holder, the coverage will be refunded to the legal heirs of the voucher holder, who will be designated by virtue of the provisions of the legislation applicable to the country of residence, in the absence of a will

The Beneficiary may make use of the contracted services until 00:00 hours on the day of their anniversary according to the contracted plan. From that date on, the Beneficiary loses all right to the benefits in terms of the Assistance benefits defined in these General Conditions, as well as the right to reimbursement or claim arising from events after such day. As an example, a person is considered to be 84 years old until the day before they turn 85.

III. VALIDITY – VALIDITY

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 at the time of

request assistance.

The "Annual Multi-Trip" assistance plans are valid for 365 days in total, however, the Beneficiary may not remain on each trip, as indicated in the assistance plan of the product purchased, for more than 30, 45, 60 or 90 days abroad for each trip made

within its validity. The **QUALITAS ASSISTANCE Assistance Services Center** will ask you at the time of attending you for a copy of your passport by fax or e-mail, demonstrating the date of departure from your country of habitual residence or the date of entry to the country from which you are requesting assistance, in order to apply the coverage of your Annual Multi-trip product. **The QUALITAS ASSISTANCE** plans operate under the modality of consecutive days, therefore, once the validity of a plan has begun, it is not possible to interrupt it, the periods of days not used in the vouchers are not refundable. Once a plan is discontinued, it expires and cannot be reactivated later.

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

Note: Executives who travel for negotiation and/or work issues will have coverage to access the executive replacement benefit, they will also be able to access the benefits as long as they are unrelated to their occupational risks and under review of the medical report.

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

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

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

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

Note2: For passengers who are at their destination for more than two years, they will not be able to purchase a new travel plan since they are considered residents of that country.

Particular Conditions according to the PROGRAM/PLAN:

Buying company

The purchasing company for the purposes of this contract is the one that signs the contract for the pre-purchase of days of attendance of an Assistance Plan of those that make up the **CORPORATE-ON-DEMAND** Program, and which is fully empowered to assign the aforementioned days of assistance to the people who, at its discretion, should become Beneficiaries of the benefits and assistance benefits offered by **QUALITAS ASSISTANCE**. Once these days have been assigned, the Beneficiary will henceforth be able to exercise the rights and subject to the obligations referred to in these General Conditions.

The purchasing company, in the exercise of its right to the assignment of days of Assistance, will also have the right to access the administrative and voucher issuance area on the **QUALITAS ASSISTANCE website**, for which at its discretion it may designate the people who will exercise said right on its behalf. for which it assumes responsibility for such management and for its dependents and authorized persons.

In relation to the days of attendance of the **CORPORATE-ON-DEMAND** Program, they will be valid for one (1) calendar year from the day of purchase. The Beneficiary of one of these plans may make an unlimited number of trips during the term of the plan, but the benefits of the plan are limited to a maximum of three hundred and sixty-five (365) days per trip.

IV. GEOGRAPHICAL VALIDITY

The geographical coverage will be national, worldwide or exclusively for Europe, depending on the voucher purchased. Regardless of where the Beneficiary is located, they will be covered in case they require assistance according to the respective plan purchased. In any case, the Beneficiary's usual city of residence is excluded, and the coverage will be in force from 75 km from the home.

V. PROCEDURE FOR REQUESTING ASSISTANCE - ASSISTANCE CENTERS

If assistance is needed, and regardless of their geographical location in strict accordance with the rest of the clauses of these general conditions, the Beneficiary will contact the **QUALITAS ASSISTANCE** Assistance Services Centre. In order to communicate with the Help Desk by telephone, the Beneficiary must request the collect call or call the Help Desk Kiosk directly at the numbers provided by the countries indicated.

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

It is the Beneficiary's obligation to always call and report the emergency. In cases where the Beneficiary cannot do so personally, any companion, friend or family member must and may do so, but the call or notice must always be made no later than 24 hours after the emergency has occurred. In cases where the beneficiary is on the high seas, and therefore prevented from communicating with the Assistance Center, he or she must report the medical fact

up to 24 hours after disembarkation at the first port at which it arrives. Failure to comply with this rule entails the automatic loss of any right of claim on the part of the Beneficiary.

Country	Phone	Country	Phone
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	Dominican Republic	1 888-751-8475
Italy	800-839-0700	United States	1-877-889-0149
Chile	562-9382411	United States/Collect	+1-954-472-1895
Mexico	1866-261-1935	E-mail	assistance@wtabyhas.com
WhatsApp	+1 863-201-4146	Teams	international assistance

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

VI. OBLIGATIONS OF THE BENEFICIARY

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

1. Request and obtain authorization from the Assistance Services Center before taking any initiative or committing any expense in relation to the benefits granted by the assistance voucher plan. In cases where authorisation has not been requested from the plant and authorisation has not been obtained, no refunds will be made, nor will they give the right to claims.
2. It is clearly understood that notification to the central office is essential, even when the problem raised is completely resolved, since **QUALITAS ASSISTANCE** will not be able to bear the cost of any assistance without the prior knowledge and authorization of the Assistance Services Center.
3. The Beneficiary accepts that **QUALITAS ASSISTANCE** reserves the right to record and audit the telephone conversations that it deems necessary for the proper development of the provision of its services. The Beneficiary expressly accepts the aforementioned modality and expresses its agreement to the possible use of the records as a means of evidence in the event of disputes regarding the assistance provided.
4. If the Beneficiary or a third person is unable to communicate with the Assistance Services Center for an unintentional circumstance or reason before being assisted, the

Beneficiary or a third party, with the unavoidable obligation, must report no later than 24 hours after the event occurred. Failure to notify within 24 hours results in the automatic loss of the Beneficiary's rights to claim or request any Refund.

5. Accept and comply with the solutions indicated and recommended by the Assistance Services Centre and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, their state of health allows and requires it.
6. Provide the documentation that allows confirming the origin of the case, as well as all the original receipts of expenses to be evaluated for eventual reimbursement by **QUALITAS ASSISTANCE** and all the medical information (including that prior to the start of the trip), which allows the central office to evaluate the case.
7. In all cases in which **QUALITAS ASSISTANCE** requires it, the Beneficiary must grant the authorizations to reveal his/her medical history by completing the Record Release Form that the medical center will request to sign and return by fax to the Assistance Services Center. Likewise, the Beneficiary absolutely and irrevocably authorizes **QUALITAS ASSISTANCE** to request on its behalf any medical information from professionals both abroad and in the country of its residence, in order to be able to evaluate and eventually decide on the applicability of the restrictions in cases of pre-existing diseases or conditions or the condition that has given rise to their assistance. We especially recommend that Beneficiaries always fill out the Form when they register in a hospital center, which will be of great help in cases of reimbursement and/or in decision-making on certain cases that require the study of the patient's medical history.

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

VII. OBLIGATIONS ASSUMED BY QUALITAS ASSISTANCE

1. Comply with the benefits and benefits described in the General Conditions of events covered in the contracted plan during the validity of the voucher.
2. **QUALITAS ASSISTANCE** is expressly released, exempt and excused from any of its obligations and responsibilities in the event that the Beneficiary suffers any damage or requests assistance as a result of and/or derived from fortuitous event or force majeure, which are cited by way of example and not exhaustively: catastrophes, earthquakes, floods, storms, international war or civil war, declared or not, rebellions, internal commotion, civil insurrection, guerrilla or anti-guerrilla acts, hostilities, reprisals, conflicts, embargoes, coercion,

strikes, popular movements, 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 elements of this nature intervene and once they have been overcome, **QUALITAS ASSISTANCE** undertakes to execute its commitments and obligations within the shortest possible time.

3. **QUALITAS ASSISTANCE** is obliged to analyze each request for reimbursement to determine if it is appropriate and consequently to reimburse the amounts that correspond in accordance with these general conditions and the amounts of coverage of the contracted Plan. All compensations and/or reimbursements and/or other expenses to be assumed by **QUALITAS ASSISTANCE**, within the framework of this contract, may be paid in local currency.

The established times for processing a refund are:

- a. The Beneficiary has up to thirty (30) continuous days from the day the validity of the voucher expires to submit the necessary documentation and support to initiate the refund process. After that time, no documents will be accepted to process any refund.
- b. Once the documents are received, **QUALITAS ASSISTANCE** has up to five (5) continuous days to request any missing documents that have not been submitted by the Beneficiary.
- c. With all the necessary documents in hand, **QUALITAS ASSISTANCE** will proceed during the following fifteen (15) business days to analyze the case and issue the letter of approval or denial of said refund.
- d. If the refund is appropriate, **QUALITAS ASSISTANCE** will proceed to make the payment within 15 working days, after the date of receipt of the complete data in writing for the transfer to be made.
- e. The beneficiary must submit all banking information required for reimbursement within a maximum period of thirty (30) 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 your requested refund.

Note: Refunds paid directly by QUALITAS ASSISTANCE can be made via wire transfer or wire transfer in USD. QUALITAS ASSISTANCE will assume the direct collections of your bank; any additional charges made by the Beneficiary's bank will be covered by the Beneficiary.

VIII. SCOPE AND SERVICES CURRENCY

The benefits offered by **QUALITAS ASSISTANCE** are detailed in point IX. and their maximum coverage limits are reflected in the voucher contracted, expressed in US dollars (USD) or euros (EUR), depending on the plan chosen and its geographical coverage. In case of reimbursing the user any established amount, it will be governed by the conversion rate of the day of the event.

IX. DEFINITION OF BENEFITS

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

Medical assistance for accident/illness or non-pre-existing medical condition

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

Note1: The Assistance Services Centre reserves the right to decide on the most appropriate treatment proposed by the medical staff and/or repatriation to the country of residence if your physical condition allows it. If, in the opinion of the attending physicians of the Assistance Services Center, it is possible to return to the place of origin to receive long-term treatment, programmable surgery or non-urgent surgeries, the Beneficiary will be repatriated, who is obliged to accept such a solution, losing in the event of rejection all the benefits granted by his QUALITAS ASSISTANCE plan.

Note2: This product will not cover hotel quarantine expenses, it will be limited to medical expenses only.

Discount in pharmacies

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

Medical assistance for pre-existing illness.

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

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

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

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

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

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

Beneficiary:

1. The Beneficiary shall follow all medical instructions given by the treating physician assigned by **QUALITAS ASSISTANCE** and take all medications as prescribed and as required.
2. If the Beneficiary interested in contracting a plan that includes emergency assistance coverage for pre-existing conditions, suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the beneficiary must consult their personal physician in their home country before starting the trip and obtain written confirmation that they are fit to travel for all the scheduled days, the desired destination and can do all the scheduled activities without inconvenience.
3. The beneficiary will not be able to start the trip after receiving a terminal diagnosis.
4. In order to access this coverage, the beneficiary must have been stable for more than 12 months.

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

COVID-19 Medical Assistance

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

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

THIS BENEFIT WILL NOT OPERATE AS A REFUND.

From October 2022

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

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

Note 3: For all **renewals at destination requested before their expiration**, no waiting days will be applied, it being understood that the treatments and/or diseases presented and treated during the validity of the initial voucher will be taken as pre-existing in the renewal.

Note 4: New **sales and destination extensions requested after the expiration** of the plan will be applied 3 days of grace for any expense contemplated within the coverage table. The foregoing, only after having received the issuing agency/tour operator and others, express authorization from the Assistance Service Center.

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

Prescription Drugs

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

It is recorded and informed that the expenses of medicines for pre-existing diseases will not be assumed by **QUALITAS ASSISTANCE**, even if they have been diagnosed by the Attending Physician of the Central Assistance Services Center. Medications for the treatment of mental, mental or emotional illnesses are also excluded, even in cases where the medical consultation has been authorized by the Medical Department of **QUALITAS ASSISTANCE**.

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

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

Prosthetics and Orthotics

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

The medical team of **QUALITAS ASSISTANCE** reserves the right to determine the prosthesis,

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

Medical expenses for pregnancy complications

In case of emergency, only the consultation will be covered from week 13 to week 26. The benefit basically applies to emergencies that arise during the trip, routine exams or controls are not covered, nor are all complications resulting during and after pregnancy.

Accompaniment of people over 75 years of age

If a Beneficiary travels as the sole carrier of persons over seventy-five (75) years of age, they shall also

Beneficiaries of a **QUALITAS ASSISTANCE** assistance plan and due to illness or accident verified by the Medical Department of the Assistance Centre, they are unable to take care of them, **QUALITAS ASSISTANCE** will organise at their own expense the travel of said elderly people to their usual residence in their country of origin, by the means it considers most appropriate.

Dental Assistance

Within the limits of coverage, **QUALITAS ASSISTANCE** will be responsible for the expenses for dental care arising from an emergency, due to or caused by trauma, accident or infection, limiting itself only to the treatment of pain and/or the extraction of the tooth resulting from infection or trauma only. Dental root canals, changes of fillings, crowns, prostheses, sealings, dental cleanings, smile designs or any other treatment not clearly specified in these conditions are excluded from coverage.

Medical transfer and/or medical repatriation

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

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

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

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

Funeral repatriation

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

If the beneficiary wishes, within this same coverage, they can opt for the cremation of the body and all the administrative procedures that may be necessary and transfer of ashes to the country of habitual residence of the deceased will also be included. (Includes cremation for COVID-19).

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

QUALITAS ASSISTANCE will be exempt from providing the services and assuming the costs related to this benefit in the event that the death of the Beneficiary is caused by suicide or death as a result of alcohol or any type of drug intake, or by a pre-existing, chronic, or recurrent disease or medical condition. This benefit does not contemplate or include under any circumstances the return expenses of accompanying family members of the deceased, so **QUALITAS ASSISTANCE** will not be responsible for any expenses of third parties. In cases where a patient is hospitalized for a pre-existing disease or dies from it, and as long as they have not consumed the total of their contracted coverage for pre-existing disease, such remaining amounts may be assumed 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 country of destination and upon request of the corresponding authorities. **QUALITAS ASSISTANCE** will cover the beneficiary's return through the exchange of their original return ticket as a study study. For this, the beneficiary must deliver to **QUALITAS ASSISTANCE** the ticket(s) that he/she has for his/her return and a formal document issued by the competent authority, for this reason the notification to the **QUALITAS ASSISTANCE** assistance center may be made within the following 24 hours of returning to the country of origin.

Refund for lost passport

QUALITAS ASSISTANCE will reimburse the Beneficiary of the plan that establishes it up to the limit indicated in the table of benefits, for the costs that may have been caused by the replacement of their passport due to theft or loss abroad.

To make this benefit effective, the event must have been reported to the **QUALITAS ASSISTANCE** Assistance Services Center within 24 hours of its occurrence and the Beneficiary must present to **QUALITAS ASSISTANCE** the proof of complaint granted by the relevant authorities in both the country of origin and the country of destination.

Transfer of a family member due to hospitalization in 1st. Degree of consanguinity

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

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

Convalescence hotel expenses

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

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

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

Hotel for COVID-19 quarantine (Up to 99 years old)

When, in agreement with the treating physician and in common agreement with the Medical Department of the **QUALITAS ASSISTANCE Assistance Services Center**, they indicate that 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.

In order to access 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 expenses to be reimbursed will correspond to this reservation. That said, it is understood that a room will not be paid for each reservation.
 3. Hotel expenses for quarantine will be covered as long as the reservation has already been paid for by the passenger.
- The maximum amount of this coverage is USD 1,500

Note 1: Age limit, 99 years.

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

Guidance in case of lost baggage/documents

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

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

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

NOTE: the return ticket must be purchased within 5 days of the date of the event, in the same way the return date must be in this period of time, and must have a return ticket to the destination country, the initial flight itineraries must be provided, as well as the new flight schedule.

Early return due to a serious home accident

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

Accompaniment of children under 15 years of age

If a Beneficiary travels as the only company of minors under fifteen (15) years of age who are also Beneficiaries of a **QUALITAS ASSISTANCE** assistance plan and due to illness or accident verified by the Medical Department of the Assistance Services Center, is unable to take care of them, **QUALITAS ASSISTANCE** it shall arrange for the movement of such minors to their habitual 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 Center and governed by the times established in the reimbursement procedures or, it will be paid directly for the ticket of the minor and an accompanying person, if necessary, who will take care of their transfer to the country of origin. In any case, the customer may not make use of this benefit without the authorisation of the Assistance Services Centre.

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

QUALITAS ASSISTANCE will cover up to the maximum coverage according to the contracted plan the penalties for early cancellation of a trip known as tours, tourist packages, excursions, air tickets and cruises.

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

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

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

Note2: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of the same event involving more than one booking and regardless of the number of Account Holders involved in it, the maximum liability of **QUALITAS ASSISTANCE** for all affected Account Holders will not exceed FORTY THOUSAND U.S. DOLLARS USD\$40,000.00 as the maximum global amount for the same claim. In the event that the sum of the compensation to be paid exceeds the aforementioned amounts, each individual Refund will be made in proportion to the maximum liability defined in the Voucher.

Cancellation of a Cruise trip before its start:

The Beneficiary must in this case:

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

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

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

1. The death, accident or serious non-existing illness of the Beneficiary or first-degree relative (parents, children or siblings) or spouse, serious illness being understood as an alteration in health that, in the opinion of the Medical Department of the Assistance Services Centre, makes it impossible for the Beneficiary to start the trip on the originally contracted date.
2. The summons as a party, witness or jury of a court.
3. Damage caused by fire, theft, theft or by the force of nature to their habitual residence or professional premises that make them uninhabitable and unavoidably justifies their presence.
4. Medical quarantine that obliges the Beneficiary to maintain within their country of origin.
5. Proven dismissal of the Beneficiary, with a date after the contracting of the assistance plan.
6. Emergency call for military, medical or public service.

7. Epidemic, natural disasters or volcanic ash.
8. If the person who is to accompany the Beneficiary on the trip, understood as the person(s) who share the same hotel room or cruise cabin with the Beneficiary, i.e. first-degree relative(s) of consanguinity (parents, children or siblings) or spouses, also holder of an assistance plan under the same conditions as the Beneficiary and said companion(s) is forced to cancel the trip due to any of the the causes listed above.

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

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

COVID-19 Trip Cancellation

If included in the voucher, the Beneficiary may cancel their trip in advance for the following reasons:

In case of positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree of consanguinity.

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

Note1: Not applicable to Beneficiaries over 70 years of age. Trip cancellation requests will not be covered, if it occurs due to a border closure 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, credit in favor, and among other solutions, even if the Beneficiary rejects such option, there will be no reimbursement for expenses incurred.

Note2: Any event that occurred prior to the issuance of the Assistance Plan is excluded from coverage. In the event of the same event involving more than one booking and regardless of the number of Cardholders involved in it, the maximum liability of **reimbursement of QUALITAS ASSISTANCE** for all affected Cardholders will not exceed FORTY THOUSAND U.S. DOLLARS US\$40,000.00 as the maximum global amount for the same claim. In the event that the sum of the compensation to be paid exceeds the aforementioned amounts, each individual refund will be made in proportion to the maximum liability defined in the Voucher.

Executive replacement

In the event that the Beneficiary is on a business trip abroad and is hospitalized due to a serious medical emergency that prevents him or her from continuing with his or her professional duties,

QUALITAS ASSISTANCE will be responsible for the economy class ticket, subject to availability of seats, for the person designated by his or her company as a substitute and for hotel expenses up to a maximum of USD 80 (eighty dollars) per day for five (5) days.

24-hour consultation line

The Beneficiaries of a **QUALITAS ASSISTANCE** plan may request from the Assistance Services Center information regarding consular, health, tourist and other obligations concerning the country of destination. The **QUALITAS ASSISTANCE** concierge service will also be available to passengers to help with the reservation of hotels, restaurants, sporting and cultural events, among others.

Concierge service

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

Transmission of urgent messages

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

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

During the trip, in the event of imperative and unforeseen need and against its prior deposit at the **QUALITAS ASSISTANCE** office, the latter will arrange for the delivery to the Beneficiary in the country where it is 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 sending of the amounts specified in these general conditions to meet the payment of the criminal bail, the amount referred to must be previously deposited at the **QUALITAS ASSISTANCE** office by the Beneficiary's family. The cost assumed by **QUALITAS ASSISTANCE** will correspond only 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.

Traffic Accident Legal Assistance

QUALITAS ASSISTANCE will be responsible for the fees incurred by the Beneficiary's civil, criminal or criminal defense, up to the limits indicated in the plan, due to the imputation or exculpation of responsibility for a traffic accident. The client must send **QUALITAS ASSISTANCE** a copy of the police report to assign a lawyer.

Lost baggage reimbursement

QUALITAS ASSISTANCE will reimburse the Beneficiary in a complementary manner, up to the limit specified in the table of benefits. The following terms and conditions apply to obtain this benefit:

- The airline and the **QUALITAS ASSISTANCE** Central have been notified of the fact by the

Beneficiary before leaving the airport where the loss was recorded following the instructions described below.

- If the baggage has been lost during transportation on a scheduled international flight, this benefit does not apply when the loss originates in a domestic flight segment, nor of charter or chartered flights, private or military aircraft, or any flight that does not have a fixed published itinerary that operates regularly, nor when the loss originates in domestic flights abroad.
- That the aforementioned baggage has been duly registered, labeled and checked in the hold of the aircraft and has been duly presented and delivered to the airline staff at the terminal office. **QUALITAS ASSISTANCE** will not reimburse the Beneficiaries of a plan 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 hold of the aircraft.
- That the loss of the baggage has occurred between the time it was delivered to authorized personnel of the airline to be boarded and the time when it should have been returned to the passenger at the end of the trip.
- The airline has assumed its responsibility for the loss of the said baggage, and has paid or paid to the Beneficiary the reimbursement provided for by it. **QUALITAS ASSISTANCE** will not be able to compensate the Beneficiary when the Beneficiary has not yet received reimbursement from the airline.
- Losses incurred in any type of land transport abroad are not entitled to this reimbursement.
- Reimbursement for total loss of baggage will be limited to a single whole and complete piece of baggage that is permanently missing and to a single injured Beneficiary. In the event that the missing package is in the name of several Beneficiaries, the refund will be prorated among them, provided that it includes the corresponding ticket numbers of each one, as well as the voucher number. Partial shortages of suitcases are not compensated.
- In the event that the airline offers the Beneficiary as reimbursement the possibility of choosing between receiving a monetary value or one or more tickets or another means of reimbursement, **QUALITAS ASSISTANCE** will proceed to pay the Beneficiary the financial reimbursement for lost luggage, once said option is exercised.
- If the delay or loss of baggage occurs on connecting flights, on a return flight to the country of origin and/or habitual residence of the Beneficiary, no refund will be granted.

It is important to note that, in cases of loss of baggage, those directly responsible for them are the airlines or transport companies, therefore, **QUALITAS ASSISTANCE** will intervene as a facilitating intermediary between the airline and the carrier and the passenger, and therefore cannot be considered or taken as directly responsible for such loss. nor of the search for luggage. Airlines reserve the right to accept or not claims to **QUALITAS ASSISTANCE**, and in general terms they may require that claims be made directly by passengers and not allow **QUALITAS ASSISTANCE** to intermediate.

Refunds for total loss of baggage will be paid only in the country where the **QUALITAS ASSISTANCE** was purchased.

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

- Original P.I.R. (Lost Baggage Claim) Form
- Document or Passport
- Attendance voucher
- Original copy of the airline reimbursement receipt (check, proof of payment), airfare.

QUALITAS ASSISTANCE may only proceed with reimbursement for lost baggage only after the Carrier responsible for the loss has duly compensated the Beneficiary. The Beneficiary cannot be reimbursed without proof of payment from the airline.

NOTE: The reimbursement to the Beneficiary will be complementary to the one paid by the airline as indicated in the voucher corresponding to the **QUALITAS ASSISTANCE plan** purchased. In the case of a supplementary refund, the amount of the refund will be determined as the difference between the amount paid by the airline and the amount determined in accordance with the provisions of the plan purchased, and always up to the maximum limit indicated for this purpose in the voucher. No refund will be valid if the airline equals or exceeds the maximum limit established in the voucher for this concept. On the other hand, the refund for lost luggage applies per piece of luggage or cargo and not per person.

Refund for delayed baggage return

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

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

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

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

In case of baggage delay, please follow these instructions:

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

When you return to your country of origin, you must present the following documentation at the offices:

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

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

Reimbursement for broken luggage

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

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

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

Refund (expenses) for delayed or cancelled flight

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

This benefit will not be provided if the flight is at an airport located in the vicinity of the city of habitual residence, even if the distance is greater than 75 kms or within the city of habitual residence of the Beneficiary; nor if the Beneficiary travels with a ticket subject to space availability.

This service will not be valid if the cancellation of the flight is due to the bankruptcy of the airline or the partial or permanent cessation of its services, i.e. if the airline temporarily or permanently suspends its operations due to financial problems or other reasons that prevent the continuity of its activities.

NOTE: this benefit only applies once you are outside the country of habitual residence, up to the maximum coverage within the validity of the voucher, not renewable per event (including the annual multi-trip plan). It applies to both outbound and return journeys on international flights, and is managed under the reimbursement modality

NOTE: When the passenger communicates with the assistance center, the personnel in charge will request the necessary documents to validate that the geographical coverage of the contracted plan is applicable to the reported case. This ensures proper management of the service in accordance with the conditions of the plan.

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 of the contracted cruise ship. This under the following situations:

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

This benefit is paid as a refund, upon accreditation of the documents that support the situations described (receipts and report from the airline – 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 loss of connection and/or direct flights to the destination country, **QUALITAS ASSISTANCE** will assume up to the limits of maximum contracted liability, the payment of penalties, purchase of new tickets, food, calls and hotel.

This coverage applies even to domestic flights, excluding flights initiated in the passenger's usual city of residence. The customer must notify **QUALITAS ASSISTANCE of this event** on the same day that the missed flight occurs.

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

Coverage for amateur sports

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

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

Counseling

24-hour psychological support telephone number for Beneficiaries who, due to health repatriation, COVID-19, death of a family member or natural disaster, have been affected during their trip. This service is provided as psychological support in times that may generate strong emotional tension, in no case can it replace the direct attention of the Psychologist or Psychiatrist of the Beneficiaries, so it should not be used in any case by them to establish a diagnosis or self-medicate, and must consult with the aforementioned professionals in each particular case.

Nutritional Guidance

24-hour nutritional support telephone number for Associates who require guidance since they are in a situation of nutritional risk and who may need nutritional guides due to diseases that require special management. Telephone guidance includes:

- Calculation of ideal weight and body mass index
- Supplement Recommendation
- Guidance in case of eating disorders
- Referrals with Specialists

It is important to bear in mind that this service operates under an orientation modality, to attend to a specific situation of the patient's current situation, and does not constitute a results service nor is it a nutritionist treatment. Therefore, it cannot be used or identified as an eating disorder management service.

The following is a list, including but not limited to, of the disorders excluded from coverage:

- Bulimia
- Anorexia
- Binge eating disorder
- Rumination disorders
- Avoidance disorder or restriction of food intake

Virtual doctor

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

Translator service

QUALITAS ASSISTANCE provides the benefit with a telephone service of interpreters in English, Portuguese and Spanish, in order to allow you to have conversations with people who speak other languages.

Second medical opinion

When, during a trip abroad, the Voucher Holder is diagnosed with a disease with a fatal, incurable prognosis or that seriously compromises his/her quality of life, or when the proposed treatment entails a high risk of life, he/she may request through the **QUALITAS ASSISTANCE** Assistance Center, a second medical opinion abroad so that a medical professional can study the information from your medical history and issue the respective report, which will be sent to the applicant. The second medical opinion is performed for the following purposes:

- Diagnostic confirmation: of progressive degenerative disease without curative treatment of the central nervous system, of a malignant neoplastic disease, except skin cancers other than melanoma.
- Confirmation of therapeutic alternatives in all malignancies, including skin cancers, both at the onset, at recurrence or at the time of metastasis.

- Therapeutic proposal for advanced coronary disease of multiple or simple angioplasty versus conventional coronary heart surgery.
- Proposal of conventional coronary surgery at risk, with or without extracorporeal circulation, versus transmyocardial revascularization with laser, neoangiogenesis or transplantation.
- In congenital heart disease with indication of closure or enlargement of the congenital defect by interventional cardiology technique compared to conventional surgery.
- Diagnostic confirmation of brain or spinal tumor.
- Proposal for surgical treatment in idiopathic or non-idiopathic major scoliosis.
- Confirmation of rare disease diagnosis. A rare disease shall be understood as: a disease with a danger of death or chronic disability, including those of genetic origin, which has a low prevalence, i.e. less than five cases per ten thousand inhabitants.
- Confirmation of therapeutic alternatives in all skin malignancies, both at the onset and at recurrence or at the time of metastasis.
- Diagnostic confirmation of cerebral palsy in children.
- Confirmation of therapeutic alternatives in treatment-refractory epilepsy.
- Confirmation of surgical intervention in cases of cerebrovascular accidents and arterial thromboembolic lesions as an alternative to other treatment.
- Confirmation of diagnosis or therapeutic alternatives for ophthalmic pathologies that cause a decrease in optimal visual acuity equal to or less than 0.1 bilateral (Schnellen's scale) or a decrease in the bilateral visual field to 10° or less.
- Confirmation of surgical therapeutic alternative in aortic aneurysm.
- Confirmation of surgical therapeutic alternatives in ischemic heart disease.
- Proposal for surgical treatment in pathologies of the spine with spinal cord involvement and, where appropriate, root involvement that seriously affects the quality of life of patients previously operated on by any of the following procedures:
 - ✓ Reopening of the laminectomy site.
 - ✓ Another scan and decompression of the spinal canal.
 - ✓ Excision or destruction of spinal cord/meningospine injury.
 - ✓ Excision or destruction of the non-specific intervertebral disc.
 - ✓ Vertebral arthrodesis.
 - ✓ Spinal refusion.
 - ✓ Circumferential vertebral fusion, single-incision access.
 - ✓ Insertion of an interbody spinal fusion device.
- Proposal for surgical treatment in pathologies of the musculoskeletal system that seriously compromise the quality of life of patients previously operated on by any of the following procedures:
 - ✓ Total hip replacement.
 - ✓ Total knee replacement.

- Confirmation of therapeutic alternatives in patients included in transplant protocol.

This Benefit may be used only once within the validity of the voucher, regardless of its duration. The costs of sending the medical record and the cost charged by the medical professional(s) to study the case are included.

Pet daycare

1. Validity:

It will be the same as the **QUALITAS ASSISTANCE** travel assistance voucher with a maximum of 30 calendar days as long as the pet owner is outside the national territory.

2. Terms of Service:

When the Beneficiary of the contract does not have the possibility of leaving their pet at home, by virtue of the fact that they will make an international trip, **QUALITAS ASSISTANCE** will provide the hotel service for their pet. For the purposes of these general conditions of the service, pets must be understood only as Dogs and Cats, which are not described in the exclusions of this service. For the reception of the pet, it is necessary and indispensable to bring enough food for the days of lodging, as well as the specification of the proportion per day, this to prevent changes in its eating habit and/or gastrointestinal complications.

3. Requirements for admission of the pet:

- Only dogs and cats will be allowed.
- That the pet is at least four months old and not older than eight years.
- The owner of the pet must present the complete and current vaccination card, in the case of pets under one year of age, the template with the respective booster vaccines must be presented.
- The pet must not present any illness at the time of reception.
- The pet must be presented for reception dewormed, internally and externally.
- Bring enough food for the days you stay in the hotel for pets.
- The pet must not exceed 55 kilograms in weight.
- It will only apply to one pet per person.

4. Event limit and territorial coverage:

The lodging service for the pet will be provided for up to the contracted days and in no case will it exceed 30 calendar days. This service will have a limit of days equal to the one contracted in the coverage of **QUALITAS ASSISTANCE** and in no case will exceed USD 20.00 per contracted day.

5. Service Exclusions:

- Pets that due to their breed or condition are considered aggressive or that are not sociable with other pets or human beings.
- Pets that, at the time of receipt, are sick.
- Pets undergoing medical treatment.
- Pets under four months and over eight years of age.
- Pets that do not have a complete and current vaccination card.
- Pets will not be allowed if, at the time of receipt, their owner does not provide enough food for their maintenance during the pet's stay.

- vii. Pets weighing more than 55 kilograms will not be allowed.
- viii. Other exclusions mentioned in the main contract may apply.

6. Directions for use:

The Beneficiary must contact the Assistance Services Center to request the activation of the benefit before embarking on the trip, indicating: city of residence, city of destination, contact telephone numbers, e-mail and total travel days to obtain authorization. The Beneficiary may take his/her pet to the pet care facility of his/her choice and submit his/her documents for reimbursement by sending them upon return from his/her trip to the email assistance@wtabyhas.com. The invoice must indicate the name of the owner of the pet, as well as the information of entry and exit of the accommodation. This service will only be valid if the Beneficiary is on international trips, therefore, at the time of returning to the country of origin, the coverage is completely terminated.

Air Help

The Beneficiaries of **QUALITAS ASSISTANCE** have the option of making their requests for the study of their case before the company AirHelp for delayed or canceled flights. It applies to all plans taking into account that it only covers the following countries: Canada, the United States and Schengen territory.

Reasons to access and obtain the benefit:

- Problems with aircraft maintenance.
- Crew Expiration.
- Change of Itineraries.

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

Flight Delayed = VIP Lounges (From 60 minutes)

QUALITAS ASSISTANCE beneficiaries will be able to access the VIP lounges available at the airports, in the event of delays of 60 minutes or more, on the flights scheduled for their trip.

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

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

X. ADDITIONAL BENEFICIARY PURCHASE OPTIONAL BENEFITS

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

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

Multi-Cause Cancellation Upgrade

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

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

- 1) Contract the assistance plan, before or up to a maximum of 72 hours after the first payment of the tourist services that may be cancelled.
- 2) Notify the assistance center within a maximum of 24 hours after the event that motivates the cancellation occurs. The basis for calculating the refund will be the date of occurrence of the cause of Cancellation and not the date of notice of the Beneficiary to **QUALITAS ASSISTANCE**. At the same time, the Beneficiary must cancel with the Cruise Tourism Agency, Travel Agency, Tour Operator, etc. their trip, so as not to increase the penalty that the same organization will apply.
- 3) Submit, up to 30 calendar days after the day of the end of the validity of the voucher, all the documentation that **QUALITAS ASSISTANCE** considers to evaluate the coverage of this benefit including, but not limited to: Document clearly and reliably demonstrating the reason for canceling the trip, letters from the respective service providers, invoices and payment receipts.
- 4) In the case of "Annual Multi-Trip" plans, this benefit will apply only once and corresponds to the passenger's initial trip, it cannot be considered as applicable to all trips that the Beneficiary may make during the total validity of the voucher.
- 5) The Beneficiary has up to thirty (30) calendar days from the date of the event to submit the complete documentation and supporting documents necessary to initiate the refund process. After that time, no documents will be accepted to process any refund.
- 6) In the event that the cruise begins after two years from the date of the first payment or subscription, only air tickets contracted up to one (1) month before the start of the validity of the voucher and the cruise will be considered.

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

1. The death, accident or serious non-existing illness of the Beneficiary or first-degree relative spouse, parents, children, siblings, serious illness, serious illness being understood as an alteration of health that, in the opinion of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to start the trip on the originally contracted date.
2. The summons as a party, witness or jury of a court.
3. Damage caused by fire, theft, theft or by the force of nature to their habitual residence or professional premises that make them uninhabitable and unavoidably justifies their presence.
4. Medical quarantine as a result of an accidental event.
5. Proven dismissal from work, with a date after the hiring of assistance.
6. Emergency call for military, medical or public service.
7. Due to epidemic, natural disaster or volcanic ash. In the case of Cruise products, cancellations

caused by volcanic ash emanations will not be considered as one of the justified causes to access this benefit.

8. If the person who is to accompany the Beneficiary on the trip, understood as persons who share the same hotel room with the Beneficiary, or cruise cabin, or are first-degree relatives of consanguinity spouse, parents, children or siblings who also possess an Assistance Plan under the same conditions as the Beneficiary and said companions are forced to cancel the trip for any of the reasons listed previously.
9. Unforeseen exacerbations of pre-existing conditions. In which case, the Beneficiary or first-degree relative spouse, parents, children, siblings with said pre-existing disease, must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. **QUALITAS ASSISTANCE** reserves the right to request the passenger's original medical history prior to the date on which the patient manifests the worsening of the disease.
10. Pregnancy complications
11. Wedding Cancellation
12. Surrender of a child for adoption
13. Emergency delivery

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

14. Kidnapping of the Beneficiary or direct relatives as long as it is verifiable, and of public knowledge
15. Cancellation of holidays by order of the company
16. Job Change
17. Non-approval of the Visa to enter the destination country. This coverage is valid if the purchase of the Supplement is made at least 72 hours before the visa appointment at the respective embassy. It does not apply to the costs of consular procedures (visa cost).

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

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

Upgrade to future mom

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

maximum of 30 days, counted from the start of the trip abroad.

Particular exclusions to this benefit:

- a. Check-ups, ultrasounds, medical consultations in general, medical studies, etc., which are part of the routine controls of the pregnancy process and are not emergency. Also, all resulting complications during and after pregnancy.
- b. Deliveries and caesarean sections of normal course and at term.
- c. Medical expenses related to the newborn.
- d. When it is proven that the reason for the trip is to attend your birth abroad.
- e. When it is proven that the sale of the voucher was made after the 32nd week of pregnancy.

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

Upgrade personal items

QUALITAS ASSISTANCE will reimburse the beneficiary of an assistance plan that so establishes, up to USD 2,000 for the cost of your personal belongings or luggage that has been stolen during the trip, the maximum coverage of the contracted plan. In addition, the expenses for the purchase of basic necessities that you were forced to purchase as a result of the event will be reimbursed.

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

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

- a. Police report filed within 24 hours of the event, which proves the theft of personal belongings.
- b. If the theft has occurred in a hotel, the complaint filed by the administration of the hotel must be filed.
- c. Purchase invoice or customs declaration of the lost or stolen object dated prior to the loss, theft or theft.
- d. If the loss occurs in the custody of an airline or other means of transportation, you must submit the P.I.R. form or report obtained from the transportation company.
- e. Invoice for the purchase of basic necessities, understood as the following: solely and exclusively: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap -liquid, stick, powder-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and make-up.

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

The following are considered exclusions from this coverage:

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

Note: this benefit is not cumulative with others (it means that if the person contracted 2 different upgrades, they will not be able to add the two coverages to make a claim on the same stolen item).

Upgrade technology protection (Tech Protection-Electronic Equipment)

QUALITAS ASSISTANCE will reimburse the beneficiary of an assistance plan that establishes it, up to USD 2,000 for the loss, theft or theft of the following items: cameras, camcorders, smartphones, tablets and computers up to the maximum coverage of the contracted plan.

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

- 1. Police report filed within 24 hours of the event, which proves the theft of personal belongings.
- 2. If the theft has occurred in a hotel, the complaint filed by the administration of the hotel must be filed.
- 3. Purchase invoice or customs declaration of the lost or stolen object dated prior to the loss, theft or theft.
- 4. If the loss occurs in the custody of an airline or other means of transportation, you must submit the P.I.R. form or report obtained from the transportation company.

5. Invoice for replacement of the stolen object, for one of the same brand and reference, dated after the filing of the police report.
6. Registration of electronic devices through the following link:
<https://assistanceform.com/form/registro-dispositivos-qualitas/>

Note: this benefit is not cumulative with others (it means that if the person contracted 2 different upgrades, they will not be able to add the two coverages to make a claim on the same stolen item).

Sports Upgrade

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

1. **Category 2:** Water skiing, football, track speed cycling, curling, figure skating, canoeing in English canals, scuba diving (up to 30 meters maximum), marathon, artistic gymnastics, pony trekking, parascending, roller hockey, free riding, ice skating, field hockey, canoeing levels 3 and 4, fishing with hooks in deep coastal waters.
2. **Category 3:** Martial arts, skiing, Welsh football, American football, ice hockey, ice skating, short track speed skating, tobogganing, mountain biking, mountaineering, bobsleigh, mountaineering, roller derby, heli-skiing, horse jumping, horse racing, horse riding competition, 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 mountain mountaineering, motorcycling, motor racing, rugby, BMX.

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

Upgrade Cancellation and Quarantine Fees

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

1. Hotel and food expenses for up to 15 days.
2. Transfer of a family member for hospitalization, as long as the treating physician authorizes the hospital visit or accompaniment in the hotel.
3. Fare difference or penalty for delayed or early return trip of the holder.
4. Cancellation of trip contracted for intra-hospital assistance of Covid-19 and Guarantee of Cancellation and Interruption of Trip due to positive diagnosis of Covid-19 that prevents travel on the designated dates of the trip

5. Assistance through telemedicine during mandatory isolation, to monitor the patient's health status.
6. Emotional support through telepsychology.

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

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

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

Theme Park Upgrade

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

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

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

- a) Contract the assistance plan, before or up to a maximum of 72 hours after the purchase of the entrance ticket to the Theme Park.
- b) Notify the assistance center within a maximum of 24 hours after the event that motivates the cancellation occurs. The basis for calculating the refund will be the date of occurrence of the cause of Cancellation and not the date of notice of the Beneficiary to **QUALITAS ASSISTANCE**. At the same time, the Beneficiary must pay with the theme park ticket, so as not to increase the penalty that will be applied by the Theme Park.
- c) Submit all the documentation that **QUALITAS ASSISTANCE** considers to evaluate the coverage of this benefit including, but not limited to: Document where the reason for cancellation of entry to the Theme Park is clearly and reliably demonstrated, letters from the respective

service providers, invoices and payment receipts.

d) In the case of "Annual Multi-Trip" plans, this benefit will apply only once and corresponds to the passenger's initial trip, it cannot be considered as applicable to all trips that the Beneficiary may make during the total validity of the voucher.

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

1. Closure of the theme park as a result of weather conditions, for this it is a requirement

It is essential to present a document from the Theme Park that certifies said event.

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

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

Upgrade assistance for pets (coverage for accident, illness 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, by paying an additional amount. This benefit can be sold to Dogs and Cats, which are not described in the particular exclusions of this service.

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

In addition, in the event of the death of the pet, **QUALITAS ASSISTANCE** will organize and pay for the funeral repatriation, taking care of the expenses of: mandatory coffin for international transport, administrative procedures and transport of the body by the means it deems most convenient to the place of entry into the country of habitual residence of the owner of the pet, the same as that contained in the **QUALITAS ASSISTANCE** assistance plan.

Particular requirements for this benefit:

- a. Only dogs and cats will be allowed.
- b. That the pet is at least four months old and not older than eight years.
- c. The owner of the pet must present the complete and current vaccination card, in case the pet is less than one year old, the owner must prove that they have received their booster vaccines.
- d. The pet must not present any disease at the time of travel.

- e. The pet must be properly dewormed, internally and externally.
- f. It will only apply to two pets per person (Dogs and cats)

Particular exclusions to this benefit:

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

Medical care upgrade for pre-existing illness

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

If the beneficiary suffers from a pre-existing or chronic illness at the beginning of their trip abroad, even if it is not known to them, as established in these General Conditions, **QUALITAS ASSISTANCE** is automatically exempt from providing services or assistance at their expense and based on the assistance plan purchased.

However, and in an exceptional manner and only in those cases that expressly establish it, **QUALITAS ASSISTANCE** will assume the charges for medical assistance for pre-existing or chronic illness in favor of the beneficiary up to a maximum of the amount determined in the respective plan purchased. In these cases, **QUALITAS ASSISTANCE** will recognize the first clinical consultation in which the pre-existence of the disease is determined up to the amounts determined in the respective Summary Table of Benefits.

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

Repatriation will be a solution in cases where the treatments require long-term evolution, scheduled surgeries or non-urgent surgeries, the beneficiary is obliged to accept this solution, losing in case of rejection of the solution of all the benefits offered by the assistance plan.

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

Note: It is recorded and informed that the expenses of medicines for pre-existing diseases will not be assumed by QUALITAS ASSISTANCE, even if they have been diagnosed by the Attending Physician of the Central Assistance Services Center. Medications for the treatment of mental, mental or emotional illnesses are also excluded, even in cases where the medical consultation has been authorized by the Medical Department of QUALITAS ASSISTANCE.

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

Not treated in any of our plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, outpatient

respirators, implantable devices, specific disposable equipment, etc. diseases caused by the ingestion of drugs, narcotics, medications that are reliably taken without a prescription, alcoholism, etc.

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

Obligations of the Beneficiary:

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

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

Note: The age limit for accessing the pre-existing illness health care benefit is no longer than 84 years of age.

Upgrade of Medical Expenses for Work Accidents

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

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

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

1. Accidents intentionally caused by the Owner or in which there was no sudden action of an external agent.
2. Accidents occurring to the Owner, with or without intention, when the latter is under the influence of alcohol, drugs or narcotics, toxic or hallucinogenic substances or any type of drugs not medically prescribed.
3. Accidents where the Owner drives a vehicle, equipment and/or machinery and does not have the license, permits or qualifying courses (regardless of whether it is on public roads or not).
4. Accidents to pilots or aircraft crew members while performing their job duties, i.e., participating as a crew member of any type of aircraft or helicopter.
5. Traveling as a passenger on any aircraft not officially authorized to operate, or when the pilot or his crew lacks the respective license, or when one or the other performs illegal flights.
6. The accident or illness suffered by the Owner as a result of the commission or attempted intentional crime in which he or she is the active subject.
7. International war declared or not, civil war, invasion, terrorism, insurrection, active participation in disturbances of public order, strikes, demonstrations, military service, criminal or criminal acts and catastrophic phenomena of nature, nuclear contamination, nuclear incidents, rebellion in which the

Owner is participating.

8. Accidents that are the result of recklessness on the part of the worker, for having acted with malice or without following the corresponding safety measures. It should be noted that this exemption from liability will also be given when it is an eventuality derived from force majeure that cannot be foreseen or avoided.
9. On the other hand, heart attacks, thrombosis, strokes, cerebral hemorrhages or similar diseases are ruled out as occupational accidents when they are not related to work as such.
10. The handling of hazardous substances, work under the surface or underwater with oxygen tanks or diving suits, as well as with explosives or that at the time of an accident they had not been provided with the basic and necessary industrial safety tools or utensils to carry out the work entrusted.
11. Work or activities with atomic and/or nuclear energy, sunstroke or frostbite, regardless of how they are carried out.
12. When exposed to hazardous substances such as: Gases, Flammable liquids, Flammable liquids, Oxidizing materials, Poisonous materials, Radioactive materials, Corrosive materials, Other regulated materials
13. To the operation, driving or handling of heavy machinery; or that operate with gases, air pressure or hydropneumatic fluids; or that require special physical abilities, or where it is exposed to danger and as a result the owner suffers an accident or a consequential illness;
14. or performs work that, in accordance with the general industrial safety standards of the country where such work is carried out, which require formal compliance with the same prior to the execution of the same, establishing employer liability for the natural or legal person for whom the same is executed. This regulation also applies to those people who are not linked to a company and who act on their own; such as independent workers.
15. An accident at work is not considered to be one that occurs to the worker outside the company, during paid or unpaid leave, whether it is leave to attend medical appointments or any other type of leave granted by the employer.
16. The Account Holder who is in an irregular migratory or work situation will not be given or covered by any type of benefit or assistance
17. When exposed to legal or illegal mining, extraction of stone material, oil pipelines, gas pipelines and polyducts.

XI. EXCLUSION APPLICABLE TO ALL SERVICES AND BENEFITS

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

1. Chronic or pre-existing diseases, defined, or recurrent, suffered prior to the beginning of the validity of the plan and/or the trip, whether or not these are known by the Beneficiary, as well as their exacerbations, sequelae and direct or indirect consequences (even when they appear for the first time during the trip).
2. Diseases, injuries, conditions or medical complications resulting from treatments carried out or carried out by persons or professionals not authorised by the Medical Department of the **QUALITAS ASSISTANCE Assistance Services Centre**, or with the exception of what is determined in the previous point.
3. Homeopathic treatments, acupuncture treatments, kinesiotherapy, thermal cures, podiatry, manicures, pedicures, etc.
4. Affections, illnesses or injuries derived from the Beneficiary's enterprise, attempt or criminal or criminal action, directly or indirectly such as fights, quarrels, floggings, etc.
5. Treatment of diseases or pathological states caused by the ingestion or intentional

administration of intoxicants (drugs), narcotics, alcohol, or by the use of medications without the respective medical order

6. Expenses incurred on any type of prosthetics, including dental prostheses, lenses, hearing aids, wheelchairs, crutches, eyeglasses, etc.
7. Events that occur as a result of simple training, simple practices or active or non-active participation in sports competitions (professional or amateur). In addition, occurrences resulting from the practice of dangerous or risky or extreme sports are expressly excluded, including but not limited to: Motorcycling, Motor Racing, Boxing, Polo, Water Skiing, Diving (up to 30 meters maximum), Hang Gliding, Karting, ATVs, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball, Volleyball, Handball, Karate Do, Kung Fu, Judo, Archery, Rifle shooting, shuffleboard, rappelling, diving, torrenting, mountaineering, climbing, bungee jumping, athletics, cycling, luge caving, skeleton, animal hunting, bobsleigh, etc., and other sports practiced outside the regulatory tracks authorized by the respective sports federations.
8. Childbirth, pregnancy, gynecological check-ups, examinations related to them. Abortions, or losses whatever their etiology or origin. Also, all resulting complications during and after pregnancy.
9. All types of mental illnesses including, but not limited to, neurosis, psychosis, or any other mental illness or psychological condition, as their consequences.
10. Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
11. Acquired immune deficiency syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, sequelae and consequences. Venereal diseases and/or in general any type of provision, examination and/or treatment that has not received prior authorisation from the Assistance Services Centre.
12. The events and consequences of the unleashing of natural forces, tsunamis, tremors, earthquakes, storms, hurricanes, cyclones, floods, nuclear radiation and radioactivity events, as well as any other natural or non-natural phenomenon, of an extraordinary nature or event that, due to its proportions or severity, is considered a national, regional or local disaster or catastrophe, earthquakes, hurricanes, floods, etc.
13. Suicide, or attempted suicide or self-injury by the Beneficiary and/or his/her family, as well as any act of manifest irresponsibility or gross negligence on the part of the Beneficiary of travel assistance.
14. Events as a result of acts of war, invasion, acts committed by foreign or national enemies, terrorism, hostilities or war operations (whether or not war has been declared), civil war, rebellion, insurrection or military, naval or usurped power, the intervention of the Beneficiary in mutinies, demonstrations or riots whether or not they have a civil war character, that is, whether the intervention is personal or as a member of a civilian or military organization; terrorism or other serious disturbance of public order.
15. Malicious and/or bad faith acts on the part of the Beneficiary or its attorneys-in-fact.
16. Routine medical examinations, laboratory examinations for medical examinations, diagnostic

and/or control examinations, laboratory or radiological examinations or other means, the purpose of which is to establish whether the disease is pre-existing, such as radiology examinations, Doppler, magnetic resonance imaging, tomography, ultrasound, imaging, scanner of all kinds, etc. The medical examinations carried out to establish whether the ailment corresponds to a pre-existing disease or not.

17. Expenses corresponding to public or private transportation or travel paid by the Beneficiary from his/her hotel or place where he/she is to the hospital, or medical center, or doctor's office. Unless such expenses have been expressly authorized in writing or verbally by the Assistance Services Center.
18. Diseases derived from or due to or consequent to congenital deformities, known or not by the Beneficiary.
19. Injuries or accidents resulting from air accidents in aircraft not intended or authorized as public transportation, including private chartered flights.
20. Affections, illnesses or injuries derived directly or indirectly from quarrels or fights (unless it is a case of self-defence proven by a police report), strike, acts of vandalism or popular tumult in which the Beneficiary has participated as an active element. The attempt or commission of an illegal act and, in general, any malicious or criminal act of the Beneficiary, including the provision of false or different information from reality.
21. Endemic, pandemic, or epidemic diseases. Assistance for these diseases in countries with or without a health emergency in the event that the Beneficiary has not followed the suggestions and/or indications on travel restrictions and/or prophylactic treatment and/or vaccination issued by health authorities (*Except COVID-19).
22. Any medical expense or assistance that has not been previously consulted and authorised by the **QUALITAS ASSISTANCE Assistance Services Centre**.
23. Diseases, or indispositions resulting from menstrual period disorders in women, such as advances or delays, as well as bleeding, discharges and others.
24. Liver diseases, such as Cirrhosis, Abscesses and others.
25. Examinations and/or hospitalizations for stress tests and all types of preventive check-ups.
26. Any type of hernia and its consequences.
27. Kidnapping or its attempt.
28. Occupational risks: if the reason for the Beneficiary's trip is the execution of work or tasks that involve an occupational risk, as well as injuries classified as injuries due to repetitive efforts, work-related musculoskeletal diseases, injury due to continuous or continuous trauma, etc., or similar, as well as their post-treatment consequences, including surgery, at any time.
29. Driver or passenger injuries from the use of any type of vehicle, including bicycles, motorcycles, and velomotors without a driver's license, or without a helmet, or without insurance contracted.

30. Accidents and illnesses occurring in countries in civil or foreign war are excluded. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance of any kind will be provided to the Beneficiary in an illegal immigration or employment situation (including undeclared work in the country from which the assistance is required, or to students caught working in a foreign country without the respective authorization of the local authorities).
32. **QUALITAS ASSISTANCE** will not be responsible for the costs of physiotherapies referred to the treatment of ailments related to work accidents, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. Physiotherapies will be covered only in the event that the ailment has been caused by a non-occupational accident under prior authorization from the Medical Department of the Assistance Services Center, in such case it is determined that with them the passenger will be able to improve his/her current condition and under no circumstances, may it exceed ten (10) sessions.

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

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

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

XII. SUBROGATION AND ASSIGNMENT OF RIGHTS

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

The Beneficiary undertakes to reimburse **QUALITAS ASSISTANCE** on the spot any amount received from the person causing and/or responsible for the accident and/or from their insurance company(s) as an advance(s) on account of the settlement of the final reimbursement to which the holder may be entitled. This is subject to the concurrence of the amounts payable by **QUALITAS ASSISTANCE** in the case that has occurred.

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

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

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

In addition, **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 either all or part of the expenses that may be triggered due to the event suffered by the Beneficiary.

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

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

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

XIII. EXCEPTIONAL CIRCUMSTANCES OF NON-IMPUTABLE NON-PERFORMANCE

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

XIV. APPEAL

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

XV. RESPONSIBILITY

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

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

XVI. EXPIRATION - RESOLUTION - MODIFICATION

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

Note: for Multi-trip plans, the limit to request a claim will be 30 calendar days from the date on which the 30, 45, 60 or 90 days expire, based on the date of departure from the country of origin.

XVII. ADDITIONAL COVERAGES

XVII-I. Home Assistance

This benefit refers to any fortuitous event that occurs in the member's Habitual Residence (breakdown, breakage, fortuitous deterioration, etc.) that prevents the free use of the services of the property while the member is travelling.

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

Next, Conditional for Home Assistance:

1. DESCRIPTION OF SERVICES

QUALITAS ASSISTANCE guarantees the member (once per trip) up to the maximum coverage of

two hundred dollars (\$200) for the services to the property mentioned below:

- A. **Plumbing: When**, as a result of a sudden and unforeseen breakdown in the fixed installations of the Member's habitual residence (pipe), there is a break or leak of water or a breakdown that makes it impossible to supply or evacuate water normally. The Affiliate will hire a specialized technician, who will perform the necessary emergency assistance to restore the service. Plumbing repairs do not include masonry work.

Exclusions from the Plumbing service: Excluded from this coverage, the repair and/or replacement of breakdowns of: Faucets, cisterns, tanks, heaters together with their couplings, hydropneumatic tanks, hydraulic pumps, radiators, air conditioners, washers, dryers, and any domestic appliance connected to the water pipes, and in general of any element outside the pipe that carries water from the Member's habitual residence. Also excluded are any rental improvements, the repair of damage caused by construction defects, lack of maintenance, the repair of channels and downspouts, galvanized pipes, maneuvers due to severe obstruction, repair of leaks due to poor waterproofing or protection of the roof or exterior walls of the property, or breakdowns that derive from humidity or leaks. Any type of repair in common areas or in facilities owned by the Aqueduct and Sewerage Company.

- B. **Electricity: When**, as a result of a sudden and unforeseen breakdown in the Member's own electrical installations inside the Member's habitual residence, there is a total or partial lack of electrical power due to a short circuit. The Affiliate will hire a specialized technician, who will perform emergency assistance in order to restore the electricity supply. In addition, repair or replacement of electrical panels, blade totalizers, switches, breakers, or fuses damaged by short circuit or overload, only in areas that belong to the electrical installation of the Member's residence.

Exclusions to the Electricity service: Excluded from this service are the repair and/or replacement of breakdowns in: Plugs or switches, lighting elements such as lamps, light bulbs or fluorescents, ballasts and electricity accessories in general.

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

- C. **Locksmith: When** as a result of the loss, misplacement or theft of the keys, the lock is disabled due to attempted theft that prevents the opening of the main door to access the Member's habitual residence. The member will hire a specialized technician who will overcome the emergency in order to restore access to the property and the correct closing of the door of the Home.

Exclusions to the Locksmith service: The opening, repair or change of locks or electronic access doors, the repair and/or replacement of locks and wooden doors, which prevent access to internal parts of the property through interior doors, as well as the opening, change, replacement, or repair of locks of wardrobes and cupboards, are excluded from this coverage. Also excluded are any rental improvements, the repair of damage caused by construction defects, 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, by virtue of the occurrence of errors, omissions and other actions during the execution of any of the services described above.

2. VALIDITY

It is the period of time during which the services of this benefit indicated in the voucher can be obtained, which is the one that elapses from zero hours on the day of the beginning of validity of said plan, while the beneficiary is in foreign territory, until 24 (23:59) hours of the return date indicated in the voucher.

3. TERRITORIAL VALIDITY

The right to the benefit of this benefit will be for the **HABITUAL DOMICILE**. This is understood as the permanent residence that the member claims to have, registered under an 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:
 - ✓ Name of the affiliate.
 - ✓ Passport number of the affiliate.
 - ✓ Voucher number.
 - ✓ Property address.
 - ✓ Receipt of a service through which it can be corroborated that it is your usual property.
 - ✓ Type of service required.
 - ✓ Mobile phone number.
 - ✓ Contact person
 - ✓ Contact Person's Phone Number
- The benefit will be in the form of reimbursement. So it is recommended to keep proof of expenses (invoices), photos before and after the repair that prove the event and bank details to make the respective payment.

5. REFUND

The expenses incurred will be reimbursed to the member applying the criterion of REASONABLE EXPENSE, provided that the service is covered by this plan for a period of time that coincides with its validity; it is processed and authorized through **QUALITAS ASSISTANCE**.

QUALITAS ASSISTANCE will reimburse the member for the amount paid for the occurrence of any of the services described above, up to the maximum coverage of TWO HUNDRED DOLLARS (USD 200) and during the period of validity contemplated 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 annual event.
 - 2.2 Multi-trips: 3 annual events.

Note:

- All additional expenses for services received or to be received will be borne by the member once the amount specified above has been exhausted.
- In view of the fact that the coverage is per event, if two or more passengers present the same event, the coverage to be applied will be up to the amount specified.

To process a refund with **QUALITAS ASSISTANCE**, the member must:

1. Notify **QUALITAS ASSISTANCE** immediately or no later than within five (5) business days following the date of having learned of the occurrence of the service, indicating the existence of any other service about the same risks covered by this plan, if applicable.
2. Within thirty (30) calendar days following the date of notification of service, the documents and collections indicated below:
 - ✓ Explanatory letter, describing how the events occurred.
 - ✓ Original invoice for the service with details of the expenses incurred.
 - ✓ Voucher
 - ✓ Identity document (ID and/or passport)
 - ✓ Report from the competent authority that certifies the disqualification of the property.
 - ✓ Report or document necessary to determine the causes of the service and/or origin of the claim, by the competent authorities.
 - ✓ Tickets, tickets and/or air tickets.
 - ✓ Any other additional information and 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 notification of the service is not submitted within the indicated period, in a fraudulent manner to avoid or distort the assessment of the facts and circumstances, **QUALITAS ASSISTANCE** will be entitled to cancel the refund.

In no case **will QUALITAS ASSISTANCE** make a refund without the member having submitted original invoices and these must always comply with the requirements required by law. Services under the reimbursement modality under this plan will be processed on the basis of the submission of the original documents. **QUALITAS ASSISTANCE** may request additional information or documentation on one (1) occasion, within a maximum time of ten (10) business days from the date of delivery of the last required document and must be submitted within thirty (30) calendar days from the date of request for these.

Once all the documentation has been submitted, **QUALITAS ASSISTANCE** will proceed during the following thirty (30) continuous days to analyze the case and issue the letter of approval or denial of said reimbursement. **QUALITAS ASSISTANCE** is obliged to analyze each request for reimbursement to determine if it is appropriate and consequently to reimburse the corresponding amounts in accordance with the scope, amounts and maximum coverage of the plan.

The member must be willing to have a second opinion evaluation carried out, in those cases that **QUALITAS ASSISTANCE** deems necessary.

Expenses incurred by the Affiliate will be reimbursed at reasonable cost to the extent indicated by

service or until the maximum coverage of the plan that applies for the service is exhausted. All compensations and/or reimbursements and/or other expenses that will be assumed by **QUALITAS ASSISTANCE**, will be paid in dollars. **QUALITAS ASSISTANCE**, except for extraneous reasons that are not attributable to it, undertakes to pay for the service that is appropriate 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 collections reasonably requested.

6. EXCLUSIONS

General Exclusions

- 6.1. Emergency assistance will only be provided in the place of the property that is the member's habitual residence, excluding commercial premises, offices, as well as other properties of the member.
- 6.2. Member not identified in the system of active members prior to care.
- 6.3. Assistance that originates, whether it is a direct or indirect consequence or under conditions of war, civil war, armed conflicts, uprising, rebellion, sedition, mutinies, strikes, riots, riots of all kinds, popular disorder, terrorism, disturbance of public order and any act that the laws qualify as crimes against the security of the interior of the State.
- 6.4. Acts or actions of the Armed Forces or acts of the security forces or bodies.
- 6.5. Caused by phenomena of nature of an extraordinary character, including, but not limited to, any of the events mentioned below: floods, sea overflow or landslide, earthquake, tremor, volcanic eruptions or other convulsions of the earth's crust, cyclonic storms, falls of sidereal bodies and aerolites.
- 6.6. Events derived from nuclear energy or any type of radioactivity.
- 6.7. Services caused by bad faith of the member, family group, beneficiary.
- 6.8. Fraudulent or criminal actions of the affiliate or anyone acting with or without the affiliate's knowledge.
- 6.9. Work requested for improvements or remodeling of the property.
- 6.10. Pre-existing damages at the start of plan coverage.
- 6.11. Damage caused by the foundations of the construction.
- 6.12. Damage attributed to design and/or construction errors.
- 6.13. When by order of the competent authority the execution of the repair is prevented.
- 6.14. Damage caused by natural wear and tear, normal use, corrosion, end of life of materials, or those caused by lack of maintenance.
- 6.15. Services required outside the coverage area.

XVII.II NATIONAL PLANS

They apply only to Latin America, except Brazil, Costa Rica, Puerto Rico and Venezuela.

A) Rest of the World National Plans (excluding 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.- These plans would apply only if the beneficiary is more than 75 km from his or her habitual residence.
- 4.- The age limit: 75 years.
- 5.- Minimum number of days per trip: 3 days.
- 6.- Maximum days per trip: 30 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 holder of the voucher must have the Social Security of his country of residence.
- 4.- KLM 50 Kilometre Allowance.
- 5.- The age limit: 75 years.
- 6.- Minimum number of days per trip: 3 days.
- 7.- Maximum days per trip: 30 days