



hoteles  
xcaret

# IGS Assistance

General Conditions

## IGS ASSISTANCE

### 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 the member's check-in and 15 days after their stay in any hotel of Grupo Xcaret).

### 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
Financial assistance for medication purchases	2 events, up to 100 USD per event
Video consultation with prescription issuance	No event limit, no cost to member
Pediatric teleconsultation	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	1 event up to 500 USD
Concierge	No event limit
Water protection	A new ticket of the same value to reschedule the visit
Protected screen	1 event up to 250 USD
Kit for sunburn or sunstroke	1 event up to 250 USD

  

TRAVEL ASSISTANCE	COVERAGE
Financial support for travel cancellation	1 event, up to 2,000 USD
Meal and/or transportation assistance in case of flight delay	1 event, up to 250 USD
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 USD 200 per day, maximum of 15 consecutive calendar days
Hotel expenses due to convalescence	Up to USD 200 per day, maximum of 15 consecutive calendar days
Repatriation and/or transfer of body	Up to USD 20,000
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 USD 150

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 USD 100

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

No event limit, no cost to member

### 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

### PET CARE ASSISTANCE

### COVERAGE

Telephone consultation with a veterinarian

No event limit, no cost to member

Emergency consultation with a veterinarian

1 event, up to 200 USD

In-person legal assistance in

1 event, no cost to member

## MEDICAL ASSISTANCE

### 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 people 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.

## ASISTENCIA MÉDICA

### GROUND AMBULANCE IN CASE OF 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:

- 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.

**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.

**FINANCIAL ASSISTANCE FOR MEDICATION PURCHASES**

At the request of THE MEMBER, and following a consultation with our providers and the issuance of prescriptions by them, IGS offers support for the payment of medications of any kind.

**Exclusions:**

- IGS shall not be responsible for the outcome of the diagnosis or medical treatment provided by the attending physician.
- Subject to provider availability.
- Subject to medication availability.
- This service does not include any type of reimbursement or additional payments.

**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.

**PEDIATRIC TELECONSULTATION**

When THE MEMBER requires pediatric medical guidance, IGS’s medical team will provide advice regarding the appropriate measures to follow based on the case, without issuing a diagnosis. At THE MEMBER’s request and expense, IGS’s medical team will arrange the necessary means to obtain a diagnosis, either through a physician home visit or by scheduling an appointment with a physician at their office or at a hospital.

All expenses incurred shall be borne by THE MEMBER, and IGS shall have no responsibility with respect to the services received from the providers involved in this service.

**Exclusions:**

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

**SPECIALIZED ASSISTANCE**

**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 (FREE NIGHT)

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.

### PROTECTED SCREEN (INSPECTION AND REPAIR COVERAGE)

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.

### KIT FOR SUNBURN OR HEAT STROKE

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**

**TRIP CANCELLATION ASSISTANCE**

In the event of an accident involving THE MEMBER, or in the event of the death of a first-degree family member occurring before or during the trip, and THE MEMBER wishes to return to their place of origin, IGS will coordinate and make payment up to the stipulated amount.

IGS may request from THE MEMBER the necessary documentation to substantiate the non-attendance:

- Medical report
- Proof of purchase of the transportation ticket (airplane, boat, bus, etc.)
- Trip confirmation showing travel dates and passengers
- Death certificate of the family member

**Exclusions:**

- Self-inflicted injury, suicide, or attempted suicide
- Alcoholism, drug use, or illnesses/medical complications arising from these conditions
- Cancellation for personal reasons
- Cancellation or delay by the airline
- Weather-related events
- When THE MEMBER provides false or incorrect information or facts

**MEAL AND/OR TRANSPORTATION ASSISTANCE IN CASE OF FLIGHT DELAY**

At THE MEMBER's request, in the event that their flight is delayed for more than 6 hours or is canceled, IGS will provide assistance for meal or transportation expenses.

The benefit will be covered up to a maximum amount of USD 250 per event. THE MEMBER must provide proof of the flight delay or cancellation for service validation.

IGS reserves the right to validate eligibility for the benefit in accordance with the program's terms and conditions. Any expenses exceeding the maximum established amount shall be borne by THE MEMBER.

**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.

**Exclusiones:**

- 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

In the event that the member suffers an accident resulting in death, IGS will cover the expenses for repatriation of the body to the member's place of residence.

To begin the repatriation process, the following information must be provided:

1. Name and date of birth of the deceased
2. Cause of death
3. Place of death
4. Exact location of the deceased (morgue, hospital, etc.)
5. Exact destination for transfer at the place of residence
6. Name(s) of the family members responsible for completing the required procedures, both in Mexico and at the place of residence

OTHER RELEVANT INFORMATION, IF AVAILABLE:

1. Passport number

## 1. FUNERAL SERVICES

Family members may select a funeral home to handle embalming or cremation of the remains at the place of death.

## 2. DOCUMENTATION

The health authorities at the place where the death occurred are responsible for issuing the necessary documentation certifying the death and confirming compliance with the applicable sanitary regulations required for international transportation of remains.

### 3. VISA FOR TRANSIT PERMIT OF THE BODY OR CREMATED REMAINS

The next of kin and/or funeral home must submit the documentation issued by local authorities and the funeral home to the consulate for review and to obtain the visas required for entry of the remains. If the family members are not present at the place of death, they must visit one of the consulate's regional offices.

In general, the procedures and documentation required include:

1. Issuance of the Death Certificate (Bureau of Health and Vital Statistics)
2. Permit for Transit of Human Remains (Bureau of Health and Vital Statistics)
3. Embalming and/or Cremation Certificate (Funeral Home)
4. All documents issued by the authorities in connection with the death, such as the Death Certificate, Embalming Certificate,

### 4. TRANSPORTATION

The funeral home at the place of death is responsible for arranging transportation procedures to repatriate the body or ashes, subject to availability of transport services and routes.

Typically, transportation is completed between five and 15 days after death, depending on the cause of death, flight availability, the experience of the contracted funeral home, and any required family authorizations.

### RIGHTS AND OBLIGATIONS

#### THE FUNERAL HOME MUST:

- Comply with the terms of the service contract and carry out transportation as agreed
- Submit original documents and translations to the Mexican Consulate
- Handle flight reservation arrangements with the airline
- Provide a detailed itinerary for arrival of the remains

#### FAMILY MEMBERS MUST:

- Provide the deceased's information and present personal documents for identification
- Carefully review and decide on the services to be contracted

#### Exclusions:

- Earthquakes, floods, volcanic eruptions, or other natural phenomena when officially declared a disaster zone by the competent authorities
- Epidemics officially declared by the competent health authority
- Suicide or incidents occurring under the influence of narcotics or alcohol
- Accidents resulting from acts classified as criminal offenses
- When THE MEMBER acts as a pilot or crew member of civil or commercial aircraft, unless coverage is expressly accepted
- Any excess costs shall be covered by THE MEMBER or the family member responsible.

IGS shall be released from responsibility when, due to force majeure, it is impossible to provide the assistance services described herein, without prejudice to any applicable indemnifications.

### 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 members 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.

**ASISTENCIA VIAL**

**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).

**PET CARE ASSISTANCE**

**TELEPHONE CONSULTATION WITH A VETERINARIAN**

IGS will provide THE MEMBER with telephone veterinary medical guidance for their pet, 24 hours a day, 365 days a year. Through the assistance line, a licensed veterinarian will assist, provide guidance on the procedures to follow based on the reported symptoms, and advise on provisional measures to be taken until direct professional contact between the veterinarian and the pet can be established.

**EMERGENCY VETERINARY CONSULTATION**

In the event of an accident or sudden illness affecting the pet during the coverage period and considered an emergency (including but not limited to being run over, injuries from attacks by other animals, trauma or injuries caused by accidents or falls, ingestion of foreign objects, heatstroke, injuries resulting from sudden and external violent acts, or accidental poisoning), and subject to the terms and conditions set forth herein, IGS assistance specialists will arrange a veterinary consultation through its veterinary network.

**Exclusions:**

- Pets requiring specialized medical care are excluded from this Assistance.
- Veterinary services requiring medical procedures are excluded from this Assistance.

**IN-PERSON LEGAL ASSISTANCE FOR THIRD-PARTY CLAIMS**

In the event that THE MEMBER faces a formal claim from a third party arising from alleged damages occurring during the coverage period, IGS will coordinate in-person legal assistance through an attorney within its network.

The service will include initial legal guidance and representation of THE MEMBER before the appropriate authorities, including advice on the actions to be taken and, where applicable, accompaniment during proceedings arising from the claim.

IGS reserves the right to validate eligibility for the service.

**Exclusions:**

- Claims arising from willful or intentional acts.
- Pre-existing matters or events occurring outside the coverage period.
- Criminal, labor, tax, or administrative proceedings not related to third-party damage claims.
- Payment of compensation, penalties, or any financial obligation arising from the resolution of the case.