

Travel Protection

Terms and
Conditions

GENERAL DEFINITIONS

For the purposes of these conditions, the following definitions shall apply:

ACCIDENT

Any sudden and unexpected event arising from a violent, external cause and unintended by the Documentation holder, that endangers the integrity and health thereof, occurs within the contracted term of validity and causes bodily injury to the Documentation holder.

SERIOUS ACCIDENT

This refers to unintentional bodily harm with an external cause, that involves hospitalization and, in the opinion of the Medical Department of the Assistance Central, makes it impossible for the Documentation holder to commence the trip on the date given in the contracted Certificate.

NATIONAL TERRITORY

Geographical area where the services the Documentation holder is entitled to under the contract will be provided, worldwide.

ASSISTANCE

Services/Assistances marketed by Mawdy, whose object consists of resolving different types of incidences contemplated in the descriptions provided in this document.

COMPANY/MAWDY

This refers to the company, Mawdy, S.A. de C.V., that markets the Services covered by this document, which shall be provided either directly or through its network of Service Providers.

CONTRACT

The document that contains the agreement and conditions governing the provision of the service.

CONTRACTING PARTY

An individual or corporation whose service proposal has been accepted to be provided by Mawdy under the terms and conditions of the Contract, based on the data and reports provided by said Contracting Party, who has the legal obligation derived from the Contract.

DOCTOR'S APPOINTMENT

This is the treatment provided by a general practitioner, family doctor or specialist, depending on the level of complexity, and includes a set of activities whereby they evaluate the state of health and the biological, psychological, social and cultural risk factors pertaining to this population group for the early detection of circumstances or pathologies that could affect their development and health.

COST

Amount of money that Mawdy dedicates to the creation or production of services. Does not include the profit margin.

NET COST

Amount of money Mawdy charges for one assistance service. Includes profit margin, administrative expenses, acquisition expenses, commission, units of investment (UDI).

MEDICAL EMERGENCY

Sudden manifestation of a health problem on the part of the Documentation holder, which appears in the form of acute symptoms that put in danger the life, bodily integrity or the vitality of some organ and therefore requires immediate medical treatment.

ILLNESS

Mild or serious alteration of the normal functioning of an organism or of any of its parts owing to an internal or external cause, that appears for the first time during the life of the assistance product that has been taken out; which is diagnosed and confirmed by a legally recognized doctor.

ACUTE ILLNESS

Short-lasting event, severe, that alters the state of health of the person; causing pain, weakness or other symptoms that can interrupt or alter the equilibrium of vital functions.

CONGENITAL DISEASE

This is a disease that exists at the moment of birth as a consequence of hereditary factors, exacerbation of illnesses or conditions acquired during pregnancy.

SERIOUS ILLNESS

Is the serious alteration of the normal functioning of an individual or of any of their parts to an internal or external cause, that puts in danger a vital function or their very life.

EVENTS

Number of assistances to which the Documentation holder is entitled within the term of validity.

LIMIT

Maximum amounts within an assistance given to the Documentation Holder, indicated in the contract either specifically or in the terms and conditions.

OUTPATIENT DRUGS

All the medicines prescribed or supplied to the patient under medical prescription without hospitalization.

HOSPITAL DRUGS

All the medicines supplied to the patient while they are in hospital under medical prescription.

GENERAL PRACTITIONER

This is the doctor who specializes in integrated general medicine. Forms part of an interdisciplinary team that aims to treat the individual as a whole in a personalized manner, taking their social environment and health into account, being trained to understand other social and health realities where they shall work in the future.

SUPPLIER

That individual or corporation that professionally provides or supplies a particular asset or service to others, as a form of economic activity and in exchange for a consideration.

HEALTHCARE SERVICE

This refers to the service that is provided through hospitals, specialist healthcare professionals.

DOCUMENTATION HOLDER

Individual entitled to receive the benefits and services that are contracted and/or set forth in this contract.

TRIP/TRAVELING

This is the journey covered from the moment the Documentation holder temporarily leave home, either for reasons of pleasure, business or studies, until they get back home again. In every case, the Documentation holder must irrefutably accredit the date of departure and the length of the trip, with Mawdy being able to

ask for the submission of all the necessary documentation to carry out said accreditation. Any refusal on the part of the Documentation holder to submit said documentation releases Mawdy from any obligation whatsoever to provide a service.

ASSISTANCE SERVICES

MEDICAL ASSISTANCE IN THE EVENT OF TRAVEL EMERGENCY.

Mawdy shall arrange, coordinate and pay auxiliary and outpatient medical services that are required in the treatment of the Documentation holder in the event of a medical emergency when they are traveling, always respecting the limits set forth in the benefits table.

If, as a direct consequence of an emergency (illness or accident) suffered by the Documentation holder and in the opinion of the network of Mawdy's medical team, the Documentation holder needs to submit to auxiliary, outpatient or pharmaceutical services, Mawdy shall take charge of the coordinating and payment of the provider for these items up to the limit of the Assistance.

OPERATING CONDITIONS AND/OR CLAIMS:

- The service will only be provided if there is communication with Mawdy within 24 hours after the event.
- The event must happen while the contract is in force.
- In the case of a claim for expenses reported within the stipulated time and that, for reasons outside the control of the Documentation holder, Mawdy does not manage to offer the service under direct payment, the Documentation holder shall have 60 days to submit the documentation Mawdy requires of them to pay the invoices paid by the beneficiary.
- All pre-existing, congenital illnesses and illnesses caused by Covid-19, be they chronic or not, known or not by the Documentation Holder; any illnesses in the course of treatment, as well as their consequences and exacerbations, even when they appear for the first time during the trip, are expressly excluded. Solely in the case of Covid-19, Mawdy will accept the first consultation but will not give continuity for any subsequent treatment and, in the event of doubt, the prescribing doctor can apply the necessary test for the acceptance or rejection of subsequent treatments.

DOCUMENTATION REQUIRED FOR DIRECT PAYMENT:

1. Medical report signed by the attending physician, a clinical history on headed notepaper or a medical summary from a public health institution.
2. Original invoice(s) and bill(s) for fees that meet the current tax requirements and give the name of the person who receives the medical treatment:
 - a. Invoice in the Name of the Documentation holder or beneficiary (in the case of death)
 - b. Federal Taxpayer's Number (tax card).
 - c. Folio number.
 - d. Breakdown of hospital expenses.
 - e. PDF and XLM File, only if they are in digital format. The invoice shall be in the name of an individual or corporation other than the assistance company.
3. Clinical history and/or medical summary issued by the institution or attending physician.
4. Studies that confirm the diagnosis: Interpretation of image studies and/or laboratory studies.

DOCUMENTATION REQUIRED FOR A REIMBURSEMENT:

The documentation must be sent to the following email address: mawdy_protection_travel@mapfre.com.

All the documents must be sent in PDF format for the proper organization of the applications. The processing period will be from 5 to 8 business days once the dossier is complete. Saturdays, Sunday or holidays are not considered to be business days

1. Electronic invoice in PDF and XML format for the contracted service for which a reimbursement is required. Said document must be in the name of the User for national cases, whereas for international cases only the invoice (doctors' fees, hospitalization, medicines, accommodation, outpatient services "emergencies", therapies, mobility)
2. Medical report
3. Documentation Or guarantee certificate that supports the requested Service.
4. Both sides of a valid official ID with photograph of the Documentation holder (INE, IFE, passport, driving license, visa).
5. Letter of application containing the following characteristics: (mandatory)
 - a. Brief description of the facts and reason for the request for a reimbursement.
 - b. General data of the user and/or Beneficiary (name, address, phone, email).
 - c. Number of report provided by Mawdy.
 - d. Date of service

International cases:

6. Bank Statement in the name of the User, not more than 3 months old and containing the following data:
 - a. Name of the Beneficiary
 - b. Name of the bank:
 - Swift Code-Bic
 - Aba / Routing Number
 - Account Number / Iban

Only a debit account must be provided. Credit accounts, screenshots from mobile phones or handwritten accounts are NOT acceptable.

RESTRICTIONS

- The provision of services aimed at prevention or restoring health through actions that are done for the benefit of the Documentation holder, by means of the payment of a sum of money.
- Pre-existing, congenital and/or recurrent illnesses, be they known or not by the Documentation holder, as well as their consequences and exacerbations. These will be determined by the medical department of Mawdy.
- Assistance for illnesses or pathological states produced by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without a medical prescription.
- Conditions, injuries and their consequences or complications resulting from treatments and care not provided by professionals who do not belong to the Mawdy's medical team (sic).
- The states of pregnancy, childbirth, a resulting complication or voluntary interruption of the pregnancy.
- Any implantation, replacement and/or repair of ortopedic articles, hearing aids, glasses, contact lenses.
- Transplants of any type of organ or tissue.

- Mental illnesses, psychiatric disorders, depressions or for any type of mental or nervous illness.
- Hospital medical assistance, if the medical expense is incurred despite a doctor's opinion to the contrary.
- Routine medical check - ups or tests.
- Cosmetic treatments, cosmetic or reconstructive surgery or weight loss treatments.
- Rehabilitation treatments or physiotherapy that is not caused by an accident that is not covered.
- Every type of endemic and/or epidemic diseases as well as AIDS, HIV and sexually transmitted diseases (STDs).
- Diseases such as sleep disorders, strokes, epilepsy or epileptiform abnormalities.
- Injuries arising from intentional actions both from violence against themselves as well as inciting third parties to be violent against the Documentation holder.
- Injuries arising from professional and amateur sports practices.
- Injuries resulting from direct or indirect participation in demonstrations and/or protests.
- Injuries that are the consequence of surgical procedures or medical treatments caused by an accident that is not covered.
- The accidents that are legally considered to be occupational or work-related, the consequence of a risk that is inherent to the Documentation holder's job.
- Injuries as a consequence of natural disasters.

DENTAL EXPENSES

Mawdy shall, through its medical network, provide the urgent, initial, palliative dental treatment required by the Documentation holder in the event of accident or critical dental problems that require emergency treatment, while the Documentation holder is traveling and the service is still in force. The amount of this provision has a maximum limit, set according to the product taken out, including the limits set forth in the benefits table. These services are subject to treatment of pain, infection and extraction of dental pieces that require urgent, initial, palliative treatment.

EMERGENCY MEDICAL TRANSPORTATION

In the event that the Documentation holder suffers a medical emergency (accident or illness) when traveling away from their usual place of residence, when medically necessary, Mawdy will coordinate the transport of the holder to a suitably equipped health center. The medical team in Mawdy's network will, in keeping with the Documentation holder's emergency situation, decide which healthcare center they should be transported to, keep in ongoing contact with the doctors treating the Documentation holder and make sure that they are given the proper treatment.

RESTRICTIONS

Under this benefit, the expenses involved in rescuing the Documentation holder will not, if necessary, be coordinated.

Any expense that exceeds the limits established in the benefits table.

TRANSPORT OR REPATRIATION OF THE DECEASED DOCUMENTATION HOLDER

In the event of death of the Documentation holder, Mawdy shall make the corresponding arrangements and transport or repatriate their mortal remains to the airport closest to their normal place of residence. The services do not include funeral services nor the expenses involved with the burial, cremation, chapel of rest or other funeral ceremonies. These services shall be subject to the applicable laws and policies of the respective Company/Countries subject to the limits and conditions of the contracted services.

1. Collection of the body wherever the death occurred and transporting it to the funeral home for its preparation.
2. Professional embalming of the body
3. Loan of the metal coffin for its transport.
4. Consular procedure (documents already translated)
5. Apostilling of the embalming certificate
6. Apostilling of death certificate
7. International sanitation approval
8. Public health transport permit
9. Translation to the relevant language
10. Land transport to the deceased's place of origin where they are to be buried or cremated.

EARLY RETURN OF THE DOCUMENTATION HOLDER BECAUSE OF THE DEATH OF A DIRECT RELATIVE

When the Documentation holder has to interrupt their trip because of the death of a direct relative: parents, spouse, children and siblings; Mawdy will transport the Documentation holder to their usual place of residence or to the place of burial in the country where the Documentation holder habitually resides. In order for Mawdy to give this service, the Documentation holder must provide the documents or certificate that prove or certify the fact that the trip was interrupted (death certificate) and the expenses must be within the limits set forth in the table of benefits.

EXPENSES OF HOTEL FOR CONVALESCENCE

Mawdy shall provide the services of a hotel room for the Documentation holder's convalescence, when, owing to a sudden and acute illness or accident, the Documentation holder has been admitted to hospital and needs to extend the stay under orders of the attending physician as long as this has been accepted and authorized by Mawdy's authorized personnel. This service will be subject to a maximum amount determined in the benefits table, depending on the product that has been contracted.

Mawdy will not pay any expense in addition to the cost of the hotel room for convalescence, such as: alcoholic beverages, laundry, meals and extra services.

TRANSPORT OR REPATRIATION OF TRAVELING COMPANIONS

When the illness or accident of one of the Documentation Holder's Traveling Companions impedes the continuation of the trip, Mawdy will coordinate the transfer of the companions who are traveling with the Documentation Holder (up to a maximum of two people) to the usual place of residence.

The ticket for the transport provided will be for a first-class bus for journeys of up to 4 hours and a tourist-class plane ticket when the distance overland implies a journey of more than 4 hours.

TRANSPORT OF A RELATIVE IN THE EVENT OF ILLNESS OR ACCIDENT

Mawdy shall make a return ticket in tourist class available to a direct relative (spouse, parents, children, siblings) of the Documentation holder from their usual place of residence to the place of their hospitalization. This service will be subject to the maximum limit determined for the contracted product always provided the hospitalization is for more than 5 days.

The ticket for the transport provided will be for a first-class bus for journeys of up to 4 hours and a tourist-class plane ticket when the distance overland implies a journey of more than 4 hours.

ACCOMMODATION FOR ONE PERSON BECAUSE OF THE HOSPITALIZATION OF THE DOCUMENTATION HOLDER

In the event that the hospitalization of the Documentation holder during the trip, after an accident or illness for which the Documentation holder is covered by this contract and on orders of the attending physician, they have to stay in that place for a period of more than five days, Mawdy will be responsible for paying the accommodation expenses of the person accompanying them, in the place where they are hospitalized. The accommodation expenses will be paid up to the limit established in the benefits table. The accommodation expenses covered do not include the expenses of board or any additional service requested by the traveling companion or the Documentation holder.

TRANSPORT AND ACCOMPANIMENT OF MINORS.

If sixteen-year-old minors (sic) who are traveling with the Documentation holder and, as the result of an accident, sudden and acute illness or their being transferred, are left unattended and unable to continue the trip, Mawdy will organize their return to their usual place of residence usual place of residence or to the place named on the return half of their air tickets or the tickets for another means of transport, with a relative/guardian who has been authorized by the holder to always accompany them within the limits established in the benefits table.

Including the flight there and back for the traveling companion in the event that the minor is alone. The ticket for the transport provided will be for a first-class bus for journeys of up to 4 hours and a tourist-class plane ticket when the distance overland implies a journey of more than 4 hours.

RESTRICTIONS

Mawdy will not pay any expense in addition to the cost of transport, such as: the room, laundry, meals and extra services.

EXPENSES OF HOTEL FOR CONVALESCENCE

Mawdy shall provide the services of a hotel room for the Documentation holder's convalescence, when, owing to a sudden and acute illness or accident, the Documentation holder has been admitted to hospital and needs to extend the stay under orders of the attending physician as long as this has been accepted and authorized by Mawdy's authorized personnel. This service will be subject to a maximum amount determined in the benefits table, depending on the product that has been contracted.

Mawdy will not pay any expense in addition to the cost of the hotel room for convalescence, such as: alcoholic beverages, laundry, meals and extra services.

MEDICAL ADVICE GIVEN OVER THE PHONE

Mawdy offers medical guidance in respect of the health of the [Documentation Holder/Family], by video call, 24 hours a day, 365 days a year, on the following topics

- Adverse reactions to some medicine
- Information about medicines' side effects and contraindications.
- Dietary and general healthcare recommendations.

- Effects and evolution of different treatments
- At the discretion of the medical team, recommendation to see a doctor
- Information about illnesses and diseases
- Information about diagnostic tests
- Guidance in regards to Medical Specialties
- Guidance and information about COVID-19

This assistance cannot, under any circumstances, be considered for the purposes of prescription and/or diagnosis of any type of ailment and its provision shall be governed by the limits set forth in the benefits table

OPERATING CONDITIONS AND/OR CLAIMS:

- Mawdy will not, under any circumstances, be responsible for the actions or omissions of the Documentation Holder in respect of following up on medical advice, limiting itself to answering questions posed by the Holder, in accordance with the information provided.
- If necessary, Mawdy's medical team will recommend the Documentation Holder goes to the most suitable hospital center.
- When the doctor's visit derives from an urgent clinical situation, the emergency services will be activated. In the event that the Documentation Holder has contracted the services to deal with the emergency, they shall be provided in keeping with the limits set forth in the benefits table or directly at the expense of the Documentation Holder.

SEARCH FOR AND/OR LOCATION OF CHECKED BAGGAGE

Mawdy shall provide the Documentation holder with services for the search for checked baggage that is not delivered at the destination and, when applicable, give advice on reporting the theft or loss of the baggage, in compliance with the limits set forth in the benefits table.

GENERAL EXCLUSIONS/BENEFITS NOT INCLUDED.

With general application to all the benefits, Mawdy will have no obligation whatsoever to provide any of the Assistance services referred to in this contract in those cases where the events that gave rise to the obligation to provide the Assistance services derive from any of the following situations:

- a) Any events that are directly or indirectly caused by the bad faith of the Documentation holder, their participation in criminal acts or by their deceitful, seriously negligent or reckless actions.
- b) The consequences of the actions of the Documentation holder in a state of mental derangement or under psychiatric treatment.
- c) Extraordinary natural phenomenon such as: floods, earthquakes, landslides, mudslides, volcanic eruptions, atypical cyclones, falling space debris and meteorites, and, in general, any extraordinary atmospheric, meteorological, seismic, tsunami or geological phenomenon.
- d) Those derived from terrorism, riots and civil disturbance.
- e) Actions on the part of the Armed Forces, Law Enforcement or Security Bodies.
- f) Wars, regardless of whether they have been declared, and any international conflicts or interventions with the use of force or duress.
- g) Those derived from radioactive nuclear energy.
- h) Those that are produced as a result of the Documentation holder's participation in bets, challenges or fights.

- i) Those that are produced as a result of the Documentation holder's participation in competitions, tournaments, sports practices, and preparatory test events or training.
- j) The professional practice of any sport.
- k) The use, as a passenger or a crew member, of means of air navigation that are not authorized for public passenger transport as well as of helicopters.
- l) Those derived from the waiver or delay, on the part of the Documentation holder or the people responsible therefore, of the transport proposed by Mawdy and agreed by its medical service.
- m) Those relating to baggage that is not properly packed or identified, as well as fragile baggage or perishable goods.
- n) The expenses incurred once the Documentation holder is in their usual place of residence.
- o) Charter flight.

2. Furthermore, Mawdy shall not, under any circumstances, be obliged to provide Assistance services, reimburse any expense whatsoever or be obliged in any way whatsoever under this contract in any of the following cases:

- a) Any services that the Documentation holder has arranged on their own account without the prior consent of Mawdy, except in the event of an act of god or urgent need, and this shall depend on them reporting it to the Assistance Central within 48 hours of the occurrence of the event.
- b) Expenses of medical and hospital care in the usual place of residence after the User trip is over.
- c) Death produced by suicide or injuries and sequels resulting from an attempted suicide.
- d) Death or injuries directly or indirectly resulting from punishable acts or deceitful actions on the part of the Documentation holder. Death or injuries that result from an accident suffered by the Documentation holder when in a state of inebriation or under the influence of drugs, stimulants or narcotics not prescribed by a doctor. For these purposes, the Documentation holder is considered to be in a state of inebriation when the limit, they exceed in grams per liter of alcohol in the blood or of alcohol in exhaled air in milligrams per liter, permitted by the traffic, road, mobility provisions or their equivalent and the applicable legal provisions in the different world regions, which must be certified by the competent authority.
- e) Those that happened during a trip started under any of the following circumstances:
 - The payment of the contracted product (sic).
 - Before the certificate enters into force.
 - With the intention of receiving medical treatment.
 - After the diagnosis of a terminal illness
 - Without prior medical authorization, the Documentation holder having been in medical treatment or control within six months before the start of the trip.

* Any service caused by or arising from the illness resulting from Coronavirus COVID-19 or the Coronavirus SARS-COV-2, as well as from any mutation or change in both.

Claims resulting from the fear or threat of these illnesses are also excluded.

* Those that happen anywhere where the existence of an endemic, epidemic or pandemic disease has been declared by the local, national competent authorities or any competent international body or are not recommended by said authorities.

- Pre-existing conditions
- Any self-inflicted injury
- Poisoning from any cause, source or of any nature (except for those incidents caused by or resulting from an accident).

- When the Documentation holder is traveling in air taxis or on airplanes that do not belong to a legally established commercial airline authorized by the Civil Aviation Bureau, or its equivalent in another country that governs regular passenger transport services.
- When the Documentation holder is traveling as a mechanic pilot on a flight or crew member in any type of airplane other than a commercial airline.
- When the Documentation holder is traveling as an occupant of any racing, test car or any other vehicle that participates in races and/or speed and endurance contests.
- When the Documentation holder is traveling on motorcycles, motor scooters and other similar motor vehicles used for work or professional purposes.
- Problems to do with pregnancy, such as miscarriage, premature birth, normal or abnormal births, c-sections curettages and any pregnancy, childbirth or postpartum complication that are not precisely the ones set forth in this contract.
- Activities that are exclusively included on payment of an additional consideration: • Canoeing, kayaking, rowing, sailing, windsurfing on calm water on rivers, lakes, lagoons, dams and seas. Snorkeling. Excursions, trekking, horseback trekking, horse riding, polo, all-terrain car excursions (4X4), mountain-biking, mountaineering, speleology. Sledding, snowmobiling, jet skiing, water skiing, skiing and snowboarding (practiced on regulated slopes). Hot air ballooning. • Mountain climbing, rappelling, ziplining.
- The following activities are not covered: canyoning, mountaineering, rafting, whitewater kayaking, hydrospeed, kitesurfing, downhill, underwater caving, freediving, scuba diving, hunting, spearfishing, enduro, quad biking, ATVs, motocross, skydiving, paragliding, hang gliding, bungee jumping, Skeleton, bobsleighing, sailing in international waters in vessels not intended for public passenger transport, boxing, any form of wrestling, martial arts, ballooning, hang-gliding, gliding, rugby or any other activity not defined as included in this category.
- The ones mentioned in each assistance.

The services to be provided by MAWDY will be valid only and exclusively during the validity of the reservation. The validity will begin from the time the client checks in at the hotel and ends when the client has checked out of the hotel.

Customer-Service Procedure

The Documentation holder can call phone Nos. (+1) (661) 465-2792, (+34) 930 34 32 91, or (+52) 555 16 93 897, 24 hours, 365 days a year, giving your full name, number of reserves, starting date and end date, reason for the call (description of the situation), the place where you are to be for, contact telephone number(s) and the type of services you require.

They can also be applied for by email mawdy_protection_travel@mapfre.com

In the event that the User, for reasons of act of god, cannot communicate with Mawdy to obtain the authorization to contract services on their own account, they must notify this fact to the Call Center within the following 48 hours.

Any documentation referring to the request for a reimbursement of expenses produced under the above clause must be submitted within 30 days immediately following the end of the term of validity of the Documentation and/or trip, whichever happens first. Any submissions made outside this term will not be accepted and **Mawdy** will be released from all liability.

Este producto está operado por Mawdy S.A. de C.V., comercialmente llamado MAWDY México