

General Terms and Conditions



Inclusion, Assistance, and Cancellation



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Important Recommendation



Please note that MAS SERVICIOS may only process your personal data in relation to the services described herein. Therefore, if you do not send your ARCO rights request, MAS SERVICIOS understands that you have accepted and given your consent for the processing of such personal data. In any case, for more information on the processing of your personal data, please refer to our privacy notice at the following address: <https://www.masservicios.com.mx/aviso-de-privacidad-2>

We invite users of a **MAS SERVICIOS** certificate and/or assistance plan to read these general conditions before embarking on their trip. On the following pages, you will find:

- General Conditions for contracted plans
- Special Conditions and Exclusions for contracted plans
- Instructions that will allow you to make better use of the benefits and services contracted.

Special Conditions

SERVICES

This plan covers the items listed as contracted in the following table of services.

Summary of coverage

Assistance Guarantees Medical and Health Assistance

- Local (Mexico or Colombia) _____ USD 500
- Continental _____ USD 500
- Worldwide _____ USD 500

Repatriation or medical transport of injured or sick persons _____ Included

Repatriation or transport of accompanying persons _____ Included 2 accompanying

persons Repatriation or transport of minor children or dependents _____ Included

Repatriation or transport of deceased customer _____ Included

Telemedicine _____ Included

Home care service _____ Included

Luggage guarantees

Search, location, and shipment of lost luggage _____ Included

Cancellation and refund costs for vacations

Travel cancellation costs _____ USD 10,000

Reimbursement for unused vacation time _____ USD 10,000

Change of dates instead of cancellation _____ USD 1,500

Postponement of hotel check-in _____ USD 500

General Conditions

Introduction

All services provided by this assistance plan are covered through **MAS SERVICIOS**, a company whose main purpose is to provide and/or offer, among other things, medical, legal, and personal assistance services, solely in cases of **EMERGENCIES** and during the course of a trip within the validity period of the contracted plan.

User Acceptance.

These General Conditions, together with the remaining documentation, are made available to the User at the time of purchase of the plan and constitute the travel assistance contract provided by **MAS SERVICIOS**. The User declares that they are aware of and accept these General Conditions, and such acceptance is ratified by any of the following acts:

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

In both cases, the User acknowledges that they have chosen, read, and accepted all the terms and conditions of the services set forth in these General Conditions and that these Conditions govern the relationship between the parties at all times, becoming a legal and valid contract between the Parties.

The User understands and accepts that **MAS SERVICIOS** plans do not constitute, under any circumstances, insurance, reinsurance, or a similar product, nor are they a social security or prepaid medical program or unlimited medical service. Therefore, their main purpose is not comprehensive healthcare or the definitive treatment of the User's ailments. The medical assistance services to be provided by **MAS SERVICIOS** are expressly and solely limited to **emergency** treatment of acute conditions and are only intended for primary care during sudden and unforeseeable events while traveling, where a clear, verifiable, and acute illness or medical condition has been diagnosed that prevents the normal continuation of a trip, provided that such illness or medical condition is not included in the list of exclusions. These plans are designed to ensure the User's primary and initial recovery and the physical conditions that allow for the normal continuation of their trip. They are not designed, contracted, or provided for:

- Elective medical procedures
- Undergo routine medical checkups or checkups that have not been previously authorized by the Assistance Services Center
- Advance benign or long-term treatments or procedures

All assistance or treatment will cease and **MAS SERVICIOS** will not be liable once the User returns to their place of residence or when the validity period of the chosen plan expires. The purchase by a User of one or more certificates and/or assistance plans does not result in the accumulation of the benefits or time covered therein. In these cases, only the limits established in the certificate and/or certified assistance plans and/or assistance plan that was issued first may be applied.

NOTE: It is important to confirm to the User that this certificate and/or assistance plan is a travel assistance service for the User exclusively for emergencies during their trip. It is not insurance, and even if it is offered through an insurance company, this does not make it international medical insurance or any type of insurance or reinsurance for the User.

Furthermore, once the certificate and/or certified assistance plan and/or assistance plan has come into effect, the User may not make any changes or extensions to the contracted product, nor may the certificate and/or certified assistance plan and/or assistance plan be canceled for any reason or under any circumstances.

Notwithstanding the foregoing, when the User extends their trip unexpectedly, they may request the issuance of a new certificate and/or certified assistance plan and/or assistance plan. **MAS SERVICIOS** reserves the right to accept or deny this renewal under the following conditions:

- a. The User may not request the renewal of their certificate and/or certified assistance plan and/or assistance plan once they have requested the services and these have been executed if they have made use of any of the services of **MAS SERVICIOS** during the validity of the first certificate and/or assistance plan in the sense that their trip extension has been planned by the User certified and/or assistance plan.
- b. The User may renew their certificate and/or certified assistance plan and/or assistance plan with a plan that has the same or greater coverage than the first one; no plan with less coverage than the one originally contracted will be issued.
- c. The User must request authorization for the issuance of a new certificate and/or certified assistance plan and/or assistance plan exclusively from the issuing agent with whom they contracted the original certificate and/or assistance plan or, if contracted on the website, through the "Contact" form on the website, indicating the number of days they wish to contract. The issuing agent is obliged to inform **MAS SERVICIOS** that this is an issuance and that it is the User's wish to renew, and therefore requests authorization for the new contract period.
- d. The request for the issuance of a new certificate and/or certified assistance plan and/or assistance plan must be made before the expiration of the original certificate and/or certified assistance plan and/or assistance plan.
- e. The User must pay for the new certificate and/or certified assistance plan and/or assistance plan at the time of issuance.

The new travel assistance service plan and its corresponding certificate and/or certified assistance plan and/or assistance plan issued under the conditions referred to in this clause may not be used under any circumstances to initiate or continue treatment and/or assistance for problems that arose during the term of the previous certificate and/or assistance plan, as it is not a cumulative service, nor before the validity of the new plan and/or certificate and/or assistance plan, regardless of whether the ongoing procedures or treatments have been authorized by **MAS SERVICIOS** or by third parties. All medical assistance provided during the term of the first certificate and/or assistance plan will automatically be considered pre-existing during the term of the second certificate and/or assistance plan and, therefore, will not be covered by **MAS SERVICIOS**.

When the validity of the previous certificate and/or assistance plan has expired, at the time of purchase or when the passenger purchases a new certificate and/or assistance plan at the destination, the certificate and/or assistance plan will be issued with a 3 (three) day waiting period for any expenses covered in the coverage table. The above shall only apply after the issuing agency/tour operator and others have received express authorization from the Assistance Services Center.

Definitions.

Below are the definitions of the terms used in these General Conditions, for a better understanding by Users of a **MAS SERVICIOS** plan:

A

Accident:

The event causing bodily harm to the User, caused by foreign agents, beyond their control and in motion, external agents, violent, visible, and sudden, as well as involuntary. Whenever the term "accident" is mentioned, it shall be understood that the resulting injury or illness was caused directly by such agents and independently of any other cause. Accidents whose origin and/or nature is derived from negligence, provocation, lack of preventive measures on the part of the User, premeditation, and voluntary acts are excluded from all assistance, as well as from the certificate and/or assistance plan contracted. If the bodily injury is caused by reasons other than those mentioned above, the User will be covered up to the amount of Medical Assistance for Illness of the plan purchased.

Serious Accident:

An accident that results in the amputation of any body part; fracture of long bones (femur, tibia, fibula, humerus, radius, and ulna); traumatic brain injury; second- and third-degree burns; severe hand injuries, such as crushing or burns; severe spinal injuries with spinal cord involvement; eye injuries that compromise visual acuity or field of vision; or injuries that compromise hearing. In general, any accident in which the User's life is at risk.

C**Catastrophe:**

An event that causes and/or seriously disrupts the normal order of things and the life or health of living beings within the territory that has been significantly damaged or harmed, affecting a large number of people.

Assistance Services Center:

This is the office that coordinates the provision of services required by the User for the purpose of assistance. It is also the department of professionals that provides the supervision, control, and coordination services that intervene and decide on all matters and/or services to be provided or facilitated under these general conditions and that are related to medical issues.

D**Medical Department:**

Group of medical professionals from **MAS SERVICIOS** who intervene and make decisions on all matters and/or services provided or to be provided in accordance with these General Conditions.

Amateur Sports:

Sports practiced by amateurs for leisure and/or recreational activities.

Professional Sports:

Sports practiced for profit or not for profit, in any type of competition such as intercollegiate competitions, tournaments, championships, high-risk sports, among others.

E**Acute Illness or Medical Condition:**

A short and relatively severe process of alteration in the state of the body or any of its organs, which may interrupt or alter the balance of vital functions, causing pain, weakness, or other manifestations that are unusual for normal behavior.

Congenital Illness:

A pathology present or existing before birth.

Chronic Disease:

Any continuous, recurring, and persistent pathological process lasting longer than 30 days.

Pre-existing Illness or Medical Condition:

Any physical pathological process that recognizes an origin or etiology prior to the start date of the plan or trip (or whichever is later) and that can be objectively diagnosed through commonly used, everyday, accessible, and frequent diagnostic methods in all countries of the world (including, but not limited to: Doppler, nuclear magnetic resonance, catheterization, radiology, etc.).

that are commonly used, accessible, and frequent in all countries of the world (including, but not limited to: Doppler, nuclear magnetic resonance, catheterization, radiology, etc.). Preexisting condition is understood to mean any illness, condition, or process, whether known or unknown to the User, that has required a period of formation, gestation, or incubation within the User's body prior to the start of the trip. Clear and common examples of pre-existing conditions, to name a few, are: kidney or gallstones, blockages of arteries or veins by clots or other causes. Respiratory diseases such as asthma, lung problems, emphysema, HIV, generally problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycosis, and others are also considered pre-existing conditions. HIV, generally problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycosis, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. These require a short or long training period, but in all cases more than a few hours of flight time, recognizing that said pathological condition or process existed within the body before boarding the plane or means of transport on the date the assistance service came into effect, even if the symptoms appear for the first time after the trip has begun.

Recurrent Illness or Medical Condition:

The return, recurrence, or onset of the same illness or condition after it has been treated.

Sudden or Unexpected Illness or Medical Condition:

A sudden, unexpected, unforeseen illness contracted after the date on which the User's **MAS SERVICIOS** travel medical assistance service became effective.

Serious Illness:

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

F

Force majeure:

An event that, because it cannot be foreseen or resisted, exempts one from the fulfillment of an obligation and/or arises from the will of a third party.

G

Basic Necessity Expenses:

Expenses incurred for the purchase of items for personal and non-transferable use. These are understood to be solely and exclusively: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap—liquid, bar, powder—toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products), and makeup. Any other item not included in the above list shall be understood to be excluded from any type of coverage.

M

Attending Physician:

Medical professional provided or authorized by the **MAS SERVICIOS** Assistance Services Center who assists the User at the User's location.

P

Stable Patient:

A patient whose health condition has not changed and whose symptoms and signs have not changed recently.

Assistance Plan or Product:

This is the detailed set of travel assistance services offered, indicating an exhaustive list of these services and their monetary, quantitative, geographical, and age limits for the User.

Waiting Period:

The period of time during which the coverage included in the Plan is not effective. This period is calculated in days from the effective date of the certificate and/or assistance plan, provided that the User is already outside their usual place of residence at the time of purchase.

T**Maximum Limits:**

Maximum coverage amounts by **MAS SERVICIOS**, indicated in the certificate and/or assistance plan for each benefit and according to the assistance product contracted.

V**Certificate:**

This is the document you receive when you purchase your **MAS SERVICIOS** product, which contains your details to be reported to the center in case you request assistance.

User

The User is the natural person whose full name is registered on the certificate and/or assistance plan, and only the User is the sole beneficiary of all coverage under the plan purchased through the certificate and/or assistance plan.

The benefits of the respective plan may only be received by the User and are non-transferable. Therefore, the User must verify and prove their identity, present the certificate and/or assistance plan letter, or corresponding certificate and/or assistance plan and travel documents to determine the validity and applicability of the requested benefits.

For the provision of this plan's services, coverage is provided at no additional cost for children under 12 years of age under a shared coverage model. In this case, the plan's limit amount will be distributed between the responsible parent or guardian and the child, provided that the adult has an active assistance plan and both are included in the same reservation and hotel room.

Note: This benefit applies to only one child per adult.

Validity

This is the period of time during which the benefits indicated in the **MAS SERVICIOS** medical assistance plans can be obtained. It runs from midnight on the day the plan becomes valid (start date), while the passenger is traveling, until 11:59 p.m. (twenty-three hours and fifty-nine minutes) on the day the plan expires, both dates being reflected in the certificate and/or assistance plan purchased by the User. The end of the validity period will imply the automatic cessation of all benefits, services, or assistance, whether ongoing or not, including those cases or treatments initiated at or before the end of the validity period.

MAS SERVICIOS assistance plans operate solely on a calendar day basis. Therefore, once an assistance plan has begun, it cannot be interrupted. Any unused days in the certificate and/or assistance plan are non-refundable and/or non-returnable. Once a plan has been interrupted, it ends and cannot be reactivated at a later date.

The purpose and aim of the trip must be tourism and at no time may it cover persons engaged in professional and/or business activities abroad. If the reason for the User's trip is to carry out work or tasks that involve a professional risk, to perform highly specialized tasks where life is exposed, where the User is exposed to hazardous substances, to the operation of heavy machinery or machinery that operates with gases, air pressure, or hydropneumatic fluids, which require special physical skills, or where they are exposed to danger and, as a result, suffer an accident or consequential illness, **MAS SERVICIOS** is exempt from any responsibility to provide its services or assume costs arising from these circumstances, and in these cases, it will be the employer's obligation to assume them through its occupational risk liability plan. This regulation also applies to those persons who are not employed by a company and who act on their own as independent workers or in an illegal immigration or employment situation.

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

1. Up to a maximum of eight (8) additional days from the date of expiration of the certificate and/or assistance plan.
2. That within the 8 (eight) day coverage extension period, the contracted amount for the benefit has been exhausted. Coverage will automatically cease after the 8 (eight) days indicated in the previous paragraph, even if the contracted amount has not been exhausted.
3. Until the doctor signs the User's discharge within the 8 (eight) days of coverage extension.

Whichever of the three occurs first.

All assistance or treatment will cease and **MAS SERVICIOS** will not be responsible once the User returns to their place of residence or the validity period of the chosen plan expires, except for the exceptions mentioned above.

Note 1: In cases where the User is already in the destination country and requests authorization to issue a travel assistance plan, provided that it is authorized by the Emergency Center, said plan will have a 3 (three) day waiting period.

Note 2: Passengers who have been at their destination for more than two years will not be able to purchase a new travel plan as they are considered residents of that country.

Geographic validity

Geographic coverage will be global or national, depending on the certificate and/or assistance plan purchased by the User. Regardless of where the User is located, coverage will be provided in case of need for assistance and in accordance with the respective plan purchased.

- **International assistance plan:** Within a radius of 100 km, excluding country and city of residence.
- **National assistance plan:** Within a radius of more than 75 km from your usual place of residence

**** Each plan will specify the territoriality for applying its coverage.**

Procedure for requesting assistance - Assistance centers

When the User requires assistance, regardless of their geographical location and in strict accordance with the rest of the clauses in these general terms and conditions, the User shall contact the MAS SERVICIOS Assistance Services Center.

MAS SERVICIOS Assistance Services Center in order to communicate with said center by telephone, the User must request a collect call or call the Assistance Services Center directly at the numbers provided for the countries indicated.

If there is a charge for calling the Assistance Services Center, **MAS SERVICIOS** will, due to the urgency, reimburse the User for the cost of the call. To do so, it is necessary to keep and present the receipt or invoice for the cost of the call, which must show the charge to one of the numbers indicated below.

It is important to note that it is the sole responsibility of the User to always call and report the emergency in which they find themselves. In cases where the User is unable to call and report the emergency, any companion, friend, or family member who is physically present with the User may do so. The emergency call must be made within 72 hours of becoming aware of the emergency. In cases where the User is at sea and therefore unable to contact the Assistance Center, they must report the medical incident within 72 hours of disembarking at the first port of call. Failure to comply will result in the automatic loss of any right of claim on the part of the User.

Toll-free contacts

COUNTRY	PHONE	COUNTRY	PHONE
USA (toll free)	+1 800-391 0540	E-mail	atencionviajero@masservicios.com.mx
Mexico	800 953 1674	Skype	international.support
United States /Revers	1-954-472-1895	Whatsapp	+1 863-204-0028
e Charge /Reverse Charge			
Rest of the World	+1 954 516 6976		

Note: Toll-free numbers (0800) should be dialed as they appear from landlines. If the country where you are located does not have a toll-free number, you must call through the international operator of the country where the User is located, requesting a collect call to the telephone number in the United States of America (see table for quick reference). Communication may be through electronic means such as email, WhatsApp, and Skype.

User obligations

The User is aware that, in order to obtain assistance services, it is their duty to:

1. Request and obtain authorization from the Assistance Services Center before taking any initiative or incurring any expense in relation to the benefits provided by the certificate plan and/or assistance plan. The Center must have received the User's urgent case and immediately authorize the assistance service, otherwise no refund will be made, and the User will not be entitled to file any type of claim against MAS SERVICIOS.
2. If the User omits, denies, rejects, and/or misuses the previous point (1), they will not receive the required assistance in a timely manner in the event that an incident arises during the trip to which the assistance certificate and/or assistance plan purchased would apply.
3. The User must at all times notify the urgency of requiring assistance through the aforementioned means of communication (Toll-free table), for which it is essential that the notification be made, even if the emergency has been resolved, so that MAS **SERVICIOS** can cover the cost of the assistance; otherwise, MAS SERVICIOS will not be liable.

4. The User agrees that **MAS SERVICIOS** reserves the right to record and audit any phone calls it deems necessary for the proper provision of its services. The User expressly agrees to this and accepts that the recordings may be used as evidence in the event of any disputes regarding the assistance provided.
5. If the User or a third party is unable to contact the Assistance Service Center before receiving assistance due to circumstances or reasons beyond their control, the User or a third party must, without fail, report this within 72 hours of the event occurring. Failure to notify within 72 hours will result in the automatic loss of the User's rights to claim or request any refund.
6. For the benefit of trip cancellation and interruption, the emergency center must be notified within 24 calendar hours of becoming aware of the situation that caused the cancellation or interruption of the trip and comply with the specifications of acquisition in a timely manner in accordance with the specific conditions of the benefit.
7. Accept and comply with the solutions indicated and recommended by the Assistance Services Center and, if necessary, consent to repatriation to your country of origin when, in the opinion of a doctor, your health condition allows and requires it.
8. Provide documentation confirming the validity of the case, as well as all original receipts for expenses to be evaluated for possible reimbursement by **MAS SERVICIOS** and all medical information (including that prior to the start of the trip) that allows the center to evaluate the case.
9. In all cases where **MAS SERVICIOS** requires it, the User must grant authorization to disclose their medical history by completing the Record Release Form that the medical center will request to be signed and returned by fax to the Assistance Services Center. Likewise, the User absolutely and irrevocably authorizes **MAS SERVICIOS** to request, on their behalf, any medical information from professionals both abroad and in their country of residence, in order to evaluate and eventually decide on the applicability of restrictions in cases of pre-existing illnesses or conditions or the condition that gave rise to their assistance. We strongly recommend that Users always fill out the Form when they register at a hospital, as this will be of great help in cases of complaints and/or in making decisions on certain cases that require the study of the patient's medical history.
10. The User finally accepts and acknowledges having received and read from MAS SERVICIOS in a clear and precise manner the type of assistance service they are purchasing, its scope, its coverage, the costs of each Assistance Certificate and/or Assistance Plan, as well as the exclusions derived from these terms and conditions.

Note: In the United States of America and Europe, due to computer standardization reasons, most medical care centers such as hospitals, doctors' offices, clinics, and laboratories tend to send invoices and/or payment claims to patients, even after the accounts or invoices have been paid and settled. If this occurs, the User must contact the Assistance Services Center office by calling the numbers provided above in the Toll-free table or by writing to usnetworkservices@ilsols.com and notifying them of this situation. The Center will clarify the situation with the provider.

Obligations of Mas Servicios

1. To provide the services and benefits described in the General Conditions for events covered by the contracted plan during the term of the certificate and/or assistance plan.

2. **MAS SERVICIOS** is expressly released, exempt, and excused from any of its obligations and responsibilities in the event that the User suffers any damage or requests assistance as a result of and/or arising from unforeseeable circumstances or force majeure, which are cited by way of example and are not exhaustive: disasters, earthquakes, floods, storms, international war or civil war, whether declared or not, rebellions, civil unrest, civil insurrection, guerrilla or anti-guerrilla acts, hostilities, reprisals, conflicts, embargoes, coercion, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of government authorities, etc.; as well as problems and/or delays resulting from the termination, interruption, or suspension of communication services. Once these events and/or conditions of unforeseeable circumstances or force majeure cease, **MAS SERVICIOS** undertakes to fulfill its obligations within the shortest possible time.
3. **MAS SERVICIOS** undertakes to analyze each refund request made by the User, to determine its validity and, consequently, to return the corresponding amounts in accordance with these general conditions and the coverage amounts of the contracted Plan.

Refunds

The timeframes established for processing a refund are:

- a. The User has thirty (30) calendar days from the end date of the certificate and/or assistance plan to submit the necessary documentation and supporting evidence to initiate the refund process. After this period, no documents will be accepted for processing any refunds, complaints, or claims.
- b. Once the documents have been received from the User, **MAS SERVICIOS** has up to five (5) business days to request any missing documents that have not been provided by the User.
- c. With all the necessary documents in hand, **MAS SERVICIOS** will proceed within the following 15 (fifteen) business days to analyze the case and issue a letter of approval or denial of the refund.
- d. If the case is eligible for a refund, **MAS SERVICIOS** will proceed to do so within 15 (fifteen) business days after receiving all the info needed to make the refund.

Note: In the event of a favorable ruling for the User, MAS SERVICIOS may, on its own behalf or on behalf of its authorized provider, assume a refund to the User, in order to make the bank transfer, money order, or check payment of the expenses generated by the money order agency, the sending of the check, as well as the direct charges from your bank.

On the other hand, any additional charges made by the User's bank will be covered by the User.

Currency of coverage and services

The benefits offered by **MAS SERVICIOS** are detailed in point IX. and their maximum coverage limits are reflected in the certificate and/or assistance plan contracted based on the plan contracted by the User for their geographical coverage.

Definition of benefits

The benefits are included in the **MAS SERVICIOS** products. Check your certificate and/or assistance plan for the benefits and limits contracted. If a service does not appear on your certificate and/or assistance plan, it is because the certificate and/or assistance plan that you, the User, purchased does not include this service.

National Assistance:

National travel assistance will be provided in accordance with the services specified in the certificate and/or assistance plan issued and contracted on behalf of the User, in order to assist them during their trip within the national territory. These services may include a variety of benefits designed to help the User during their trip, in emergency or unforeseen situations. If the User requires national assistance, they must be located within a radius of 75 km from their usual place of residence. The Assistance Center will coordinate the relevant medical consultation and support for its management in accordance with the different benefits contracted, in accordance with the health and safety protocols of each country, covering the expenses incurred up to the coverage limit indicated in the certificate and/or assistance plan.

MEDICAL AND HEALTH ASSISTANCE

Medical assistance for accidents / Medical assistance for illness (including COVID-19)

- **Medical Consultations:** These will be provided in the event of an accident and illness or acute and unforeseen medical condition that did not exist previously.
- **Specialist Care:** Provided only when indicated and authorized by the Medical Department of the **MAS SERVICIOS** Assistance Services Center or by the center's treating physician.
- **Complementary Medical Exams:** Only when indicated and previously authorized by the Medical Department of the Assistance Services Center.
- **Hospitalizations:** Depending on the nature of the injury or illness, and provided that the Medical Department of the **MAS SERVICIOS** Assistance Services Center so prescribes, the User will be admitted to the health center closest to their location. This service will only apply to the User of the assistance plan, and under no circumstances will bed and/or meals in the hospital or clinic be covered for an accompanying person.
- **Surgical Procedures:** When authorized by the Medical Department of the Assistance Services Center, in emergency cases that require immediate treatment and cannot be deferred or postponed until the User's return to their country of origin.
- **Intensive Care and Coronary Care Unit:** When the nature of the illness or injury so requires, and always with the prior authorization of the Medical Department of the Assistance Services Center, this service will be authorized.

Note 1: The Assistance Services Center reserves the right to decide on the most appropriate treatment proposed by the medical team and/or repatriation to the country of residence if the patient's physical condition allows it. If, in the opinion of the treating physicians of the Assistance Services Center, it is possible to return to the place of origin to receive long-term treatment, scheduled surgery, or non-urgent surgery, the User will be repatriated, who is required to accept this solution, losing all the benefits granted by their MAS SERVICIOS plan in case of refusal.

Notice to the User: This assistance is excluded when the cause of the accident and injury stems from the professional practice of any sport, individually and/or collectively, in tournaments, competitions, or marathons.

Telemedicine + Scan Face

MAS SERVICIOS Users may receive medical assistance via telephone conference and/or videoconference (subject to availability) with a healthcare professional who will provide guidance on what to do to treat the symptoms as a priority while remaining at their place of residence or whether they should go to a hospital emergency room or urgent care center, depending on the severity and risk of the symptoms described by the user and the doctor.

Information service: The Concierge

MAS SERVICIOS Concierge Service is available 24 hours a day, 365 days a year to assist Beneficiaries in obtaining information about tickets for shows, travel arrangements, car rentals,

theater reservations, and any other information the Beneficiary may need in major cities around the world. The Beneficiary will be responsible for all costs and expenses related to the information provided by the assistance center.

Repatriation or medical transport of injured or ill persons

In case of emergency or urgency, and if the Assistance Service Center deems it necessary, the transfer of the User to the nearest health center will be organized, by the means of transport that the Medical Department of the Assistance Service Center considers most appropriate and according to the nature of the injury or illness. It is also established that even for treatments and surgeries that occur in cases classified as urgent or emergency, medical transport must be previously requested and authorized by the **MAS SERVICIOS** center. Failure to comply with this rule exempts **MAS SERVICIOS** from covering the cost of such transport.

Medical repatriation is understood to mean the transfer of the sick or injured User from their current location to the airport of entry in their country of habitual residence, where the certificate and/or assistance plan should have been issued. Only the Medical Department of **MAS SERVICIOS** may authorize all the measures mentioned in this clause, and the User or a family member is prohibited from doing so on their own without the prior written authorization of **MAS SERVICIOS**. Additionally, repatriation must be authorized and medically and scientifically justified by the **MAS SERVICIOS** Attending Physician, in the event that the User and/or their family members or companions decide to carry out the repatriation without seeking the opinion of the **MAS SERVICIOS** Medical Department. If this is done, **MAS SERVICIOS** shall not be held liable, and the repatriation, as well as all other expenses and consequences, shall be the responsibility of the User or their family members or companions, without the right to claim against **MAS SERVICIOS**.

When the Medical Department of **MAS SERVICIOS**, in agreement with the Attending Physician, deems it necessary and recommends medical repatriation, this will be carried out in the first instance by the most convenient means of transport available for this purpose, and/or by commercial airline, in economy class and subject to seat availability, to the airport of entry in the country of residence or where the card was purchased. **MAS SERVICIOS** will be responsible for paying the difference for changing the date of the ticket or purchasing a new one if the original ticket cannot be changed. This assistance includes transportation by ambulance or other means of transportation that is compatible with your health condition and approved by the **MAS SERVICIOS** Medical Department from the place of hospitalization to your place of residence, with the necessary support structure including stretcher, wheelchairs, walker, medical accompaniment, etc.

No repatriation expenses will be covered if the cause of repatriation is a pre-existing condition or an event that falls within the general exclusions, except in plans that cover pre-existing conditions. This benefit will apply solely and exclusively within the validity dates of your certificate and/or assistance plan.

Repatriation or transportation of accompanying persons

When, in application of the Repatriation or medical transport of injured or sick persons or Repatriation or transport of the deceased holder guarantee, one of the Beneficiaries has been repatriated or transferred due to illness, accident, or death, and this prevents their spouse, first-degree ascendants or descendants, siblings, or a companion from continuing the trip by the means initially planned, **MAS SERVICIOS** will cover the cost of transporting them to their home or place of hospitalization.

Repatriation or transportation of minor or dependent children

If a beneficiary is traveling as the sole guardian of minors under the age of fifteen (15) or disabled persons, who are also beneficiaries of a **MAS SERVICIOS** assistance plan, and due to illness or accident confirmed by the Medical Department of the Assistance Services Center, is unable to care for them, **MAS SERVICIOS** will arrange, at its expense, for the transportation of said minors to their usual place of residence in their country of origin, by the means it deems most appropriate.

Repatriation or transport of the deceased Customer

In the event of the death of the User during the validity of the **MAS SERVICIOS** card due to an event not excluded in the general conditions. **MAS SERVICIOS** will organize and cover the cost of repatriation of the remains, including the cost of: a simple coffin required for international transport, administrative procedures, and transport of the body by the means deemed most appropriate to the place of entry into the country of habitual residence of the deceased, up to the limit specified in the table of benefits.

If the beneficiary and/or family member who is present at the time of death so wishes, within this same coverage, they may opt for cremation of the body, and all necessary administrative procedures and transfer of ashes to the deceased's country of habitual residence will also be included.

The costs of the final coffin, funeral arrangements, ground or air transportation in the country of residence, and burial will not be covered by **MAS SERVICIOS**. In international assistance plans, each plan will determine what coverage is provided for this item.

MAS SERVICIOS is exempt from providing the services and assuming the costs related to this benefit in the event that the User's death is caused by suicide and/or death as a result of alcohol or drug use, and/or a pre-existing, chronic, or recurring illness or medical condition. This benefit does not cover, nor does it include under any circumstances, the return expenses of family members and/or companions of the deceased, and therefore **MAS SERVICIOS** will not be responsible for any third-party expenses.

BAGGAGE GUARANTEES

Search, location, and shipment of lost luggage

In the event of lost luggage on a scheduled flight, **MAS SERVICIOS** will use all means at its disposal to locate it, inform the Beneficiary of any developments in this regard and, where appropriate, deliver it to the Beneficiary at no charge.

CANCELLATION AND REFUND COSTS FOR HOLIDAYS

Cancellation of a booked trip

MAS SERVICIOS will cover, up to the coverage limit and according to the plan contracted, the penalties incurred for early cancellation of a trip known as tours, package tours, excursions, airline tickets, and cruises. To enjoy this benefit, the User of the certificate and/or assistance plan must:

1. Purchase the certificate and/or assistance plan within 72 hours of purchasing the tourist package and/or cruise, provided that the penalty period published by the travel or cruise agency has not yet begun.
2. Notify the Assistance Services Center within a maximum of 24 hours after the event that led to the cancellation.
3. Submit all documentation requested by **MAS SERVICIOS** to evaluate coverage for this benefit, including, but not limited to: a document that clearly and reliably demonstrates the reason for the trip cancellation (medical report, death certificate, among others), letters from the respective service providers, invoices, and payment receipts. (See below for specific requirements in the case of cruises).
4. The User has up to 30 (thirty) calendar days from the date of the event to submit the complete documentation and supporting evidence necessary to initiate the refund process. After that period, no documents will be accepted for processing any other refund matters.

Note 1: For Annual Multi-Trip plans, cancellation will be renewed each time the User travels as indicated in the certificate and/or assistance plan for the product they have purchased, and applies as long as the requirements established to be eligible for this benefit on each trip are met. This benefit applies to users up to 99 years of age.

Note 2: Any event that occurred prior to the issuance of the certificate and/or assistance plan is excluded. In the event of the same event involving more than one reservation and regardless of the number of parties involved, the maximum refund liability of **MAS SERVICIOS** for all affected parties shall not exceed forty thousand US dollars (USD\$40,000.00).

involved in it, the maximum liability of **MAS SERVICIOS** for reimbursement to all affected holders shall not exceed forty thousand US dollars (USD\$ 40,000.00) as the maximum overall amount for the same incident.

If the sum of the compensation to be refunded exceeds the amounts referred to above, each individual refund will be made on a pro rata basis of the maximum liability defined in the Certificate and/or assistance plan.

Justified causes for the purposes of this benefit are:

1. The death, accident, or serious illness not pre-existing of the User or first-degree relative (parents, children, or siblings) or spouse, serious illness being understood as a health condition that, in the opinion of the Medical Department of the Assistance Services Center, makes it impossible for the User to begin the trip on the originally contracted date.
2. Being summoned as a party, witness, or juror in a court of law.
3. Damage caused by fire, robbery, theft, or force of nature at the User's usual place of residence or business premises that renders them uninhabitable and unavoidably requires the User's presence.
4. Medical quarantine that forces the User to remain in their country of origin.
5. Verified dismissal of the User from their job, with a date after the assistance plan was taken out.
6. Emergency call-up for military, medical, or public service.
7. Epidemics, natural disasters, or volcanic ash
8. If the person(s) accompanying the User on the trip, understood as the person(s) sharing the same hotel room or cruise cabin with the User, is/are a first-degree relative (parents, children, or siblings) or spouse, also holding an assistance plan under the same conditions as the User, and said companion(s) is/are forced to cancel the trip for any of the reasons listed above.

Once the plan has been purchased under the conditions indicated above, and if the benefit is applicable, its validity begins at the moment the User purchases their certificate and/or assistance plan and ends at the moment the plan becomes effective. This benefit applies to users up to 99 years of age.

Reimbursement for unused vacation

MAS SERVICIOS will reimburse up to the limit set in the contracted plan and subject to exclusions, an amount per day of unused vacation. This amount will be obtained by dividing the cost of the beneficiary's trip by the number of days planned for the trip, and will be reimbursed by multiplying it by the number of unused vacation days, upon justification of the cost of the vacation.

This guarantee will only apply when the beneficiary is forced to interrupt their trip early and has to return home for any of the reasons mentioned above, which occurred after the start of the trip and were not previously known to the beneficiary.

-Serious illness, serious accident, or death of:

- The Beneficiary or a Family Member.
- The BENEFICIARY's companion, registered on the same reservation and also a beneficiary.
- The beneficiary's professional substitute, provided that it is essential for the beneficiary to assume the position or responsibility.
- The person responsible during the period of travel and/or stay for the custody of minor or disabled children. For this guarantee to be valid, it will be necessary to provide the name and surname of this person at the time of subscribing to the plan.

The following are not covered by this guarantee:

- a) Cosmetic treatment, a cure, a contraindication for air travel, the lack or contraindication of vaccination, the impossibility of following the recommended preventive medical treatment in certain destinations, voluntary termination of pregnancy, alcoholism, the use of drugs and narcotics, unless these have been prescribed by a doctor and are consumed as indicated.
- b) Psychological, mental, or nervous illnesses and depression without hospitalization, or that justify hospitalization for less than seven days.
- c) Chronic or pre-existing illnesses of all travelers who have suffered decompensation or exacerbation within 30 days prior to taking out the policy, regardless of their age.
- d) Chronic, pre-existing, or degenerative illnesses of family members described in the GENERAL CONDITIONS, who, not being beneficiaries, do not suffer alterations in their condition that require outpatient care in a hospital emergency room or hospital admission, after taking out the plan.
- e) Participation in bets, contests, competitions, duels, crimes, or fights, except in cases of self-defense.
- f) Epidemics, pandemics, medical quarantine, and pollution, both in the country of origin and in the destination country.
- g) War (civil or foreign), whether declared or not, riots, popular movements, acts of terrorism, any effect of a source of radioactivity, as well as the conscious disregard of official prohibitions.
- h) Failure to present, for any reason, the documents essential for any trip, such as passport, visa, tickets, card, or vaccination certificate.
- i) Malicious acts, as well as intentional self-harm, suicide, or attempted suicide.
- j) Cases arising directly or indirectly from events caused by nuclear energy, radioactive radiation, natural disasters (except those specifically covered by the "Official Declaration of Disaster Area" guarantee), acts of war, riots, or terrorist acts.

Note: The causes mentioned above correspond to the 34 causes covered by the Any Reason benefit, not including cause number 35.

Change of dates instead of cancellation

If the Beneficiary is forced to change their travel dates due to unforeseen and justified causes, this coverage allows them to reschedule the original itinerary without having to cancel the trip.

The coverage includes:

- Assistance in rescheduling flights, accommodation, and contracted services.
- Coverage of additional costs due to date changes (penalties or fare differences), up to the limit established in the purchased plan.
- Management with airlines and suppliers to facilitate the reissuance of tickets or reservations.

Conditions:

1. The change must be requested at least 24 hours before the original start date of the trip.
2. The reason for the change must be verifiable by valid documentation (medical certificate, work certificate, etc.).
3. The new itinerary must remain within the originally contracted destinations.

Justified causes for the purposes of this benefit are:

1. The death, accident, or serious illness not pre-existing of the User or first-degree relative (parents, children, or siblings) or spouse, serious illness being understood as a health condition that, in the opinion of the Medical Department of the Assistance Services Center, makes it impossible for the User to begin the trip on the originally contracted date.
2. Being summoned as a party, witness, or juror in a court of law.
3. Damage caused by fire, robbery, theft, or force of nature at the User's usual place of residence or business premises that renders them uninhabitable and unavoidably requires the User's presence.
4. Medical quarantine that forces the User to remain in their country of origin.
5. Verified dismissal of the User from employment, dated after the date of enrollment in the assistance plan.
6. Emergency call-up for military, medical, or public service.
7. Epidemics, natural disasters, or volcanic ash
8. If the person(s) accompanying the User on the trip, understood as the person(s) sharing the same hotel room or cruise cabin with the User, or who are first-degree relatives (parents, children, or siblings) or spouses, also have

an assistance plan under the same conditions as the User, and said companion(s) is/are forced to cancel the trip for any of the reasons listed above.

Postponement of hotel check-in

This coverage allows the Beneficiary to change the date of check-in at the previously booked hotel, up to a maximum of 48 hours in the event of unforeseen circumstances that delay the start of the trip or arrival at the destination.

Cancellation of a booked trip

MAS SERVICIOS will cover, up to the coverage limit and according to the plan purchased, the penalties incurred for early cancellation of a trip, such as tours, package tours, excursions, airline tickets, and cruises.

To enjoy this benefit, the User of the certificate and/or assistance plan must:

1. Purchase the certificate and/or assistance plan within 72 hours of purchasing the tourist package and/or cruise, provided that the penalty period published by the travel or cruise agency has not yet begun.
2. Notify the Assistance Services Center within a maximum of 24 hours after the event that led to the cancellation.
3. Submit all documentation requested by **MAS SERVICIOS** to evaluate the coverage of this benefit, including, but not limited to: a document that clearly and reliably demonstrates the reason for the trip cancellation (medical report, death certificate, among others), letters from the respective service providers, invoices, and payment receipts. (See below for specific requirements in the case of cruises).
4. The User has up to 30 (thirty) calendar days from the date of the event to submit the complete documentation and supporting evidence necessary to initiate the refund process. After that period, no documents will be accepted for processing any other refund matters.

Note 1: For Annual Multi-Trip plans, cancellation will be renewed each time the User travels, as indicated in the certificate and/or assistance plan for the product purchased, and applies provided that the requirements established to be eligible for this benefit on each trip are met. This benefit does not apply to Users over the age of 74.

Note 2: Any event that occurred prior to the issuance of the certificate and/or assistance plan is excluded. In the event of a single event involving more than one reservation and regardless of the number of cardholders involved, **MAS SERVICIOS'** maximum liability for reimbursement to all affected cardholders shall not exceed forty thousand US dollars (\$40,000.00) as the maximum total amount for the same incident. In the event that the sum of the compensation to be refunded exceeds the amounts referred to above, each individual refund will be made on a pro rata basis of the maximum liability defined in the Certificate and/or assistance plan.

Justified causes for the purposes of this benefit are:

Justified causes for the purposes of this benefit are:

1. The death, accident, or serious illness not pre-existing of the User or first-degree relative (parents, children, or siblings) or spouse, with serious illness understood to mean a health condition that, in the opinion of the Medical Department of the Assistance Services Center, makes it impossible for the User to begin the trip on the originally contracted date.
2. Being summoned as a party, witness, or juror in a court of law.
3. Damage caused by fire, robbery, theft, or force of nature at the User's usual place of residence or business premises that renders them uninhabitable and unavoidably requires the User's presence.
4. Medical quarantine that forces the User to remain in their country of origin.
5. Verified dismissal of the User from their job, with a date after the assistance plan was taken out.
6. Emergency call-up for military, medical, or public service.
7. Epidemics, natural disasters, or volcanic ash.
8. If the person(s) accompanying the User on the trip, understood as the person(s) sharing the same hotel room or cruise cabin with the User,

sharing the same hotel room or cruise cabin with the User, is/are first-degree relatives (parents, children, or siblings) or spouses, also holding an assistance plan under the same conditions as the User, and said companion(s) is/are forced to cancel the trip for any of the reasons listed above.

Once the plan has been purchased under the conditions indicated above, and if the benefit is applicable, its validity begins at the moment the User purchases their certificate and/or assistance plan and ends at the moment the plan becomes valid. This benefit does not apply to Users over 74 years of age.

NOTE: For annual multi-trip plans, the benefit only applies to the first trip; for other trips, the Trip Cancellation Upgrade must be purchased.

Trip cancellation due to COVID-19

If covered by the certificate and/or assistance plan, the User may cancel their trip in advance for the following reasons:

1. In the event of a positive COVID-19 diagnosis of the User, their travel companion, or a first-degree relative. In any case, the Certificate and/or assistance plan must be issued at least 14 (fourteen) days prior to the departure date or the start of coverage, whichever comes first.

Note 1: Does not apply to Users over 70 years of age. Travel cancellation requests will not be covered if the cancellation is due to the closure of borders by the government of origin or destination. Additionally, if the hotel provider, airline, or any other tour operator offers the User the option of leaving the dates open, rescheduling, credit in favor, and other solutions, even if the User rejects this option, there will be no refund for expenses incurred.

Note 2: Any event that occurred prior to the issuance of the certificate and/or assistance plan is excluded from coverage. In the event of a single event involving more than one reservation and regardless of the number of holders involved, the maximum refund liability will be according to the amount specified in the plan contracted in the certificate and/or assistance plan. If the sum of the refunds to be paid exceeds the above amounts, each individual refund will be made on a pro rata basis of the maximum liability defined in the Certificate and/or assistance plan.

NOTE: For annual multi-trip plans, the benefit only applies to the first trip. For other trips, the Trip Cancellation Upgrade must be purchased.

Exclusions applicable to all services and benefits

The following events are expressly excluded from the **MAS SERVICIOS** assistance system:

1. Chronic or pre-existing illnesses, whether defined or recurrent, suffered prior to the start of the validity of the certificate and/or travel assistance plan, whether or not these are known to the User, as well as their exacerbations, sequelae, and direct or indirect consequences (even when these appear for the first time during the trip).
2. Illnesses, injuries, conditions, or medical complications resulting from treatments performed or carried out by persons or professionals not authorized by the Medical Department of the **MAS SERVICIOS** Assistance Services Center, except as provided in the preceding point.
3. Homeopathic treatments, acupuncture treatments, kinesiotherapy, spa treatments, podiatry, manicures, pedicures, etc.
4. Conditions, illnesses, or injuries resulting from criminal or penal acts or attempts by the User, directly or indirectly, such as fights, brawls, beatings, etc.

5. Treatment of illnesses or pathological conditions caused by the intentional ingestion or administration of toxic substances (drugs), narcotics, alcohol, or by the use of medications without a prescription.
6. Expenses incurred for any type of orthotics, prosthetics, including dental, lenses, hearing aids, wheelchairs, crutches, glasses, etc.
7. Events occurring as a result of simple training, simple practices, or active or non-active participation in sports competitions (professional or amateur). In addition, events resulting from the practice of dangerous, high-risk, or extreme-risk sports are expressly excluded, including but not limited to: Motorcycling, Auto Racing, Boxing, Polo, Water Skiing, diving (up to a maximum of 30 meters), hang gliding, karting, ATV riding, mountaineering, skiing, football, boxing, canoeing, paragliding, kayaking, badminton, basketball, volleyball, handball, karate, kung fu, judo, archery, Rifle shooting, Tejo, Rappelling, Diving, Canyoning, Mountaineering, Climbing, Bungee jumping, Athletics, Cycling, Luge, Speleology, Skeleton, Animal hunting, Bobsleigh, etc., and other sports practiced outside of regulated tracks and authorized by the respective sports federations.
8. Childbirth, pregnancy, gynecological checkups, and related examinations. Abortions or miscarriages, regardless of their etiology or origin. Likewise, all complications resulting during and after pregnancy.
9. All types of mental illnesses, including but not limited to neurosis, psychosis, or any other mental illness or psychological condition, as well as their sequelae.
10. Conditions, illnesses, or injuries resulting from the consumption of alcoholic beverages of any kind.
11. Acquired Immune Deficiency Syndrome (AIDS) and Human Immunodeficiency Virus (HIV) in all its forms, sequelae, and consequences. Sexually transmitted diseases and/or infections and/or, in general, any type of service, examination, and/or treatment that has not been previously authorized by the Assistance Services Center.
12. Events and consequences triggered by natural forces, tsunamis, tremors, earthquakes, storms, tempests, hurricanes, cyclones, floods, nuclear radiation and radioactivity events, as well as any other natural or unnatural phenomenon of an extraordinary nature or events which, due to their scale or severity, are considered a national, regional or local disaster or catastrophe, such as earthquakes, hurricanes, floods, etc.
13. Suicide, attempted suicide, or self-inflicted injuries by the User and/or their family, as well as any act of manifest irresponsibility or gross negligence on the part of the User of travel assistance.
14. Events resulting from acts of war, invasion, acts committed by foreign or domestic enemies, terrorism, hostilities or war operations (whether war has been declared or not), civil war, rebellion, insurrection or military, naval or usurped power, the User's involvement in riots, demonstrations or disturbances, whether or not they are of a civil war nature, whether the intervention is personal or as a member of a civil or military organization; terrorism or other serious disturbance of public order.
15. Malicious, premeditated and/or bad faith acts or omissions on the part of the User or their representatives.
16. Routine medical examinations, laboratory tests for medical check-ups, diagnostic and/or control examinations, laboratory or radiological tests or other means, the purpose of which is to establish whether the illness is a pre-existing condition, such as radiology examinations, Doppler, magnetic resonance imaging, tomography, ultrasound, imaging, scanners of all kinds, etc. Medical examinations performed to establish whether the condition corresponds to a pre-existing condition or not.

17. Expenses corresponding to public or private transportation or travel paid for by the User from their hotel or place of residence to the hospital, medical center, or doctor's office. Unless such expenses have been expressly authorized in writing or verbally by the Assistance Services Center.
18. Illnesses arising from, caused by, or resulting from congenital deformities, whether known or unknown to the User.
19. Injuries or accidents resulting from air accidents in aircraft not intended or authorized for public transport, including private charter flights.
20. Conditions, illnesses, or injuries resulting directly or indirectly from fights or brawls (except in cases of proven self-defense with a judicial and/or administrative report), strikes, acts of vandalism, or civil unrest in which the User has actively participated. The attempt or commission of an illegal act and, in general, any malicious or criminal act by the User, including the provision of false or inaccurate information.
21. Endemic, pandemic, or epidemic diseases. Assistance for these diseases in countries with or without a health emergency if the User has not followed the suggestions and/or instructions on travel restrictions and/or prophylactic treatment and/or vaccinations issued by health authorities.
22. Any medical expenses or assistance that has not been previously consulted and authorized by the **MAS SERVICIOS** Assistance Services Center.
23. Illnesses or ailments resulting from menstrual disorders in women, such as early or late periods, as well as bleeding, discharge, and others.
24. Liver diseases, such as cirrhosis, abscesses, and others.
25. Examinations and/or hospitalizations for stress tests and all types of preventive checkups.
26. Any type of hernia and its consequences.
27. Kidnapping, abduction, and/or related incidents.
28. Occupational hazards: if the reason for the User's trip is to perform work or tasks that involve an occupational hazard, as well as injuries classified as repetitive strain injuries, work-related musculoskeletal disorders, injury due to continuous or ongoing trauma, etc., or similar, as well as their consequences after treatment, including surgery at any time.
29. Injuries to drivers or passengers due to the use of any type of vehicle, including bicycles, motorcycles, and mopeds without a driver's license, helmet, or insurance.
30. Accidents and illnesses occurring in countries at war, whether civil or foreign, are excluded. Examples: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance of any kind will be provided to Users in an illegal immigration or employment situation (including undeclared work in the country where assistance is required, or students caught working in a foreign country without the respective authorization from local authorities).
32. **MAS SERVICIOS** will not cover the costs of physical therapy referred for the treatment of ailments related to work accidents, repetitive tasks, or chronic and/or degenerative diseases of the bones or muscles. Physical therapy will only be covered if the ailment has been caused by a non-work-related accident, with prior authorization from the Medical Department of the

Assistance Services Center, if it is determined that the passenger's current condition can be improved with such treatment, and under no circumstances may it exceed 10 (ten) sessions.

If it is found that the reason for the trip was to receive treatment abroad for an underlying illness, and that the current treatment has a direct or indirect connection with the previous condition that was the reason for the trip, **MAS SERVICIOS** shall be relieved of its obligation to provide its services. To this end, **MAS SERVICIOS** reserves the right to investigate the connection between the current event and the previous condition.

Jurisdiction Agreement: It is expressly agreed between the parties, with regard to the contractual relationship between the User of the certificate and/or assistance plan and the provider, that any problem of interpretation regarding the scope thereof and/or legal claim that cannot be resolved amicably between the parties shall be submitted to the jurisdiction of the courts of Doral, Florida, to the exclusion of any other forum and jurisdiction that may correspond to their present and future domiciles.

Non-cumulative services and/or intervention by other companies: Under no circumstances will **MAS SERVICIOS** provide the user assistance services set out in the MEDICAL ASSISTANCE PLAN of the TRAVEL CERTIFICATE, nor will it reimburse expenses of any kind, if and to the extent that the user requests or has requested services for the same problem and/or condition from any other company, before, during, or after requesting them from the provider.

Subrogation and assignment of rights

Up to the amount of the sums disbursed in compliance with the obligations arising from these General Conditions of **MAS SERVICIOS** Services, it shall be automatically subrogated to the rights and actions that may correspond to the User or their heirs against third parties, whether natural or legal persons and/or public or official bodies by virtue of the event that gave rise to the assistance provided.

The User undertakes to immediately return to **MAS SERVICIOS** any amount received from the party causing and/or responsible for the accident and/or their insurance company(ies) as an advance payment on account of the final settlement to which the holder may be entitled. This shall be in addition to the amounts payable by **MAS SERVICIOS** in the case in question.

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

- 1) Third parties responsible for an accident (traffic or any other type) and/or their insurance companies.
- 2) Transport companies, in relation to the total or partial refund of the price of unused tickets, when **MAS SERVICIOS** has taken responsibility for the transfer of the holder or their remains.
- 3) Other companies covering the same risk.

Important: The holder irrevocably transfers to **MAS SERVICIOS** the rights and actions included in this Clause, undertaking to carry out all legal acts necessary for this purpose and to provide all cooperation required in relation to the event that has occurred. In this regard, the holder undertakes and agrees to formalize the subrogation or assignment in favor of **MAS SERVICIOS** within three (3) calendar days of being notified to that effect. If the holder refuses to sign and/or cooperate in assigning such rights to **MAS SERVICIOS**, the latter shall be automatically exempt from paying the assistance costs incurred.

In addition, **MAS SERVICIOS** shall be subrogated, it being understood that any plan, travel assistance, and/or medical insurance shall be obliged in the first instance to pay all or part of the expenses that may be incurred as a result of the event suffered by the User.

MAS SERVICIOS shall be subrogated to the rights and actions corresponding to the User, for events that have led to its intervention and up to the total cost of the services provided.

Similarly, **MAS SERVICIOS** reserves the right to assign, in whole or in part, both the rights arising from the contractual relationship with the User, as well as the execution, provision of services, and other obligations incumbent upon it to third parties that are legal entities specializing in the field of assistance to companies in the sector.

and other obligations under its responsibility to third parties that are legal entities professional in the field of assistance to companies in the sector.

In this regard, the User is aware of this right and therefore expressly waives the right to be notified or informed in advance of such transfers.

Exceptional circumstances of non-performance not attributable to the Company

Neither **MAS SERVICIOS** nor its network of service providers shall be liable, accountable, or enforceable for unforeseeable circumstances that cause delays or non-compliance due to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism or pronouncements, popular demonstrations, radioactivity, or any other cause of force majeure. When events of this nature occur, **MAS SERVICIOS** undertakes to fulfill its commitments as soon as possible and provided that, once the provision of services is feasible, the contingency that justifies it remains in place.

Recourse

MAS SERVICIOS reserves the right to demand compensation and/or reimbursement from the User for any expenses incurred by the latter in an improper manner, in the event that services not covered by this contract or outside the period of validity of the contracted assistance plan have been provided, as well as any payments made on behalf of the User.

Liability

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

MAS SERVICIOS shall not be liable and shall not compensate the User for any type of damage, harm, injury, or illness caused by having provided the User, at their request, with persons or professionals to assist them medically, dentally, pharmaceutically, or legally. In these cases, the person or persons designated by **MAS SERVICIOS** shall be considered agents of the User, without any possible recourse of any nature or circumstance against **MAS SERVICIOS**, by reason of such designation. **MAS SERVICIOS** strives to provide passengers with the best healthcare professionals and the best resources. However, **MAS SERVICIOS** cannot be held wholly or partially responsible for the availability, quality, results, lack of care, medical services, and/or malpractice of such professionals or entities, as these conditions are completely beyond the control of **MAS SERVICIOS**.

Expiration - Termination - Modification

Any claim seeking to enforce the obligations assumed by **MAS SERVICIOS** through these general conditions must be made in due form and in writing within a maximum non-extendable period of 30 (thirty) consecutive calendar days from the date of expiry of the certificate and/or assistance plan. Once the indicated period has elapsed, all rights not exercised by the User will automatically expire.



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