

Cancellation

Terms and
Conditions

GENERAL CONDITIONS

CONDITIONS:

MINIMUM number of travel days = 1 day

MAXIMUM number of travel days - 30 DAYS

This service is valid from the date of contracting and expires at the start of the journey.

MAWDY will refund the non-refundable amounts paid by the policyholder (will refund costs up to \$5000), corresponding to unused travel services, accommodation, as well as transportation to their primary residence, provided that the trip is canceled before its commencement and exclusively due to one of the following causes that arise after the contracting, as per the benefits table of the contracted product, and which prevent the trip from taking place on the contracted dates and up to the limits established for this service:

1. Death, accident, or serious illness of the policyholder or immediate family member: parents, spouse, children, and siblings.
2. For serious illness: it is understood to be a non-preexisting health condition that requires hospitalization and, as determined by the Medical Department of the Assistance Center, prevents the policyholder from commencing the trip on the date specified in the contract.
3. For serious accident: it is understood to be an unintentional bodily injury, resulting from an external cause, requiring hospitalization, and, as determined by the Medical Department of the Assistance Center, prevents the policyholder from commencing the trip on the date specified in the contracted Certificate.
4. If the person accompanying the policyholder on the trip (understood as the person sharing the same hotel room or cruise cabin) or an immediate family member: parents, spouse, children, and siblings of the policyholder; also covered by Travel Assistance under the same conditions as the former, is forced to cancel the trip due to any of the reasons listed above, and as a result, the policyholder has to travel alone or be a minor or disabled policyholder.
5. Damages caused by theft, fire, or flooding at the policyholder's primary residence or at their professional premises, rendering them uninhabitable or posing a serious risk of further damage that imperatively justifies their presence.
6. Summoning of the policyholder at the request of Official State Agencies.
7. Summoning of the policyholder as a party, witness, or jury in a court of law.
8. Summoning of the policyholder as a member of an electoral board.
9. Medical quarantine of the policyholder as a result of an accidental event.
10. Theft of documentation or luggage up to 48 hours before the start of the trip, which prevents the policyholder from commencing it.

11. Incorporation of the policyholder into a new role at a different company from the current one and not belonging to the same corporate group, with a labor contract.
12. Unforeseen and mandatory relocation of the policyholder to a workplace located in a different city to their residence and for a period exceeding three months.
13. Employment dismissal of the policyholder.
14. The adoption of a child by the policyholder.
15. Organ transplant of the policyholder or their parents, spouse, children, and siblings.
16. Emergency surgery of the policyholder or their parents, spouse, children, and siblings.
17. Serious pregnancy complications or miscarriage of the policyholder, which, by medical prescription, prevent the completion of the trip. The complications must occur after the purchase of the trip and according to the benefits table of the contracted product. Deliveries or complications from the 7th month of pregnancy are excluded.

GENERAL EXCLUSIONS / SERVICES NOT INCLUDED

RESTRICTION

Anything not expressly mentioned in the above list is excluded.

SPECIFIC EXCLUSIONS - CANCELLATION

In addition to the General Exclusions, the following events and their consequences are not covered by any of the guarantees in these General Conditions:

1. Generally, for all benefits, MAWDY will have no obligation to provide any of the assistance services referred to in this contract in cases where the events giving rise to the obligation to provide assistance services result from any of the following:
 - a) Those caused directly or indirectly by the bad faith of the policyholder, by their participation in criminal acts, or by their deliberate, seriously negligent, or recklessly imprudent actions.
 - b) The consequences of the policyholder's actions while in a state of mental incapacity or under psychiatric treatment.
 - c) Extraordinary natural phenomena such as: floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling of celestial bodies and meteorites, and in general any atmospheric, meteorological, seismic, tsunami, or geological phenomenon of an extraordinary nature.
 - d) Those resulting from terrorism, riot, or civil commotion.
 - e) Actions by the Armed Forces, Law Enforcement, or Security Forces.

- f) Wars, whether declared or not, and any conflicts or international interventions involving the use of force or coercion.
 - g) Those resulting from radioactive nuclear energy.
 - h) Those that occur due to the policyholder's participation in bets, challenges, or brawls.
 - i) Those that occur due to the policyholder's participation in competitions, tournaments, sports practices, and preparatory tests or training.
 - j) The professional practice of any sport.
 - k) The use, as a passenger or crew member, of air navigation means not authorized for public passenger transport, as well as helicopters.
 - l) Those resulting from the waiver or delay, by the policyholder or responsible parties, of the transfer proposed by MAWDY and agreed upon by its medical service.
 - m) Those related to luggage that is not sufficiently packed or identified, as well as fragile luggage or perishable products.
 - n) Expenses incurred once the policyholder is in their usual place of residence.
 - o) Charter flights.
2. Additionally, under no circumstances will MAWDY be obligated to provide assistance services or reimburse any expenses or be obliged in any way under this contract in any of the following cases:
- a) Services that the policyholder has arranged on their own without the prior consent of MAWDY, except in cases of force majeure or urgent necessity, provided that it is reported to the Assistance Center within 48 hours of the event.
 - b) Medical and hospital assistance expenses at the primary residence once the contracted trip is completed.
 - c) Death caused by suicide or injuries and sequelae resulting from attempted suicide.
 - d) Death or injuries directly or indirectly caused by criminal acts or deliberate actions of the policyholder. Death or injuries resulting from accidents suffered by the policyholder when they are intoxicated or under the influence of drugs, toxins, or non-medically prescribed narcotics. For these purposes, a person will be deemed to be intoxicated if exceeding the limit of grams per liter of alcohol in the blood or alcohol in exhaled (breathed) air of milligrams per liter, permitted by traffic, road, mobility regulations, or its equivalent, and also legal provisions applicable in each country, which must be certified by the competent authority.
 - e) Those occurring during a trip initiated under any of the following circumstances:
 - That the payment for the contracted product is pending.
 - Before the certificate comes into effect.
 - With the intention of receiving medical treatment.
 - After the diagnosis of a terminal illness.
 - Without prior medical authorization, the policyholder having been under medical treatment or supervision within the six months prior to the start of the trip.
 - Any service caused or derived from illness of the Coronavirus COVID-19 or the Coronavirus SARS-COV-2, as well as any mutation or variation of both. Situations resulting from fear or threat of these diseases are also excluded.
 - Situations occurring in any location where the existence of an endemic, epidemic, or pandemic disease has been declared by local, national competent authorities, or any

competent international organization, or where they are listed as not recommended by said authorities, are also excluded.

- Pre-existing conditions.
- Any self-inflicted injury.
- Poisoning of any cause, origin, or nature (except those whose cause or origin is an accident).
- When the policyholder travels in air taxis or aircraft not belonging to a legally established commercial airline authorized by the Civil Aviation Authority or its equivalent in any other country, for regular passenger transportation services.
- When the policyholder travels as a mechanical pilot in flight or as a member of the crew of any type of aircraft, other than that of a commercial airline.
- When the policyholder travels as an occupant of any car or other racing vehicle, trials, or contests of speed and endurance.
- When the policyholder travels on motorcycles, scooters, and other similar motor vehicles used for work or professional purposes.
- Those specifically mentioned in each assistance.

CANCELLATION REQUIREMENTS

It must be done before the policy comes into effect.

- Proof of airplane ticket and tour package matching the policy issuance date.
- 1. Official identification with a valid photograph of the policyholder on both sides (INE, IFE, passport, driver's license, visa).
- 2. Request letter which must contain the following characteristics: (mandatory)
 - a) Brief description of the facts and reason for the refund request.
 - b) General information of the user and/or Beneficiary (name, address, phone number, email).
 - c) Report number provided by MAWDY.
 - d) Service date.

NATIONAL CASES

Bank Statement in the name of the insured (bank document not older than 3 months) and containing the following information:

- a) Name of the banking institution.
- b) Interbank code.
- c) Account holder's name (insured).
- d) FTR.
- e) The provided account must be solely a debit account. Credit accounts and screenshots from mobile phones or handwritten accounts are not applicable.

INTERNATIONAL CASES

Bank Statement in the name of the insured, bank document not older than 3 months, containing the following information:

- Beneficiary's Name
- Bank's Name
- SWIFT Code – BIC
- ABA / Routing Number
- Account Number / IBAN

The provided account must be solely a debit account. Credit accounts and screenshots from mobile phones or handwritten accounts are not applicable.

For both cases (National and International) it is also required:

1. Electronic invoice of the contracted service (hotel reservation), whether personal or group, and for which reimbursement is required, in PDF and XML format. This document must be in the name of the insured for domestic cases, for international cases only the invoice is required.
2. Hotel reservation, share itinerary provided by the establishment, plus check-in and check-out notes (if applicable, this point is determined by the assistance provider).

CUSTOMER SERVICE PROCESS

If the conditions required to cancel the reservation are met, and all the required documents mentioned above are available, the request for cancellation of the reservation can proceed.

You must notify the following numbers (+1) (661) 465-2792, (+34) 930 34 32 91, or (+52) 555 16 93 897, (available 24 hours a day, 365 days a year) providing your full name, reservation number, start and end dates, reason for the call (description of the situation), contact phone number(s), and the type of services required.

It is also possible to request them through the email address mawdy_protection_travel@mapfre.com as long as the necessary steps are followed and the required supporting documentation is provided.