

ALLIANZ TRAVEL

PROTECTION PLAN

**THANK YOU FOR YOUR INTEREST
IN ALLIANZ TRAVEL
(Commercial Brand of AWP México, S.A. de C.V.)**

The following pages offer detailed information about the travel protection plan are inquiring about:

- This certificate, which explains how our service works.
- The confirmation letter that comes with your package, which tells you what your plan coverage includes and the limits.
- Any other information you receive with your package, including general conditions.

Please **make sure** you read these documents carefully. This certificate may describe coverage your plan doesn't include. **Make sure** you refer to all of these documents to understand what you plan covers. Contact us immediately if you think there is a mistake on your letter of confirmation.

All amounts mentioned in these documents are in Dollars (USD)



TRAVEL CERTIFICATE

INDIVIDUAL

Worry less and enjoy the journey.

Review your coverage and assistance benefits before you leave.

We can help!

Our assistance team helps you with your problems 24 hours a day almost anywhere in the world.

In Mexico

55 53 77 38 68

Rest of the Mexican Republic

01 800 8333 356 (8333-KLM)

In the United States

1 866 3269270

All others locations, call collect

(52) 55 53 77 3868

INDIVIDUAL TRAVEL INSURANCE CERTIFICATE

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SECTION 1. OUR AGREEMENT WITH YOU

Your travel insurance plan (your plan) includes both insurance coverage and assistance services.

Throughout this document:

- we, us and our mean Allianz Travel (AWP México S.A. de C.V.) as manager of this plan and Allianz México, S. A. Compañía de Seguros as the supplier of insurance coverage of this plan
- Allianz means Allianz México, S. A. Compañía de Seguros
- you and your, mean the people listed on your letter of confirmation

All of the information about travel insurance in this document is subject to the terms and conditions of the Group Policy underwritten by Allianz. No one has the right to describe this travel insurance any differently than it has been described in this document, or to change or waive any of its provisions

About this agreement

It is important that you read the certificate carefully, **the conditions in this specified document only apply to the contracted product.**

Product 1: CANCELLATION

Product 2: CANCELLATION AND TRAVEL ASSISTANCE

You have a duty to make all reasonable efforts to minimize any loss.

We have issued the certificate and the attached conditions based on your payment and the information you include in your registration or other form. The statements you made in your record or other form are representations and not warranties. We may use this information to void insurance, reduce benefits or defend our decision on a claim.

The headings in this certificate are for convenience only.

Satisfaction guaranteed

You may cancel the purchase of your Travel Protection program, within a period not exceeding 10 days of having made the purchase, as long as you have not started your trip or filed a claim

Signed by

Allianz Travel trademark of AWP México, S.A. from C.V.

Insurgentes Sur 1602-302, Crédito Constructor, C.P. 03940, Mayor Benito Juárez

Mexico City

SECTION 2. WHAT THIS CERTIFICATE INCLUDES

This is a certificate that covers specific risks, which means that only specific situations, events and losses included in this document are covered, and only under the conditions we describe.

The plan you have purchased may not include all the coverage described here. Be sure to check your confirmation letter to confirm your coverage and limits.

Your plan also includes assistance services, which are described in Section 5, Help while traveling.

Coverage	When it applies	Limit	Deductible
Product 1 & 2: CANCELLATION			
Trip cancellation	Your trip is canceled before starting	Limited to USD 2,500 per user	* 25% with a minimum of USD 50 and a maximum of USD 220 per user
Flight Loss	He lost his flight for any fortuitous and unforeseen reason	Limited to the price paid for the simple ticket initially purchased	NA
Product 2: TRAVEL ASSISTANCE			
Trip interruption	Your trip is interrupted once you have left	At cost	NA
Emergency Medical Assistance	He suffered an accident and / or serious illness while traveling	Limited to USD 10,800 per user	50 USD
Loss luggage or damaged luggage or theft of luggage	Your registered luggage is lost or misplaced by the airline	Limited USD 500 per user and per claim	per user
	Your registered luggage is lost or misplaced by the airline.		USD 50 per user
	Your luggage suffers direct damage or partial losses		
Dental assistance	Ask to make an appointment because of a recurring dental pain or discomfort during your trip	470 USD per user	

Emergency Medical Transportation	You have a serious illness or accident and in the opinion of a doctor it is necessary to transfer by ground ambulance	At cost	USD 50 per user
Medical repatriation	You are seriously ill or injured during the trip and by medical recommendation you should not continue your trip	At cost	NA
Accommodation (due to a medical cause)	You are sick or injured and cannot return to your home by prescription	70 USD per day, maximum 7 days per user	NA
Hotel Expenses Extension	You need to extend your stay, after being discharged due to injury or illness	70 USD per day, maximum 7 days per user	NA
Family Member Transportation to Bedside	He is ill during the trip, and will travel alone and by medical recommendation he should not continue his trip	At cost	NA
Dependents Minors Return Home	He is ill during the trip, and will travel with minors and by medical recommendation he should not continue his trip	At cost	NA
Family Visits	You are hospitalized for more than 7 (seven) consecutive calendar days during your trip	At cost	NA
Medications	You are traveling outside your country and require a medication and it is not available on the site.	At cost	
Repatriation of Remains	In case the user dies	At cost	NA
Funeral assistance	The user dies by natural death	USD 1100 per user	NA
Legal assistance	In case of theft.	Unlimited	NA

Emergency Messages Service	You need to send an urgent message to your home	At cost	NA
Search Expenses	After an accident, require search service at sea or in the mountains.	USD 1100 per user	NA
Rescue expenses	You have identified the location of the lost user and require a transfer to a hospital.	USD 1100 per user	NA

* Applies in case of modification of the user's vacation period and / or identification / passport theft

How to read Section 2 and 3

When it applies It tells **you** when you are eligible to file a claim. These situations and events are named **covered reasons**.

What does it cover **It indicates** the type of situations for which **you** can be reimbursed. **You will find** more information in section 6, *Claims Information*.



It provides you with information about the related support services that are available to **you** worldwide. You **will find** a complete list in Section 3, Help while traveling.

We can help you!

Important

The travel certificate does not cover everything. It is designed to protect you when a sudden and unexpected problem or event occurs. Please see Section 4, What does this certificate exclude? For more information.

TRIP CANCELLATION

A. When it applies

When the user requests the trip cancellation before the scheduled departure date for the following reasons:

- **Health**
 - Injury, illness or medical condition

You or your family member are seriously ill or injured, before booking your trip.

Specific requirements

The injury, illness or medical condition must be sufficiently disabling to cause the person to delay, cancel or interrupt their trip.

- Medical contraindication

You present **a contraindication or sequel to vaccination or the medical impossibility of following a preventive treatment** necessary for the destination of your trip, provided that this has been covered by a favorable medical opinion prior to the reservation of the trip.

- Organ transplant

You need an organ transplant during your stay

- **Death**

You or your family dead.

Specific requirements

You or a family member dies before your trip.

- **Environment**

Uninhabitable home

Your main residence is uninhabitable due to theft or vandalism, a fire, a flood or a weather event which has exceeded more than 50% damage and requires your presence for the application of protective measures and administrative measures for the damage received.

Politics and violent events

- Terrorism: A terrorist act happens at your destination abroad within 30 days from the day it is scheduled to arrive.

The guarantee applies in the case of a riot, attack or act of terrorism under the following conditions:

- the event caused property damage and bodily injury in the city of your destination or a stay,
 - The Ministry of Foreign Affairs recommends not traveling to the city of your destination or a stay, the impossibility of the trip organizer offering a new destination or place of stay.

- **Transportation and lodging**

An accident of your means of transport that occurs during your transfer to the airport and results in a delay of more than 2 hours, causing you to lose the flight reserved for your departure, provided that measures have been taken to reach the airport at least two hours before the closing time for boarding.

- **Legal appointment**

Its mandatory, unpredictable call that cannot be postponed, to appear before a court as a witness or as a member of the jury in a criminal court.

- **Others**

Within 48 hours before your departure, you have suffered the theft of your identity documents (passport, official identification, visa, etc.) essential to pass through Customs during your trip provided that the recovery measures have been carried out immediately.

B. What it covers

The costs of canceling the air or land transportation ticket.

This coverage may be requested after acquiring this program and before you start your trip.

In case of requesting this coverage, it is understood that the rest of the coverage covered in the trip will be canceled.

Allianz Travel will not be responsible, for omissions of the User or if he does not follow the instructions precisely.

TRIP INTERRUPTION

A. When it applies

When the User requests for the purposes of this coverage the Trip Interruption, for the following reasons:

- **Health**

- Injury, illness or medical condition

You or your family member are seriously ill or injured, before booking your trip.

- **Death**

You or your relative die

Specific requirements

You or a family member dies before your trip.

- **Environment**

Uninhabitable home

Your main residence is uninhabitable due to theft or vandalism, a fire, a flood or a weather event that has exceeded more than 50% damage and requires your presence for the application of protective measures and administrative measures for the damage received.

The interruption can be requested from the beginning of your trip contracted with this program, and ends the day and time, you suspend (interrupt) your trip.

B. What it covers

The expenses of the air or land transport ticket.

Coverages are payable in a single case, either cancellation or interruption but not both (not cumulative).

The coverage of this travel cancellation or interruption document is not applicable in case it originated due to causes or reasons attributable to the airline.

MISSED FLIGHT

A. When it applies

When the User loses a flight for any fortuitous and unforeseen reason except as a result of a failure of the air vehicle or fortuitous event that affects the air vehicle, or that the delay is caused by the airline in which the User is registered to travel.

B. What it covers

The costs of canceling the air transport ticket within the next 24 hours.

EMERGENCY MEDICAL ASSISTANCE

A. When it applies

If the User suffers a Covered Accident and / or Serious Illness while traveling, as long as the treatment is medically necessary and provided by a doctor, hospital or licensed provider.

B. What it covers

The medical expenses incurred by the User will be paid, within the term of the coverage for the services and / or medical and surgical materials required.

This coverage will not exceed the limits indicated in your protection plan.

Covered Medical Expenses, those incurred by the User or for medical or surgical treatment, will be considered for the following concepts:

- a) The cost of medical fees for surgical interventions and the cost of assistant surgeon fees.
- b) The cost for medications, application of substances and diagnostic studies that are essential for the treatment of the User, as long as there is a medical prescription and they are accompanied by the corresponding prescriptions
- c) The cost for the use of operating rooms, recovery room and intensive care unit.
- d) The cost for the treatment of physical therapy, radioactive (x-rays) and physiotherapy, provided to the user during hospitalization and prescribed by the attending physician.
- e) The cost of braces and prostheses, when it is not replacement.
- f) The cost of hospitalization, represented by the use of a standard room, as well as the food consumed by the User (standard private room).

In any case, the charge for medical services must correspond to the usual and customary costs in the place where such services are provided, and the User must show the vouchers that prove the expenses incurred.

Any cost derived from what is indicated in this assistance and that is not mentioned in this coverage will be borne by the User.

The services are direct payment to the provider, as long as the User gives prior notice to the Allianz Travel team and otherwise the User must request approval and authorization from Allianz Travel.

LOST BAGGAGE OR BAGGAGE THEFT OR LUGGAGE DAMAGE

If your luggage has been lost, stolen in its entirety or damaged during your trip, you can use only one of the following benefits:

LOSS LUGGAGE

A. When it applies

If your checked baggage was lost or lost during your flight.

To make this benefit effective it is necessary to present the following:

- a) After 48 hours of not finding the luggage, it will be considered lost or lost. To obtain this benefit, the user must contact Allianz Travel within 48 hours after arrival to inform them of the fact.
- b) That the luggage is registered by the airline.
- c) Present the document or letter that indicates or covers the loss or loss of the luggage issued by the airline when it is in the custody of the airline and specifies the number of suitcases registered in the name of the User to make this benefit effective.

B. What it covers

The value of the belongings contained in the luggage, except as indicated in the list of exclusions, section 4.

It is necessary to provide all original receipts, invoices, vouchers or copies of the items that make up your luggage, in order to be able to calculate the amount to be covered always within the limit indicated by this coverage. If you have the original receipts, invoices, vouchers or copies of the items that make up your luggage, the calculation of the amount to be covered will take into account the original purchase price shown on the invoices or vouchers and the depreciation. Depreciation is estimated by deducting an amount due to aging, wear or average life of the items, or as a result of rapid changes in the model and technical progress.

The depreciation of 50% on the items will be considered in all cases whether you present all original receipts, invoices, vouchers or copies of the items that integrate your luggage or do not present any of these.

Any reimbursement you receive in cash or discounts for future travel by the airline will be deducted from the amount of your claim.

The User is required to deliver the document of the loss of luggage issued by the airline indicating the lost luggage, name of the owner (User) and the registration number.

Any refund you receive from the airline will be deducted from the amount of your claim.

DAMAGE LUGGAGE

A. When it applies

When personal assets referred to below:

- a) Merchandise, accessories, consumables, uncontrolled Medications, photographic or cinematographic equipment and in a reasonable amount covering only the travel period, perfumes, cosmetics and perishable products inside the passenger's bag have suffered damage, up to the limit indicated in your benefit plan.

B. What it covers

Only direct damages verified, of personal property, property of the user, of those referred to in subsection a) of the previous section, up to the limit indicated will be covered as long as it is in the custody of the Airline, and have been duly documented by the user and the corresponding receipt for the suitcase has been provided.

It is understood for the purposes of these general conditions, that the luggage enters into the custody of the airline from the moment the user documents the luggage at the airline counters and ends at the moment the user has arrived on the ground and take custody and control of your luggage.

THEFT OF LUGGAGE

A. When it applies

If your checked luggage was stolen during your flight.

To make this benefit effective it is necessary to present the following:

- d) After 48 hours have elapsed after not finding the luggage, it will be considered stolen. To obtain this benefit, the user must contact Allianz Travel within 48 hours after arrival to inform them of the fact.
- e) That the luggage is registered by the airline.
- f) Present the document or letter that indicates or covers the loss or loss of the luggage issued by the airline when it is in the custody of the airline and specifies the number of suitcases registered in the name of the User to make this benefit effective.

B. What it covers

The value of the belongings contained in the luggage, except as indicated in the list of exclusions, section 4.

It is necessary to provide all original receipts, invoices, vouchers or copies of the items that make up your luggage, in order to be able to calculate the amount to be covered always within the limit indicated by this coverage. If you have the original receipts, invoices, vouchers or copies of the items that make up your luggage, the calculation of the amount to be covered will take into account the original purchase price shown on the invoices or vouchers and the depreciation. Depreciation is estimated by deducting an amount due to aging, wear or average life of the items, or as a result of rapid changes in the model and technical progress.

The depreciation of 50% on the items will be considered in all cases whether you present all original receipts, invoices, vouchers or copies of the items that integrate your luggage or do not present any of these.

Any reimbursement you receive in cash or discounts for future travel by the airline will be deducted from the amount of your claim.

The User is required to deliver the document of the loss of luggage issued by the airline indicating the lost luggage, name of the owner (User) and the registration number.

Any refund you receive from the airline will be deducted from the amount of your claim.

DENTAL ASSISTANCE

A. When it applies

When the User requests to make an appointment because of a recurring dental pain or discomfort during their trip.

B. What it covers

The cost of an appointment with a dentist or failing that with a general practitioner to relieve symptoms or discomfort. Allianz Travel will not be responsible, for omissions of the Dentist or the User or if he does not follow the instructions precisely.

This service is subject to availability of the Allianz Travel network of doctors.

SECTION 3. HELP WHILE TRAVELING

If you need help while traveling, our assistance team will be available **24 hours a day**.

Our services are here to help you make difficult situations easier. With our **global reach**, we can contact you with medical and legal professionals, as well as help you with other assistance services.

Important

Please note that general exclusions from **your plan** also apply to **our** support services.

You will find the list of these exclusions in section 4, *What does this certificate exclude?*

EMERGENCY MEDICAL TRANSPORTATION

A. When it applies

If the User has a serious illness or Covered Accident as long as in the opinion of a doctor the medical transfer by ground ambulance is necessary.

B. What it covers

Allianz Travel will identify the nearest appropriate center to arrange transportation to your location.

- The transfer will be to a hospital or medical clinic near your location.
- This service will be provided only if the passenger has arrived on the mainland; the coverage does not include the expenses incurred for the transfer of passengers from a ship to the mainland.

MEDICAL REPATRIATION

A. When it applies.

If the User is seriously ill or injured during the trip, under the care of a local doctor and by medical recommendation should not continue his trip, a medical repatriation will be made, to his place of residence, once our medical team determines that he is medically stable for travel.

B. What it covers

After notifying us of the situation and being authorized by the medical team of Allianz Travel, we will organize and coordinate your return to your residence (without considering any refund of unused tickets) so that you can be transferred through a commercial airline in the same class of service that has been reserved for your trip.

ACCOMMODATION (DUE TO A MEDICAL CAUSE)

A. When it applies

If the user is sick or injured and cannot return to their home by medical prescription.

A. What it covers

Allianz Travel will manage the stay in a hotel chosen by the user up to the indicated limit as long as the destination is located in the same city of the event or in the city closest to the place where the events occurred.

HOTEL EXPENSES EXTENSION (DUE TO A MEDICAL EMERGENCY)

A. When it applies

In the event of an accident or illness of the user immediately after being discharged due to injury or illness from the hospital, this extension has been prescribed by the attending physician.

A. What it covers

Allianz Travel will assume the extension of the user's stay due to convalescence and will pay the hotel expenses chosen by this.

FAMILY MEMBER TRANSPORTATION TO BEDSIDE

A. When it applies

If the User is ill during the trip, and travel alone and by medical recommendation he should not continue his trip.

B. What it covers

Allianz Travel will provide arrangements and payments for the transport of a friend or relative to travel to the place where the user is located and can take care of him.

DEPENDENTS MINORS RETURN HOME

A. When it applies

If the User is ill during the trip, and travel with children and by medical recommendation he should not continue his trip.

B. What it covers

Allianz Travel will provide the arrangements and pay for the return trip to the city of origin or destination of up to two dependents of the insured under 18.

FAMILY VISITS

A. When it applies

If the User is hospitalized for more than 7 (seven) consecutive calendar days during his trip or 48 hours if they are minors or disabled, he is alone and the doctor requests that he must be accompanied.

B. What it covers

You will be given financial support (up to the limit of coverage) to move a family member with you.

The means of transport, in economy class, in a commercial airline and accommodation costs will be coordinated up to the limit indicated in this coverage in the * Benefits Chart, with prior authorization from Allianz Travel; the return flight is borne by the User.

MEDICATIONS

A. When it applies

If you are traveling outside your country and require a medication and is not available on the site.

B. What it covers

It covers the cost of sending medicine whenever the medicine is indispensable for your current medical treatment.

This coverage is subject to the approval of a general practitioner and the medication will be sent to you as soon as possible.

Allianz Travel will not be responsible for the time spent by the transport companies used or for any lack of availability.

This coverage does not cover the cost of the medicine, only shipping costs.

REPATRIATION OF REMAINS

A. When it applies

Allianz Partners will pay the Covered Expenses incurred if the User dies during the term of this coverage in accordance with the plan contracted and while traveling outside his usual city of residence.

This coverage applies to the Holder (user). The expenses of the service must not exceed the limit indicated in this coverage.

B. What it covers.

- The service includes:
- Collection of the body in the city or locality where the person has died, once he has been released.
- Legal, consular procedures for leaving the country.
- Preparation of the body embalming and tanatopraxia.
- Provide an airtight coffin for repatriation.
- Protective cover for the covering of the coffin for air transport.
- Special packing of the coffin for air transport.
- Aerial transfer of the remains (body of the deceased) from the place of death to the place where the person designated by the user. (within the National territory - Mexico)
- Legal customs procedures for the delivery of the body at the International Airport.
- Transfers from the airport to the place of observation and to the cemetery.
- Watch service, or home watch.
- Regarding the administrative procedures already in national territory, Allianz Partners currently offers them, therefore we refer the delivery of the body at the international airport, the funeral service provider comes to receive the body and move it to the domicile or chapel where the watch will take place and takes care of the administrative procedures that are required.

FUNERARY ASSISTANCE

A. When it applies

When the User dies by natural death, they will be creditors to receive the funeral services indicated in the program.

B. What it covers.

The following funeral services up to the limit indicated in your assistance plan:

- Preparation and arrangement of the body.
- Metallic coffin, standard or economic wooden urn. If the user requires another type of coffin or urn of different characteristics to those mentioned, and this implies a higher cost, the user will cover the difference in cost. Monitoring service: you must cover the expenses of the rent in the wake room of the wake, or in church or chapel, or in private home.
- Burial service (burial). The pit or niche are not included or the cremation service (ashes).
- Transfer of the body from the place of death to the site of observation.
- Funeral service to the place of burial or cremation.
- Escort service for family members.

In case of not having a provider in the locality where the owner and/or user has died, the nearest provider will be assigned to provide the service.

When a provider is not available locally, it will be subject to general conditions and the delivery of requested documentation and authorization by Allianz Global Assistance.

In case of death of another relative, the service will be offered at preferential prices with its network of funeral providers, the user will pay all services.

LEGAL ASSISTANCE

A. When it applies

When the holder requires telephone legal assistance in case of a problem during the trip, he must contact the Allianz Travel team.

C. What it covers

The assistance includes the telephone call through which you will be given legal telephone guidance based on the Allianz Travel network of providers about the problem you are presenting.

Allianz Travel will not have any obligation or responsibility of any kind, the case is not followed up and if the Holder requires it, he can be referred to a lawyer from the provider network of the assistance company with preferential cost. The Holder will make all attorney fees, bonds or any type of payment.

EMERGENCY MESSAGES SERVICE

We can help you send an urgent message to someone in your home. **Trying** to locate you by phone up to three times in 24 hours and confirm to you if **we have been able to contact** the person **you** indicated to us.

A. When it applies

When the user requires help or telephone guidance to facilitate the resolution of contingencies at all times of his trip. The Allianz Travel center will work for you providing advice 24 hours a day, 365 days a day. This coverage does not include medical and legal services.

B. What it covers

Allianz Travel will be responsible for transmitting urgent and justified messages, related to any of the events that are subject to the benefits contemplated in general conditions of your assistance plan.

SEARCH EXPENSES

A. Cuando aplica

When the user after an accident requires the search service at sea or in the mountains.

B. What it covers

Allianz Travel will pay the expenses incurred up to the limit indicated in the table of benefits, for the search, to locate it in a place of difficult access, said activity will be carried out by specialized agencies.

RESCUE EXPENSES

A. When it applies

When the location of the lost user has been identified and requires transfer to a hospital.

B. What it covers

Allianz Travel will pay the transportation costs up to the limit indicated in the table of benefits, from the accident site to the nearest hospital.

HOW TO REACH US

In Mexico	53 77 38 68
Rest of the Mexican Republic	01 800 8333 356 (8333-KLM)
In the United States	1 866 3269270
All others locations, call collect	(52) 55 53 77 3868

If **you** cannot call collect, we will **call you back**.

Please have this information ready **when** you call:

- **your** name, location and phone number
- **your** certificate / policy number.

SECTION 4. WHAT DOES THIS CERTIFICATE EXCLUDE?

GENERAL EXCLUSIONS

You are not covered for any loss that results directly or indirectly from any of the following general exclusions, unless they are included in *Section 2, What does this certificate include?*

Above and beyond the common exclusions to all warranties, the following are also excluded:

1. Illnesses or accidents already known, treated, or having resulted in a relapse, worsening or hospitalization between the date of reservation of your trip and the date on which this contract was carried out,
2. Non-stabilized pathologies registered or in treatment within 30 days prior to the reservation of the stay,
3. Pregnancy and / or its complications after week 28 and in all cases of voluntary termination of pregnancy, childbirth, in vitro fertilization,
4. Forgetting vaccination or preventive treatment is necessary, the destination of your stay
5. Epidemics, local health situation, pollution, a meteorological or climatic event and natural disasters occurring abroad with a determination of the cause of the abnormal intensity of a natural.
6. The consequences of the criminal procedure law initiated against him.
7. Any event that occurs between the date of reservation of the trip and the signing of this contract.
8. Any circumstance that affects only the enjoyment of your trip;
9. The default value of any kind, including financial ones, of the organizers of your trip or of the company, making it impossible to carry out your contractual obligations;
10. Epidemics, local health conditions, weather or climatic events;
11. Natural disasters
12. Any criminal proceedings against him;
13. Any event that occurs between the date of reservation of the trip and the signing of this contract.
14. Expenses incurred without the prior approval of our assistance department
15. The consequences of previously existing diseases or injuries, diagnosis and / or treated, having resulted in continuous hospitalization or outpatient treatment, within 6 months prior to the request for assistance;
16. The consequences of a medical condition in the course of treatment, which is not finished and for which it is convalescent, as well as diseases that arise during a trip taken with a view to diagnosis and / or treatment;
17. The possible consequences (surveillance, additional treatment, recurrence) of a medical condition that has already resulted in a previous repatriation;
18. Of the consequences of harmless diseases or injuries that can be taken care of in the place;
19. The consequences of pregnancy, including complications thereof, after week 28 and in all cases the voluntary termination of pregnancy, childbirth, in vitro fertilization and its consequences;
20. Medical or surgical treatments for sterility, infertility, birth control and its complications.
21. The consequences
 - a. Of situations with risk of infection in a context of the epidemic,
 - b. From exposure to infectious biological agents,
 - c. From exposure to chemical agents of the type of poison gas,
 - d. From exposure to disabling agents, from exposure to neurotoxic agents or with remaining neurotoxic effects, which are subject to quarantine or prevention or

- specific control measures by local and / or national health authorities in the country of your stay;
- e. Your participation in any sport as a professional or under contract for the provision of remuneration, as well as the eventual preparation training
 - f. Failure to comply with official prohibitions, as well as breach of official safety regulations related to the practice of a sport;
22. The consequences of an accident while participating in an outdoor sport (including hang gliding, paragliding, flight without a motor) or in any of the following sports: skeleton, bobsleigh, ski jumping, mountain climbing, rope climbing, climbing, diving with autonomous devices, caving, bungee jumping, skydiving;
 23. The costs are not explicitly stated that results in a refund, as well as restoration costs, and any expenses for those who are not able to provide documentary evidence.
 24. Under the "doctor and hospitalization expenses abroad" guarantee, are also excluded:
 25. Balneotherapy, heliotherapy, thinning, rejuvenation and any "well-being" or aesthetic treatment, physical therapy expenses, except for reconstruction interventions, which are essential to recover the function of an organ or a member as a result of an accident or Covered illness occurred during the term of this vaccination expense insurance;
 26. Costs derived from care or treatment not caused by a Emergency Medical Assistance;
 27. The expenses derived from the care of nature or therapeutic treatment.
 28. Dental, alveolar, gingival or maxillofacial treatments that are not specified as covered by this policy.
 29. Treatments originated from behavior, language and learning dysfunction, as well as sleep disturbances.
 30. The treatments originated from the absence of the mind, psychic or nervous depression, hysteria, neurosis or psychosis, in general, any psychological, psychic or psychiatric treatment, regardless of its causes and complications.
 31. Injuries suffered by users of accidents caused by their serious fault, while under the influence of alcohol, narcotics, psychotropic or other substances or drugs without a prescription and that has a depressing or stimulating effect on the nervous system.
 32. Treatments or surgical interventions to correct presbyopia, myopia, farsightedness, astigmatism, strabismus or any refractive defect. Also, glasses, contact lenses or intraocular lenses are not covered.
 33. Experimental medical or surgical treatments and / or the nature of the investigation.
 34. Medical or surgical treatments based on hypnosis or chelation.
 35. Treatments of skin pigmentation lesions known as moles or nevi.
 36. Medical or surgical treatments to correct xiphosis, lordosis or scoliosis the spine.
 37. Medical or surgical treatments due to infections, except for those derived from injuries caused by a covered accident.
 38. Medical or surgical treatments, due to ionizing radiation, fission or nuclear fusion or radioactive contamination.
 39. Acquired immunodeficiency syndrome (AIDS), the complex of AIDS-related symptoms (CRS) and all diseases caused and / or related to HIV Positive.

SPECIFIC EXCLUSIONS

You are not covered by any circumstance that results directly or indirectly from any of the following specific exclusions unless they are included in *Section 2, What does this certificate include?*

1. Theft, deterioration, destruction or loss:
 - a. Following the decision of an administrative authority or the prohibition of transport of certain items,
 - b. That occurred during a home move;
 - c. Total or partial destruction, damage or loss of valuables, regardless of their nature during transport by a transport company;
 - d. Theft committed by his staff during the performance of their duties;
 - e. Theft committed without breaking into a residence or using a master key;
 - f. Theft of objects placed in a place that is not private in the absence of constant supervision of the property;
 - g. The destruction resulting from a defect in the insured object, its normal wear and tear or by the spillage of liquids, greases, dyes or corrosive substances in the insured luggage;
 - h. Destruction of fragile objects, in particular, ceramics and articles made of glass, porcelain and marble;
 - i. Objects lost, forgotten or lost by you or by people who accompany you;
 - j. Damage resulting from scratches, scrapes, breaks or stains;
 - k. Damage resulting from accidents form of smoking;
 - l. Theft in campsites, under cloth;
 - m. Damage to:
 - i. Documents, identity documents, credit cards, magnetic cards, transport tickets, cash, securities, keys,
 - ii. Professional equipment, representative collections, goods, medical equipment and Medications, perishable products, wines and spirits, cigarettes, cigars and tobacco,
 - iii. Any downhill, cross-country or water-skiing equipment (skis, mono-skis, surfboards), bicycles, paragliding equipment, parachutes, flying wings, boats, car accessories, caravan furniture, motorhomes or boats,
 - iv. Musical instruments, artwork of handmade items, antiques, religious objects, collectibles,
 - v. Video games and their accessories
 - vi. Clothes and accessories used by you.
 - vii. Glasses (lenses and frames), contact lenses, prostheses and appliances, or anything, unless destroyed or damaged during serious bodily injury caused to the insured,
 - viii. Animals.

SECTION 5: WHO IS COVERED AND WHEN?

WHO IS COVERED IN YOUR PLAN

WHEN YOUR COVERAGE BEGINS OR ENDS

Your plan covers the person who appears in your confirmation letter.

You are only eligible for coverage if **we accept** your request.

La fecha efectiva **de su plan** depende de cómo **se** adquirió.

If you bought it	Is effective
In person	The day and time you bought your plan
By mail	The day after your registration
By phone	The day after making your purchase by phone
By fax	The day after receiving your fax
By Internet	The day after receiving your purchase online

Trip cancellation coverage begins on the effective date of **your plan**, as long as **we have received your premium before canceling your trip** or making a claim.

All other coverages begin on **your scheduled departure date**, as long as we **have** received **your** payment. **Your** departure and return dates are considered as two different days of travel when we calculate the duration of **your trip**.

Your coverage ends:

- the day **you are** scheduled to return.
- **the** day he should come back, **if** he does before.
- the day and time **you cancel your trip**.

If **your** return trip is delayed for a **covered reason**, we will extend **the** coverage until you can get home.

Your plan cannot be renewed.

SECTION 6. CLAIM INFORMATION

HOW TO MAKE A CLAIM

Making a claim is easy - send us an email or call us and we will gladly help you

Send an email or call us for:

- Request formats and documentation
- File a claim and follow up.

Claims Consultation:

- **Email:** klm.mx@allianz.com
- **Phones:**
53 77 38 68 (In Mexico)

01 800 8333 356 (8333-KLM) (Rest of the Mexican Republic)
1 866 3269270 (In the United States)
(52) 55 53 77 3868 (All others locations, call collect)

IMPORTANT INFORMATION ABOUT CLAIMS

PARTICULARITIES TO MAKE A CLAIM IN CASE OF:

Trip cancellation

- Warn the airline of its withdrawal by the fastest possible means immediately after the occurrence of a guaranteed event preventing its departure.
- File your claim with us within five business days from the date you were aware of them, except in fortuitous cases or a case of force majeure
- After that period, if we suffer any damage resulting from a late declaration, you will lose all right to any compensation.
- We will send you the necessary information to make your claim and you must inform us of all the documents and all the information to justify the reasons for your cancellation and to evaluate the amount of your compensation.
- In addition, if the reason for your withdrawal is a disease or injury, you can, if you wish, send the medical documents in a confidential envelope to the attention of the consulting doctor of Allianz Travel.

Flight loss

In the case of a claim, you must inform us of your lost flight by the fastest possible means (fax, phone call, declaration against receipt) to the occurrence of the event preventing your departure.

You must declare your claim **within five business days** following your knowledge of the case, except in fortuitous cases or in a case of force majeure:

After that period, if we suffer any damage resulting from a late declaration, you will lose all right to compensation.

We will send you the necessary information so that you can present your claim and you must send any document and all the information that allows us to evaluate the amount corresponding to your claim, and in particular:

- the "unused plane ticket",
- the passenger receipt of the purchased ticket,
- the boarding pass for the ticket purchased.

Lost luggage, damaged luggage or stolen luggage

You must:

- **In case of theft:** file a complaint within 48 hours with the police station closest to the place of the theft.
- **In the case of total or partial damage:** the damages have been duly recorded, in writing, by the entertainment competition authorities or by the person who caused the damage, failing that, by a witness.
- **In the case of partial or total damage of a transport company:** the report prepared by the personnel of the company authorized for that purpose is imperatively damaged.
 - **take all necessary measures** to limit the consequences of the incident,
 - **They inform us of the occurrence, by certified letter within five business days** following the date on which it was known, except for a fortuitous case or a case of force majeure, the deadline is reduced to **48 hours in case of theft.**

And in any case:

After the breach of this period, we must suffer no damage as a result of a late declaration, you will lose all right to compensation;

We will send you the necessary information so that you can file a claim and you must send the documents in support of your claim and, in particular:

- The insurance contract or a photocopy of it,
- The receipt of the complaint filed,
- Damage or loss of report made by the carrier,
- Original purchase, repair or remodeling invoices,
- The photographs (for valuables),
- Last minute tests and entering the vehicle

ASSIGNMENT

*You can assign your rights under **your** plan, by written notification.*

ABOUT THE USERS

*If **you** named a User in **your** registration or other format, travel accidents and travel accident benefits will be paid to **your** User if **you** die. All other benefits will be paid in succession.*

DUPLICATED COVERAGE

*If **you** are covered by another certificate or policy that we have issued with the same or similar coverage, **we will use** the terms and conditions of the certificate or policy that pays the most. We will also **refund** the premium you have paid for double coverage.*

MEDICAL EXAMS AND AUTOPSY

We have the right to have a medical examination that is reasonably necessary to make a decision about **your** medical claim. If someone covered by **your** plan dies, we may also

require an autopsy (except where prohibited by law). **We will** cover the cost of these medical exams or autopsies.

RECOVERY

We have the right to recover any amount you receive, that exceeds the total amount of your loss.

SUBROGATION

When someone is responsible for your loss, **we have** the right to recover the payments **we have** made to **you** or someone else in relation to **your** claim, as allowed by law. All those eligible to receive payment of a claim presented to us, must cooperate with this process, and must refrain from doing anything that could adversely affect our rights to recover payment.

ABOUT FRAUD

Fraud is illegal. **We will** reject **your** claim if:

- What **you** told us in **your** inscription or otherwise is deliberately misleading or inaccurate.
- **You** intentionally file a claim, which includes false or deliberately hidden material facts. This may be a crime subject to criminal prosecution and civil penalties, and **you** may be liable for the declared value of the claim.

Important

This is a certificate, it only covers specific situations, events and losses included in this document and only under the conditions, **we** describe.

We will only **pay** for appropriate and reasonable expenses that are covered by the plan **you** purchased. Please review **your** confirmation letter to confirm **your** coverage and the limits of your plan.

SECTION 7. DEFINITIONS

Accident	An unexpected and unintended event that causes injury, property damage or both.
Accommodation	A hotel or other kind of lodging where you make a reservation and pay a fee.
Assault	A physical assault that requires treatment in a hospital.
Baggage	Personal property you take on your trip and the suitcases or other kinds of containers you use to carry them.

Car or rental car	<p>A car or other vehicle designed for use on public roads that you own or that you've rented for the period shown in a rental car agreement. Rental cars don't include:</p> <ul style="list-style-type: none"> • trucks • campers, trailers and recreational vehicles • motorcycles, motorbikes and all-terrain vehicles • off-road vehicles • vehicles that are older than 20 years • vehicles that haven't been manufactured in the last 10 years • vehicles that don't have to be licensed • vehicles that are rented for commercial or livery purposes, including limousines • vehicles that have a manufacturer's suggested retail price of more than \$75,000 • other conveyances
Common carrier	A company that's licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.
Covered reasons	The specific situations and events that are covered by this certificate.
Current market value	The dollar amount an item could reasonably be sold for, based on its original price, age, and current condition.
Deductible	The dollar amount you must contribute to the loss.
Dentist	Someone who is licensed and legally entitled to practice dentistry or dental surgery. This can't be you, a traveling companion, any member of either of your immediate families or any member of the sick or injured person's immediate family.
Destination	A place more than 100 miles from your primary residence where you spend more than 24 hours of your trip.
Doctor	Someone who is legally entitled to practice medicine, and is licensed if required. This can't be you, a traveling companion, any member of either of your immediate families or any member of the sick or injured person's immediate family.
Domestic partner	person, you've lived within a spousal relationship for at least 12

consecutive months who are 18 years or older. You must be able to show evidence that you've lived together for 12 consecutive months.

Emergency medical and/or dental care

Medical and dental services, supplies and charges that are for a health emergency. It doesn't include things like:

- elective cosmetic surgery or cosmetic foot care
- physical exams
- allergy treatments (unless life-threatening)
- hearing aids, eyeglasses, and contact lenses
- palliative care
- experimental treatment

Epidemic

An outbreak of a contagious disease that spreads rapidly and widely and that is identified as an epidemic by The Centers for Disease Control and Prevention (CDC).

Existing medical condition

An illness or injury that you, a traveling companion or family member were seeking or receiving treatment for or had symptoms of on the day you purchased your plan, or at any time in the 120 days before you purchased it.

You, a traveling companion or family member are considered to have an existing medical condition if you, a traveling companion or family member:

- saw or were advised to see a doctor
- had symptoms that would cause a prudent person to see a doctor
- were taking prescribed medication for the condition or the
- symptoms, unless the condition or symptoms are effectively
- controlled by the prescription, and the prescription hasn't changed

Family member

Any of the following people, whether or not they're traveling with you:

- spouses and common-law, civil union and domestic partners
- parents and step-parents
- children and step-children (including adopted or soon to be
- adopted children)
- siblings
- grandparents and grandchildren

- the following in-laws: mother, father, son, daughter, brother, sister
- aunts, uncles, nieces, and nephews
- legal guardians and wards
- business partners
- paid, live-in caregivers
- service animals

Immediate family members are:

- spouses and common-law, civil union and domestic partners
- parents and step-parents
- children and step-children (including adopted or soon to be adopted, children)
- siblings
- grandparents and grandchildren

Financial default

A complete cessation of operations because of financial circumstances, with or without filing for bankruptcy protection.

Hospital

A facility whose primary function is to diagnose and treat sick and injured people under the supervision of doctors. It must:

- have organized departments of medicine and major surgery, on-site or off-site through a pre-arranged contract provide 24-hour nursing service supervised or provided by registered nurses.
- be compensated by patients or their insurance providers for performing these services, and
- be licensed where required.

Illness

Sickness, infirmity or disease. It doesn't include conditions you already had or knew about when you purchased your plan (see existing medical condition).

Injury

Physical harm directly caused by an accident or assault, without other contributing causes.

Inpatient

Someone who receives medical or dental treatment while registered as a bed patient in a hospital or other licensed provider. Room and board are charged for the patient's stay, in addition to charges for medical treatment and care.

Medical condition

A physical condition you have, or have symptoms of, that *you*:

- have seen or been advised to see a doctor about
- have symptoms that would cause a prudent person

- to see a doctor
- are taking prescribed medication for

Medical escort	A professional person contracted by our medical team to accompany a seriously ill or injured person while they are being transported. A medical escort is trained to provide medical care to the person being transported. A friend or family member cannot be a medical escort.
Medically necessary	Treatment that's appropriate for your illness or injury, consistent with your symptoms, and that can safely be provided to you. It meets the standards of good medical practice and isn't for your convenience or the provider's convenience.
Natural disaster	Large-Scale extreme weather or environmental event that damages property disrupt transportation or endangers people. Examples include earthquake, fire, flood, hurricane, or volcanic eruption.
Other licensed provider	A person or entity that isn't a doctor or hospital but provides medical or dental services, and is licensed where required.
Outpatient	Someone who receives medical or dental treatment but doesn't have to stay at a hospital for overnight care.
Pandemic	An epidemic over a wide geographic area that affects a large portion of the population.
Primary residence	Your permanent, fixed address and primary residence for legal and tax purposes. We call the place your primary residence is located at your place of residence.
Quarantine	Mandatory isolation or restrictions on where you can go, intended to stop a contagious disease from spreading.
Reasonable and customary costs	What customers would usually be charged for a specific service in a particular geographic area. The charges are appropriate to the availability of the service, and skilled and licensed service providers. For <i>collision, loss or damage</i> coverage, the charges are also appropriate to the availability of parts, the difficulty or complexity of the job, and the effort needed to repair the damaged vehicle.
Refund	Cash or credit or voucher for future travel that you get from a travel agent, tour operator, airline, cruise line or another travel supplier, or any credit, recovery or reimbursement you

get from your employer, another insurance company, a credit card issuer or any other entity.

Rental car agreement	The contract that describes all of the terms and conditions of renting a car, including your responsibilities and the responsibilities of the rental car company.
Scheduled departure date	The day and time you listed on your enrollment or another form as the day and time you plan to start your trip. You have paid for travel that starts on this date.
Severe weather	Hazardous weather conditions, like fog, a hailstorm or severe rainstorm, a blizzard, or an ice storm.
Terrorist event	When an organized terrorist group, as defined by the U.S. State Department injures or kills people or damages property to achieve a political, ethnic or religious goal or result. Terrorist events don't include general civil protests, unrest, rioting or acts of war.
Travel supplier	A travel agent, tour operator, airline, cruise line or other travel service provider.
Traveling companion	A person traveling with you whose name appears with yours on the same trip arrangement and who will accompany you on your trip. A group or tour leader is not considered a traveling companion unless you are sharing the same room with the group or tour leader.
Trip	Round-trip or one-way travel to and from a place at least 100 miles from your home. It can't include travel to receive health care or medical treatment of any kind or commuting to and from work.
Unlawful acts	Felonies committed by you, a traveling companion or a family member, even if the family member isn't covered by your plan.
Uninhabitable	A natural disaster, fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their home unfit for use.