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RECOMMENDATION IMPORTANT

We invite **ZEBRA ASISTENCIA** voucher or assistance plan beneficiaries to read these general conditions before embarking on their journey. In the following pages, you will find:

- General Conditions
- - Specific Conditions
- - Exclusions
- - Instructions that will enable you to make better use of the benefits and services contracted.

I. INTRODUCTION

All services provided by this assistance plan are covered through **ZEBRA ASISTENCIA**, a company whose primary purpose is to provide, among other things, medical, legal, and personal assistance services, solely in cases of **EMERGENCIAS** and during the course of a trip within the validity period of the contracted plan.

Acceptance by the Beneficiary:

These General Conditions, along with the remaining documentation, are made available to the Beneficiary at the time of plan purchase and constitute the travel assistance contract provided by **ZEBRA ASISTENCIA**. The Beneficiary declares to have read and accepted these General Conditions, and this acceptance is ratified through any of the following acts:

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

In both cases, the Beneficiary acknowledges having chosen, read, and accepted all the terms and conditions of the services stated in these General Conditions, which govern the relationship between the parties at all times and constitute a contract of adhesion.

It is clearly understood and accepted by the Beneficiary that **ZEBRA ASISTENCIA** plans do not, under any circumstances, constitute insurance or a related product, nor are they a social security program, prepaid medical plan, or unlimited medical service. Therefore, their primary purpose is not comprehensive healthcare or definitive treatment of the Beneficiary's ailments.

The medical assistance services provided by **ZEBRA ASISTENCIA** are expressly and solely limited to the treatment of acute emergency conditions and are oriented exclusively towards primary assistance during travel for sudden and unforeseeable events where a clear, verifiable, and acute medical condition has been diagnosed that prevents the normal continuation of a trip, provided that such medical condition is not listed as an exclusion. These plans are designed to ensure the initial recovery of the Beneficiary and conditions that allow for the normal continuation of their journey. They are not designed, contracted, or provided for:

- Elective medical procedures.
- Undergoing routine medical check-ups, or checks that have not been previously authorized by the Assistance Services Central.
- Advancing benign or long-duration treatments or procedures.

All assistance or treatment will cease **and ZEBRA ASISTENCIA** will not be responsible once the Beneficiary returns to their place of residence or when the validity period of the chosen plan expires. The acquisition of one or more vouchers by a Beneficiary does not accumulate benefits or the time covered by them. In these cases, only the limits established in the first issued voucher will apply.

NOTE: It is clearly understood by the Beneficiary that this plan is a travel assistance product and that if offered through an insurance company, it does not constitute international medical insurance.

Furthermore, once the voucher's validity period begins, the Beneficiary cannot make changes or expansions to the contracted product, nor will the voucher be cancelled for any reason or under any circumstance. However, if the Beneficiary extends their trip unexpectedly, they may request issuance of a new voucher. **ZEBRA ASISTENCIA** reserves the right to accept or deny this renewal without further explanation and subject to the following conditions:

- a. The Beneficiary cannot request the renewal of their voucher if they have used any of **ZEBRA ASISTENCIA's** services during the validity of the first voucher.
- b. The Beneficiary may renew their voucher with a plan that has the same or greater coverage than the original; it will not be issued with lesser coverage than originally contracted.
- c. The Beneficiary must request authorization for the issuance of a new voucher exclusively from the issuing agent with whom they contracted the original assistance, or if purchased on a website, through the "Contact" form on the same website, specifying the number of days they wish to contract. The issuing agent is obligated to inform **ZEBRA ASISTENCIA** that a new issuance is requested and seek authorization for the new contract period.
- d. The request for issuance of a new voucher must be made before the expiration of the original voucher's validity.
- e. The Beneficiary must make payment for the new voucher at the time of issuance.

The new plan of your travel assistance service and its corresponding voucher issued under the conditions referred to in this clause cannot, under any circumstances, be used to initiate or continue treatment and/or assistance for problems that arose during the validity of the previous voucher. Similarly, it cannot be used before the validity of the new plan and/or voucher, regardless of whether ongoing treatments or arrangements have been authorized by **ZEBRA ASISTENCIA** or third parties. Any medical assistance provided during the validity of the first voucher will automatically be

considered as pre-existing conditions during the validity of the second voucher and therefore will not be covered by ZEBRA ASISTENCIA.

When the validity of the previous voucher has ended, upon purchase or when the passenger buys new assistance at the destination, the voucher will be issued with a 3 (three) day waiting period for any expenses covered within the coverage table. This applies only after receiving explicit authorization from the Assistance Services Central by the issuing agency/tour operator and others.

Definitions.

Here are the definitions of the terms used in these general conditions, for better understanding by **ZEBRA ASISTENCIA** plan beneficiaries:

A

- **Accident:** It is the event that causes bodily harm to the Beneficiary, caused by external agents, out of control and in motion, external violent agents, visible and sudden. Whenever the term "accident" is mentioned, it shall be understood that the resulting injury or ailment was directly caused by such agents and independent of any other cause. Accidents caused by negligence, provocation, or lack of preventive measures by the Beneficiary are excluded from all assistance. If bodily harm is caused as a result of causes other than those mentioned above, the Beneficiary will have coverage up to the amount of Medical Assistance for Illness of the plan acquired.

- **Serious Accident:** One that results in amputation of anybody segment; 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 cord injuries with spinal cord involvement; eye injuries compromising visual acuity or field of vision, or injuries compromising hearing capacity. Generally, any accident in which the patient's life is at risk.

C

- **Catastrophe:** An unfortunate event that seriously disrupts the regular order of things, involving numerous people.

- **Assistance Services Center:** The office that coordinates the provision of services required by the Beneficiary for their assistance. It is also the department of professionals that provides supervision, control, and coordination services involved in deciding all matters and/or services to be provided or facilitated under these general conditions related to medical issues.

D

- **Medical Department:** Group of medical professionals from ZEBRA ASSISTANCE who intervene and make decisions on all matters and/or services provided or to be provided in accordance with these General Conditions.
- **Amateur Sports:** Those practiced by enthusiasts for leisure and/or recreational activities.
- **Professional Sports:** Those practiced with or without profit, in any type of competition such as intercollegiate events, tournaments, championships, and sports involving high risk, among others.

E

- **Acute Medical Condition:** A short and relatively severe process of alteration of the body's state or any of its organs, which could interrupt or disturb the balance of vital functions, potentially causing pain, weakness, or other manifestations not typical of its normal behavior.
- **Congenital Disease:** Pathology present or existing from before the moment of birth.
- **Chronic Disease:** Any continuous, recurring, and persistent pathological process lasting more than 30 days.
- **Pre-existing Medical Condition:** Any pathological physical process that has an origin or etiology before the effective date of the plan or trip (or later) and can be objectively verified through commonly used diagnostic methods accessible and frequent in all countries of the world (including, but not limited to: Doppler, nuclear magnetic resonance, catheterization, radiology, etc.). Pre-existing conditions include any disease or bodily condition known or unknown to the Beneficiary that required a period of formation, gestation, or incubation within the Beneficiary's body before the trip commenced. Clear and common examples of pre-existing conditions include kidney or gallstones, arterial or venous obstructions by clots, and others. Also considered pre-existing are respiratory diseases such as asthma, pulmonary problems, emphysema, HIV, generally blood pressure problems, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycoses, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. These conditions require a short or long period of formation, but in all cases superior to a few hours of flight, recognizing that such pathological state or process existed within the body before boarding the plane or means of transport on the effective date of the assistance service, even if symptoms appear for the first time after the trip has begun.
- **Recurrent Medical Condition:** Return, repetition, or reappearance of the same disease or condition after being treated.

- **Sudden or Unforeseen Medical Condition:** Prompt, unforeseen, unanticipated illness contracted after the effective date of the Beneficiary's ZEBRA ASSISTANCE medical travel assistance service.

- **Serious Medical Condition:** It is an alteration or deviation from the physiological state in one or more parts of the body, manifested by characteristic symptoms and signs, and whose evolution is more or less predictable, meaning any illness or injury with permanent or non-permanent sequelae that partially limit or totally prevent the affected person's usual occupation or activity, or incapacitate them for any activity and whether or not they require assistance from others for the most essential activities of life.

F

- **Force Majeure:** One that, because it cannot be foreseen or resisted, exempts from the fulfillment of any obligation and/or originates from the will of a third party.

G

- **Basic Necessities Expenses:** Expenses incurred for the purchase of items for personal and non-transferable use. These exclusively include: 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 listed above is considered excluded from any type of coverage.

M

- **Attending Physician:** Medical professional provided or authorized by the Assistance Services Center of ZEBRA ASSISTANCE who attends to the Beneficiary at their location.

P

- **Stable Patient:** One who shows no change in their health status, often referring to symptoms and signs that have not recently changed.

Assistance Plan or Product: The detailed set of travel assistance services offered, indicating an exhaustive list of services and their monetary, quantitative, geographic, and age limits for the Beneficiary.

Waiting Period: Interval of time during which coverage under the Plan is not effective. This period is counted in days from the voucher's effective date, provided that the Beneficiary is already away from their usual place of residence at the time of purchase.

T

- **Maximum Limits:** Maximum coverage amounts provided by ZEBRA ASSISTANCE, specified in the voucher for each service and according to the contracted assistance product.

V

- **Voucher:** The document you receive upon purchasing your ZEBRA ASSISTANCE product, containing your details to be reported to the center in case of assistance request.



II. BENEFICIARY / AGE LIMIT

The Beneficiary is the natural person whose name appears on the assistance plan and is the sole beneficiary of all its coverages until their age limit anniversary day, inclusive, according to the type of plan acquired. From this day onwards, the Beneficiary loses all rights to benefits and to all assistance provisions defined in these general conditions, as well as any right to reimbursement or claim arising from events occurring after that day.

The benefits or provisions of the respective plan may only be received by the Beneficiary and are non-transferable. Therefore, the Beneficiary must prove and demonstrate their identity, present the voucher letter or corresponding voucher, and travel documents to determine the validity and applicability of the requested benefits or provisions.

The Beneficiary may utilize the contracted services until 00:00 hours on their anniversary day as per the contracted plan. From that date onwards, the Beneficiary loses all rights to benefits regarding the assistance provisions defined in these General Conditions, as well as the right to reimbursement or any claim arising from events occurring after that day. For example, a person is considered to be 84 years old until the day before they turn 85 years old.

III. VALIDITY - EFFECTIVENESS

Validity is the period during which the benefits specified in the **ZEBRA ASSISTANCE** medical assistance plans can be obtained. It begins at midnight on the start date indicated in the plan voucher while the passenger is abroad, and ends at 24:00 (23:59) on the last day of validity, as reflected in the Beneficiary's acquired voucher. The expiration of validity automatically ceases all ongoing or pending benefits, provisions, or services, including cases or treatments initiated on or before the expiration date.

Plans categorized as "Short Trips" have a maximum validity of 90 consecutive travel days, while "Long Stay" plans provide coverage for 365 consecutive days in total.

Note: "Student" plans may only be purchased by individuals currently studying or intending to pursue studies, hence proof of enrollment, student ID, or acceptance letter from an educational institution is required when requesting assistance.

"Annual Multi-Trip" assistance plans have a total validity of 365 days. However, according to the assistance plan product acquired, the Beneficiary cannot stay abroad for more than 30, 45, 60, or 90 days per trip within the plan's validity period. **ZEBRA ASSISTANCE** Service Center will request a copy of the passport via fax or email upon assistance request, demonstrating the departure date from the country of habitual residence or the entry date into the country from which assistance is requested.



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ZEBRA ASSISTANCE plans operate on a consecutive days basis; once a plan's validity begins, it cannot be interrupted. Unused days on vouchers are non-refundable. Once a plan's validity is interrupted, it expires and cannot be reactivated later.

The purpose of travel must be tourist-related, and at no time can it guarantee coverage for individuals engaged in professional activities abroad. If the Beneficiary's travel is for professional tasks involving high-risk activities such as handling hazardous substances, heavy machinery, or specialized physical skills, where life is at risk resulting in an accident or consequential illness, **ZEBRA ASSISTANCE** is exempt from providing services or assuming costs arising from such circumstances. In these cases, responsibility lies with the employer to cover these risks through their professional liability plan. This policy equally applies to individuals not employed by a company who work independently or are in illegal migratory or labor situations.

In cases where the beneficiary is hospitalized due to a covered illness and/or accident by **ZEBRA ASSISTANCE** on the coverage end date, only hospitalization expenses under medical coverage for illness and/or accident will be covered, as applicable, as follows:

1. Up to an additional eight (8) days from the voucher expiration date,
2. Until the contracted coverage is exhausted, or
3. Until the Beneficiary is discharged by the doctor during the eight (8) day extension of coverage.

All assistance or treatment will cease, and it will not be the responsibility of **ZEBRA ASSISTANCE** once the Beneficiary returns to their place of residence or once the validity period of the chosen plan expires, except as previously mentioned.

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

Note 2: Passengers who have been in the destination for more than two years cannot purchase a new travel plan as they are considered residents of that country.

IV. GEOGRAPHICAL VALIDITY

The geographical coverage will be either worldwide or exclusively for Europe, depending on the purchased voucher. Regardless of the Beneficiary's location, coverage will be provided if assistance is required, according to the respective plan acquired. The Beneficiary's habitual country of residence or the country where the Assistance Plan was issued is always excluded.

V. PROCEDURE TO REQUEST ASSISTANCE - ASSISTANCE CENTERS

If assistance is needed, and in strict accordance with the rest of the clauses of these general conditions, the Beneficiary will contact the **ZEBRA ASSISTANCE** Service Center. To communicate with this center via telephone, the Beneficiary must request a collect call or directly call the Assistance Service Center using the numbers provided for the respective countries.



If there is a charge for calling the Assistance Service Center, **ZEBRA ASSISTANCE** will reimburse the Beneficiary for the cost of the call. To do so, it is necessary to keep and present the receipt or invoice for the payment of the call, showing the charge to one of the indicated numbers below.

It is the Beneficiary's obligation to always call and report the emergency. In cases where the Beneficiary is unable to do so personally, the call or report may be made by any companion, friend, or family member, but it must be made no later than 24 hours after the emergency occurs. In cases where the Beneficiary is at sea and therefore unable to communicate with the Assistance Center, they must report the medical incident within 24 hours after disembarking at the first port they arrive at. Failure to comply with this rule results in the automatic loss of any claim rights by the Beneficiary.

Country	Phone	Country	Phone
Germany	8007237977	France	805089450
Argentina	8006662363	Italy	800794540
Brazil	8000380622	Portugal	800180143
Colombia	18009145014	United Kingdom	8082347454
Spain	900838022	USA Toll Free	18888161811
USA	19542710202	Skype	asistencia.internacional
Mexico	8001125293	E-mail	assistance@ilsols.com

Note: Toll-free (0800) numbers should be dialed exactly as shown from landline phones. If the country where the Beneficiary is located does not have a toll-free number, they should call through the international operator of that country, requesting a collect call to the United States phone number indicated in the above table. Additionally, communication can be made through electronic means such as email, WhatsApp, and Skype.

VI. OBLIGATIONS OF THE BENEFICIARY

In all cases, in order to obtain the services, the Beneficiary must:

1. Request and obtain authorization from the **ZEBRA ASSISTANCE** Service Center before taking any initiative or committing any expenses related to the benefits granted by the assistance voucher plan. In cases where authorization has not been requested from the center or obtained, no reimbursements will be processed, nor will they grant any rights to claims.
2. It is clearly understood that notification to the center is essential, even if the issue has been completely resolved, as ZEBRA ASSISTANCE cannot bear the cost of any assistance without prior knowledge and authorization from the Service Center.

3. The Beneficiary agrees that **ZEBRA ASSISTANCE** reserves the right to record and audit telephone conversations deemed necessary for the proper provision of its services. The Beneficiary expressly accepts this mode and expresses their agreement for the potential use of records as evidence in case of disputes regarding the provided assistance.
4. If the Beneficiary or a third party is unable to communicate with the Service Center due to involuntary circumstances or reasons before receiving assistance, the Beneficiary or a third party must inform no later than 24 hours after the event occurred. Failure to notify within 24 hours results in the automatic loss of the Beneficiary's rights to claim or request any compensation.
5. Accept and comply with the solutions indicated and recommended by the **ZEBRA ASSISTANCE** Service Center and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, their health condition allows and requires it.
6. Provide documentation confirming the origin of the case, as well as all original expense receipts to be evaluated for potential reimbursement by **ZEBRA ASSISTANCE**, and all medical information (including pre-travel medical history) to allow the center to assess the case.
7. In all cases where **ZEBRA ASSISTANCE** requires it, the Beneficiary must grant authorizations to disclose their medical history by completing the Record Release Form requested by the medical center and returning it via fax to the Service Center. Additionally, the Beneficiary unconditionally and irrevocably authorizes **ZEBRA ASSISTANCE** to request medical information on their behalf from professionals both abroad and in their country of residence, for the purpose of evaluating and potentially deciding on the applicability of restrictions in cases of pre-existing conditions or the condition that prompted their assistance. We strongly recommend that Beneficiaries always complete the Form when registering at a hospital, as it will greatly assist in cases of reimbursements and/or decision-making concerning specific cases requiring the study of the patient's medical history.

Note: In some countries, particularly in the United States of America and Europe, due to computer standardization reasons, most healthcare facilities such as hospitals, clinics, laboratories often send invoices and/or payment claims to patients even after accounts or invoices have been paid and settled. If this occurs, the Beneficiary should contact the Assistance Services Central Office by dialing the provided numbers or emailing usnetworkservices@ilsols.com to report this situation. The Central Office will handle clarifying the situation with the provider.

VII. OBLIGATIONS ASSUMED BY ZEBRA ASSISTANCE

1. To fulfill the services and benefits described in the General Conditions of covered events under the contracted plan during the validity of the voucher.



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2. **ZEBRA ASSISTANCE** is expressly released, exempted, and excused from any obligations and responsibilities in case the Beneficiary suffers any damage or requests assistance due to acts of God or force majeure, including but not limited to: catastrophes, earthquakes, floods, storms, declared or undeclared international or civil wars, rebellions, civil commotion, civil unrest, acts of guerilla or anti-guerilla warfare, hostilities, retaliations, conflicts, embargoes, seizures, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as problems and/or delays resulting from the termination, interruption, or suspension of communication services. Upon resolution of such events, **ZEBRA ASSISTANCE** undertakes to fulfill its commitments and obligations as promptly as possible.

3. **ZEBRA ASSISTANCE** undertakes to evaluate each reimbursement request to determine its appropriateness and consequently reimburse the corresponding amounts in accordance with these general conditions and coverage amounts of the contracted Plan. All compensations, reimbursements, and other expenses to be borne by **ZEBRA ASSISTANCE** under this contract may be paid in local currency.

The established timelines for processing a reimbursement are as follows:

a. The Beneficiary has up to thirty (30) consecutive days from the end date of the voucher's validity to submit the necessary documentation to initiate the reimbursement process. After this period, no documents will be accepted for processing any reimbursements.

b. Upon receiving the documents, ZEBRA ASSISTANCE has up to five (5) consecutive days to request any missing documents that have not been provided by the Beneficiary.

c. With all necessary documents in hand, ZEBRA ASSISTANCE will proceed within the next fifteen (15) business days to analyze the case and issue the approval or denial letter for the reimbursement.

d. If the reimbursement is approved, ZEBRA ASSISTANCE will proceed to make the payment within 15 business days after receiving complete written instructions for the transfer.

These timelines ensure that the reimbursement process is handled promptly and efficiently. If you have any further questions or need assistance, feel free to reach out to us.

Note: Refunds paid directly by ZEBRA ASSISTANCE can be processed via bank transfer, money order, or check. ZEBRA ASSISTANCE will cover the expenses incurred by the postal agency for money orders, the shipment of checks, as well as direct charges from its banking entity. Any additional charges imposed by the Beneficiary's bank will be the responsibility of the Beneficiary.

VIII. CURRENCY OF SCOPE AND SERVICES

The benefits offered by ZEBRA ASSISTANCE are detailed in section IX, and their maximum coverage limits are reflected in the contracted voucher expressed in US dollars (USD) or euros (EUR), depending on the selected plan and its geographical coverage.

IX. DEFINITION OF BENEFITS

Certain benefits are included only in specific products of ZEBRA ASSISTANCE. Please verify the benefits and coverage limits stated in your voucher. If any item is not listed in your voucher, it means that the product you have chosen does not include this service.

Medical Assistance for Accident/Illness or Non-Preexisting Medical Condition

- **Medical Consultations:** Provided in case of accident, acute and unforeseen illness, or non-preexisting medical condition.
- **Specialist Care:** Provided only when deemed necessary and authorized by the Medical Department of ZEBRA ASSISTANCE's Service Assistance Center or by the attending physician.
- **Additional Medical Tests:** Provided only when deemed necessary and previously authorized by the Medical Department of ZEBRA ASSISTANCE's Service Assistance Center.
- **Hospitalization:** Depending on the nature of the injury or illness, and upon prescription by the Medical Department of ZEBRA ASSISTANCE's Service Assistance Center, the beneficiary will be admitted to the nearest healthcare facility. This item applies exclusively to the plan beneficiary, and under no circumstances will it cover bed and/or meals for a accompanying person in the hospital or clinic.
- **Surgical Interventions:** Authorized by the Medical Department of ZEBRA ASSISTANCE's Service Assistance Center in cases of emergency requiring immediate treatment that cannot be postponed until the beneficiary's return to their home country.
- **Intensive Care Unit and Coronary Care:** Provided when the nature of the illness or injury necessitates, and with prior authorization from the Medical Department of ZEBRA ASSISTANCE's Service Assistance Center.

Note 1: The Service Assistance 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 physically feasible. If, according to the attending physicians at the Service Assistance Center, it is possible for the beneficiary to return to their home country for long-term treatment, scheduled surgery, or non-urgent surgeries, the beneficiary will be repatriated and is obligated to accept this solution. Refusal will result in the forfeiture of all benefits provided by their ZEBRA ASSISTANCE plan.

Medical Assistance for COVID-19

The beneficiary must always, without exception, contact the Emergency Center, who will then coordinate a virtual Telemedicine appointment. Based on the assessment provided by the Medical Department, if the beneficiary exhibits COVID-19-related symptoms, the Assistance Center will arrange the necessary medical consultation according to each country's health and safety protocols, covering incurred expenses up to the coverage limit specified in the voucher. The following expenses will be covered under the same limit:



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• **COVID-19 Hospitalization Expenses:** In case hospitalization is necessary to stabilize the beneficiary's condition.

• **Mechanical Ventilator Expenses:** If the Medical Department, in conjunction with the attending physician, deems the use of a mechanical ventilator necessary, the Assistance Center will authorize and cover such expenses.

THIS BENEFIT WILL NOT OPERATE ON A REIMBURSEMENT BASIS.

Clarification on COVID-19 Emissions Protocol:

It is important to note that based on the voucher issuance date, the COVID-19 emissions protocol will operate as follows:

From October 2022 onwards:

Note 1: Coverage for medical expenses related to COVID-19 applies to all plans from ages 0 to 99 years and covers up to the maximum limit contracted for non-preexisting conditions.

Medical Assistance for Preexisting Conditions:

In cases where the beneficiary specifically purchases coverage for emergencies related to a preexisting and/or chronic condition, coverage will extend up to the amount clearly specified in their voucher. Coverage provided for chronic and/or preexisting conditions includes the following eventualities:

- Acute episode or unpredictable event, decompensation of known chronic and/or preexisting diseases previously asymptomatic. This coverage is exclusively provided for primary medical care during the acute episode or unpredictable case. Emergency assistance must be required during travel and cannot be postponed until return to the country of residence. The Assistance Center reserves the right to decide on the most appropriate treatment proposed by medical personnel and/or repatriation to the country of residence. Repatriation will be the solution in cases where treatments require long-term management, scheduled surgeries, or non-urgent surgeries. The beneficiary is obligated to accept this solution, forfeiting all benefits offered by the assistance plan in case of refusal.

- This benefit excludes the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic conduct unrelated to the acute and unpredictable episode.

- This coverage excludes all sexually transmitted diseases, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

- Our plans do not cover dialysis procedures, transplants, oncology treatment, psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc. Diseases caused by drug or substance abuse, unreliable medication use without prescription, alcoholism, etc., are also excluded.

- Injuries sustained during illegal acts are not covered under our policy.

Beneficiary's Obligations:

1. The beneficiary must follow all medical instructions given by the attending physician assigned by **ZEBRA ASSISTANCE** and take all medications as prescribed and as required.
2. If the beneficiary interested in purchasing a plan that includes emergency assistance coverage for pre-existing conditions suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease, and/or chronic liver disease, the beneficiary must consult their personal physician in their home country before embarking on the trip. They must obtain written confirmation that they are fit to travel to the desired destination for the entire duration of the trip and can comfortably participate in all scheduled activities.
3. The beneficiary cannot commence the journey after receiving a terminal diagnosis.
4. To access this coverage, the beneficiary must have been stable for more than 12 months. If it is determined that the reason for the trip was for treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

Prescribed Medications

Within the coverage limits, **ZEBRA ASSISTANCE** will cover the costs of medications prescribed by the Treating Physician of the Assistance Services Central up to the amounts specified in the coverage limits of the contracted plan. Reimbursements for medications purchased by the Beneficiary, which were previously authorized by the Assistance Services Central, will be reimbursed within coverage limits upon returning to the country of origin and upon submission of original purchase receipts, the original copy of the medical report clearly stating the diagnosis received, and the prescription or medical formula. We recommend that Beneficiaries remember to request these documents from the treating physician, as failure to submit these documents may result in the denial of reimbursement.

It is noted and informed that expenses for medications related to pre-existing conditions will not be covered by **ZEBRA ASSISTANCE**, even if diagnosed by the Treating Physician of the Assistance Services Central. Medications for the treatment of mental, psychological, or emotional disorders are also excluded, even if the medical consultation has been authorized by ZEBRA ASSISTANCE's Medical Department.

Furthermore, under no circumstances will contraceptive pills, contraceptive injections, intrauterine devices, or any other family planning methods be covered, even if diagnosed by the Treating Physician of the Assistance Services Central.

Note: Medical prescriptions aimed at the initial recovery of symptoms will only be authorized for the first 30 days of treatment.

Emergency Dental Care

Within the coverage limits, **ZEBRA ASSISTANCE** will cover expenses for dental care resulting from an emergency, due to or caused by trauma, accident, or infection, limited solely to pain treatment and/or extraction of a dental piece resulting from infection or trauma only. Dental treatments such as root canals, fillings, crowns, dentures, sealants, dental cleanings, smile designs, or any other treatment not explicitly specified in these



conditions are excluded from coverage.

Medical Transfer and/or Medical Repatriation

In case of emergency or urgency, if deemed necessary by the Assistance Services Central, the Beneficiary's transfer to the nearest healthcare center will be arranged via the transportation means deemed most appropriate by the Medical Department of the Assistance Services Central, corresponding to the nature of the injury or illness. It is also established that even for treatments and surgeries classified as emergencies, medical transfer must be requested and authorized in advance by **ZEBRA ASSISTANCE**. Failure to comply with this rule exempts ZEBRA ASSISTANCE from covering the cost of such transfer.

Medical repatriation refers to the transfer of the sick or injured Beneficiary from their current location back to the airport of entry of their habitual country of residence where the voucher was issued. Only the Medical Department of **ZEBRA ASSISTANCE** can authorize the necessary measures mentioned in this clause, and the Beneficiary or a family member is prohibited from arranging this on their own without prior written authorization from ZEBRA ASSISTANCE. Additionally, repatriation must be authorized and justified medically and scientifically by the Treating Physician of **ZEBRA ASSISTANCE**. If the Beneficiary or their family members or companions decide to repatriate without seeking or disregarding the opinion of ZEBRA ASSISTANCE's Medical Department, no responsibility will fall on ZEBRA ASSISTANCE. Therefore, repatriation costs and any other expenses and consequences will be the responsibility of the Beneficiary or their family members or companions, with no right to claim against **ZEBRA ASSISTANCE**.

When the Medical Department of **ZEBRA ASSISTANCE**, in agreement with the Treating Physician, deems medical repatriation necessary and recommends it, it will initially be conducted using the most suitable available transportation means, and/or by commercial airline in economy class, subject to availability of seating, to the airport of entry of the country of residence or where the voucher was purchased. **ZEBRA ASSISTANCE** will cover the costs of date change differences or purchase of a new ticket if the original ticket cannot be changed. This assistance includes transportation by ambulance or other suitable means compatible with the Beneficiary's health condition, approved by **ZEBRA ASSISTANCE's** Medical Department, from the place of hospitalization to their place of residence, with necessary support equipment including stretcher, wheelchair, walker, medical escort, etc.

No expenses for repatriation will be recognized when the cause is due to a pre-existing condition or falls under events listed in the general exclusions, except for plans covering pre-existing conditions. This benefit applies only within the validity dates of the voucher.

Funeral Repatriation

In the event of the Beneficiary's death during the validity of the ZEBRA ASSISTANCE card due to a non-excluded event in the general conditions, **ZEBRA ASSISTANCE** will arrange and cover the costs of funeral repatriation. This includes the mandatory simple coffin for international transport, administrative procedures, and transportation of the body by the means deemed most appropriate to the place of entry into the Beneficiary's habitual country of residence, up to the specified limit in the benefits table.

If the beneficiary prefers, within the same coverage, they may opt for cremation, and all necessary administrative procedures and transportation of ashes to the Beneficiary's habitual country of residence will also be included.

The costs of a definitive coffin, funeral procedures, and ground or air transportation within the country of residence and burial are not covered by **ZEBRA ASSISTANCE**.

ZEBRA ASSISTANCE will be exempt from providing services and assuming costs related to this benefit if the Beneficiary's death is due to suicide, death resulting from alcohol or drug ingestion, or due to a pre-existing, chronic, or recurrent medical condition.

This benefit does not cover or include under any circumstances the expenses for the return of accompanying family members of the deceased, therefore **ZEBRA ASSISTANCE will not cover any third-party expenses**.

Transfer of a Family Member due to Hospitalization in 1st Degree of Consanguinity

If a Beneficiary's hospitalization, traveling alone and unaccompanied, exceeds ten (10) days, **ZEBRA ASSISTANCE** will cover an economy class airline ticket, subject to availability, for a family member to accompany them. If included in the benefits table of the products, the Beneficiary may also be entitled to hotel expenses of up to USD 80.00 (eighty dollars) per day for the accompanying family member for a maximum of seven days or until the patient is discharged, whichever occurs first.

Note: For this clause and any other covering hotel expenses, these are limited to simple accommodation, without restaurant, laundry, telephone, minibar, in-room dining, or any other miscellaneous expenses.

Hotel Expenses for Convalescence

When, according to the treating physician and in agreement with the Medical Department of the Assistance Services Central, the Beneficiary has been hospitalized for at least five (5) days and upon discharge requires mandatory bed rest, **ZEBRA ASSISTANCE** will cover hotel expenses up to the amount indicated in their assistance plan, for a maximum of 10 (ten) days. This benefit applies only to the Beneficiary of the assistance plan, and under no circumstances will expenses for an accompanying person be covered.

It is clarified that ZEBRA ASSISTANCE will not cover any hotel expenses for convalescence if the hospitalization was caused by a pre-existing medical condition.

Note: This rest period must be ordered exclusively by the central medical staff and will only cover the cost of the room without any food or other expenses such as laundry, telephone calls (except those made to ZEBRA ASSISTANCE), minibar charges, etc.

Guidance in Case of Lost Luggage/Documents

ZEBRA ASSISTANCE will assist the Beneficiary in reporting the loss or theft of their luggage and personal effects, providing the services of the nearest Assistance Services Central. Similarly, **ZEBRA ASSISTANCE** will guide the Beneficiary in the event of lost travel documents or credit cards, providing instructions for filing necessary reports and facilitating their recovery.

Return Travel due to Death of First-Degree Relative

If the Beneficiary needs to return to their habitual country of residence due to the death of a direct family member (parent, spouse, child, or sibling) residing there, **ZEBRA ASSISTANCE** will cover the difference in the cost of the return airfare for the Beneficiary to their home country, only if their original ticket is of a fixed date or limited return fare. This assistance must be substantiated with a death certificate of the family member and a document proving the relationship.

Early Return due to Serious Incident at Home

In the event of a fire, explosion, flood, or burglary with damage and violence at the Beneficiary's home while they are traveling, and if there is no one available to handle the situation, and if their original return ticket does not allow free date changes, **ZEBRA ASSISTANCE** will cover the difference or the cost of a new economy class ticket from the location where the Beneficiary is to the nearest airport to their home in the country of residence. This assistance request must be supported by the original police report filed within twenty-four hours of the incident at the Assistance Services Central. The Beneficiary must contact the Assistance Services Central to obtain authorization. Requests for reimbursement without proper justification will not be accepted.

Accompaniment of Minors under 15 Years Old

If a Beneficiary is traveling as the sole companion of minors under fifteen (15) years old, who are also beneficiaries of a ZEBRA ASSISTANCE plan, and due to illness or accident confirmed by the Medical Department of the Assistance Services Central, the Beneficiary is unable to care for them, **ZEBRA ASSISTANCE** will arrange and cover the transportation of these minors to their habitual residence in their home country, using the most suitable means.

Accompaniment of Adults over 75 Years Old

If a Beneficiary is traveling as the sole companion of one or more adults over seventy-five (75) years old, who are also beneficiaries of an assistance plan, and due to illness or accident (confirmed by the Medical Department of the Assistance Services Central), the Beneficiary is unable to care for them, **ZEBRA ASSISTANCE** will arrange and cover the transportation of these older individuals to their habitual residence in their home country, using the most suitable means available.

Cancellation of Booked Trip

ZEBRA ASSISTANCE will cover, up to the limit of coverage and according to the contracted plan, the penalties incurred from the early cancellation of a trip, including tours, travel packages, excursions, airline tickets, and cruises.

To be eligible for this benefit, the Beneficiary of the voucher must:

1. Contract the plan within 72 hours of booking the travel package and/or cruise, and provided that the penalty period published by the travel agency or cruise line has not started.



2. Notify the Assistance Services Central within 24 hours of the event that causes the cancellation.
3. Present all documentation that **ZEBRA ASSISTANCE** considers necessary to evaluate the coverage of this benefit, including but not limited to: a document clearly and convincingly demonstrating the reason for trip cancellation (medical report, death certificate, among others), letters from the respective service providers, invoices, and receipts. (See below for specific requirements in the case of cruises).
4. The Beneficiary has up to thirty (30) continuous days from the date of the event to submit the complete documentation and necessary proofs to initiate the reimbursement process. After this period, no documents will be accepted for processing any reimbursement.

Note 1: For Annual Multi-Trip plans, cancellation coverage will be renewed each time the Beneficiary travels as indicated by the assistance plan of the product they have purchased, provided the requirements for this benefit are met for each trip. This benefit does not apply to Beneficiaries over 74 years old.

Note 2: Any event occurring prior to the issuance of the Assistance Plan is excluded from coverage. In the case of the same event involving more than one reservation and regardless of the number of Holders involved, ZEBRA ASSISTANCE's maximum indemnity liability for all affected holders will not exceed FORTY THOUSAND US DOLLARS (USD \$40,000.00) as the global maximum amount for the same incident. If the sum of the indemnities to be paid exceeds the aforementioned amounts, each individual indemnity will be prorated according to the maximum liability defined in the Voucher.

24-Hour Inquiry Line

Beneficiaries of a **ZEBRA ASSISTANCE** plan can request information from the Assistance Services Central regarding consular, health, and tourist obligations and other matters related to their destination country. ZEBRA ASSISTANCE's concierge service will also be available to passengers for assistance with hotel reservations, restaurants, sporting events, cultural events, and more.

Concierge Assistance

The **ZEBRA ASSISTANCE** concierge service is available 24 hours a day, 365 days a year, to assist Beneficiaries in obtaining information on event tickets, travel arrangements, car rentals, theater reservations, and any other information the Beneficiary may need in major cities worldwide. The Beneficiary will be responsible for all costs and expenses related to the concierge assistance services requested; this service is purely informational.

Transmission of Urgent Messages

ZEBRA ASSISTANCE will transmit urgent and justified messages related to any of the events covered under these general conditions.

Fund Transfer and Bail Bond Transfer in Case of Traffic Accident

During the trip, if the Beneficiary is imprisoned as a result of a traffic accident, ZEBRA ASSISTANCE will arrange the transfer of the amount specified in these general conditions to cover the bail payment. This amount must first be deposited at the **ZEBRA ASSISTANCE** office by the Beneficiary's family. The cost assumed by **ZEBRA ASSISTANCE** will correspond solely to the value of the transfer made to the Beneficiary. These coverages will be applied only once, regardless of the validity period of the assistance voucher plan.

Legal Assistance for Traffic Accidents

ZEBRA ASSISTANCE will cover up to the limits indicated in the plan, the fees incurred for the Beneficiary's civil, criminal, or penal defense in connection with being charged or exonerated of responsibility for a traffic accident.

Reimbursement for Lost Luggage

ZEBRA ASSISTANCE will compensate the Beneficiary in a complementary manner, up to the limit specified in the benefits table. The following terms and conditions apply to obtain this benefit:

- That the airline and the ZEBRA ASSISTANCE Central Office have been notified of the incident by the Beneficiary before leaving the airport where the loss was recorded, following the instructions described below.
- That the luggage was lost during its transportation on an international regular flight; this benefit does not apply when the loss originates on a domestic flight, nor on chartered or leased flights, private or military aircraft, or any flight without a published fixed schedule that operates regularly, nor when the loss originates on domestic flights abroad.
- That the aforementioned luggage was duly registered, tagged, and dispatched in the aircraft's hold and was duly presented and delivered to the airline staff at the terminal dispatch. ZEBRA ASSISTANCE will not compensate the Beneficiaries of a plan for the loss of hand luggage or cabin luggage or any other parcel that was not duly registered with the airline and transported in the aircraft's hold.
- That the loss of the luggage occurred between the time it was handed over to authorized airline personnel for boarding and the time it should have been returned to the passenger at the end of the journey.
- That the airline has taken responsibility for the loss of the aforementioned luggage and has compensated or paid the Beneficiary the indemnity provided by the airline. **ZEBRA ASSISTANCE** will not compensate the Beneficiary if they have not yet received the airline's indemnity.
- Losses occurring in any type of ground transportation abroad are not eligible for this compensation.

- Compensation for total loss of luggage will be limited to one entire and complete missing piece of luggage and to a single affected Beneficiary. In the case that the missing piece of luggage is registered under the names of multiple Beneficiaries, the compensation will be prorated among them, provided that it includes the corresponding ticket numbers of each one, as well as the voucher number. Partial losses of luggage will not be compensated.
- In the event that the airline offers the Beneficiary the option to choose between receiving a monetary value or one or more tickets or another form of compensation as indemnity, ZEBRA ASSISTANCE will proceed to pay the Beneficiary the economic compensation for lost luggage once the option has been exercised.

It is important to note that, in cases of lost luggage, the direct responsibility lies with the airlines or transportation companies. Therefore, **ZEBRA ASSISTANCE** will act as a facilitating intermediary between the airline or the transportation company and the passenger and thus cannot be considered or held directly responsible for the loss or the search for the luggage. Airlines reserve the right to accept or reject claims to ZEBRA ASSISTANCE, and generally, they may require that claims be submitted directly by passengers and not allow **ZEBRA ASSISTANCE** to mediate.

Compensation for total loss of luggage will be paid only in the country where the **ZEBRA ASSISTANCE** service was purchased.

Upon returning to their home country, the Beneficiary must submit the following documentation through the means indicated by the Assistance Central, whether by link, official channels, or **ZEBRA ASSISTANCE** offices:

- Original P.I.R. Form (Property Irregularity Report)
- Document or Passport
- Assistance Voucher
- Original copy of the airline's compensation receipt (Check, proof of payment), airline tickets.

Certainly! Here's the formal English translation of the remaining text:

ZEBRA ASSISTANCE can only proceed with reimbursement for indemnification due to luggage loss after the airline responsible for the loss has properly compensated the Beneficiary. The Beneficiary cannot be indemnified without proof of payment from the airline.

NOTE: Compensation to the Beneficiary will be complementary to that paid by the airline as indicated in the corresponding voucher for the purchased ZEBRA ASSISTANCE plan. In the case of complementary compensation, the amount will be determined as the difference between what was paid by the

airline and the amount stipulated in the purchased plan, up to the maximum limit indicated for this concept in the voucher.

No compensation will be valid if the airline's compensation equals or exceeds the maximum limit established in the voucher for this concept. Additionally, compensation for luggage loss applies per piece of luggage or cargo, not per person.

Refund for Delay in Luggage Return

ZEBRA ASSISTANCE will reimburse the Beneficiary, whose assistance plan specifies, upon presentation of original receipts for essential purchases made during the delay in luggage delivery. These purchases must be made after the relevant claim was filed with the airline and after notifying the Assistance Service Center and providing the corresponding PIR number issued by the airline. This benefit will only be provided if the luggage is not located within six (6) hours from the flight's arrival. The 6-hour period refers exclusively to the time elapsed until the luggage is located. The subsequent period until physical delivery by the airline is outside the responsibility of ZEBRA ASSISTANCE and therefore will not be considered within the 6-hour calculation.

If the delay or loss of luggage occurs on connecting flights, on a return flight to the Beneficiary's country of origin and/or habitual residence, no compensation will be granted.

In the event that the luggage is declared completely lost by the airline, the amount to be reimbursed for "Compensation for luggage loss" will be deducted by the total reimbursed for the expenses of this benefit.

This service operates on reimbursement upon prior authorization from the Assistance Service Center and is governed by the established reimbursement procedures.

In case of luggage delay, follow these instructions:

- Immediately upon noticing the absence of your luggage, proceed to the airline or responsible person within the baggage claim area. Request and complete the Property Irregularity Report (P.I.R.) form.
- Before leaving the airport, contact the Assistance Center by phone to report the loss of your luggage.

Upon returning to their country of origin, the Beneficiary must submit the following documentation through the means indicated by the Assistance Center, such as a link, official channels, or **ZEBRA ASSISTANCE** office:

- Property Irregularity Report (P.I.R.) Form
- Proof of payment for essential items (personal hygiene items and essential clothing).
- Original flight itinerary.

Note: Compensation for delayed luggage return applies per piece of luggage or cargo, not per person.

Refund for Luggage Damage

If the Beneficiary's luggage suffers any damage that exposes its contents or if the locks are tampered with, **ZEBRA ASSISTANCE** will provide the indicated amount according to the limits of the contracted product. To claim this benefit, it must be verified that the damage occurred between the time the luggage was checked in and the time it should be delivered to the Beneficiary upon disembarking. The incident must be reported to **ZEBRA ASSISTANCE's** Assistance Service Center within 24 hours of its occurrence, and the Beneficiary must submit the claim report issued by the airline or shipping company, along with original receipts for repairs or replacement of the luggage.

Note: Compensation for luggage damage applies per piece of luggage or cargo, not per person.

Refund for Delayed or Cancelled Flight

If the Beneficiary's flight is delayed for more than six (6) consecutive hours from the originally scheduled time, and provided there is no alternative transportation available during this period, **ZEBRA ASSISTANCE** will reimburse up to the coverage limit agreed upon for hotel expenses, meals, and communications made during the delay, upon presentation of original receipts. This reimbursement must be accompanied by a certificate from the airline confirming the delay or cancellation of the Beneficiary's flight.

This benefit will not be provided if the flight is at an airport near the Beneficiary's usual city of residence, nor if the Beneficiary is traveling on a space-available basis ticket. This service does not apply if the cancellation is due to the bankruptcy or cessation of services by the airline.

Note: This benefit only applies once the Beneficiary is outside their usual country of residence.

Travel / Cruise Follow-up

ZEBRA ASSISTANCE will cover the cost of a one-way economy class ticket from the embarkation port to the next scheduled port of call of the contracted cruise under the following circumstances:

- If the Beneficiary initially misses the scheduled departure of the cruise due to a connecting flight delayed by more than (6) hours from the scheduled time, upon prior presentation of appropriate documentation and the airline report (PIR).
- In case the Beneficiary needs to be removed from the cruise due to life-threatening emergencies compromising their physical integrity.
- If, as a result of an illness occurring before boarding and subsequent to treatment, the Beneficiary is allowed to continue the contracted journey, they may access the benefit by providing documents certifying their inability to board the cruise and their medical clearance.

Amateur Sports Coverage

Provides coverage for equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts, shooting championships in regulated ranges, water sports, skiing, recreational surfing, recreational kitesurfing, recreational diving (up to 15 meters), swimming, skating, snowboarding, when practiced as amateur activities.

Note: Coverage excludes any injury caused by professional practices and/or tournaments, competitions, etc.

Psychological Assistance

24-hour psychological support hotline for Beneficiaries who have been affected during their trip due to medical repatriation, death of a family member, or natural disaster. This service provides psychological support during moments of high emotional stress and should not replace direct care from the Beneficiaries' psychologist or psychiatrist. It should not be used for diagnosis or self-medication. Beneficiaries should consult with professionals for specific cases.

Telephonic/Videoconference Medical Guidance

ZEBRA ASSISTANCE Beneficiaries can receive recommendations via telephone or videoconference (subject to availability) from a healthcare professional. They will provide guidance on managing symptoms at home or recommend urgent care or emergency room visits based on the severity of symptoms described.

AirHelp Service

ZEBRA ASSISTANCE Beneficiaries have the option to submit their cases for review by AirHelp regarding delayed or cancelled flights.

Note: All requests are subject to AirHelp's terms and conditions - available at the following link: [AirHelp Terms and Conditions](<https://www.airhelp.com/es/terminos/>)

Flight Delay = VIP Lounge (for delays exceeding 60 minutes).

Beneficiaries of **ZEBRA ASSISTANCE** experiencing a delay of more than 60 minutes on their scheduled flight may access the **VIP** lounges provided at airports.

To access and receive this benefit, the following requirements must be met:

- Having purchased an assistance plan equal to or greater than USD 30,000 in the categories of short trips, long stays, multi-trips, corporate or students.
- Registering the scheduled flights for the trip at least 7 hours before the flight via the following link: [<https://travelregistration.online>]
(<https://travelregistration.online>)

Note: Access to the benefit is subject to the terms and conditions of Collinson Service Solutions Limited, which can be consulted in the document [CondicionesSalasesp.pdf](#) available at [travelregistration.online](<https://travelregistration.online>).

X. ADDITIONAL OPTIONAL PURCHASE BENEFITS FOR THE BENEFICIARY
Beneficiaries will have the option to additionally acquire, but not separately, additional benefits beyond those established for each specific assistance plan of **ZEBRA ASSISTANCE**, by paying a supplement to the price of the original plan, all in accordance with the terms and prices offered on the ZEBRA ASSISTANCE web platform.

The additional benefits or upgrades can only be issued for the daily travel category.

Multi-Cause Cancellation Upgrade

In cases where the Beneficiary explicitly contracts the multi-cause cancellation protection offered by **ZEBRA ASSISTANCE**, coverage will be provided up to the specifically contracted amount, and this benefit must be expressly stated **in the Beneficiary's voucher. This benefit is valid only for international trips.**

ZEBRA ASSISTANCE will cover up to the coverage limit according to the contracted plan, penalties for early cancellation of known trips such as tours, tour packages, excursions, air tickets, and cruises organized by a duly accredited professional tour operator in the destination of the trip. To be eligible for this benefit, the Beneficiary of the voucher must:

- 1) Contract the assistance plan before or up to a maximum of 72 hours after the first payment for the tourist services that may be canceled.
- 2) Notify the assistance center within a maximum of 24 hours after the event that triggers the cancellation. The calculation base for indemnification will be the date when the cancellation cause occurred, not the date when the Beneficiary notifies ZEBRA ASSISTANCE. Simultaneously, the Beneficiary must cancel their trip with the tourism organization (cruise line, travel agency, tour operator, etc.) to avoid increasing the penalty that organization may apply.

- 3) Submit, within 30 calendar days after the voucher's validity period ends, all documentation that ZEBRA ASSISTANCE considers necessary to evaluate coverage for this benefit, including but not limited to: clear and definitive documents demonstrating the reason for trip cancellation, letters from respective service providers, invoices, and payment receipts.
- 4) For "Annual Multi-trip" plans, this benefit applies only once and pertains to the passenger's initial trip. It cannot be used for all trips the Beneficiary may undertake during the voucher's total validity period.
- 5) The Beneficiary has up to thirty (30) consecutive days from the date of the event to submit complete documentation and necessary support to initiate the reimbursement process. After this period, no documents will be accepted to process any reimbursement.

These are justified causes for the purposes of this benefit and are covered up to 100% of the limit specified in the voucher:

1. The death, accident, or serious non-pre-existing illness of the Beneficiary or immediate family member in the first degree of consanguinity (spouse, parents, children, siblings). Serious illness is understood as a health condition that, according to the Medical Department of the Assistance Center, renders the Beneficiary unable to commence the trip on the originally scheduled date.
2. Summons as a party, witness, or juror of a court.
3. Damages to their habitual residence or professional premises due to fire, theft, robbery, or natural forces that render them uninhabitable and necessitate their unavoidable presence.
4. Medical quarantine as a consequence of an accidental event.
5. Proven dismissal from employment, with a date subsequent to the purchase of assistance.
6. Emergency call-up for military, medical, or public service.
7. Due to an epidemic, natural disaster, or volcanic ash. For Cruise products, cancellations caused by volcanic ash emissions will not be considered justified reasons to access this benefit.
8. If the person accompanying the Beneficiary on the trip, defined as those sharing the same hotel room or cruise cabin with the Beneficiary, or immediate family members in the first degree of consanguinity (spouse, parents, children, siblings), is also covered by an Assistance Plan under the same conditions as the Beneficiary, and such companions are compelled to cancel the trip for any of the aforementioned reasons.
9. Unexpected exacerbations of pre-existing illnesses. In such cases, the Beneficiary or immediate family member in the first degree of consanguinity (spouse, parents, children, siblings) with the pre-existing illness must have remained stable, without episodes, for a

minimum period of 6 months prior to the trip. ZEBRA ASSISTANCE reserves the right to request the original medical history of the passenger prior to the date they report the exacerbation of the illness.

10. Complications of pregnancies.
11. Wedding cancellation.
12. Child adoption.
13. Emergency childbirth.

These are justified causes for the purposes of this benefit and are covered up to 70% of the limit specified in the voucher:

1. Kidnapping of the Beneficiary or direct family members, provided it is verifiable and publicly known.
2. Vacation cancellation due to company directive.
3. Change of employment.
4. Non-approval of the Visa to enter the destination country. This coverage is valid if the purchase of the supplement is made at least 72 hours before the visa appointment at the respective embassy. It does not cover consulate fees (visa cost).

Upon acquiring the plan under the aforementioned conditions, and if applicable, its validity begins at the moment the Beneficiary acquires their assistance plan and ends at the commencement of the voucher's validity. This benefit does not apply to Beneficiaries over 74 years of age.

Note 2: Coverage excludes any event occurring prior to the issuance of the Assistance Plan. In the event of the same incident involving more than one reservation, regardless of the number of Principals involved, **ZEBRA ASSISTANCE's** maximum liability for all affected Principals shall not exceed **FORTY THOUSAND UNITED STATES DOLLARS (USD\$ 40,000.00)** as the total maximum amount per claim. If the sum of indemnities payable exceeds the aforementioned amounts, each individual indemnity shall be paid on a pro rata basis of the maximum liability defined in the Voucher.

Upgrade for Expectant Mothers:

Any pregnant person wishing to purchase an assistance plan from **ZEBRA ASSISTANCE** may do so by paying an additional fee. This benefit is available for pregnant individuals up to a maximum of 32 weeks gestation. The benefit covers emergencies during travel, including emergency check-ups, urgent ultrasounds, medical assistance for illnesses caused by pregnancy, emergency deliveries due to illness or accidents endangering the life of the mother or child, abortions, or any medical assistance related to the pregnancy situation. This coverage is valid for a maximum of 30 days, starting from the beginning of the international trip.

Specific exclusions to this benefit:"

- a. Routine pregnancy check-ups, ultrasounds, medical consultations, medical tests, etc., that are part of regular prenatal care and are not emergencies. Also, any complications arising during and after pregnancy.
- b. Normal term deliveries and cesarean sections.
- c. Medical expenses related to the newborn.
- d. When it is determined that the purpose of the trip is to attend to childbirth abroad.
- e. When it is determined that the voucher sale occurred after the 32nd week of pregnancy.

NOTE: The age limit to access the expectant mother benefit is a minimum of 19 years old and a maximum of 45 years old.

Upgrade Personal Belongings

ZEBRA ASSISTANCE will indemnify the beneficiary of an assistance plan, as stipulated, for the cost of your personal belongings or luggage that have been stolen during the trip, up to the coverage limit of the contracted plan. Additionally, expenses incurred for the purchase of essential items that you were forced to acquire as a result of the incident will be reimbursed.

1. Up to USD \$250 per single valuable item, set, or pair.
2. Loss of medication or medical equipment considered necessary and vital by the medical department to maintain the beneficiary's health.

To access this benefit, the beneficiary must submit the documents deemed necessary by the Assistance Center, including but not limited to:

- a. A police report filed within 24 hours of the incident, proving the theft of personal belongings.
- b. If the theft occurred in a hotel, a report filed by the hotel administration must be provided.
- c. Purchase invoice or customs declaration of the lost or stolen item dated prior to the loss, theft, or robbery.
- d. If the loss occurs while under the custody of an airline or other transportation method, the Passenger Irregularity Report (P.I.R.) or report obtained from the transport company must be presented.

e. Purchase invoice for essential items, exclusively defined as: 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 list previously indicated will be considered excluded from any type of coverage. The purchase date of these items must be after the date of filing the police report.

Exclusions to this coverage include:

- i. Personal belongings or luggage stolen from a parked vehicle will not be covered unless they were in the trunk of the car, out of public view and locked, in the case of caravans, or if there is evidence that the theft was committed with violence or using force.
- ii. Unattended luggage will not be covered unless it is in a hotel room and in a secure place, with evidence of forced and violent entry.
- iii. Wheelchairs, baby strollers, tricycles, bicycles, motorcycles, and jet skis.
- iv. Contact lenses, dental prosthetics, and hearing aids.
- v. Stamps, documents, business goods, and samples.
- vi. Custody or detention of items by customs authorities.
- vii. Cases where the beneficiary fails to take necessary security precautions.

Note: This benefit cannot be combined with others.

Technology Protection Upgrade:

ZEBRA ASSISTANCE will indemnify the beneficiary of an assistance plan that includes this provision, for the loss, theft, or robbery of the following items: cameras, camcorders, smartphones, tablets, and computers up to the coverage limit of the contracted plan.

To access this benefit, the beneficiary must submit the documents deemed necessary by the Assistance Center, including but not limited to:

1. A police report filed within 24 hours of the incident, certifying the theft of personal belongings.
2. If the theft occurred in a hotel, a report filed by the hotel management must be presented.

3. Purchase invoice or customs declaration of the lost or stolen item dated before the loss, theft, or robbery.
4. If the loss occurs under the custody of an airline or other transportation means, the Passenger Irregularity Report (P.I.R) or report obtained from the transport company must be provided.
5. Invoice for the replacement of the stolen item, for one of the same brand and model, dated after the filing of the police report.

Note: This benefit cannot be combined with others.

Sports Upgrade:

ZEBRA ASSISTANCE will cover the costs of care resulting from accidents occurring during high-risk recreational activities, in practical professional competitions (up to the limit of the contracted medical coverage, not exceeding USD 100,000)) or (COP 27,000,000) according to the geographical coverage of the contracted plan for the following sports: for the followingsports:

1. **Category 2:** Water aerobics, model aircraft flying, chess, mountaineering, hiking, and Himalayan mountaineering (low and medium altitude) From 0 to 2,000 m, Athletics, Badminton, Basketball, Handball, Wheelchair basketball, Baseball, Pool, Bocce, Bowling, Scuba diving, Buggy riding, Horse riding (with saddle and protective accessories), Power walking, Camping, Canoeing, Cross-country or mountain running, Sprinting, Cycling, Track cycling, Cricket, Crochet, Classical dance, Modern dance, Darts, Frisbee, Dog training, Wall climbing (gym), Water Skiing, Bodybuilding, Soccer, Table Soccer, Beach Soccer, Indoor Soccer, Futsal, Gateball, Gymnastics, Artistic Gymnastics, Rhythmic Gymnastics, Golf, Field Hockey, Roller Hockey, Hooverball (Medicine Ball), Shuffleboard, Pool Games, Kayaking and Canoeing, Lacrosse, Horseshoe throwing, Tug-of-war, Marathons, Swimming, Synchronized swimming, Netball, Bird watching, Paddle tennis, Pádel, Paintball, Paragliding, Figure skating, Inline skating, Ice skating, Roller skating, Fishing, Deep-sea fishing, Petanque, Pickleball, Racquetball, Horseback riding (Hiking), Jump rope, Hiking and Trekking, Snooker, Softball, Squash, Tchoukball, Tennis, Table tennis, Archery, Trekking (low mountain) Up to 1000 m, Volleyball, Water polo, Wushu, Yoga, Water yoga
2. **Category 3:** Canine agility, deep water running, mountaineering, hiking, and Himalayan mountaineering (moderate altitude and high altitude) From 2,001 to 5,500 m, Water skiing, Water biking, Bobsleigh, Diving, Boomerang, Horseback riding (without saddle), Horse racing, Hunting, Cesta punta, Road cycling, Equestrian competition, Curling, Street dance, Equestrian sports, Downhill, Duathlon, Mountain duathlon, Horse riding, Fencing, Skiing, Cross-country skiing, Hiking, American football, Flag football, Welsh football, Aerobic gymnastics, Trampoline gymnastics, Hockey, Ice hockey, Underwater hockey, Karting, Shot put, Log rolling, Long jump, Mountain half marathon, Jet skiing, Paddleboarding, Parasailing, Speed Skating, Sport Fishing, Polo, Cheerleading, River Rafting, Rowing, Roller Derby, Sailing, High Diving, Scooter Sports, Skateboarding, Snorkeling, Windsurfing, Kneeboarding, Tree Topping, Trekking (mid-mountain) From 1000 m to 1500 m, Sledding, Asphalt sledding, Tubing, Sailing, Land sailing, Wakeboarding, Windsurfin

3. Category 4: Hang gliding (soaring), Mountaineering, Andinism, and Himalayan mountaineering (very high or extreme altitude) From 5,501 to 7,500 m, Martial arts, Motor racing, Aerial dance (acrobatics on a canvas or aerial gymnastics), Canyoning, Biathlon, BMX, Bodyboarding, Boxing, Canopy or zip line, Canoeing, Mountain/Trail running, Motorcycle racing, Ultramarathon running, Mountain biking, Snow biking, MTB cycling, Crossfit, ATV riding, Decathlon, Water sports, Rock climbing, Ice climbing, Caving, Freestyle skiing, Alpine skiing, Cross-country skiing, Off-piste skiing, Expeditions, Flyboarding, Heli-skiing, Judo, Karate, Whitewater kayaking, Kickboxing, Kitesurfing, Kneeboarding, Weightlifting, Wrestling, Greco-Roman Wrestling, Sumo Wrestling, Luge, Mountain Marathon, Jet Skiing, Motorcycling, Motocross, Skydiving, Paramotor Skydiving, Paragliding, Hot Air Ballooning, Downhill Skating, Modern Pentathlon, Deaf Sports, Bungee jumping, White water rafting, Dakar Rally, Snowshoeing, Horse rodeo, Rugby, Rustiqueo, Open water high diving, Skimboarding, Snowboarding, Sombo, Subwing (maximum depth 10 m), Surfing, Taekwondo, Bullfighting, Target shooting, Clay pigeon shooting, Sport shooting, Trekking (high mountain) From 1,500 m to 2,500 m, Triathlon, Snow sledding, Dog sledding, Single sledding, Aerobatic aircraft, Wakesurfing

Special Note: The age limit for extreme sports in any category is a minimum of 8 years and a maximum of 65 years of age.

Pet Assistance Upgrade (coverage for accidents, illness, and repatriation):

The validity will be the same as the travel assistance voucher from **ZEBRA ASSISTANCE**, with a maximum of 90 calendar days. This benefit can be purchased by a pet owner through an additional payment. It applies to dogs and cats that are not excluded specifically in the service's particular exclusions.

In the event of an accident and/or non-pre-existing illness of the pet, ZEBRA ASSISTANCE will cover necessary veterinary assistance expenses, such as consultations, medication, diagnostic tests, or surgical interventions, among others, provided it is a verifiable emergency. Additionally, in case of the pet's death, ZEBRA ASSISTANCE will organize and cover funeral repatriation expenses, including: the mandatory coffin for international transport, administrative procedures, and transportation of the body by the most convenient means to the point of entry into the country of the pet owner's habitual residence, as listed in the ZEBRA ASSISTANCE plan.

Specific Requirements for this Benefit:

- a. Only dogs and cats will be admitted.
- b. The pet must be at least four months old and not older than eight years.
- c. The pet owner must present a complete and up-to-date vaccination record. If the pet is younger than one year old, the owner must provide proof of booster vaccinations.
- d. The pet should not have any illness at the time of travel.
- e. The pet must be properly dewormed, both internally and externally.
- f. Only one pet per person will be covered.



Specific exclusions to this benefit include:

- i. No coverage will be provided for any type of check-ups, investigative tests, general medical consultations, medical studies, etc., that are not emergencies.
- ii. Vaccinations and/or deworming.
- iii. Diseases resulting from lack of deworming or vaccinations.
- iv. Pregnant pets.
- v. Pets that are sick at the time of travel.
- vi. Pets undergoing medical treatment.
- vii. Pets under four months old and over eight years old.
- viii. Pets without a complete and up-to-date vaccination record.
- ix. Pets that do not meet the legal norms and requirements for international transport.
- x. Other exclusions mentioned in the main contract may apply.

Upgrade for Pre-existing Medical Condition Assistance:

The upgrade for pre-existing medical conditions will only cover 30% of medical coverage, not exceeding USD 30,000.

If the beneficiary suffers from a pre-existing or chronic condition at the beginning of their trip abroad, even if it was not known to them, as established in these

General Conditions: ZEBRA ASSISTANCE is automatically exempt from providing services or assistance under the purchased assistance plan. However, exceptionally and only in cases explicitly specified, ZEBRA ASSISTANCE will cover charges for medical assistance due to pre-existing or chronic illnesses for the beneficiary, up to the maximum amount

determined in the respective purchased plan. In these cases, ZEBRA ASSISTANCE will cover the initial clinical consultation where the pre-existence of the illness is determined, up to the amounts specified in the respective Benefits Summary Table.

Acute episode or unpredictable event, decompensation of known chronic and/or pre-existing diseases, previously hidden or asymptomatic. This coverage is exclusively provided for primary medical care during the acute episode, or in the case of unpredictability, with higher coverage specified by the contracted plan. The emergency must require assistance during the trip and cannot be postponed until return to the country of residence. The Emergency Management Center reserves the right to decide the most appropriate treatment among those proposed by medical staff and/or repatriation to the country of residence. Repatriation will be a solution in cases where treatment requires long-term evolution, scheduled surgeries, or non-urgent surgeries. The beneficiary is obligated to accept this solution; rejecting it will result in the loss of all benefits offered by the assistance plan.

This benefit excludes the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic conduct that are not related to the acute and unforeseen episode. Additionally, all sexually transmitted diseases are excluded from this coverage, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus (HPV), trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

None of our plans cover procedures such as dialysis, transplants, oncology, psychiatric treatment, hearing aids, glasses, contact lenses, dental bridges, pacemakers, implantable



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defibrillators, external respirators, implantable devices, specific disposable equipment, etc. Diseases caused by drug ingestion, narcotics, reliably taken prescription medications, alcoholism, etc., are also excluded.

Note: This benefit will not cover under any circumstances the continuation of treatments initiated during the validity of the first voucher for a passenger who has chosen to renew their assistance plan; additionally, coverage cannot exceed USD 30,000.

Beneficiary Responsibilities:

1. The Beneficiary must follow all medical instructions provided by the physician assigned by **ZEBRA ASSISTANCE** and take all medications as prescribed and necessary.
2. If the Beneficiary is interested in purchasing a plan that includes emergency coverage for pre-existing medical conditions through **ZEBRA ASSISTANCE**, and suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease, and/or chronic liver disease, the Beneficiary must consult their personal doctor in their home country before starting the trip and obtain written confirmation that they are fit to travel for all planned days to the desired destination, and that the condition will not hinder all scheduled activities.
3. The Beneficiary may not commence the trip after receiving a terminal diagnosis.
4. To access this coverage, the Beneficiary must have been stable for more than 12 months.

If the purpose of the trip is determined to be treatment abroad for a chronic or pre-existing condition, the Emergency Management Center will deny coverage.

Note: The age limit to access medical assistance benefits for pre-existing conditions is a maximum of 74 years old.

Upgrade: Medical Expenses Due to Work Accidents

If the Beneficiary explicitly contracts the medical expenses benefit for work-related accidents offered by **ZEBRA ASSISTANCE** coverage will be granted up to the amount specified in the voucher. This benefit is valid only for international trips.

ZEBRA ASSISTANCE will cover, up to the contracted limit, events resulting from the performance of duties assigned by the employer, within the location and hours designated for work.

The following are excluded from coverage:

1. Accidents intentionally caused by the policyholder or not involving a sudden external cause.
2. Accidents while under the influence of alcohol, drugs, toxic substances, or non-prescribed medications.
3. Operating vehicles or machinery without proper licensing or certification.
4. Traveling as a passenger in unauthorized or illegally operated aircraft.

5. Illness or injury resulting from committing or attempting to commit a criminal act.
6. War, terrorism, civil unrest, strikes, nuclear incidents, or natural disasters where the Beneficiary is actively participating.
7. Accidents due to negligence or lack of safety measures.
8. Heart attacks, strokes, and similar conditions not related to the work itself.
9. Work involving dangerous substances, underwater tasks with oxygen tanks, explosives, or lacking proper safety equipment.
10. Activities involving atomic or nuclear energy, sunstroke, or frostbite.
11. Exposure to hazardous materials (e.g., gases, flammable liquids, radioactive materials).
12. Operating heavy or high-risk machinery.
13. Performing duties without complying with the occupational safety standards of the host country.
14. Accidents occurring during paid or unpaid leave.
15. Beneficiaries in irregular legal or labor status.

Theme Park Upgrade

In cases where the Beneficiary explicitly purchases the Theme Park protection benefit offered by **ZEBRA ASSISTANCE**, coverage will be provided for seventy percent (70%) of the value of the Theme Park ticket belonging to the voucher purchaser who has acquired the upgrade. This benefit is valid only for international trips and for any Theme Park worldwide.

To qualify for this benefit, the Voucher Beneficiary must:

- a) Purchase the assistance plan either before or within a maximum of 72 hours after purchasing the theme park ticket.
- b) Notify the assistance center within 24 hours maximum after the event that triggers the cancellation. The calculation of compensation will be based on the date of the cancellation cause occurrence, not the date when the Beneficiary informs ZEBRA ASSISTANCE. Simultaneously, the Beneficiary must cancel with the theme park ticket to avoid increasing penalties that may apply.
- c) Provide all documentation that ZEBRA ASSISTANCE deems necessary to evaluate coverage for this benefit, including, but not limited to: a clear and credible document demonstrating the reason for cancellation of entry to the theme park, letters from respective service providers, invoices, and payment receipts.
- d) For "Annual Multi-trip" plans, this benefit applies only once and pertains to the initial trip of the passenger. It cannot be applied to all trips the Beneficiary may take during the total validity of the voucher.

These are justified causes for the purposes of this benefit and are covered up to 70% of the limit specified in the voucher:

1. Closure of the theme park due to weather conditions, for which it is essential to present a document from the Theme Park certifying this event.
 2. Cancellation of entry to the theme park due to serious illness or accident of the Beneficiary, where serious illness is understood as a health condition that, according to the Medical Department of the Assistance Center, prevents the Beneficiary from starting the trip on the originally contracted date. It is essential to contact the Assistance Center to report the incident within 24 hours.
 3. Closure of the theme park due to reasons directly related to the park itself, requiring presentation of a document from the Theme Park certifying this event.
 4. Cancellation due to serious illness or death of a companion (if the sick person is a minor or the condition of the companion prevents entry to the park), where the companion(s) must be in a first-degree relationship of consanguinity (spouse, parents, children, or siblings) and also have an Assistance Plan under the same conditions as the Beneficiary. Such companions must contact the Assistance Center to report the incident within 24 hours if they are forced to cancel the trip due to any of the aforementioned causes.
 5. Cancellation due to traffic accident or vehicle breakdown, if the Beneficiary has a traffic accident or an event related to the means of transportation while traveling to the Theme Park. To access the benefit, the Beneficiary must present a Police Report of the accident or proof from the company that assisted in case of breakdown or vehicle inconvenience.
1. Trip interruption or cancellation, the Beneficiary must have trip cancellation or interruption coverage within their assistance plan, and if they meet any of the causes listed, they can access this section for reimbursement of their tickets. Therefore, it is the Beneficiary's obligation to comply with section "a," and if they do not have an assistance plan, they cannot use the benefit.

Acquired under the conditions previously indicated, and if the benefit applies, its validity begins when the Beneficiary purchases their assistance plan and ends at the start of the voucher's validity. This benefit does not apply to Beneficiaries over 74 years old.

COVID-19 Cancellation and Quarantine Expense Upgrade

In cases where the Beneficiary explicitly purchases the upgrade for expenses related to coronavirus, they will have access to the following benefits:

1. Hotel and meal expenses for up to 15 days.
2. Transfer of a family member for hospitalization, provided that the attending physician authorizes hospital visits or accompanies the patient in the hotel.
3. Difference in fare or penalty for delayed or early return trip of the cardholder.
4. Trip cancellation covered for intra-hospital assistance due to Covid-19 and guarantee of trip cancellation or interruption due to a positive diagnosis of Covid-19 that prevents travel on the designated travel dates.
5. Telemedicine assistance during mandatory isolation, for monitoring the patient's health status.

6. Emotional support through telepsychology.

To access these benefits, the following conditions must be met:

1. Medical report indicating that the patient must remain in self-isolation.
 2. This upgrade covers hotel expenses per booking, meaning that if two or more individuals sharing the same room are diagnosed with COVID-19, the reimbursable expenses will correspond to that booking. Therefore, it is understood that a room will not be paid for each booking.
 3. Hotel expenses for quarantine will be covered only if the reservation already paid for by the passenger has ended.
- The product will have a limit of USD 20,000 for groups.
 - The maximum amount of this coverage is USD 1,500.

In any case, the Voucher must be issued at least 14 days prior to the departure date or commencement of validity, whichever occurs first.

NOTE 1: To access the cancellation benefit, the beneficiary must meet the same conditions as those for the multi-cause cancellation Upgrade.

NOTE 2: This product can be purchased for short-term trips up to 90 days, or annual multi-trips, but for each trip taken, the purchase of the upgrade must be made.

NOTE 3: Age limit, 70 years.

XI. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

The following events are expressly excluded from the ZEBRA ASSISTANCE support system:"

1. Chronic or pre-existing diseases, defined or recurring, suffered prior to the start of the plan's validity and/or the trip, whether known to the Beneficiary or not, as well as their exacerbations, sequelae, and direct or indirect consequences (even if they appear for the first time during the trip).
2. Diseases, injuries, conditions, or medical complications resulting from treatments performed or carried out by unauthorized persons or professionals not authorized by the Medical Department of the ZEBRA ASSISTANCE Service Center, except as determined in the preceding point.
3. Homeopathic treatments, acupuncture treatments, kinesiotherapy, thermal cures, podiatry, manicure, pedicure, etc.
4. Conditions, diseases, or injuries resulting from the Beneficiary's enterprise, attempt, or criminal or penal action, directly or indirectly, such as fights, brawls, flagellations, etc.
5. Treatment of diseases or pathological states caused by intentional ingestion or administration of toxins (drugs), narcotics, alcohol, or the use of medications without the respective medical order.
6. Expenses incurred in any type of orthosis, prosthesis, including dental prostheses, 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). Additionally, occurrences resulting from the practice of dangerous or extreme sports are expressly excluded, including but not limited to: Motorcycling, Car racing, Boxing, Polo, Water skiing, Diving (up to a maximum of 30 meters), Hang gliding, Karting, Quad biking, Mountaineering, Skiing, Football, Canoeing, Paragliding, Kayaking, Badminton, Basketball, Volleyball, Handball, Karate, Kung Fu, Judo, Archery, Rifle shooting, Tejo (sport), Rappelling, Diving, Torrentism, Mountaineering, Climbing, Bungee jumping, Athletics, Cycling, Luge, Speleology, Skeleton, Hunting, Bobsleigh, etc., and other sports practiced outside regulated and authorized tracks by the respective sports federations.
8. Childbirth, pregnancy states, gynecological check-ups, examinations related to them. Abortions, or losses regardless of their etiology or origin. Likewise, all resulting complications during and after pregnancy.
9. All types of mental illnesses, including but not limited to neuroses, psychoses, or any other mental illness or psychological condition, and their consequences.

10. Conditions, diseases, or injuries derived from the consumption of alcoholic beverages of any kind.
11. Acquired immunodeficiency syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, sequelae, and consequences. Sexually transmitted diseases and/or in general any type of provision, examination, and/or treatment that has not received prior authorization from the Assistance Service Center.
12. Events and consequences resulting from natural forces, tsunamis, earthquakes, storms, hurricanes, cyclones, floods, nuclear radiation events, and radioactivity, as well as any other natural or extraordinary phenomenon or event that, due to its proportions or seriousness, is considered a national, regional, or local disaster or catastrophe, such as earthquakes, hurricanes, floods, etc.
13. Suicide, attempted suicide, or injuries inflicted on oneself by the Beneficiary and/or their family, as well as any act of manifest irresponsibility or serious recklessness by the Beneficiary during travel assistance.
14. Events resulting from acts of war, invasion, acts committed by foreign or national enemies, terrorism, hostilities or war operations (whether war has been declared or not), civil war, rebellion, insurrection or usurped military, naval power, the Beneficiary's involvement in riots, demonstrations or tumults whether or not of a civil war nature, whether personal or as a member of a civil or military organization; terrorism or other serious public disorder.
15. Intentional and/or bad faith acts by the Beneficiary or their representatives.
16. Routine medical examinations, laboratory tests for medical check-ups, diagnostic examinations and/or controls, radiological or other media examinations, the purpose of which is to establish whether the illness is a pre-existing condition, such as radiological examinations, Doppler, magnetic resonance imaging, tomography, ultrasounds, images, scanners of all kinds, etc. Medical examinations conducted to determine if the ailment corresponds to a pre-existing condition or not.
17. Expenses related to public or private transportation or travel expenses paid by the Beneficiary 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 Service Center.
18. Illnesses derived from or due to congenital deformities known or unknown to the Beneficiary.
19. Injuries or accidents resulting directly or indirectly from air accidents on planes not intended or authorized for public transport, including private chartered flights.
20. Conditions, diseases, or injuries directly or indirectly derived from fights or brawls (unless it was a case of proven self-defense with a police report), strike, acts of vandalism

or popular tumult in which the Beneficiary participated as an active element. The attempt or commission of an illegal act and, in general, any intentional or criminal act by the Beneficiary, including providing false information or information different from reality.

21. Endemic, pandemic, or epidemic diseases, assistance for these diseases in countries with or without a health emergency in case the Beneficiary did not follow suggestions and/or indications regarding travel restrictions and/or prophylactic treatment and/or vaccination issued by health authorities.

22. Any medical expense or assistance that has not been previously consulted and authorized by the **ZEBRA ASSISTANCE** Service Center.

23. Illnesses or discomfort resulting from menstrual period disorders in women, such as advances or delays, as well as bleeding, flows, and others.

24. Liver diseases, such as cirrhosis, abscesses, and others.

25. Stress tests and all types of preventive check-ups.

26. Any type of hernia and its consequences.

27. Kidnapping or attempted kidnapping.

28. Professional risks: if the reason for the Beneficiary's trip were to perform work or tasks involving a professional risk, as well as injuries classified as injuries from repetitive strain, work-related musculoskeletal disorders, injury from continuous or continuous trauma, etc., or similar, including post-treatment consequences, including surgical ones at any time.

29. Driver or passenger injuries from the use of any type of vehicles, including bicycles, motorcycles, and mopeds without a driver's license, without a helmet, or without contracted insurance.

30. Accidents and illnesses occurring in countries in civil or foreign war. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.

31. No assistance of any kind will be provided to the Beneficiary in illegal migratory or labor situations (including undeclared work in the country from which assistance is required, or to students caught working in a foreign country without the respective authorization from local authorities).

32. **ZEBRA ASISTENCIA** will not cover costs for physiotherapy related to the treatment of ailments related to occupational accidents, repetitive tasks, or chronic and/or degenerative bone or muscle diseases. Physiotherapy will only be covered in the event that the ailment was caused by a non-work-related accident under prior authorization from the Medical Department of the Assistance Service Center, provided that it is determined that the sessions will improve the passenger's current condition and under no circumstances shall it exceed ten (10) sessions.

In case it is determined that the reason for the trip was the treatment abroad of a pre-existing medical condition, and that the current treatment has a direct or indirect connection to the previous ailment that was the reason for the trip, **ZEBRA ASISTENCIA** will be relieved of providing its services. For this purpose, **ZEBRA ASISTENCIA** reserves the right to investigate the connection of the current event with the pre-existing condition.

Jurisdiction Agreement: It is expressly agreed between the parties, regarding the contractual relationship between the voucher Beneficiary and the provider, that any issues of interpretation regarding its scope and/or judicial claims that cannot be resolved amicably between the parties must be submitted to the jurisdiction of the courts of Doral, Florida, excluding any other forum or jurisdiction that may apply.

Non-Accumulative Services and/or Involvement of Other Companies: In no case will **ZEBRA ASISTENCIA** provide the assistance services established in the **TRAVEL CERTIFICATE'S MEDICAL ASSISTANCE PLAN** to the Beneficiary, nor will it reimburse any expenses, as long as the Beneficiary requests or has requested services for the same issue or condition from any other company, before, during, or after requesting them from the provider.

XII. SUBROGATION AND ASSIGNMENT OF RIGHTS

Until the amount disbursed in compliance with the obligations arising from these General Conditions of **ZEBRA ASISTENCIA** Services, **ZEBRA ASISTENCIA** will automatically be subrogated in the rights and actions that may correspond to the Holder or their heirs against third parties, whether individuals, legal entities, and/or public or official bodies, by virtue of the event that caused the provided assistance.

The Holder agrees to immediately reimburse **ZEBRA ASISTENCIA** any amount received from the liable party and/or their insurance company(ies) as advances toward the final settlement of the compensation to which the Holder may be entitled, up to the amounts borne by **ZEBRA ASISTENCIA** in the incident.

Without limiting the following enumeration, the subrogation explicitly includes the rights and actions that can be exercised against the following persons:

- 1) Third parties responsible for an accident (traffic-related or of any other type) and/or their insurance companies.
- 2) Transportation companies, concerning the refund - total or partial - of unused tickets, when ZEBRA ASISTENCIA has undertaken the transfer of the holder or their remains.
- 3) Other companies that cover the same risk.

IMPORTANT: The holder irrevocably assigns to **ZEBRA ASISTENCIA** the rights and actions described in this Clause, committing to perform all necessary legal acts and provide all cooperation required in relation to the incident. In this regard, the holder undertakes to formalize the subrogation or assignment in favor of **ZEBRA ASISTENCIA** within three (3) calendar days following notice to that effect. If the holder refuses to sign and/or cooperate in transferring these rights to **ZEBRA ASISTENCIA**, the latter will be automatically exempt from paying the assistance expenses incurred.

Furthermore, ZEBRA ASISTENCIA will be subrogated, meaning that any insurance, travel assistance, and/or medical insurance will have the obligation in the first instance to pay either all or part of the expenses that may arise due to the event suffered by the Beneficiary.

ZEBRA ASISTENCIA will be subrogated in the rights and actions corresponding to the Beneficiary, for events that have motivated its intervention, up to the total cost of the services provided.

Similarly, **ZEBRA ASISTENCIA** reserves the right to assign in whole or in part both the rights derived from the contractual relationship with the Beneficiary and the performance, provision of services, and other obligations to third-party legal entities specializing in assistance services to companies in the industry.

In this regard, the Beneficiary is aware of this right and expressly waives being notified or informed in advance of such assignments.

XIII. EXCEPTIONAL CIRCUMSTANCES OF NON-PERFORMANCE ATTRIBUTABLE

Neither **ZEBRA ASISTENCIA** nor its network of service providers shall be held liable, demanded, or enforced for fortuitous events that result in delays or non-performance attributable to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism or pronouncements, popular demonstrations, radioactivity, or any other force majeure event. In cases where such elements are involved, **ZEBRA ASISTENCIA** commits to fulfilling its obligations within the shortest possible timeframe and provided that once service provision is feasible, the contingency justifying it remains in effect.

XIV. RECOURSE

ZEBRA ASISTENCIA reserves the right to demand reimbursement from the Beneficiary for any expenses incurred improperly, in case services are provided that are not covered by this contract or outside the validity period of the contracted assistance plan, as well as any payments made on behalf of the Beneficiary.

XV. RESPONSIBILITY

The service provided by **ZEBRA ASISTENCIA** in accordance with the terms of these general conditions and the travel assistance contract is strictly limited to facilitating the Beneficiary's access to professionals for the provision, under their sole and exclusive responsibility, of medical, dental, pharmaceutical, legal, and/or general assistance services. Therefore, **ZEBRA ASISTENCIA** shall not be liable in any manner, whether directly or indirectly, for any claims that the Beneficiary may make regarding the provision of services carried out by any of the aforementioned professionals.

ZEBRA ASISTENCIA shall not be liable and shall not indemnify the Beneficiary for any type of damage, harm, injury, or illness caused by providing individuals or professionals at the Beneficiary's request for medical, dental, pharmaceutical, or legal assistance. In these cases, the person or persons designated by **ZEBRA ASISTENCIA** shall be considered agents of the Beneficiary, with no recourse of any kind against **ZEBRA ASISTENCIA** arising from such designation.

ZEBRA ASISTENCIA endeavours to provide passengers with the best healthcare professionals and resources; however, **ZEBRA ASISTENCIA** cannot be held wholly or partially responsible for the availability, quality, outcomes, lack of attention, medical services, and/or malpractice of these professionals or entities, as these conditions are entirely beyond the control of **ZEBRA ASISTENCIA**.

XVI. EXPIRATION - TERMINATION - MODIFICATION

Any claim to enforce the obligations assumed by **ZEBRA ASISTENCIA** through these general conditions must be made in due form and in writing within a maximum non-extendable term of thirty (30) continuous calendar days, counted from the date of expiration of the voucher's validity. Once this period has elapsed, all rights not exercised in a timely manner shall automatically expire.