

Assistance Plan Inclusion Assistance and Cancellation

Plan No.: MX27-M25-01A1



Request 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 Service Center. In order to communicate with said center by telephone, the User must request a collect call or call the Assistance Service Center directly at the numbers provided for the countries indicated.

Important

Toll-free numbers (0800) must 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 you are located, requesting a collect call to the United States of America (see table for quick reference). Communication may be through electronic means such as email, WhatsApp, and Skype.

How to contact us

Mexico: **+52 800 953 1674**

USA (toll free): **+1 800-391 0540**

United States/Collect Call: **1-954-472-1895**

Rest of the world: **+1 954 516 6976**

Email: **atencionviajero@masservicios.com.mx**

Skype: **asistencia.internacional**

WhatsApp: **+1 863-204-0028**

Please have this information ready when you contact us:

- Your name, location, and phone number
- Your policy/certificate number

Summary of coverage

1) Assistance Guarantees

Medical and health care	
• 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 companions
Repatriation or transport of minor children or dependents	
	Included
Repatriation or transport of deceased customer	
	Included
Telemedicine	Included
Information service	Included

2) Luggage guarantees

Search, location, and shipment of lost luggage	Included
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3) Cancellation fees and vacation refunds

Travel cancellation costs	USD 10,000
Reimbursement for unused vacations	USD 10,000
Change of dates instead of cancellation	USD 1,500
Late check-in	USD 500

Guaranteed causes for cancellation



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.

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, theft, robbery, 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 contracted.

6. Emergency call-up for military, medical, or public service.

7. Epidemics, natural disasters, or volcanic ash.

8. If the person 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 above conditions, 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.

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.

What does this certificate exclude?

Exclusions APPLICABLE TO ALL SERVICES AND BENEFITS

1. Chronic or pre-existing, defined, or recurring illnesses suffered prior to the commencement of the certificate and/or travel assistance plan, whether or not known to the User, as well as their exacerbations, sequelae, and direct or indirect consequences (even when they 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, straightforward practice, or active or inactive 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, Motor racing, Boxing, Polo, Water skiing, Diving (up to a maximum of 30 meters), Hang gliding, Karting, ATVs, 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 illness, 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 event that, due to its proportions or severity, is 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 the 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 checkups, 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 tests, magnetic resonance imaging, CT scans, ultrasounds, 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 resulting from or due to 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 resulting from 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 involved in civil or foreign wars 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 injury was 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 therapy, 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 is directly or indirectly related to the previous illness 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 illness.

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 established in the MEDICAL ASSISTANCE PLAN of the TRAVEL CERTIFICATE

, nor will it reimburse expenses of any kind, if the User requests or has requested benefits for the same problem and/or condition from any other company, before, during, or after requesting them from the provider.



The service you have contracted is marketed through Intermundial Asistencia S de RL de CV with CUD. A201310210944165528. R.F.C. ISA131107AT7. (No. 46,293. Book: 910. Folio: 181,986). Your personal data will be included in the CLIENTS OR CLAIMS files owned by them for the purpose of advising clients on the contracting of services, assisting them in the processing of claims with assistance companies and their collaborators, and sending them information for commercial purposes. You may exercise your rights of access, opposition, rectification, and cancellation by contacting Intermundial, as the entity responsible for the files: Darwin 74 Int 301 Colonia Anzures, Miguel Hidalgo, Mexico City, CP 11590.

"In compliance with the provisions of Article 202 of the Law on Insurance and Surety Institutions, the contractual documentation and technical note that make up this insurance product were registered with the National Insurance and Surety Commission on December 7, 2016, under number PPAQS0023 0115____ 2016."



Don't forget that...

- 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 minor, provided that the adult has an active assistance plan and both are included in the same reservation and hotel room. This benefit applies only to one minor per adult.
- For the Trip Cancellation section, the certificate and/or assistance plan must be purchased within 72 hours of purchasing the tourist package and/or cruise, provided that the penalty period published by the travel agency or service provider has not yet begun.
- The trip cancellation benefit can be purchased by users aged between 1 and 99 years old.