

Event Ticket & Trip Protector

Your *Event Ticket & Trip Protector Package* includes assistance services. Please carefully review *your Event Ticket & Trip Protector Package* for complete details. The definitions of the terms in the Definitions section of the *Event Ticket & Trip Protector Package* will also apply to those terms when used in this Assistance.

Important Notices:

- Unless otherwise stated, the limits are per Beneficiary.
- *Your effective departure date* must match the ones *you* reported to us.

To request assistance (24/7):

In Mexico: 800 890 6468

From other country: (52) 55 5377 3855

E-mail: ticketmastermx@allianz.com

GENERAL CONDITIONS

WHO WE ARE

We are an Allianz Partners SAS Mexican branch. The main headquarters are in Saint-Ouen, France. We also operate under Allianz Global Assistance Europe.

ABOUT THIS EVENT TICKET & TRIP PROTECTOR PACKAGE

This *Event Ticket & Trip Protector Package* is our contract with you that offers assistance for a specific trip. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of your assistance. If you have any questions, we are available during our working hours listed in the Assistance Summary. Just visit us online or give us a call using the contact information listed in the Assistance Summary. And, if your travel arrangements change, please be sure to let us know so we can make any necessary updates to your *Event Ticket & Trip Protector Package*.

This *Event Ticket & Trip Protector Package* has been issued based on the information you provided at the time of purchase. We will provide the assistance described in this *Event Ticket & Trip Protector Package* in return for payment of the premium and your compliance with all provisions of this *Event Ticket & Trip Protector Package*. You will also notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and assistance names found in this *Event Ticket & Trip Protector Package*. Headings are provided for convenience only and do not affect your assistance in any way.

WHAT THIS EVENT TICKET & TRIP PROTECTOR PACKAGE INCLUDES AND WHOM IT ASSISTS

This travel assistance *Event Ticket & Trip Protector Package* assists only the sudden and unexpected specific situations, events, and losses included in this *Event Ticket & Trip Protector Package*, and only under the conditions described. Please review this *Event Ticket & Trip Protector Package* carefully.

WHAT'S INSIDE?

DEFINITIONS	4
WHEN YOUR ASSISTANCE PERIOD BEGINS AND ENDS	9
DESCRIPTION OF ASSISTANCE	10
A. TRIP CANCELLATION ASSISTANCE	10
B. TRAVEL SERVICES DURING YOUR TRIP	12
GENERAL EXCLUSIONS	13
INFORMATION	15
REQUESTING ASSISTANCE	16

DEFINITIONS

Throughout this *Event Ticket & Trip Protector Package*, words and any form of the word appearing in italics are defined in this section.

<i>Accident</i>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<i>Accommodation</i>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<i>Act of war</i>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<i>Adoption proceeding</i>	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
<i>Civil disorder</i>	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, <i>vandalism</i> , lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of 20 or more persons. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , or <i>war</i> .
<i>Climbing sports</i>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<i>Cohabitant</i>	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<i>Computer System</i>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<i>Cyber Risk</i>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
<i>Departure date</i>	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your</i> travel itinerary.
<i>Doctor</i>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family</i>

	<i>member, a traveling companion's family member, the sick or injured person, or that person's family member.</i>
Epidemic	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Event	The scheduled activity, which requires a fee to attend on a specific day(s) and time(s).
Event Ticket & Trip Protector Package	This travel assistance contract.
Family member	<p><i>Your/s:</i></p> <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers;
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 meters in elevation, other than as a passenger in a commercial aircraft.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Listed reasons	The specifically named situations or events for which <i>you</i> can request assistance for under this <i>Event Ticket & Trip Protector Package</i> .
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>traveling companion</i> less than 150 kilometers.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Political risk	<p>Any one or more of the following:</p> <ul style="list-style-type: none"> • Any event, organized resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal

legal processes the existing head of state, elected official, appointed official, government, or organized political or ruling group;

- Nationalization;
- Confiscation;
- Expropriation;
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Uprising;
- Military and usurped power.

Pre-existing medical condition

An *injury*, illness, or medical condition that, within the 180 days prior to and including the purchase date of this *Event Ticket & Trip Protector Package*;

1. Caused a person to seek medical examination, diagnosis, care, or treatment by a *doctor*;
2. Presented symptoms; or
3. Required a person to take medication prescribed by a *doctor* (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed).

The illness, *injury*, or medical condition does not need to be formally diagnosed in order to be considered a *pre-existing medical condition*.

For example, a sprained knee *you* have had treated in the 120 days prior to and including the purchase date of *your policy* will be considered a *pre-existing medical condition*. If *you* later have to cancel *your trip* because, for instance, the sprained knee now requires surgery, or because *your* recovery is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a *pre-existing medical condition*.

Primary residence

Your permanent, fixed home address for legal and tax purposes.

Quarantine

Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which *you* are booked to travel during *your trip*, which is intended to stop the spread of a contagious disease to which *you* or a *traveling companion* has been exposed.

Refund

Cash, credit, or a voucher for future travel that *you* are eligible to receive from a *travel supplier*, or any credit, recovery, or reimbursement *you* are eligible to receive from *your* employer, an insurance company, a credit card issuer, or any other entity.

Service animal

Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include but are not limited to guiding people who are blind, alerting

	people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained, or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Sporting equipment	Equipment or goods used to participate in a sport.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of your country of residence, and is committed for political, religious, ethnic, and/or ideological purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include <i>political risk</i> .
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Traveling companion	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 30 days. It has to be with the intent of attending your ticketed Event.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or <i>vandalism</i> (except where <i>vandalism</i> is a part or a result of a cause of loss excluded under this <i>Event Ticket & Trip Protector Package</i>) has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or <i>accommodations</i> inaccessible or unfit for use.
Vandalism	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property.
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a

state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.

We, Us, or Our

AWP México, S.A. de C.V.

You or Your

All persons listed as insureds in this document

WHEN YOUR ASSISTANCE PERIOD BEGINS AND ENDS

You are only eligible for assistance if we accept *your* request for assistance. *Your Event Ticket & Trip Protector Package's* assistance effective date and assistance end date are indicated in *your Event Ticket & Trip Protector Package*. The *Package* is effective the day we receive the order, and *you* pay the cost of the assistance. The order must be received, and the full cost of the assistance must be paid on or before the *departure date*.

Assistance is only provided for losses that occur while *your Event Ticket & Trip Protector Package* is in effect.

Your Event Ticket & Trip Protector Package ends on the assistance end date listed in *your Certificate*. However, there are situations where *your Event Ticket & Trip Protector Package* may end on a different date.

Additionally, *your Event Ticket & Trip Protector Package* will end on the earliest of:

1. At 23:59 on the day *you* cancel *your Event Ticket & Trip Protector Package*;
2. At 23:59 on the day *you* file a trip cancellation assistance request with *us*;

Please note that this *Event Ticket & Trip Protector Package* applies for a specific *trip* and cannot be renewed.

DESCRIPTION OF ASSISTANCE

In this section, we will describe the many different types of assistance services which are included in *your Event Ticket & Trip Protector Package*. We explain each type of assistance and the specific conditions that must be met for the assistance to apply. **Please note that exclusions may apply.**

A. TRIP CANCELLATION ASSISTANCE

If *your trip* is canceled or rescheduled for a *listed reason listed* below, we will compensate you for your non-refundable *trip* payments, deposits, cancellation fees, and change fees (less available refunds), up to the maximum benefit for trip cancellation assistance listed in *your Assistance Summary*. Please note that this assistance only applies before *your first use of the trip's pre-paid arrangements* (e.g. transportation or accommodations).

Also, if you prepaid for shared accommodations and *your traveling companion* cancels their *trip* due to one or more of the *listed reasons* listed below, we will compensate any additional accommodation fees you are required to pay.

IMPORTANT: You must notify all of your travel suppliers within 72 hours of discovering that you will need to cancel your trip (this includes being advised to cancel your trip by a doctor). If you notify any travel suppliers later than that and get a smaller refund as a result, we will not compensate the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 72-hour period, you must notify them as soon as you are able.

Listed reasons:

1. You or a traveling companion becomes ill or injured or develops a medical condition disabling enough to make you cancel your trip (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. A doctor advises you or a traveling companion to cancel your trip before you cancel it.

2. A family member who is not traveling with you becomes ill or injured or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor or require hospitalization.

3. You, a traveling companion, family member, or your service animal dies on or after your Event Ticket & Trip Protector Package's assistance effective date and before your trip.

4. You or a traveling companion is quarantined before your trip due to having been exposed to:

- a. A contagious disease other than an epidemic or pandemic; or
- b. An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:

- i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
- ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

5. *You* or a *traveling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. *You* or a *traveling companion* need medical attention; or
- b. *Your* or a *traveling companion's* vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not trigger assistance).

7. *Your primary residence* becomes *uninhabitable*.

8. *You* or a *traveling companion* is terminated or laid off by a current employer after *your Event Ticket & Trip Protector Package's* purchase date.

The following conditions apply:

- a. The termination or layoff is not *your* or *your traveling companion's* fault;
- b. The employment must have been permanent (not temporary or contract); and
- c. The employment must have been for at least 12 continuous months.

9. *You* or a *traveling companion* secures new permanent, paid employment, after *your Event Ticket & Trip Protector Package's* purchase date, that requires presence at work during the originally scheduled *trip* dates.

10. *You* or a *traveling companion's primary residence* is permanently relocated by at least 150 kilometers due to a transfer by *your* or a *traveling companion's* current employer. This assistance includes relocation due to transfer by *your spouse's* current employer.

11. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.

12. *You* or a *traveling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.

13. *You*, a *traveling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of *war* or disciplinary action.

14. *You or a traveling companion* is medically unable to receive an immunization required for entry into a destination.

15. *Your or traveling companion's* travel documents required for the *trip* are stolen

The following condition applies:

- a. *You* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities that would allow you to keep the originally scheduled *trip* dates.

B. TRAVEL SERVICES DURING YOUR TRIP

Maps and Route Suggestions

If *you* need assistance with directions or route planning, *we* can help by finding the best route or by researching alternative routes to meet *your* particular needs.

Restaurant Locator

We can help locate a local restaurant and assist with making reservations.

Hotel Locator and Reservation Assistance

If *you* need assistance finding a hotel near your event, *we* can help with locating nearby options and making reservations as requested.

Parking

We can assist customers with venue parking information and possible upgrade options.

Destination Information

We can provide information on *your* destination to enhance *your* event travels.

Transportation

We can assist with finding limos, buses, trains, flights, etc., to and from the *event*.

Group Concierge

If *you* need help setting up an enhanced experience for a group of individuals *we* can offer suggestions for transportation, restaurants, hotels suites, etc.

Festival Camping

We can assist with providing camping options and reservation guidance for festivals.

Weather Information

We can provide current weather information or links to weather services to help prepare for *your* event.

Service for Car Break Down

In the *event* of a break down, *we* can assist with arranging transportation (limo, cab, etc.) to the venue or towing of *your* vehicle.

Helping you replace Lost Travel Tickets

If *your* tickets are lost or stolen, we can contact the airline or other common carrier, and can help *you* with *your* travel arrangements if *your event* is interrupted.

Helping you replace Lost Passports and Other Travel Documents

If *your* passport or other travel documents are lost or stolen, we can help *you* reach the appropriate authorities, contact *your family members* or friends, and assist *you* in getting *your* documents replaced.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all assistances under *your Event Ticket & Trip Protector Package*. An “exclusion” is something that does not trigger service by this assistance *Event Ticket & Trip Protector Package*, and therefore no payment or service would be available.

This *Event Ticket & Trip Protector Package* does not provide any assistance, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

If *you* have traveled against an order or advice against travel issued by *your* home country’s or *trip* destination’s government or local authority, this *Event Ticket & Trip Protector Package* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This *Event Ticket & Trip Protector Package* does not provide assistance for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *traveling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your Event Ticket & Trip Protector Package* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your* intentional self-harm or if *you* attempt or commit suicide;
4. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in under trip cancellation assistance;
5. Fertility treatments or elective abortion;
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
7. Acts committed with the intent to cause loss;
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
9. Participating in or training for any professional or semi-professional sporting competition;
10. Participating in or training for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions and tournaments organized by hotels, resorts, or cruise lines to entertain their guests.
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;

- c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. *Any high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 20 meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when *you*, a *traveling companion*, a *family member*, or your *service animal* is the victim of such act;
 13. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and under trip cancellation assistance;
 14. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in under trip cancellation assistance;
 15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
 16. *Nuclear reaction*, radiation, or radioactive contamination;
 17. *War* or *acts of war*;
 18. Military duty, except when and to the extent that military duty is expressly referenced in under trip cancellation assistance;
 19. *Political risk*;
 20. *Cyber risk*;
 21. *Civil disorder*;
 22. *Terrorist events*, except when and to the extent that *terrorist events* are expressly referenced in under trip cancellation assistance;
 23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in under trip cancellation;
 24. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
 25. A *travel supplier's* restrictions on any baggage, including medical supplies or equipment;
 26. Ordinary wear and tear or defective materials or workmanship; or
 27. An act of gross negligence by *you* or a *traveling companion*.
 28. The *event* being cancelled or delayed by the venue, promoter, or artist for any reason;
 29. Lost or stolen tickets, except as expressly covered under ticket cancellation coverage; or
 30. *Events* for which the venue, promoter, or artist are liable and/or responsible.

IMPORTANT: *You* are not eligible for compensation under any assistance if:

1. *Your travel carrier* tickets do not show travel date(s);
2. The Departure Date as shown on the Assistance Summary do not match *your trip's* actual *departure date* (does not apply to assistance purchased with a one-way booking); or
3. *You* intend to receive health care or medical treatment of any kind while on *your trip*.

INFORMATION

The assistance services provided by *us* do not constitute an insurance contract.

For the provision of the assistance services, *we* have contracted an excess of loss insurance policy with a Mexican insurance institution to ensure the sufficiency of resources required to fulfill its obligations.

We inform *you* that *your* rights as a consumer are protected at all times under the Federal Consumer Protection Law.

The reimbursements activities are backed up by an excess policy issued by and Insurance Company.

Assignment

You may assign your rights under *your* plan by providing written notice.

Medical Examinations and Autopsy

We have the right to require a medical examination reasonably necessary to make a decision. If anyone assisted under the Certificate plan dies, *we* may also request an autopsy (except where prohibited by law). *We* will cover the cost of these medical examinations or autopsies.

Recovery

We have the right to recover any amount *you* receive that exceeds the total amount of *your* loss.

About Fraud

Fraud is illegal. *We* will deny *your* request for assistance if:

- What *you* told *us* in your enrollment is deliberately misleading or inaccurate.
- You intentionally submit a request for assistance that includes false information or deliberately conceals material facts. This may be a crime subject to criminal prosecution and civil penalties, and *you* may be liable for the stated value in the assistance request.

Important

This is a Certificate that only provides assistance for specific situations, events, and losses included in this document, and only under the conditions *we* describe.

We will only pay for appropriate and reasonable expenses included in the plan you purchased. Please review *your* confirmation letter to verify *your* assistance and limits.

Governing Law and Jurisdiction

This contract is subject to Mexican law, and any disputes will be resolved by the courts of Mexico.

Waiver or Modification

No one has the right to describe our Certificate differently from how it is described in this document, nor to change or waive any of its provisions.

Transfer of this Certificate

This *Certificate* is transferable, but *we* need to update the beneficiary in that case. Please, call *us* at the phone listed at the beginning of this document so *we* can make the necessary changes.

REQUESTING ASSISTANCE

To request services and before taking any action or incurring any expenses, *you* or someone on *your* behalf must contact *us* using the phone number and email address provided in this *Certificate*.

No payment will be made to *you* if *we* have not been contacted beforehand.

If, due to reasons of urgency and emergency, prior notice is not possible, *you* must inform *us* of the event as soon as possible, and always within 72 hours of the occurrence of the event or within 72 hours of being discharged from medical care.

Additionally, in order to request compensation, which may only occur in exceptional cases where *you* have been unable to contact *us*, or in cases where *we* have not had time or has been unable to locate a service provider available to manage the services, *you* must present all documents requested by *us*, including but not limited to the originals of paid receipts and medical reports justifying the situation.

After submitting all documentation, *we* will decide on the assumption of expenses incurred due to the urgency and emergency situation, the payment of which, in no case, may exceed the amounts specified in the *Certificate*.

The receipt of documentation does not imply our acceptance. If we receive incomplete documentation, we will contact *you*, and from the time of notification, *you* will have an additional 6 (six) months to complete the documentation. Once this period has passed, *we* may deny the compensation request.