

IGS ASSISTANCE

GENERAL CONDITIONS



IGS | Integral Group Solution

IGS ASSISTANCE

General conditions

I. DEFINITIONS

- a) **Member:** Any person who has access to the Assistance Services described in this Annex.
- b) **Assistance Services:** The Assistance Services provided by IGS to Members under the terms of this Annex, in the event of a Member's Situation of Assistance.
- c) **Coordinator:** Person who is part of the Telephone Assistance Booth.
- d) **Situation of Assistance:** Any accident or illness of a Member, occurring under the terms and with the limitations set forth in this Annex, as well as the other situations described above that entitle the Member to the provision of Assistance Services.
- e) **Illness:** Any alteration in the Member's health that occurs, originates or arises during the term hereof.
- f) **Serious Accident:** It is defined as the sudden and unexpected onset of manifestations with or without loss of consciousness whose severity gives the impression of imminent death.
- g) **Emergency:** Emergency is considered to be any situation that, in the opinion of the Member, his family or whoever makes the decision, requires immediate medical attention.
- h) **Emergency:** Defined as an injury or illness that poses an immediate threat to a person's life and for which assistance cannot be delayed.
- i) **Medical Referrals with Discount:** Any information or data provided to the Member from the IGS medical provider network at a discount or preferential cost.
- j) **Specialist:** A person who practices a particular branch of a science.
- k) **Telephone Assistance Booth:** Physical space where Coordinators provide Assistance Services.

II. TERRITORIAL SCOPE.

Assistance Services are provided in the territory of the United Mexican States.

III. VALIDITY.

The program will be in effect during the MEMBER's trip (5 days before and 15 days after their visit to the Grupo Xcaret park contracted).

IV. Exchange Rate

Coverage described in USD will be subject to the exchange rate in effect at the time the service is provided.

DESCRIPTION OF SERVICES

MEDICAL EXPENSES AND DEATH	COVERAGE
Reimbursement of medical expenses due to accident	Up to 15,000 USD
Accidental death	30,000 USD

MEDICAL ASSISTANCE	COVERAGE
Ground ambulance	2 events, per emergency
Air ambulance	2 events, per emergency up to 15,000 USD
Visit of a physician in the hotel	No event limit, no cost to member
Telephone medical consultation	No event limit, no cost to member
Emergency dental assistance	2 events, up to 300 USD per event
In-office doctor's consultation	No event limit, no cost to member
Medical discounts	No event limit
Medicines to hotel	2 events, up to 100 USD per event
Video consultation with prescription issuance	No event limit, no cost to member

SPECIALIZED ASSISTANCE	COVERAGE
Funeral assistance in case of an accident	1 event, up to 2,000 USD
Weather Guarantee (free night)	1 event up to 500 USD
Concierge	No event limit
Water protection	A new ticket of the same value to reschedule the visit
No show	Warranty to reschedule visit up to 24 months later
Protected display (by liquid leakage)	1 event up to 250 USD
Kit for sunburn or sunstroke	1 event up to 50 USD

TRAVEL ASSISTANCE	COVERAGE
Transfer of a family member in case of hospitalization	1 round trip ticket, economy class
Payment of a family member's hotel expenses in case of hospitalization	Up to 200 USD per day, maximum of 15 consecutive calendar days
Hotel expenses due to convalescence	Up to 200 USD per day, maximum of 15 consecutive calendar days
Repatriation and/or transfer of body	Up to 20,000 USD
Commercial discount network	No event limit, no cost to member
Baggage shipping and recovery	No event limit, no cost to member
Support for the purchase of basic necessities in case of delay or loss of baggage	1 event up to 150 USD
Emergency trip interruption	1 single ticket event
Legal assistance for lost documents	1 event free of charge (in-person lawyer)
Financial support for the replacement of documents due to loss or theft	1 event up to 100 USD
Legal assistance in case of theft	1 event free of charge (in-person lawyer)
Telephone legal assistance	No event limit, no cost to member
Transmission of urgent messages	

ROADSIDE ASSISTANCE	COVERAGE
Crane towing	1 event, no cost to member
Passage of current	1 event, no cost to member
Tire change	1 event, no cost to member
Gasoline supply	1 event, no cost to member
Auto locksmith	1 event, no cost to member
Emergency taxi dispatch	1 event, up to 80 USD

MEDICAL EXPENSES AND DEATH

MEDICAL EXPENSES DUE TO ACCIDENT

IGS will refund the expenses incurred by Member if, during the trip and as a result of a serious accident, Member requires medical hospitalization. This coverage shall apply up to the maximum amount indicated in these conditions.

The medical expenses included in the coverage are as follows:

- Medical consultations.
- Medical examinations.
- Inpatient hospitalization in the nearest medical center to the place where patient is located.
- Surgical interventions: in emergency cases that require immediate treatment and cannot be deferred until the passenger's return to his country of origin.
- Coronary therapy and intensive care unit: when the nature of the disease or injury so requires.
- Medications: reimbursement of expenses for the purchase of medications prescribed due to medical or dental care will be covered.
- Emergency Dental Care: only the costs for urgent dental care, limited to the treatment of acute pain and/or extraction of the tooth, within the limits of the sum insured, will be covered.
- Physical recovery therapy or physiotherapy: covered in case of trauma, under the prescription of the attending physician.

Exclusions:

- Fights or quarrels, except in those cases where the injuries were produced by assault or attempted assault, provided that they are reported to the Public Prosecutor's Office.
- Injuries suffered as a consequence of the direct participation of the insured in criminal acts.
- The participation of the insured in reckless acts or in any maneuver, experiment, exhibition, challenge or notoriously dangerous activity, understood as those where the life and physical integrity of persons are seriously endangered.

ACCIDENTAL DEATH.

IGS will provide financial support up to the maximum amount indicated in these conditions, in order to cover expenses arising from the death of the member as a result of an accident occurring during the trip, and when the member is within the period of coverage.

IGS will request member to gather the following documentation to determine the viability of the case and make the necessary arrangements.

1. Official ID card (insured and beneficiary)

2. Proof of Address
3. Certificate of Death
4. Death Certificate
5. CURP (insured and beneficiary), only Mexicans
6. Birth certificate (insured and beneficiary)
7. Marriage certificate and/or proof of common-law marriage
8. Complete Public Prosecutor's Office proceeding records (including identification of the corpse, results of toxicological and alcohol level studies)

Exclusions:

- Medical or surgical treatment, or death resulting from accidents suffered by the insured while under the influence of alcohol (blood alcohol level greater than 0.8 grams per liter, or breath test greater than 0.4 milligrams per liter; and in the absence thereof, a clinical evaluation to determine the degree of ethyl intoxication, drugs, narcotics or hallucinogens not prescribed as medication.
- Suicide or any attempt thereof, conscious or unconscious, whatever the cause or circumstance that provokes it.
- Any self-inflicted injury.
- Voluntary mutilation, even when committed in a state of mental derangement or due to voluntary inhalation of gas of any kind.
- Death or injury sustained in the course of military, naval or police service or in time of war, revolutions, as a result of atomic or nuclear hazards of any kind, popular uprisings, insurrections or rebellions.
- Fights or quarrels, except in those cases where the injuries were produced by assault or attempted assault, provided that they are reported to the Public Prosecutor's Office.
- Injuries suffered as a consequence of the direct participation of the insured in criminal acts.
- Participation of the insured in reckless acts or in any maneuver, experiment, exhibition, challenge or notoriously dangerous activity, understood as those where the life and physical integrity of persons are seriously endangered.
- Poisonings of any origin or nature (with the exception of those whose cause or origin is an accident).
- Surgical interventions or treatments for voluntary or induced abortions that cause death.
- When Member travels in air cabs or aircraft that do not belong to a commercial airline legally established and authorized by the General Division of Civil Aeronautics or its equivalent in any other country, for the regular transportation of passengers.
- When the insured travels as a pilot, flight mechanic or crew member of any type of aircraft, other than that of a commercial airline.
- Participation in races, bets, competitions and challenges that are remunerated or are the Member's main occupation.
- When Member rides as an occupant of an automobile or any other racing, test or contest vehicle for safety, endurance or speed.
- When the insured travels on motorcycles, scooters and other similar motor vehicles used for work or professional purposes.
- Injuries resulting from the practice or professional activity of any sport.

MEDICAL ASSISTANCE

GROUND AMBULANCE IN CASE OF EMERGENCY

If the member suffers a Serious Accident or Illness resulting in injury or trauma requiring transport, IGS will arrange and cover the cost of transporting the member to the nearest appropriate hospital facility by ground ambulance.

If necessary for medical reasons, the transfer will be conducted under medical supervision.

Exclusions:

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

AIR AMBULANCE IN CASE OF MEDICAL EMERGENCY

When the member suffers a medical emergency, where the IGS medical team recommends hospitalization and transfer, IGS will coordinate air transportation to the nearest or most appropriate hospital facility. If necessary for medical reasons, the transfer will be conducted under medical supervision.

The service may be provided when the location where the patient is located does not have the minimum infrastructure for medical attention and the patient must travel to another location that does have all the physical resources and medical personnel required, as the case may be.

Exclusions:

- The air transfer must be scheduled.
- The air transfer will be conducted whenever, in the location where the patient is located, the minimum infrastructure required for medical care is not available and it is necessary to travel to another location with all the necessary infrastructure resources and medical personnel.
- IGS will request the responsible family member, treating physician or legal representative designated, to provide IGS' medical team with a detailed medical report, specifying background, current conditions, diagnosis and treatments; as well as the prognosis of evolution, in order to conduct the transfer, with the infrastructure and/or equipment that guarantees the integrity of the patient at all times until its conclusion.
- If Member's conditions allow air transport, the attending physician must grant written authorization to fly (Flip to fly). In the event that the necessary conditions do not exist to initiate the transfer, the cancellation or rescheduling of the transfer will be accepted.
- Once the family member, Member or legal representative is informed of the flight conditions and risks, IGS must ask them to sign the liability waiver form to release the airline or IGS from any responsibility derived from any complications that may arise during the transfer.
- Member must have confirmation of receipt from the hospital to which he or she will be transferred, in order that his/her care be guaranteed.

VISIT OF A GENERAL PHYSICIAN IN THE HOTEL IN CASE OF EMERGENCY

When member is unable to go to a doctor's office and the situation can be resolved in their room by a general physician without requiring medical attention in an emergency room, a doctor will be sent to member's room, subject to medical assessment and availability of the IGS medical network.

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.

TELEPHONE MEDICAL CONSULTATION.

When MEMBER needs medical assistance, IGS' team will guide them on the measures to follow according to the case, without issuing a diagnosis. Upon member's request and at member's expense, IGS' medical team will provide the necessary means to obtain a diagnosis, either: Through a physician's home visit or by making an appointment with a physician in his/her office or in a hospital facility.

All expenses incurred shall be borne by member, and IGS shall have no liability with respect to the service received from the suppliers involved in this Service.

Exclusions:

- The telephone physician will not modify chronic and/or specialized medical treatments.
- No controlled medications will be prescribed.

EMERGENCY DENTAL CARE

IGS will provide at MEMBER's request an Emergency consultation at the nearest appropriate network office, which may include:

- Consultation in case of emergency
- Intraoral periapical radiography
- Initial cure treatment

Exclusions:

- Self-injury or participation of member and/or relatives of his family group in criminal acts, whether guilty or malicious. The participation of member in combat, except in case of self-defense. The practice of sports as a professional, participation in official competitions and exhibitions.
- Sports practices in professional competition.

IN-OFFICE PHYSICIAN CONSULTATION.

If MEMBER requires general medical attention for an Emergency in an office, IGS will arrange and cover up to the amount and events indicated in these conditions.

Exclusions:

- 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.
- The user will be able to make use of their assistance with previous telephone and medical evaluation of the call center.

MEDICAL DISCOUNTS

IGS will provide Member with access to a network of medical discounts at:

- Hospitals
- Laboratories
- Clinical studies

IGS will provide this service in major cities. IGS will not be responsible for the service provided by these

establishments.

Exclusions:

- Subject to supplier availability.
- IGS will only assume responsibility for telephone management, assigned 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.
- Subject to discounts placed by supplier.

OUTPATIENT MEDICATIONS TO HOTEL

Derived from the medical consultation, IGS will cover MEMBER the medications prescribed by the treating physician up to the maximum amount of the coverage.

Exclusions:

- Subject to supplier availability.
- Subject to drug availability.

VIDEO CONSULTATION WITH PRESCRIPTION ISSUANCE

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, the coordinator 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.

SPECIALIZED

FUNERAL ASSISTANCE IN CASE OF AN ACCIDENT

In the event of accidental death of the Member, IGS will carry out all necessary formalities, including sending a lawyer to assist the bereaved in all legal procedures and will cover funeral expenses up to the amount indicated in these conditions.

The assignment of the funeral home will be based on IGS provider network, and the basic funeral service will be provided, which includes:

- a) Funeral and Guidance Management
- b) Transfer to the funeral agency in hearse

- c) Aesthetic arrangement of the body
- d) Economic type metal casket
- e) 24-hour wake room or home chapel
- f) Accompanying transportation
- g) Cremation or burial as appropriate.
- h) Urn for ashes.

Funeral services will have to be coordinated by IGS, otherwise IGS will have no responsibility to the beneficiaries.

Exclusions:

- Accidents resulting from acts qualified as crimes.
- Suicide, attempted suicide, intoxication or self-inflicted wounds, whether sane or mentally deranged.
- The practice or performance of any sport that objectively constitutes a flagrant aggravation of the risk, unless previously accepted by member.
- Being in a state of drunkenness, or under the influence of any narcotic unless it has been administered by medical prescription. The competent authority must determine these conditions.
- Member is a pilot or crew member of civilian or commercial aircraft, unless expressly and specifically provided for and accepted by member.
- Terminal illnesses, pre-existing, which have been known or diagnosed prior to the date of commencement of coverage, or the date of incorporation of the member to the assistance, as applicable. In the event that the cost of the assistance service exceeds the established amount,
- 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 prescribed in these clauses, without prejudice to any indemnity that may be due.

WEATHER GUARANTEE

In case of constant and uninterrupted rain for three hours or more between 09:00 and 17:00 hours, the member and their companions will be entitled to the "weather guarantee" assistance. Member will be provided with one hotel night, for constant and uninterrupted rain during (1) day or more, in a schedule between 09.00 and 17.00 hours. Payment will be made by IGS at Check out.

Exclusions:

- No refunds apply

CONCIERGE

IGS will offer 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.

WATER PROTECTION

Member may request to change the date of his ticket for his next visit, reschedule his visit to the park for up to 24 months or request a refund, when upon arrival at the park the member is notified of the suspension of water activities due to rain and therefore cannot perform the planned activities inside the park.

Exclusions

- Provided that the member has purchased access and the program at least 15 days prior to the start date of the trip.
- The service will only apply to the member(s) who have purchased the assistance, regardless of how many members have purchased on the same ticket or folio.

NO SHOW

Member may request a change in the date of his ticket for his next visit, reschedule his visit to the park for up to 24 months or request a refund in case his visit is interrupted due to the following eventualities:

- Illness (physical and/or mental) of member or first degree relative
- Accident that prevents member from making the scheduled trip
- Medical quarantine of the Beneficiary as a consequence of an accidental event.
- In case of being directly affected by an Epidemic
- Serious Injury to the Beneficiary that prevents Beneficiary from taking the scheduled trip.
- Exacerbation of Beneficiary's pre-existing medical conditions that prevent travel.
- Complications related to Beneficiary's pregnancy, up to week 20.
- Death of immediate family relative.
- Death of beneficiary (including suicide).
- Flooding or fire in beneficiary's home
- Changes in dates of beneficiary's examination (professional, degree, final).
- Flying ban by local government

Exclusions

- Provided that member has purchased access and program at least 15 days prior to the start date of the trip.
- Member must send the medical report or documentation supporting the no-show reason.
- The service will only apply to member(s) who have purchased the assistance, regardless of how many members have purchased on the same ticket or folio.

PROTECTED DISPLAY

IGS makes available to member, the revision and payment of the repair of cell phone equipment, as a consequence of liquid leakage. This service will apply when the device is not functional due to leakage.

Exclusions:

- IGS will make payment up to the amount indicated on the Provider Assistance, no refunds apply.
- IGS will not be responsible for the work done by the professional.
- IGS will not cover other types of damage at the time of repair.

SUNBURN KIT

Derived from IGS medical advice, and as a result of sunburn or heat stroke, IGS will cover to MEMBER the items/medications that are prescribed by the treating physician up to the maximum amount of coverage.

Exclusions:

- Subject to supplier availability.
- Subject to drug availability.

TRAVEL ASSISTANCE

TRANSFER OF A FAMILY MEMBER IN CASE OF HOSPITALIZATION

In the event of hospitalization of member due to injury or accident, and member requires hospitalization, IGS will provide a family member with a round-trip economy airline ticket originating in the member's city of permanent residence in order to come to the member's side. This service is limited to 1 (one) event during the term of the program.

Exclusions:

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

HOTEL EXPENSES OF FAMILY MEMBER DUE TO HOSPITALIZATION

In case of hospitalization of member due to an accident or illness and if the hospitalization is expected to last more than 4 (four) days, IGS will pay for the hotel until the amount of coverage is exhausted.

The service is limited to USD 200.00 (two hundred US dollars) per day, up to 15 (fifteen) consecutive calendar days, and is limited to 1 (one) event during the term of the program.

Exclusions:

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

HOTEL EXPENSES DUE TO CONVALESCENCE

IGS will coordinate and cover the necessary expenses for the extension of the stay in a hotel of the member's choice, immediately after discharge from the hospital, if such extension has been prescribed by the local physician and IGS' medical team.

Limited to one event during the term of the program and up to a maximum of USD 3,000.00 (Three thousand US dollars), i.e., USD 200.00 per day, for up to 15 (fifteen) consecutive calendar days.

Exclusions:

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

REPATRIATION

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

To begin the process of repatriation of remains, the following information has to be at hand:

1. Name and date of birth of the decedent.
2. Cause of death.
3. Place of death.
4. Exact location where the deceased is located (morgue, hospital, etc.)
5. Exact location where the remains will be transferred.
6. Name or names of the family members who will carry out the corresponding procedures.

1. Passport number
2. 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 receipt 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 complying 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 place of residence.

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 United States 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 place of residence, 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 to place of residence.

Family members must:

- Provide the data of the decedent and submit personal documents to identify the decedent.
- 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 defined as crimes.
- Member is a pilot or crew member of civilian or commercial aircraft, unless expressly and specifically provided for and accepted by member.
- 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 indemnity that may be due.

DISCOUNT NETWORK

IGS, through its specialized call center, will be available whenever member needs information regarding the benefits offered by IGS in its network of discounts in tourist sites and places of interest.

BAGGAGE SHIPPING AND RECOVERY

IGS will provide member with the necessary information and telephone support for the location and recovery of baggage on any airline worldwide, as well as coordination of the shipment to the place of origin. All expenses incurred shall be borne by member.

This service has no event limit.

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 member to wait for the baggage.

Exclusions:

- Member must provide the airline report to request the service.

EMERGENCY TRAVEL INTERRUPTION

IGS will coordinate and cover the transfer of the member to his usual residence in case of loss at such residence; single economy class ticket will be covered.

This service is limited to 1 (one) event during the term of the program.

TELEPHONE LEGAL ASSISTANCE

IGS will provide telephone legal guidance to the member 24 hours a day, 365 days a year for any telephone consultation related to the branches of law. This service has no event limit.

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 a lawyer directly retained by the member.

LEGAL ASSISTANCE FOR LOST DOCUMENTS

IGS will assist and advise member by telephone to notify the corresponding authorities and institutions of the loss or theft of essential documents for the continuation of his trip (such as: passport, visa, traveler's checks, credit cards, airline tickets, etc.). If required, a lawyer will be sent to guide the member on the procedures to be followed before the relevant authorities.

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. This service will be provided.
- IGS shall not be responsible for the outcome of the representations and defenses made by a lawyer directly retained by the member.

FINANCIAL SUPPORT FOR PROCESSING DOCUMENTATION

In the event of loss or theft of documentation, IGS will provide financial support to member to cover the necessary procedures for the replacement of the same, up to the maximum amount of the coverage.

Exclusions:

- Subject to prior notification by the member.

IN-PERSON LEGAL ASSISTANCE FOR THEFT

In case of robbery or assault, member will be able to contact IGS for on-site 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 shall not be responsible for the outcome of the representations and defenses made by a lawyer directly retained by the member.

TRANSMISSION OF URGENT MESSAGES

Upon member's request, the urgent or justified messages requested by member arising from an Emergency Situation will be transmitted.

This service has no event limit.

ROADSIDE ASSISTANCE

TOWING SERVICE

In case the covered vehicle cannot be driven due to a breakdown, mechanical failure or accident, IGS will pay for the transportation to the nearest home or garage to the place of the breakdown.

In all cases, member shall accompany the tow truck during the entire transportation of the motorcycle or car to the destination, except in cases in which the occupants must be taken to a hospital or clinic, or are unable to accompany the vehicle.

Exclusions:

- The towing service will not be provided to cargo, injured persons, or those vehicles that have been immobilized by the authorities.
- IGS will also not be responsible for or organize transfers to services that are required for the purpose of removing the motorcycle/car stuck in holes, ravines, etc. In other words, anything considered as an additional maneuver to assist the vehicle.

ROADSIDE ASSISTANCE

- Passage of current
- Gasoline supply
- Flat tire replacement
- Locksmith

In case that the car or motorcycle requires a flat tire change, gasoline supply or battery restart (passage of current), IGS will organize and assume the cost up to the limit of coverage of sending a service provider to solve the aforementioned eventualities, so that the vehicle can be mobilized by its own means. In all cases, member must accompany service provider at all times.

Exclusions:

- The gasoline supply service is up to 5 liters, member must bear the cost of the fuel.
- Toll booth, flagging and waiting time are not covered.
- Member must be present at all times while the dragging and/or assistance is being performed.

EMERGENCY TAXI

IGS will coordinate the dispatch of a taxi for member in case of Emergency. This service is limited to 1 (one) event during the term of the program and up to USD 80.00 (eighty U.S. dollars).