

General Conditions
VISITRAVEL ASSIST

Glossary of *Terms*

Definitions

IGS: IGS ASISTENCIA S.A DE C.V.

Coordination: administrative activity provided by IGS that involves synchronizing different actions and defining the most appropriate way to group available resources to meet the member's request for assistance services.

Effective date: date from which the assistance services offered by IGS will be available to the member.

Period of validity: period during which the member is entitled to obtain assistance services.

Beneficiaries: beneficiary of the assistance.

Country of residence: for the purposes of these general conditions, the Mexican territory.

Supplier: company or individual specialized in the items detailed herein, who, on behalf of IGS, assists the member in any of the services described in these general conditions.

Referral: updated and reliable information concerning services, which is provided by IGS by telephone to a member upon request.

Services: the assistance services contemplated in the program described herein.

Event: each event involving an emergency or provision of an assistance service and for which an IGS technician, employee, supplier, professional, or operator presents himself to a member to proceed with the provision of the requested assistance service.

Situation of assistance: when a member finds themselves in a situation involving an emergency, urgency or demand for assistance and falls within the terms, characteristics and limitations set forth herein, provided that they have taken place during the period of validity and within the territorial scope of validity.

Accident: any occurrence causing material and/or bodily injury to a member, caused solely and directly by an external, violent, fortuitous and evident cause (excluding illness).

Description of Services Included

Medical assistance	Events	Maximum Amount
Medical assistance in case of accident or illness	1 event	Up to USD 10,000
Emergency ground ambulance	1 event	No cost to member
Visit of a general physician in the hotel	1 event	Up to USD 100
Payment and shipment of medication to the hotel	1 event	Up to USD 150
Emergency dental expenses	1 event	Up to USD 500
Video consultation with prescription issuance	No event limit	No cost to member
COVID-19 antigen test	1 event	No cost to member
Medical, hospital, clinic, etc. referrals.	No event limit	No cost to member
Travel assistance	Events	Maximum Amount
Trip cancellation due to hospitalization	1 event	Up to USD 2,000
Funeral repatriation	1 event	Up to USD 15,000
Emergency transfer of a family member	1 event	Economy class airline ticket
Hotel expenses due to convalescence	1 event	Up to USD 500
Hotel expenses for COVID-19 quarantine	1 event	Up to USD 500
Baggage protection	Events	Maximum Amount
Location and shipment of baggage to the hotel	1 event	No cost to member
Support for the purchase of basic necessities in case of delay or loss of baggage	1 event	Up to USD 250
Legal assistance	Events	Maximum Amount
Telephone Legal Assistance	No event limit	No cost to member
In-person legal assistance for robbery/assault on tourists	1 event	No cost to member
In-person legal assistance in the event of a traffic accident	1 event	No cost to member
Concierge	Events	Maximum Amount
Pre-trip information, weather, places of interest, roads, cultural events, gastronomy, guided tours, hotel reservations, restaurants, destination activities, etc.	No event limit	The member shall bear the cost of any services contracted
Discounts and benefits in touristic places and interesting sites.	No event limit	The member shall bear the cost of any services contracted

Description of Services Included

Medical Assistance

Medical assistance in case of accident or illness: If the member suffers an accident during their stay, IGS will cover the costs of hospitalization, surgery, doctor's fees up to the amount of coverage.

Exclusions:

- No reimbursement will be made.
- Payment must be made directly to the hospital or clinic.
- The call center physician must validate all processes.
- If there is any surplus, the member or family member shall cover it.
- Transplants and/or transfer of organs or limbs of any kind are excluded.
- Diseases or pathological conditions produced by the intentional ingestion or administration of narcotic intoxicants (drugs) or by using medications without medical prescription.
- Suicide or illnesses and injuries resulting from attempted suicide.
- Pregnancies within the last 3 months prior to "due date" and prenatal exams.
- Eye examinations to obtain a prescription, as well as surgical procedures such as keratotomies or other types of surgery in order to modify refractive errors.
- Any pre-existing disease.
- Mental illness or alienation.

Emergency ground ambulance: In the event that the member requires emergency ground medical transportation within Mexican territory as a result of a life-threatening emergency, IGS will coordinate and follow up until the arrival of medical units to transport the beneficiary to the nearest medical care center.

Exclusions:

- Additional transportations are excluded from this coverage.
- Excluded from this coverage are patients with a history of drug, alcohol, or psychiatric dependency.
- Air ambulances.

Visit of a general physician in hotel: In the event that the member requires a doctor hotel visit service, IGS will provide the service in order to assist the member from the comfort of his room in the event of a medical emergency or injury that does not require treatment at a care center. In the event that the member requires it at the physician's office, the service will be coordinated, and payment will be made up to the stipulated amount. The service is subject to prior authorization by the IGS call center physician; major cities only.

Exclusions:

- Excluded from this coverage are patients requiring specialized medical assistance.
- Excluded from this coverage are patients with a history of drug, alcohol, or psychiatric dependency.
- Excluded from this coverage are patients requiring clinical care.

- Medical services requiring procedures are excluded from this coverage.
- Subject to authorization by the call center physician.
- The user will be able to make use of their assistance with previous telephone and medical evaluation of the call center.

Payment and shipment of medication to hotel: At member's request and derived from the video consultation with our suppliers and issuance of prescriptions, IGS offers the support of coverage for any type of medication and shipment thereof.

Exclusions

- IGS shall not be responsible for the outcome of the medical diagnosis and treatment performed by the treating physician.
- Subject to supplier availability.
- Subject to drug availability.
- This service does not consider any type of reimbursement or additional payments.

Emergency dental expenses: In the event that the member has had an accident or an acute problem requiring emergency dental treatment, IGS will cover the member's expenses up to the amount indicated above.

Exclusions

- Any service that is contracted directly by the member or through third parties and that has not been coordinated through the available lines.
- Self-injury or participation of the insured and/or members of his family group in criminal acts, whether guilty or malicious. Participation of the policyholder/insured and/or insured in combat, except in case of self-defense. The practice of sports as a professional; participation in official competitions and exhibitions. Participation of the policyholder/insured and/or insured in horse races, bicycle races, car races and in any kind of races and exhibitions or trials and/or safety and/or endurance contests.
- Sports practices in professional competition.
- When any of the obligations indicated herein are not complied with.
- If the member does not cancel with a minimum of 24 hours or reschedule 72 hours in advance, the event will be exhausted.

Video consultation with prescription issuance: The member has access 24 hours a day, 365 days a year, to the telephone medical service or scheduled video call, where a physician will answer the call and will guide them as to which procedure to follow according to their symptoms and will provide the provisional measures to be taken until professional doctor-patient contact is made.

In the event that the member requires a video call, they must call the call center line, which will send via WhatsApp or e-mail a link where member must answer a questionnaire that will outline their symptoms and wait a few minutes for the doctor to attend him.

Maximum waiting time of 15 minutes.

Exclusions:

- The telephone physician will not modify chronic and/or specialized medical treatments.
- No controlled medications will be prescribed.
- The prescription does not apply to all pharmacies.
- Drug shipments do not apply to all pharmacies.

COVID-19 antigen test: If the member develops symptoms and requires a negative antigen test for travel, IGS offers to coordinate and pay for the test at the pharmacies specified.

Exclusions:

- IGS will not assume responsibility for the management of medical professionals.

Medical, hospital, clinic, etc. referrals: If required by the member, IGS will make medical referrals to specialist physicians' offices available at member's expense.

Exclusions:

- IGS will not assume responsibility for the management of medical professionals.
- IGS will not be responsible for the final results, it being understood in any case that it is an obligation of means and not of results.
- Appointment coordination: Member must contact the IGS specialized call center at least 24 hours in advance to make an appointment.
- Appointment cancellation: Member must contact us at least 12 to 24 hours prior to the appointment to make the cancellation.
- Schedules subject to availability of the specialist.

Travel Assistance.

Trip cancellation due to hospitalization: In case of accident or illness of the tourist that prevents their return, IGS will pay, up to the amount set in the coverage, the change or airline tickets in commercial class so that the tourist can travel once the treating physician has discharged him.

Exclusions:

- In order for the service to be provided, member must submit a report from the treating physician justifying an injury or accident.

Funeral repatriation: In the event of an accident resulting in death, IGS will cover the cost of repatriation of the body to Mexican territory.

To begin the process of repatriation of remains, you need to have the following information at hand:

1. Name and date of birth of the decedent.
2. Cause of death.
3. Place of death (State, county, etc.)
4. Exact location where the deceased is located (morgue, hospital, etc.)
5. Exact location where the remains will be transferred in Mexico (municipality and state).

6. Name or names of the family members who will carry out the corresponding procedures, both in Mexico and in the United States.

Other relevant data, if available:

1. Unique Population Registry Code (CURP)
2. Voter's Card Number
3. U.S. Social Security Number

1. Funeral services

Family members are able to select a funeral home to embalm or cremate the remains at the place of death, as well as a funeral home in Mexico for the final reception of the remains.

2. Documentation

The health authorities of the place where the death occurred are responsible for issuing the necessary documentation certifying the death of the person and compliance with the sanitary provisions established to allow the international transfer of the remains.

3. Visa for transit permit of corpse or cremated remains

The relatives and/or the funeral homes submit the documentation issued by the local authorities and the funeral homes to the consulate for review and to obtain the visas that allow the admission of the remains to the national territory. In case the relatives of the deceased are not in the place of death, they will have to go to one of the foreign offices of the Ministry of Foreign Affairs (SRE) within the Mexican Republic.

In general, the procedures and documentation that are processed are:

1. Issuance of death certificate (Bureau of Health and Vital Statistics).
2. Human remains transit permit (Bureau of Health and Vital Statistics).
3. Certificate of embalming and/or cremation (Funeral Home).
4. All documents issued by a U.S. authority in connection with the death of a Mexican national in its territory, such as Death Certificate, Embalming Certificate and Human Remains Transit Permit, must be reviewed and certified by the Mexican Documentation Department of the Mexican Consulate in question.
5. It may take several days to obtain all the documentation from the funeral home, especially if it is a weekend or holiday, because the American Government offices are closed on those dates.

4. Transfer

The funeral home at the place of death is responsible for conducting the transportation arrangements to repatriate the body or ashes to Mexican territory, according to the availability of means of transportation and routes.

Normally, the transfer should take place 5 to 15 days after death, depending on the cause of death, the availability of flights, the experience of the funeral home contracted, and the need to obtain authorization from relatives.

Rights and obligations

The funeral home must:

- Respect the terms of the services agreement and conduct the transfer as agreed.
- Submit the original documents and translations to the Mexican Consulate.
- Take care of the details for the flight reservation with the airline.
- Provide a detailed itinerary of the arrival of the remains in Mexico.

Family members must:

- Provide the data of the deceased and submit personal documents to identify the deceased.
- Carefully agree and decide on the services to be contracted.
- Cover the cost of relocation as agreed upon (if applicable, IGS will determine the amounts to be covered).

Exclusions:

- Seismic movements, floods, volcanic eruptions or other natural phenomena, provided that they have given rise to the declaration of a disaster area by the competent authority.
- Epidemics that have been declared as such by resolution of the competent health authority.
- Suicides or being under the influence of narcotics or liquor.
- Accidents resulting from acts qualified as crimes.
- The practice or performance of any sport that objectively constitutes a flagrant aggravation of risk, unless previously accepted by member.
- Member is a pilot or crew member of civilian or commercial aircraft, unless expressly and specifically provided for and accepted by member.
- The member or responsible family member will cover the excess. IGS shall be released from liability when, due to force majeure, it is impossible for it to provide the assistance actions provided for in this clause, without prejudice to any compensation that may be due.

Emergency transfer of a family member: In case of hospitalization of the tourist due to injury or accident resulting in a disability of more than 5 days, and if they are alone or whose only companion is a person over 70 years of age or under 15 years of age, IGS will offer 1 airline ticket to a family member.

Exclusions:

- In order for the service to be provided, the member must submit a report from the treating physician justifying an injury or accident.

Hotel expenses due to convalescence: If the member, due to hospitalization in Mexico, requires lodging for the spouse, a relative up to the first degree of consanguinity or companions, IGS will pay hotel expenses until the amount of coverage is exhausted.

Exclusions:

- In order for the service to be provided, the member must submit a report from the treating physician justifying a serious or acute illness.

Hotel expenses for COVID-19 quarantine: If the member tests positive for COVID-19 and needs to comply with quarantine to be able to travel, IGS will pay for the hotel until the amount of coverage is exhausted, the member must submit the positive test and instructions from the treating physician indicating the quarantine.

Exclusions:

- In order for the service to be provided, the member must submit a report from the treating

physician justifying the quarantine.

Baggage Protection Assistance.

Location and shipment of baggage to the hotel: At member's request, in case of lost baggage, IGS will provide baggage tracking by following up with the airline until an official response is received from the airline.

Support for the purchase of basic necessities in case of delay or loss of baggage: In the event of a delay of more than 24 hours or loss of baggage, IGS will pay for basic necessities required by the member to wait for the baggage.

Exclusions:

- In order for the service to be provided, the member must submit a report from the treating physician justifying the quarantine.

Legal Assistance.

Telephone Legal Assistance: At member's request, IGS will provide twenty-four (24)-hour telephone legal consultation and referral services.

Exclusions:

- IGS will not be responsible for the result of the management and defenses made by the attorney directly retained by the member.
- IGS will only assume responsibility for the management of the professionals assigned by it within the described limits of the assistance provided, but will not be responsible for the final results, it being understood in any case, that it is an obligation of means and not of result.

In-person legal assistance for robbery/assault on tourists: In case of robbery or assault, the tourist may contact IGS for in-person assistance for the management and coordination of procedures derived from the robbery. The tourist may request assistance to process the corresponding robbery or theft reports.

Exclusions:

- Any property belonging to a third party is excluded from this coverage.
- IGS will only assume responsibility for the management of the professionals assigned by it within the described limits of the assistance provided, but will not be responsible for the final results, it being understood in any case, that it is an obligation of means and not of result. This service will be provided.
- IGS will not be responsible for the result of the management and defenses made by the attorney directly retained by the member.

In-person legal assistance in the event of a traffic accident: if a traffic accident occurs and the tourist is in the car, upon request, IGS will provide in-person legal assistance to the member to manage all the necessary procedures to file the corresponding reports with the competent authorities, judicial investigation agencies and any other necessary.

Exclusions:

- IGS will only assume responsibility for the management of the professionals assigned by it within the described limits of the assistance provided, but will not be responsible for the final results, it being understood in any case, that it is an obligation of means and not of result.
- IGS will not be responsible for the result of the management and defenses made by the attorney directly retained by the member.

Concierge Assistance.

Concierge assistance: IGS will provide advice on pre-trip information, weather, places of interest, roads, cultural events, gastronomy, guided tours, hotel reservations, restaurants, destination activities, restaurants, shows, nightclubs, etc., nationwide and when required by member.

Exclusions:

- Member shall pay all reservations and related expenses.

Discounts and benefits: IGS will provide benefits and discounts in touristic places and interesting sites to enjoy during their visit.

Exclusions:

- Member shall pay all reservations and related expenses.
- Discounts can change according to seasonality.