

GLOSSARY OF TERMS

DEFINITIONS:

- a) User: Any person having access to the Assistance Services described in these General Conditions.
- b) Assistance Services: Assistance services provided by "Iké Asistencia" to Users under the terms of these General Conditions for Assistance events of a Beneficiary.
- c) Coordinator: Person that forms part of the Assistance Call Center.
- d) Assistance Event: Any unforeseen event (accident or disease) of a User and/or Beneficiary that has taken place by the terms and within the limits set forth in these General Conditions, as well as other situations described herein that entitle the company to provide Assistance Services.
- e) Disease: User and / or Beneficiary's health disorder that occurs, originates or manifests during this contract enforcement.
- f) Severe Disease: sudden and unexpected appearance of illness with highly severe conscious or unconscious manifestations giving the impression of imminent death.
- g) Urgency: any kind of situation that according to the Patient, his family or the decision-maker's opinion, requires an immediate medical care.
- h) Emergency: it shall be any injury or disease that represents an immediate life threat for a person and demands immediate care.
- i) Medical References with discount: any information or data given by the User and/or Beneficiary to "Iké Asistencia's" medical network with discount or preferential cost.
- j) Specialists: person practicing a specific branch of science.

TERRITORIALITY

All assistance services are provided within the territories of Mexican United States (Baja California Sur, Jalisco, Nayarit, Quintana Roo and Yucatán), United States of America (Miami and Chicago) and Dominican Republic (Punta Cana).

PERSONS PROVIDING ASSISTANCE SERVICES

Most of the persons providing assistance services are "IKÉ ASISTENCIA'S" independent contractors that will be responsible of providing the services in conformity to the provisions of these General Conditions and will not be liable for other persons' opinions and conclusions. Iké will be responsible of having the proper, trained and certified personnel.

IKÉ ASISTENCIA SERVICE NETWORK.

IKÉ ASISTENCIA has a national and international service network covering the main cities and municipalities of the Mexican territory with policy coverages as contained in our portfolio.

VALIDITY:

The program effective date starts at the time of making the hotel check-in and expires with hotel check-out.

SERVICES:

Medical Assistance.

Medical assistance in an event of sudden illness or accident (includes COVID)

If the User has an accident or suddenly gets sick during his or her trip, Iké Asistencia will pay for the medical services costs as necessary, to safeguard User's life. The validity period will start from the moment the User checks-in at the hotel and ends at the time of making the hotel check-out.

The Assistance Services referred to in these General Conditions, are the only Iké Asistencia's obligation to pay for the costs directly and the User will be able to go directly to third parties to request the service, and must

notify about this to Iké Asistencia, whereby Iké Asistencia in conformity to what is mentioned hereunder, can reimburse the User the disbursements he had incurred into for getting the following services:

- Hospitalization without previous notice.
- In the event the User's life is in danger and if he needs to be hospitalized. The User or his representative must contact Iké Asistencia at the latest within the first 24 (twenty four) hours after the accident or disease.
- No expense made after checking-out the hotel will be reimbursed.

If Iké Asistencia is not notified, it will consider the User as responsible of the costs and expenses incurred thereof.

Limited Service up to 10,000 USD (Ten thousand US dollars)

Doctor on-line

Iké Asistencia's medical team will unlimitedly assist and guide the User in everything he needs 24 hours a day with a certified general physician via videoconference. The physician will provide personalized care, and will start the respective questions and making a basic visual screening of the patient, without giving the definitive diagnose or pharmaceutical treatment, but will only give general or basic recommendations based on the symptoms.

This Service will be free of any additional cost and limitlessly during the Program's validity.

Exclusions.

- When the User cannot access internet or doesn't want to connect via videoconference.
- When the User does not give timely and truthful information thus preventing to have a proper interrogation.
- When the User is under the effect of alcohol abuse or drug addiction and during the phone call turns aggressive, offensive or inappropriate.

Iké Asistencia's medical team is not issuing definitive diagnoses, nor treatments and doesn't change current treatments.

Hotel doctor (Derived from a virtual assistance)

When the User is unable to go to the doctor by his own means and is derived to an on-line doctor, where the situation can be resolved in his own room by a general physician without needing to go to an emergency room to receive medical care, and can proceed then to send a doctor up to his room at home, to be screened by the doctor that can be part of Iké Asistencia's medical network.

This is a limitless event Service.

Exclusions.

- When the User does not provide a timely and truthful information thus preventing to have a proper interrogation.
- When the User is under the effect of alcohol abuse or drug addiction and during the phone call turns aggressive, offensive or inappropriate.
- When Iké Asistencia's doctor determines after interrogating the patient that he needs to be transferred to an emergency hospital area or it is required to send an ambulance for not being candidate of receiving care at the hotel.
- Does not include applying the medication or any other type of procedures such as casting, stitching, putting a probe or solutions or healing material, etc.

Drugs in out-patient care and/or hospitalization (includes COVID)

In the event the User has an accident or suddenly gets sick while travelling and during the effective period of the General Conditions herein, Iké Asistencia will pay for all the medications the User requires. Only medications prescribed by the Iké Asistencia doctor treating the accident or illness are covered.

The User must call the emergency hotline to ask for this assistance.

Service is Limited to 1,500 USD (One Thousand Five Hundred US Dollars)

Exclusions

- Costs incurred into for prosthesis, orthodontic devices, contact lenses, hearing aids, dentures, plastic surgeries, routine or periodical health check-ups, hospital expenses abroad whenever they are prescribed before starting the trip or incurred into after the User has returned from abroad.
- Emergencies happening while travelling or in vacations taken by the User against medical advice or during trips abroad of more than 20 calendar days, do not entitle the User to Assistance Services.
- When for an unintentional act of the User results a crime.
- Participation of the User in any type of race, competition or exhibition (cars, horses, bicycles)
- Mental or alienation disorders, or any type of accident or illness caused by nuclear radiations, or any preexisting, chronic or recurring disease and its convalescence will be considered part of the disease.
- No reimbursement will be made for expenses done after hotel check-out.

Ground transportation due to medical emergency

If the User has an Accident or a sudden severe Disease causing the User injuries or traumatism, Iké Asistencia's medical team will organize and pay for the User's ground ambulance transfer to the most suitable or nearest hospital (includes transfers for COVID)

1 event while travelling, free of charge for the User.

Exclusions.

- When the User does not provide a timely and truthful information thus preventing to have a proper interrogation.
- When the User is under the effect of alcohol abuse or drug addiction and during the phone call turns aggressive, offensive or inappropriate.
- Transfers are excluded for mental diseases.
- Scheduled ambulances.
- No reimbursement will be made for expenses done after check-out.

Medical References

Iké Asistencia will give the User and/or Beneficiaries, references of doctors, clinics, hospitals and medical service providers, subject to their availability in Iké Asistencia's network at the main cities of the Mexican Republic, and will give discount or preferential cost.

All expenses incurred into will be paid by the User and Iké Asistencia will not be liable for the kind of service received by the User from said companies.

This is an unlimited service during the program's validity.

Exclusions

- When the User does not provide a timely and truthful information thus preventing to have a proper interrogation.
- When the User speaks rudely.
- No reimbursement will be made for expenses done after check-out.

Travel Assistance

Transportation of a relative due to medical convalescence.

If due to a medical Emergency and / or Urgency, the User needs to be hospitalized for more than 5 (five) calendar days, Iké Asistencia will book and pay for round-trip transportation of a person designated by the User, and said trip must depart from the User's place of residence and its final destination will be the place where the User is hospitalized.

This Service is limited to 1 (one) event during the Program's validity and only includes air round-trip economy ticket.

Exclusions.

- Subject to the legislation and norms applicable to Emergency Local Services available at the place the User is (for instance, calls made to 911).
- Any pre-existing, chronic or recurring disease and mental illnesses are excluded.
- The User will not be entitled to any Assistance Services: when travelling to receive medical care.
- The User must be in contact with Iké Asistencia at the time he needs the Service to be guided accordingly. In the event Iké Asistencia is not notified, it will consider the User as responsible of the costs and expenses incurred into.
- Service subject to vendor's availability, terms and conditions.
- Whenever the User does not give timely and truthful information in order to receive the correct Service.
- Subject to local legislation.
- When due to an unintentional act of the User, results a crime.
- When the User participates in any kind of race, competition or exhibition (cars, horses, bicycles). Likewise, all Assistance Situations resulting directly or indirectly of a) strikes, war, invasion, foreign enemies actions, hostile attitudes (either war is declared or not), riots, civil disorders, insurrection, terrorism, pronouncements, protests, earthquakes, pandemics, epidemics, popular movements, radioactivity or any event of force majeure, and b) car injuries or when the User participates intentionally in criminal offences.
- No reimbursement will be made for expenses done after check-out.

Payment of hotel for medical convalescence

All expenses will be paid for longer hotel stays, preferably at the same hotel where the User was staying (subject to availability), immediately after being discharged from the hospital, whenever said longer stay has been prescribed by the local doctor and Iké Asistencia's medical team.

This benefit is limited to 150 USD (one hundred fifty US dollars) per day, and for maximum 10 (ten) consecutive calendar days.

This service is limited to 1 event during the validity of the program.

Exclusions

- Any pre-existing, chronic or recurring disease and mental illnesses are excluded.
- The User will not be entitled to any Assistance Services: when travelling to receive medical care.
- The User must be in contact with Iké Asistencia at the time he needs the Service to be guided accordingly. In the event Iké Asistencia is not notified, it will consider the User as responsible of the costs and expenses incurred into.
- No reimbursement applies.
- Service subject to vendor's availability, terms and conditions.
- Whenever the holder of policy and/or User does not give timely and truthful information in order to receive the correct Service.
- Subject to local legislation.
- When due to an unintentional act of the User, results a crime. When the User participates in any kind of race, competition or exhibition (cars, horses, bicycles).
- Likewise, all Assistance Situations resulting directly or indirectly of a) strikes, war, invasion, foreign enemies actions, hostile attitudes (either war is declared or not), riots, civil disorders, insurrection, terrorism, pronouncements, protests, earthquakes, pandemics, epidemics, popular movements, radioactivity or any event of force majeure, and b) car injuries or when the User participates intentionally in criminal offences.
- No reimbursement will be made for expenses done after check-out.

Trip interruption

If the User requires to interrupt his trip, Iké Asistencia will make the formalities needed to return the User to his place of residence prior verification that the means of transportation, bus and/or airline or service provider initially booked cannot be used.

Assistance will be given if the User is travelling and must interrupt the trip due to the following reasons:

- The passing away of a first-degree relative (direct relatives such as parents, sons, brothers or spouse).
- If a first-degree relative is sick (direct relatives such as parents, sons, brothers or spouse).
- If a first-degree relative has an accident (direct relatives such as parents, sons, brothers or spouse)
- If the User's health does not allow him to return to his place of residence (home address) via the same means initially foreseen, according to the treating physician together with the medical team of the assistance provider and where it has been a medical prescription of convalescence of at least 10 days.
- If there is a theft, total loss or repair of the User's car for more than 10 days, the assistance will pay for the User and passenger's (maximum 5 including the policy's holder) transportation expenses to their place of residence either by land or air, in tourist class or the transfer type to continue to the original place of destination, provided the cost does not exceed the transportation cost to their places of origin.

It covers commercial airline tourist class ticket (the ticket class will be under consideration if there is a medical prescription indicating something different).

Furthermore, Iké will be in charge of booking return ticket to the trip's place of destination to resume it – whenever the emergency situation that cause the trip interruption is over-.

Service is limited to 1 event of up to 1,000 USD (One thousand US dollars)

Exclusions

- Subject to the legislation and norms applicable to Emergency Local Services available at the place the User is (for instance, calls made to 911).
- Any pre-existing, chronic or recurring disease and mental illnesses are excluded.
- The User will not be entitled to any Assistance Services: when travelling to receive medical care or in travels abroad longer than 20 calendar days.
- Air transportation must only be in tourist or economy class of a commercial airline.
- The User must be in contact with Iké Asistencia at the time he needs the Service to be guided accordingly. In the event Iké Asistencia is not notified, it will consider the User as responsible of the costs and expenses incurred into.
- Does not apply any rescue or reimbursement
- Service subject to vendor's availability, terms and conditions.
- Whenever the User and/or policy's holder does not give timely and truthful information in order to receive the correct Service.
- Subject to local legislation.
- When due to an unintentional act of the User, results a crime. When the Beneficiary participates in any kind of race, competition or exhibition (cars, horses, bicycles). Likewise, all Assistance Situations resulting directly or indirectly of a) strikes, war, invasion, foreign enemies actions, hostile attitudes (either war is declared or not), riots, civil disorders, insurrection, terrorism, pronouncements, protests, earthquakes, pandemics, epidemics, popular movements, radioactivity or any event of force majeure, and b) car injuries or when the User participates intentionally in criminal offences.
- No reimbursement will be made for expenses done after check-out.

Repatriation or funeral transfer.

International. In the event the User dies while travelling, all formalities required will be made (including any legal proceeding) and will coordinate as required and will pay for expenses derived from repatriation of the User's remains to the place of inhumation or cremation indicated by the Beneficiary, including expenses inherent of transferring from airport to the User's place of residence.

The maximum limit of "Iké Asistencia's" liability will be: the amount of transportation cost of human remains, as well as legal expenses incurred into from the respective formalities or proceedings, including therein: fees of civil servants making the formalities and taxes as applicable by the city or country's legislation where the decease took place, as up to the limit of policy's coverage.

In the event the inhumation or cremation is done at the place where the User died, the maximum limit of responsibility charged will be equal to the repatriation cost of User's remains pursuant to the provisions set out in the preceding paragraphs herein.

Important notice: no crypt or grave is included and the corresponding service will be basic.

No reimbursement applies.

It applies for Illness or Accident.

-National: In the event the User dies while travelling, "Iké Asistencia" will proceed to make all the required formalities (including legal proceedings) and will coordinate as required and will pay for expenses derived from transporting User's remains to the place of inhumation or cremation indicated by the Beneficiary, including expenses inherent of transferring from airport to the User's place of residence. The maximum limit of "Iké Asistencia's" liability will be: the amount of transportation cost of human remains, as well as legal expenses incurred into from the respective formalities or proceedings, including

therein: fees of civil servants making the formalities and taxes as applicable by the city's or country's legislation where the decease took place.

In the event that inhumation or cremation is done where the User passed away, the maximum limit for Iké Asistencia's liability would be the one set out in next paragraph. It applies for natural death, disease or accident that is not declared under Exclusions, because then no reimbursement will be made.

This Service is limited only to the User's death and will be applied during the Program's validity and up to \$10,000.00 (Ten thousand US dollars).

Exclusions.

- For Repatriation, "Iké Asistencia" will decide when the most appropriate time to repatriate the remains is, thus it will decide which are the dates and the most suitable means to do it.
- User's relatives must be in contact with the assistance as soon as the decease takes place to receive the corresponding guidance. If "Iké Asistencia" is not notified, it will consider the Beneficiary as the person responsible of paying the costs and expenses thereof.
- No rescue or reimbursement applies.
- The User will not be entitled to any Assistance Services: at any emergency situation taking place when the User travels for leisure or vacations against medical prescription or during trips abroad longer than 60 (sixty) calendar days.
- When due to an unintentional act of the User, results a crime.
- When due to an unintentional act of the User, results a crime. When the User participates in any kind of race, competition or exhibition (cars, horses, bicycles). Likewise, all Assistance Situations resulting directly or indirectly from a) strikes, war, invasion, foreign enemies actions, hostile attitudes (either war is declared or not), riots, civil disorders, insurrection, terrorism, pronouncements, protests, earthquakes, pandemics, epidemics, popular movements, radioactivity or any event of force majeure, and b) car injuries or when the User participates intentionally in criminal offences. There the Service will be subject to availability and to terms and conditions set out by vendors.
- When the Beneficiary does not give timely and truthful information to enable to render the correct assistance.
- Service will be subject to local legislation.

Trip cancellation

Non-reimbursable amounts paid by the User will be returned if they correspond to the trip and/or lodging services not used provided their reservation was confirmed and that the trip is cancelled before starting it and only if it is cancelled due to causes happening after hiring the trip plan, and that prevent doing the trip in the dates scheduled and as up to the limits established for this service provision and that are mentioned hereunder:

The aforementioned coverage of trip cancellation applies under the following causes:

- a) Due to decease, body accident or diseases:
 - a.1) Of the User, spouse or of any of the User's predecessors or descendants: parents, grandparents or siblings, and sons / daughters..
 - a.2) Of the person in charge during the trip of minor sons/daughters or disabled relative.
- b) Due to the User's loss or damage of a property, or due to fire, explosion, storm, hail, lightning, flood, volcano eruption, earthquake, mud sliding or crime committed by a third party, if the loss of damage implies a substantial expense that prevents the User to travel or if it is necessary the User's presence to assess or follow-up legal proceedings.

- c) In the event the User loses his or her job after the employer suddenly fires him thus preventing the User to make the trip. This paragraph will apply after presenting the respective drop-out slip issued by the IMSS (Instituto Mexicano del Seguro Social / Mexican Social Security Institute) or ISSSTE (Instituto de Seguridad Social y Servicios para los Trabajadores del Estado / Institute for Social Security and Services for State Workers)
- d) If the User has been recently hired for a job and he had made the reservation of the trip while being unemployed thus preventing the User to do the trip, provided he presents the respective enrollment before the IMSS (Instituto Mexicano del Seguro Social / Mexican Social Security Institute) or ISSSTE (Instituto de Seguridad Social y Servicios para los Trabajadores del Estado / Institute for Social Security and Services for State Workers).
- e) In the event that the User has to present school exams to pass to the next school year and/or get a study certificate, if the exam's date is the same or was set unexpectedly for the same date of the trip or is scheduled to be present at the school within a period of 14 days as of the end of the trip insured, and that said events prevent the User from travelling.
- f) If the User gets pregnant or his spouse, whenever the level of risk had started after contracting the program.
- g) Due to pregnancy serious complications that by medical prescription obliges the User or his spouse to be at rest or be hospitalized, provided said complications have been produced after contracting the policy and before starting the trip.
- h) Due to complications of User's health, derived from immunization intolerance.
- i) In the event the trip insured starts after the scheduled date and whenever the cause of said delay is included in the Trip Cancellation coverage, then the Company will reimburse the expenses the User has incurred into for starting the trip after the fixed day and that said expenses are invoiced to apply the travel agency's sales conditions of the trip insured or of any of the travel suppliers up to a maximum amount equal to the indemnity applicable in the event the User would have cancelled the trip insured.
- j) Due to a quarantine set by the Health Sector's official authorities (State, National and International), **this paragraph applies only for hotel reservation and is paid to the hotel.**

2. CO-PAYMENT

In the event the trip is cancelled due to a quarantine set by the Health Sector official authority, it will apply a co-payment of 25% (twenty five) and the insured amount that will be paid will be 75% (seventy five) of the maximum amount of this coverage.

Insured amount of \$1,000 USD (One thousand US dollars).