



ASSURES YOUR PEACE OF MIND

General Conditions

ONLINE TRAVELER
ASSISTANCE PLAN

General Condition

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I. CONDITIONS

REDBRIDGE ASSIST, hereinafter also referred to as "Redbridge", "the Company", "We", "Our", "Our", "Us", agrees to provide in favor of the Certificate Holder and his Eligible Dependents registered as such, hereinafter referred to as "You" "Your" "Your", the Traveler Assistance services included under the Plan during the course of a trip abroad, outside your country of domicile and permanent residence, in accordance with the number of days or dates contracted, subject in all respects to the limits specified in the Table of Services and the terms and conditions included below.

It is clearly understood and accepted by the Certificate Holder and his Eligible Dependents that the assistance plans do not constitute under any reason an insurance or related product, nor is it: a social security or prepaid medicine program, a home medical service or unlimited medical service. Therefore, they do not have as their main object the complete health, nor the definitive treatment of the ailments of the Holder and / or his dependents. The medical assistance services to be provided by the Company are expressly and only limited to emergency treatments of acute conditions and are only oriented to primary assistance in travel of sudden and unforeseeable events where a clear, verifiable and acute illness or medical condition has been diagnosed that prevents the normal continuation of a trip, as long as such disease or medical condition is not on the exclusion list. These plans are designed to guarantee the primary and normal and initial recovery of the Holder and / or dependents and the physical conditions that allow a normal continuation of their trip. They are not designed, contracted or loaned for:

- Elective medical procedures
- Perform routine medical check-ups, or check-ups that have not been previously authorized by the Operational Center
- Advance benign or long-lasting treatments or procedures

Any assistance or treatment will cease and will not be the responsibility of Redbridge once the Holder and his dependents return to their place of residence or when the period of validity of the chosen plan expires, at the time the emergency ceases or when the maximum limit has been reached.

The Traveler Assistance Services Program offers three (3) plans:

D.30 Unlimited Travel. The Plan consists of three hundred and sixty-five (365) days of duration, allowing unlimited travel abroad, outside your country of domicile and permanent residence for a maximum of thirty (30) consecutive days per trip, being excluded any period of habitual, assiduous, temporary or secondary residence abroad. If your plan has a deductible, this must be covered by the Holder on each trip made in accordance with the emergency that arises.

D.60 Unlimited Trips. The Plan consists of three hundred and sixty-five (365) days of duration, allowing unlimited travel abroad, outside your country of domicile and permanent residence for a maximum of sixty (60) consecutive days per trip, excluding any period of habitual, assiduous, temporary or secondary residence abroad. If your plan has a deductible, this must be covered by the Holder on each trip made in accordance with the emergency that arises.

Unique trip. The Plan consists of one (1) single trip for the number of days or dates contracted, not exceeding one hundred and eighty (180) consecutive days outside your country of domicile and permanent residence, excluding any period of habitual, assiduous, temporary or secondary residence abroad.

This Plan does not provide or pay for any assistance services when, after a copy of the travel itinerary, travel tickets, and all passport pages have been requested, these are not presented to the Company, or do not match the dates of the trip.

ELIGIBILITY. Individuals from six (6) months to ninety-nine (99) years of age attained, including Eligible Dependents from six (6) months to sixty-four (64) years of age attained. The Certificate Holder is responsible for notifying the Company of any change in country of residence.

When the Certificate Holder is a minor between the ages of six (6) months and seventeen (17) years, the Certificate is issued based on the information provided by the parent who enjoys parental authority or legal guardian of the minor at the time of registration. Redbridge expressly disclaims all liability or liability, concerning or related, while the minor is traveling in the custody and care of the common commercial carrier or any other passenger transportation entity or service. Redbridge's liability and obligations are strictly limited to those set forth under the Online Traveler Assistance Plan.

OTHER COVERAGES. The Certificate Holder and his/her Eligible Dependents registered as such, are required to communicate to the Company of any other travel coverage, medical expenses or any other similar coverage with another company. In no event shall Redbridge provide or pay for duplicate support services where the Certificate Holder and/or his/her dependents are covered or are requesting assistance through another assistance plan, policy or addendum for the same services, including with Redbridge or an affiliated company. If this occurs, Redbridge will only be liable for payment for services under the terms and conditions of the longest-serving assistance plan, policy or addendum in effect with Redbridge.

INABILITY TO PROVIDE ASSISTANCE. In places where it is not possible to provide immediate assistance due to lack of adequate infrastructure, areas with a small population, rural or outside the urban area or in the case of events of unforeseen circumstances or force majeure beyond our control or anticipation, Redbridge will be exempt from all responsibility. Redbridge agrees to carry out its commitments within the shortest possible time under the circumstances.

PRE-EXISTING AND RECURRENT MEDICAL CONDITIONS. The obligations contracted by this Plan will only apply in those unexpected events, accidents and illnesses that occur for the first (1st) time after the Start Date of the trip. The Plan excludes any pre-existing and/or recurrent medical condition, chronic or not, known or not by the Certificate Holder and eligible Dependents enrolled as such, as well as those diseases with ongoing treatments, their consequences and exacerbations or any other event provoked or resulting from them, except if otherwise indicated in the Services Table.

INTERNATIONAL TRAVEL ASSISTANCE. Redbridge agrees to provide twenty-four (24) hours a day, three hundred and sixty-five (365) days a year, the traveler assistance services required by an emergency situation or event that occurs during the course of a trip abroad, outside the country of domicile and permanent residence, in accordance with the contracted Plan.

Redbridge provides travel assistance services through its Operational Center, responsible for managing, coordinating and / or paying for the services provided under the Plan, subject in all aspects to the limits, terms and conditions thereof.

The time used to determine the date a service starts or ends, as well as the time to set the Plan Start Date or End Date, will be the time of the country where the service is provided.

Only those persons registered by the Certificate Holder as Eligible Dependents and whose names are indicated on the Certificate issued by Redbridge, will be entitled to the services provided by the Plan, non-transferable to third parties.

Any person enrolled under the Plan agrees that the services provided by the Traveler Assistance Program are of means and not of results, therefore, Redbridge is exempt from all liability arising from, without limitation to, any malpractice, negligence, error, inexperience, recklessness or lack of organization of the providers or entities that provide the services in each case.

MAXIMUM PERIOD OF ATTENDANCE

Unlimited Travel Plan (D.30 & D.60). Assistance services will be provided during the course of a trip without exceeding the maximum number of consecutive days granted by the contracted Plan, as indicated in the Certificate issued by the Company. The termination of the thirty (30) or sixty (60) consecutive days, depending on the contracted Plan, or the termination of the trip that implies the automatic cessation of all services under the Plan, including those services initiated and in progress at the time of the end of this period, except for those hospitalizations initiated in which the services will continue for a complementary period of five (5) days maximum. The Plan consists of three hundred and sixty-five (365) days, and automatically ends at the end of this period, at 12:01 a.m. standard time on the date of the country where the Plan is purchased.

Unique Travel Plan. Assistance services will be provided during the course of a trip according to the number of days or dates contracted by you, not exceeding one hundred and eighty (180) consecutive days in the same location or geographical area. The termination of the trip will imply the automatic cessation of all services under the Plan, including those cases initiated and in progress at the time of the end of this period, except those hospitalizations initiated in which the services will continue for a complementary period of five (5) days maximum. The Term of this Plan is equal to the number of days or dates recorded for one (1) single trip, and automatically ends at the end of the trip.

Waiting Periods. Any Plan purchased after the date on which the trip began, will have a Waiting Period of seventy-two (72) hours and therefore the Plan Start Date will be considered after having exceeded the 72-hour period.

In the event that the request is to acquire a new Certificate while the Holder and his Eligible Dependents are traveling, the new issue must be made before the end of the Certificate in force. Under no circumstances may the new Certificate be used to initiate or continue treatment and / or assistance for conditions arising during the validity of the initial Certificate.

The new Certificate purchased will have a waiting period of eight (8) days for Covid-19 expenses and seventy-two (72) hours for any other expense contemplated within the selected service plan.

Cancellation of the Plan. If the Certificate Holder decides to cancel the Plan, he/she must send an email to service@redbridge-assist.com no less than seventy-two (72) hours prior to the Start Date/Time of the trip. Once received, we will proceed to invalidate all documents and refund the payment received, less the greater amount of, twenty (20%) percent of the total cost or \$20.00 plus taxes, by the same payment method used at the time of purchase. Redbridge will not refund payment if, the cancellation request is received within seventy-two (72) hours or less to the Start Date of the contracted trip. Additionally, in the Unlimited Travel Plan, payment will not be refunded when the cancellation request is received after the start of the first trip.

II. DEFINITIONS

These definitions shall apply as long as the specific term is used in the text of this document.

Accident means any unforeseen event or situation, of bodily harm suffered by the Certificate Holder and/or his Eligible Dependents, caused by foreign, out-of-control and moving agents, external, violent and visible and sudden agents. Whenever the term "accident" is mentioned, the resulting injury or ailment shall be understood to have been caused directly by such agents and independently of any other cause. Accidents whose origin is due to carelessness, provocation or the lack of prevention measures on the part of the Holder and / or his dependents are excluded

from any assistance. If the bodily harm is produced as a result of causes other than those mentioned above, the Certificate Holder and his dependents will have coverage up to the amount of Medical Assistance for Illness of the purchased plan.

Central Operativa means the operating center and the team of professionals who coordinate the provision of assistance services. Certificate means the document issued by Redbridge indicating the contracted plan, duration period, name of the Certificate Holder and any other persons registered as dependents under the Plan and any other important information.

Recurrent condition means disorder, symptom, disease or injury, chronic or congenital condition that repeatedly emerges

Covid-19 means a respiratory disease caused by the coronavirus called SARS-CoV-2 of rapid spread between humans and declared by the World Health Organization as a pandemic in March 2020.

Calendar Days means the three hundred and sixty-five (365) days of the calendar year.

Business Days means the working days during the calendar year.

Deductible: The fixed and determined amount that is the responsibility of the Holder and must be paid by the latter before the first medical assistance is provided, as a mandatory initial payment for the expenses that said assistance originates. The benefit begins once the deductible is satisfied.

Eligible Dependents means the spouse or domestic partner (as defined) of the Certificate Holder and unmarried children of both up to the age of eighteen (18) years of age residing and economically dependent on them; or in the case of unmarried children up to the age of twenty-three (23) who are enrolled as full-time students at an accredited university or college financially dependent on the parents.

Amateur and / or Professional Sports means any activity, competition, athletic or sporting event of any kind, whether private, professional or amateur, including practice and training sessions for it, that presents a high degree of risk or danger to the physical and / or emotional integrity of the person.

Dangerous Sports include but are not limited to: motorsport; aviation; basketball, football, baseball, football, rugby; jumping or bungee; horse racing; racing in motor vehicles, motorcycling, scooters, cycling or other related; winter sports of any kind, including the use of sledding, rink or ice skating, hockey, mountaineering or mountaineering, slide and any other means of sliding; waterskiing, jet skiing, boat racing, spearfishing, diving, rafting; boxing, wrestling; acrobatics, skydiving, paramotor, paragliding, model airplanes, ultralights, and hang gliding, among others.

Recreational Sports means any activity or sport of a private nature, strictly of a recreational nature, not professional, such as tours or rides in cars, bicycles, motorcycles or similar vehicles, whether as a passenger or driver, provided that such tours or walks do not constitute an athletic, sporting or competitive event and without contravening what is indicated in relation to Dangerous Sports.

Natural Disaster means a climatological event of great magnitude, caused by natural forces resulting in a state of emergency that affects or endangers the life, personal integrity and property of a group of people. Examples of natural disasters include: hurricanes, tornadoes, earthquakes, fires, floods, volcanic eruptions and tsunamis, among others.

Illness means a physical or mental disability, condition or disorder, which causes an adverse impact on your state of health.

Acute Illness means the short and relatively severe process of alteration of the state of the body or any of its organs, which could interrupt or alter the balance of vital functions, which can cause

pain, weakness or another manifestation foreign to its normal behavior.

Congenital disease means the pathology present or existing from before the moment of birth.

Chronic disease means any continuous, repetitive and persistent pathological process over time, greater than 30 days of duration.

Pre-existing Disease or Medical Condition means any pathological physical process that recognizes an origin or etiology prior to the start date of the Plan or the trip (or that which is later) and that is feasible to be objectified through complementary diagnostic methods of habitual, daily, accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). Pre-existence is understood as any disease, or state of the body, or process known or not by the Holder of the Certificate and his dependents, which has needed or required a period of training, or a gestation, or an incubation within the body of the Holder of the Certificate and / or his dependents before having started the trip. Clear and common examples of pre-existences just to name a few are: kidney or gallstones, blockages of arteries or veins by clots or others, respiratory diseases such as asthma, lung problems, emphysemas, HIV, usually problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformations, genital mycosis, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a short or long training period, but in all cases more than a few hours of flight, recognizing that this state or pathological process existed within the body before getting on the plane or the means of transport on the date of entry into force of the assistance plan, even when the symptomatology occurs for the first time after having started the trip. It is also considered a pre-existing condition, if: a) you have been advised to consult a doctor; b) you have consulted a doctor and/or have been recommended treatment; or c) you have or have had symptoms that cause a prudent person to see a doctor or health care provider.

Recurrent Disease or Medical Condition means return, repetition or appearance of the same disease or condition after being treated.

Sudden or Unforeseen Illness or Medical Condition means prompt, unthinkable, unforeseen illness contracted after the effective date of the assistance plan.

Serious illness means an alteration or deviation of the physiological state in one or more parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less predictable, that is, any ailment or injury with permanent or non-permanent sequelae that partially limit or totally impede the occupation or habitual activity of the affected person, or incapacitate it for any activity and whether or not it requires the assistance of other people for the most essential activities of life. Medical Emergency means an illness or accident that endangers the life of the person or the roadway of any of their organs at risk and for which they require immediate medical attention.

Baggage means all personal possessions, including suitcases and packages carried during a journey, checked in and checked in with the common commercial carrier.

Medical Equipment means Redbridge's medical staff who evaluate, manage and approve access to healthcare services in accordance with these conditions.

Station or Terminal means the facility for the arrival/departure of passengers and cargo, with regular scheduled itineraries, also called entry or exit point.

Close/Immediate Relative means the spouse or domestic partner (as defined) of the Certificate Holder, unmarried children, parents, in-laws, siblings, and grandchildren.

Effective Date means the date the Plan takes effect.

Expiration Date means the date on which the Plan terminates or ceases to be in effect.

Start Date means the date on which the trip abroad begins.

Termination Date means the date on which the provision of all services ends.

Force Majeure means an unforeseen, sudden, involuntary event or circumstance that prevents immediate assistance.

Injured or Sick means the person suffering the results of an unexpected accident or illness resulting in an emergency.

Hospital means an entity or medical center licensed as such, in the jurisdiction where it is located and its main function is:

- a. provide medical care, treatments and surgical services in its facilities to inpatients and outpatients;
- b. receives compensation from patients and insurance providers for such services;
- c. operates under the direction and supervision of a team of licensed physicians;
- d. provides 24-hour nursing services, provided and supervised by licensed nurses; and
- f. has equipment and facilities in its facilities for major surgery (or a written contractual agreement with a Hospital accredited in the practice of surgical procedures).

A facility or part thereof, whose regular and primary operation is a rest center, nursing facility, convalescent center, and/or nursing home, assisted living or care, mental health facility, or facility intended for the treatment of drug addiction, alcoholism, and/or any other substance abuse problem is not considered a "Hospital." "Hospital" does not mean any entity or institution, governmental or not, in which the person receives treatment and is not required to pay.

Branded Medicines means any drug or medicine made and synthesized by a laboratory responsible for its research, which holds a patent and trademark, and the active ingredient and brand appear on the packaging of the product.

Generic Drug means any drug or drug marketed without a trademark, of reduced cost, chemically identical to the registered

trademark since both have the same active ingredients as a substance.

Prescribed Drug means any drug or drug approved by the U.S. Food and Drug Administration or any other regulatory entity, with legal restriction to its use, and which may only be dispensed by prescription of a licensed physician or pharmacist in the jurisdiction where it is distributed for use.

Country of Domicile and Permanent Residence means the country where the Certificate Holder and Eligible Dependents maintain their lawful permanent residence, also hereinafter referred to separately as "country of domicile" and "country of permanent residence".

Domestic Partner means the person eighteen (18) years of age or older, living with the Certificate Holder at least six (6) months prior to the Plan Start Date, maintaining a financially interdependent common law relationship that can be evidenced in an affidavit and any other suitable document, if required.

Contracted Plan/Plan means the Traveler Assistance Service Plan purchased online from Redbridge, or through an intermediary or by any other form or means approved by Redbridge. It also means, this document containing the description, terms and conditions, limitations and exclusions of all services provided under the Contracted Plan, also referred to as "Plan".

Service Provider means the independent person or entity, contracted to supply the services or items at a certain cost.

Traveler Assistance Program means the assistance services provided in the Plan offered by Redbridge.

Reasonable and Customary means the rate or cost established by most providers for the same or similar service or item, within the same geographical area, also known as UCR.

Repatriation or Repatriation means the return of the sick or injured person to the country of permanent residence or in case of death his mortal remains.

Temporary Residence Abroad means any assiduous, frequent, temporary or secondary residence abroad, outside the country of domicile and permanent residence, including periods for studies or work abroad.

Assistance Services means the services provided under the plan. Certificate Holder (Customer) means the person purchasing the Traveler Assistance Plan in favor of eligible Dependents registered as such and whose name appears on the Certificate.

Terrorism or Terrorist Act means any act, activity or violent plot premeditated, planned or carried out by clandestine groups or agents against civilians or non-combatant targets, which injures or kills individuals or causes substantial harm to achieve a political, ethnic or religious objective, as defined by the U.S. Department of Homeland Security.

Common Commercial Carrier means the method of transport of passengers and cargo, whether by air, land or sea, subject to regular itineraries and published fees, hereinafter also referred to as "carrier".

Covered Travel means travel outside your country of domicile and permanent residence during the time period or dates selected by you, which can be evidenced by travel tickets and all passport pages, if deemed necessary.

Travel means the departure abroad of your country of domicile and permanent residence and the subsequent return to it. For the purposes of this plan, the trip begins once past the security point of departure at the terminal of your country of domicile and

permanent residence and ends on your return once you have passed the point of immigration and customs of arrival at the international terminal of your country of domicile and permanent residence.

Zone or Geographical Area means a country, city, region or location used by the Company to determine the residence and cost of services and items, equal or similar, within the same area.

III. LIMITS

The limit per service and the amount of the deductible (if selected) specified in the Services Table are expressed in U.S. dollars equivalent to the local currency where the emergency occurred. In all events, these limits represent the maximum

benefit amount recognized under the Plan. The sum of all expenses related to medical services provided under the Plan shall not exceed the maximum limit amount indicated in the Table of Services, Subsection I.1.

IV. SERVICES PROVIDED BY THE PLAN

All services described below are subject to the limits specified in the Services Table and require notification to Redbridge within seventy-two (72) HOURS of the event or emergency occurring to obtain **Pre-Certification** by the Company. Failure to comply with this requirement will relieve Redbridge of any liability or liability in connection with the required support service.

This Plan expressly excludes any pre-existing and/or recurrent medical condition, chronic or not, known or not by the Certificate Holder and the dependents registered as such, as well as diseases with ongoing treatments, their consequences, complications and exacerbations or any other event provoked or resulting from them.

a. MEDICAL ASSISTANCE SERVICES FOR ILLNESS OR ACCIDENT

These services are provided by independent service providers or entities authorized by Redbridge and only include the urgent treatment and medically necessary stabilization of a medical, dental or accident emergency that prevents you from continuing your travel abroad. This Plan only provides medical services in connection with a medical condition or injury that is identified by the Company as an emergency; except for those illnesses and injuries excluded by this Plan, and only until the Company determines that such condition or injury for which services were required no longer constitutes an emergency.

1. Hospital Services. Semi-private room, food, nursing care, surgery room, intensive or specialized care unit, anesthesia, blood transfusion, oxygen and other medical supplies, such as casts, bandages, crutches, cane, slings and splints, among others.

• **Pre-existing Conditions.** Medical care for the stabilization of emergencies suffered by a pre-existing and/or chronic condition. It will be covered up to the limit amount specified in the Table of Services. The coverage provided for chronic and/or

pre-existing diseases includes the following eventualities: Acute episode or unpredictable event, decompensation of known or previously asymptomatic chronic and/or pre-existing diseases. This coverage is provided exclusively for primary medical care in the acute episode, or unpredictable case, the emergency must require assistance during the trip and cannot be postponed until return to the country of residence, the Operational Center reserves the right to evaluate and notify the patient of the most appropriate treatment and / or repatriation to his country of residence.

- **Covid-19. It is a requirement to obtain the benefit, to present a Complete Vaccination Schedule. Vaccines approved by WHO.**

Medical services for the stabilization of the disease being the Holder and / or their dependents positive to the virus.

The Holder and his dependents must always and without exception contact the Operational Center, who in turn will coordinate a virtual appointment by Telemedicine and, according to the opinion provided by the Medical Department (Medical Team), if the Holder and / or his dependents present symptoms related to COVID-19, the Operational Center will coordinate the relevant medical consultation, according to the safety and health protocols of each country, covering the expenses incurred up to the maximum coverage limit indicated in the Table of Benefits.

Within the medical benefit for Covid-19, two (2) medically necessary screening tests will be included, up to the amount sublimated for this disease. Under no circumstances will screening tests that are necessary for entry or return to any country be covered. All tests will be approved within the first 5 days after symptoms, as long as it is medically necessary and has been notified to the Operational Center.

2. Services of Doctors and Specialists. Consultations, treatments and surgical procedures provided by a licensed physician or specialist.

3. Prescribed Medications. Medications prescribed to treat the emergency by the attending physician in the country where the event occurred.

4. Diagnostic Tests. Urine and blood laboratories, x-rays, electrocardiogram and any other urgent tests required for the diagnosis of an emergency.

5. Dental Emergency. Limited to the treatment of pain and control of inflammation or infection arising from an emergency, due or caused by trauma or accident. Dental treatments of ducts, changes of socks, crowns, prostheses, sealings, dental cleanings, smile designs or any other treatment not specified in this plan are excluded from coverage.

This Plan does not cover expenses incurred after the date the emergency ends, even in those cases where expenses were incurred for the ongoing treatment of the medical emergency, such as consultations and other follow-up medical services.

b. EMERGENCY ASSISTANCE SERVICES

These services are offered by independent service providers or entities, authorized by Redbridge.

1. Land or air transfer by Medical Emergency. It provides ground transportation to the nearest hospital facility to receive the medical assistance necessary for the stabilization and treatment of the emergency. When appropriate medical treatment is not available in the area where the sick or injured person is located and the attending physician certifies in writing the urgent need to transfer the patient to the nearest medical facility where appropriate medical care and treatment is available, Redbridge, after determining the validity and urgency of the case, coordinate the air medical transfer according to the possibilities and circumstances of the case, up to the sub limit amount for this benefit in accordance with the maximum limit of the contracted Plan, as indicated in the Table of Services, Subsection II.1.

If the injured or sick person and/or their companions decide to proceed with the air medical transfer, contradicting Redbridge's opinion, all costs and responsibilities in connection with the transfer and its consequences shall be entirely the responsibility of the injured or sick person and/or their companions, exonerating the Company and its affiliates from any responsibility or obligation related thereto.

2. Repatriation by Medical Emergency. When the Company deems it necessary to repatriate the injured or sick person and provided that the doctor attending to him at the place where the emergency occurred certifies in writing that the patient is medically stable, medical repatriation to the country of permanent residence will be carried out by regular flight or air ambulance within the possibilities and circumstances of the case approved by Redbridge, up to the sub limit amount for this benefit in accordance with the maximum limit of the contracted Plan, as specified in the Table of Services, Subsection II.2.

If the injured or sick person and/or his/her companions decide to proceed with the repatriation contradicting Redbridge's opinion, all costs and responsibilities in connection with the repatriation and its consequences, shall be entirely the responsibility and risk of the injured or sick person and/or his/her companions, exonerating the Company and its affiliates from any responsibility or obligation related thereto.

3. Stay in Hotel for Convalescence. This benefit requires a medical prescription and written certification by the attending physician at the place where the emergency occurs, indicating the purpose of immobilization of the injured or sick person as a direct result of an emergency, without prerogative to travel during the period of convalescence and provided that Redbridge determines the validity and urgency of the case and authorizes payment for the hotel stay of the convalescent person during the process of recovery, immediately after being discharged from the Hospital and up to the maximum limit and number of days indicated in the Table of Services.

4. Hotel stay for Covid-19 Positive Abroad. This benefit only pays for the stay in a hotel as indicated in the Table of Services, when you have traveled abroad and tested positive for Covid-19 during the trip and this prevents the return of the Holder and / or his dependents to their home or habitual residence or the continuation of the trip in the manner provided in the original itinerary. Only the additional accommodation expenses not foreseen in the original itinerary, made by the Holder exclusively during the period of confinement by public mandate up to a maximum of fourteen (14) days, will be paid. Additional accommodation expenses will include only expenses incurred for lodging, without extras, including phone calls, use of mini-bar, food or delivery of meals, rental of movies or other entertainment services. This benefit does not cover a preventive quarantine imposed by the local authority abroad, tests for Covid-19 necessary for entry into a destination country, or the stay of other people traveling with you who are not affected by Covid-19.

5. Companion Transfer. Redbridge will coordinate and pay for the transportation expenses (economy class) of one (1) companion when the Certificate Holder travels alone or in the only company of a minor and is hospitalized for a period exceeding five (5) consecutive days as a direct result of an emergency, to accompany the patient while hospitalized. Redbridge will check the validity of the case and will be responsible for approving and determining the means and availability of the transfer.

6. Stay in Hotel for Companion. Redbridge will coordinate and pay for hotel stay expenses and essential needs for one (1) companion previously authorized by the Company, to remain with the Certificate Holder while hospitalized as a direct result of an emergency for a period exceeding five (5) consecutive days, up to the maximum limit and number of days indicated in the Services Table.

7. Return Guarantee. Redbridge will pay for the difference in fare cost or penalty imposed by the carrier for the return of the injured or ill person and one (1) companion to the country of domicile and permanent residence, on a date other than that originally scheduled; but only yes, such a change is a direct result of a medical emergency. Redbridge will be responsible for approving

and determining the means and availability of transportation.

8. Return delayed by Covid-19. Redbridge will pay for the difference or penalty imposed by the carrier for the return of the Certificate Holder and / or his dependents in economy class of the same means of transport contracted, from the place where he is located to the country of domicile and permanent residence, when his original ticket is round trip, of reduced fare, with a fixed or limited date of return and cannot respect that date as a result of a positive diagnosis of Covid-19, which prevents the return to your home or residence. Tests performed for Covid-19 in order to return to the country of habitual residence are not covered.

9. Return of Companion of 15 Years or Less or Adult Over 75 years. Redbridge will coordinate and pay for the transportation of any dependent fifteen (15) years or younger and/or adult over seventy-five (75) years of age traveling in the sole company of the Certificate Holder and as a direct result of an emergency requiring hospitalization of the Holder, and the minor and/or older adult who needs assistance to return to their country of domicile and permanent residence and does not have any person or entity that will assist with the situation. In such case, Redbridge will approve one (1) companion and coordinate the return of the minor and / or older adult by the most appropriate means of transport in economy class, subject to availability in rate and without exceeding the maximum amount of this benefit.

10. Funeral Repatriation. In the event of the sudden death of a covered person during a trip abroad as a direct result of an emergency or accident that is not excluded under the Plan, Redbridge will coordinate and pay for the repatriation of the mortal remains or cremated remains (if required in the jurisdiction where the death occurs) to the place of burial in the country of domicile and permanent residence, by such means of transport as Redbridge deems appropriate. This benefit does not cover the cost of the final coffin, or funeral, burial, or cremation services.

11. Legal Assistance. In case you are involved in a traffic accident abroad and stopped by the local police and a legal process is initiated against you for the damages derived from the accident, Redbridge will reimburse you up to the maximum of the benefit indicated in the Table of Services. The Plan does not reimburse or pay for Legal Assistance expenses in the event of being involved in a traffic accident while driving under the influence of alcohol, drugs, hallucinogens or the combination of any of these, or having contravened the traffic laws in force of the country where the accident occurred. This Plan does not reimburse or pay for fines, penalties, or damages related to or resulting from the accident.

12. Deposit Expenses. In case of being involved or being part of a traffic accident abroad and being stopped by the local police and to be released from jail a bond is required, Redbridge will reimburse up to the maximum benefit indicated in the Table of Services. The Plan does not reimburse or pay for bail expenses in the event of being involved in a traffic accident while driving under the influence of alcohol, drugs and/or hallucinogens, or having contravened the traffic laws in force in the country where the accident occurred. This Plan does not reimburse or pay for fines, penalties, or damages related to the accident.

13. Towing Service for Rented Vehicle. If during the course of a

trip abroad you rent a vehicle from a company legally constituted for that purpose and the vehicle suffers mechanical damage requiring the towing service, Redbridge will reimburse you for the expenses incurred by said trailer up to the maximum limit indicated in the Table of Services, provided that such expense has not been paid or recognized by the rental company.

14. Flight Delayed or Canceled. Redbridge will compensate you for reasonable and customary expenses up to the maximum amount indicated in the Table of Services for the expenses incurred for a hotel room and food in the event that your flight abroad is delayed or canceled for more than eight (+8) consecutive hours for a covered cause beyond its control, without any other alternative transport available at the time, or by mandate of the authorities at the arrival/departure location and provided that such expenses have not been paid or acknowledged by the carrier. This benefit will not apply if you are traveling subject to seat availability (stand-by). In such a case, if the delayed or cancelled flight causes you to miss a connecting flight, any expenses incurred will not be reimbursed by Redbridge.

15. Baggage Location. Redbridge will provide assistance in tracking the destination of baggage lost by the carrier, without this implying any liability on your part. To access this service, you must first refer to the carrier and complete the Property Irregularity Report (P.I.R) provided by that carrier. Redbridge makes no commitment to locate baggage; but the carrier will be kept in contact and in the event that the luggage is located, the return of the luggage to the address provided will be arranged.

16. Baggage delay of more than 72 hours. Redbridge will compensate you for reasonable and customary expenses incurred for the purchase of essential items such as personal hygiene items and clothing up to the maximum amount indicated in the Services Table, when the baggage checked under your name is not located by the carrier for more than seventy-two (72+) hours from the time of arrival at the destination in your itinerary. You must refer to the carrier to report the loss and complete the Property Irregularity Report (PIR) provided by such carrier. This benefit will not apply when the destination of arrival is your country of permanent residence.

17. Baggage delay of more than 12 days. Redbridge will compensate you for reasonable and customary expenses incurred for the purchase of essential items such as personal hygiene items and clothing up to the maximum amount indicated in the Table of Services, when the baggage checked under your name is not located by the carrier for more than twelve (12) days from the date of your arrival at the destination in your itinerary. You must refer to the carrier to report the loss and complete the Property Irregularity Report (P.I.R.) provided by such carrier. This benefit will not apply when the destination of arrival is your country of permanent residence.

18. Definitive Loss of Baggage. Redbridge will compensate the Holder and/or dependents in a complementary manner, up to the maximum limit specified in the Table of Services. To obtain this benefit, the following terms and conditions apply:

- That the airline and the Operational Center have been notified of the fact by the Owner before leaving the airport where

the loss was recorded following the instructions described below.

- That the baggage has been lost during its transport on a regular international flight, this benefit does not apply when the loss originates in a domestic flight journey, nor of chartered or chartered flights, private or military aircraft, or any flight that does not have a fixed published itinerary that operates regularly, nor when the loss originates in domestic flights abroad.

- That the aforementioned baggage has been duly registered, labeled and dispatched in the hold of the aircraft and has been duly presented and delivered to the airline staff in the terminal clearance. Redbridge will not compensate Plan Holders for the loss of carry-on or cabin baggage or any other baggage that has not been properly registered with the airline and has been carried in the hold of the aircraft.

- That the loss of the baggage occurred between the time it was delivered to authorized personnel of the airline to be boarded and the moment it should have been returned to the passenger at the end of the trip.

- That the airline has assumed its responsibility for the loss of the aforementioned baggage, and has paid or paid to the Holder or Dependents the amount provided by it. Redbridge will not compensate the Owner when he has not yet received payment from the airline.

- Losses occurring in any type of ground transport abroad are not entitled to this compensation.

- Compensation for total loss of baggage shall be limited to a single permanently missing whole and complete package and to a single Holder. In the event that the missing package is in the name of several people, the compensation will be prorated between them, provided that it includes the corresponding ticket numbers of each one, as well as the Certificate number.

Redbridge may only proceed with compensation for loss of baggage only after the airline responsible for the loss has duly compensated the Holder or Dependents. The Holder or Dependents cannot be compensated without proof of payment from the airline. NOTE: The compensation to the Holder or Dependents will be complementary to that paid by the airline as indicated in the Certificate corresponding to the plan purchased. In case of complementary compensation, the amount of the same will be determined as the difference between what is paid by the airline and the amount that is determined in accordance with the stipulations of the Purchased Plan, and always up to the maximum limit indicated by this concept in the Table of Services. No compensation will be valid if the payment of the airline equals or exceeds the maximum limit established in the Certificate for this concept. On the other hand, compensation for loss of baggage applies per piece or cargo and not per person.

19. Return due to death of immediate relative. In the event that you have to interrupt a trip to return to your country of permanent residence due to the death of an immediate family member (as defined), Redbridge will pay for the difference in fare cost or penalty imposed by the carrier. The Company at its own discretion will approve and determine the means and availability of this

service and will ask you to deliver the segment of the unused ticket for return purposes.

20. Return for Catastrophic Loss at Home. In the event of a catastrophic event at your primary and permanent residence, such as violent break-in of doors and windows, vandalism, fire, explosion and/or flooding with potential risk of further damage, Redbridge will pay for the difference in fare cost or penalty imposed by the carrier for your return to the country of permanent residence. If the property belongs to two (2) or more persons registered under the same trip, Redbridge will only pay for the difference in fare cost or penalty imposed by the carrier for one (1) person. The Company at its own discretion will approve and determine the means and availability of transportation and will request the delivery of the segment of the unused ticket for return purposes.

21. Loss of Air Connection. In the event of a missed international connecting flight (between two countries) attributable to the carrier, resulting in a waiting period of six (6) hours or more, you should immediately contact Redbridge to report the event and obtain prior approval for the purchase of essential items, such as personal hygiene items and clothing (if deemed necessary), during the waiting period to board the next flight to the scheduled destination, and up to the maximum amount indicated in the Services Table.

22. Loss of Passport. If during a trip abroad you accidentally lose your passport, Redbridge will reimburse you for the cost of consular management to obtain the temporary documentation required to return to your country of permanent residence. You must present Redbridge with the original invoice/receipt issued by the consulate, which provides details of the formalities, costs and evidence of payment.

V. OPTIONAL BENEFITS

The Optional Benefits available under the Online Traveler Assistance Program are described below and will only be provided if the applicable additional premium has been paid and up to the maximum amount indicated in the Services Table.

1. Cancellation of Trip for listed reasons. Airline & Cruises

In the event of an unforeseen, unavoidable and necessary cancellation of your trip for any of the following reasons, we will compensate the Certificate Holder for the non-refundable portion of the total deposits and other expenses paid in advance by the Certificate Holder in connection with a trip that has not yet begun and which occurs after the date of purchase on which the Certificate was issued by Redbridge and before the fifteen (15) days prior to the Initial Date (departure) of the trip, in accordance with the terms of the contract/agreement made with the travel agency, the tour operator and/or the airline or cruise company, up to the maximum amount indicated in the Table of Services under this benefit.

a. For Health Reasons

- i. Death, injury or serious illness of the Certificate Holder or first-degree immediate family member (spouse, children, parents, siblings). A serious illness or injury is considered a health disturbance that requires hospitalization or makes it medically impossible for the person to start the trip on the scheduled date. (This benefit includes hospitalization for more than 5 consecutive days due to Covid-19)
- ii. Death, injury or serious illness of the Companion, who is considered the person who shares the same hotel room or cruise cabin with the Certificate Holder.
- iii. Notification for an immediate organ transplant to the Certificate Holder or first-degree immediate family member (parents, spouse, children, siblings), provided that the person was on the waiting list on the date of purchase of both, the trip and this optional benefit.
- iv. Complications of maternity until the twenty-eighth week (28) of gestation.
- v. In case of an accident while heading to the airport or port to start the trip.
- vi. In case of an accident resulting from your participation in amateur or professional sports.
- vii. Death of the person hired to care for their minor or disabled children.

b. For Legal Reasons

- i. Summons as a party or witness issued by a court of competent jurisdiction requiring their presence in a proceeding that does not allow for postponement or extension.
- ii. Delivery for adoption of a child that coincides with the Start Date of the trip; except for the trips planned in order to formalize the delivery of the child for adoption.

iii. Official call to the Holder of the Certificate for divorce proceedings; excludes requisitions by the lawyer himself.

iv. Police detention of Certificate Holder.

v. Police require your presence after a robbery or other criminal activity at your primary and permanent residence or business.

c. For Work Reasons

i. Termination of employment of the Certificate Holder, provided that on the date of purchase of this benefit there has been no verbal or written communication to the Certificate Holder about the termination of employment. Excludes justified dismissal from work or resignation of the Certificate Holder.

ii. The Certificate Holder begins in a new job, in a different company unrelated to the previous employer, with an employment contract of more than six (6) months, provided that the job offer is received after the date of purchase of this benefit and before the Start Date of the trip.

iii. Immediate transfer of work of the Certificate Holder to another region for a period of six (6) more months, provided that the transfer notification is received after the date of purchase of this benefit and before the Start Date of the trip.

iv. The tacit extension of the employment contract of the Certificate Holder.

d. For Extraordinary Reasons

i. Natural Catastrophe (or the imminent threat thereof) or Terrorist Act that occurs the week prior to the scheduled Start Date, and the trip has to be canceled.

ii. Catastrophic damage by fire, theft or by the force of nature in the main and permanent residence of the Certificate Holder or commercial premises of his property, which make them uninhabitable and inescapably justify their presence.

iii. The cancellation of the scheduled wedding of the Certificate Holder before the Start Date of the trip.

iv. Side effects to the vaccine required for the scheduled trip prior to the Start Date of the trip, which causes a serious illness that makes it medically impossible for the Certificate Holder to travel.

v. Theft of legal documentation within three (3) days prior to the Start Date of the trip, which makes it impossible for the Certificate Holder to travel.

vi. For being positive to the Covid-19 test, within 72 hours before starting your trip and preventing the start of it. Redbridge will pay the amount not refunded by the airline or cruise for the events contracted and prepaid prior to the start of the trip. Fine suffered in a 75% in all expenses related to said trip such as hotel, vehicle rental, flight change, scheduled excursions. As a requirement to obtain the benefit it is essential to present:

- Covid-19 Vaccination Card with full scheme
- Positive Covid-19 test result issued by a qualified medical laboratory center
- Resolution of the Ministry of Health if the country so requires
- Documents and invoices of fines charged for the services contracts that the Holder will not be able to use.

e. Requirements for Compensation - Cancellation of Travel

- i. Have paid in advance the total amount requested for the refund.
- ii. Notify Redbridge within sesenty-two (72) hours of the occurrence.
- iii. Provide the original documentation evidencing your claim.
- iv. Provide original documentation evidencing any reimbursement or any other type of concession provided by the airline, cruise line and others, such as a credit for future travel.

EXCLUSIONS. Trip Cancellation

- i. In relation to any injury or accident occurred prior to the Start Date of the trip, or illness existing at the time of purchasing the travel services of an agency, tour operator, airline or cruise line, including its consequences, complications and exacerbations. The nature of the illness or injury will be determined by Redbridge's medical team.
- ii. Relapses, convalescences and all conditions under treatment before the Start Date of the trip.
- iii. Mental illness, mental disorders, and psychological treatments, including occupational therapy.
- iv. Illness or injury caused or arising from the consumption of alcohol, use of drugs, narcotics, medications ingested in excess or without observing the prescribed dose, or any combination thereof;
- v. Pregnancy, natural childbirth or caesarean section.
- vi. Voluntary interruption of pregnancy and its consequences. Illnesses or injuries arising from any illegal or unlawful act under the laws of the place where they occurred, or of the country where the Certificate Holder was involved in such act, directly or indirectly.
- vii. Injuries or illnesses self-inflicted or deliberately consented to by others, suicide, suicide attempt, sexually transmitted diseases and open exposure to any kind of dangers, whether or not you are in sane mind.
- viii. Participation or practice involving the use of dangerous equipment in connection with a profession, air transport (except as a passenger paying a ticket); the use of two- or three-wheel motor vehicles, unless a valid driver's license issued in your country of permanent residence allows the use of such vehicles; professional training, professional sports,

racing (except on foot), competitions with any type of motor vehicle or motor vehicle, or any high-speed race or endurance test.

ix. Operational tasks or missions as a member of the armed forces (any of its branches), local bodies, police, firefighters, or the rescue forces of any country.

x. Illness or injury during imprisonment, detention or deprivation of liberty, regardless of the reason.

2. Sports Practice

Provides medical services for the stabilization of a medical emergency resulting from their participation in the practice of sports as a recreational, training or competitive activity, both amateur and professional, provided that it is carried out exclusively in areas expressly appropriate and authorized for this purpose during the course of a trip abroad, up to the maximum amount indicated in the Table of Services, Subsection I.1 Not exceeding USD \$100,000.

This optional benefit does not include assistance derived from the practice of water activities carried out outside the areas authorized for this purpose, as well as the practice of skiing, snowboarding and / or other winter sports outside the regulatory slopes. Also excluded from this service are sports or competitions related to any motor vehicle, building climbing, bungee jumping, torrenting, mountaineering, climbing, puénting, juge, caving, skeleton, animal hunting, bobsleigh, paragliding, archery, rifle shooting, excursions to unexplored regions or areas, any kind of competence of expertise or speed with mechanical vehicles, and diving below 12 meters deep

NOTE: The age limit for extreme sports in any category is the maximum of 65 years.

3. Preexisting Medical Conditions

It provides medical services for the stabilization of a medical emergency resulting from a pre-existing medical condition that emerges during the course of a trip abroad.

The optional pre-existing illness benefit will only cover 30% of the benefit under Subsection I.1, not to exceed USD 30,000.

If the Holder and/or his eligible Dependents suffer from a pre-existing or chronic illness at the beginning of their trip abroad, even if it is not beyond their knowledge, as established in these General Conditions, Redbridge is automatically exempt from providing services or assistance at their expense and based on the assistance plan purchased. However, and exceptionally and only in those cases that expressly establish it, Redbridge will assume the charges for medical assistance for pre-existing or chronic disease in favor of the Holder and / or their Dependents up to a maximum of the amount determined in the Table of Services of the Plan purchased. In these cases, Redbridge will recognize the first clinical consultation in which the pre-existence of the disease is determined up to the amounts determined in the Benefits Table. Acute episode or unpredictable event, decompensation of known chronic and/or pre-existing diseases, occult or previously asymptomatic. This coverage is provided exclusively for primary medical care in the acute episode, or in case of not predictable, with the superior coverage specified by the purchased Plan, the emergency

must require assistance during the trip and cannot be postponed until the return to the country of residence, the Operational Center reserves the right to decide the most appropriate treatment among those proposed by the medical staff and / or repatriation to its country of residence.

All diseases related to sexual transmission are excluded from this coverage, including, but not limited to, syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others. Not covered in any of our Plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, glasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, outpatient ventilators, implantable devices, specific disposable equipment, etc. Diseases caused by the ingestion of drugs, narcotics, drugs that are reliably taken without a prescription, alcoholism, etc.

Note: This benefit will not cover for any reason the follow-up or continuation of treatments initiated during the validity of the first Certificate of a passenger who has decided to renew his assistance plan; in addition, the coverage may not exceed USD 30,000.

Obligations of the Certificate Holder and his Dependents:

- a. The Holder and/or his/or his/her Dependents shall follow all medical instructions given by the attending physician assigned by Redbridge and take all medications as prescribed and necessary form.
- b. If the Holder and/or Dependents are interested in contracting a plan that includes emergency coverage for pre-existing medical condition, and suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the Holder and/or Eligible Dependents must consult their personal physician in their home country before starting the trip and obtain written confirmation. that they are able to travel for all the scheduled days, the desired destination and condition is not an inconvenience for all scheduled activities.
- c. The Holder and/or Eligible Dependents will not be able to start the trip after receiving a terminal diagnosis.
- d. In order to access this coverage, the Holder and/or Dependents must have been stable for more than 12 months.

In the event that it is determined that the reason for the trip was treatment abroad for a chronic or pre-existing condition, the Operational Center will deny coverage.

4. Mom to be

Provides medical services for the stabilization of a medical emergency due to illness, accident or clear and unforeseeable complications that may arise linked to pregnancy from 12 weeks to 32 weeks of gestation completed, including premature births and miscarriages, which emerges during the course of a trip abroad, up to the maximum amount selected in the optional benefit of the Assistance Plan.

Mom to be coverage will be valid for a maximum of 30 days from the start date of the trip abroad.

Particular exclusions to this benefit:

- a. Controls, ultrasounds, medical consultations in general, medical studies, etc., that are part of the routine controls of the pregnancy process and are not emergency
- b. Deliveries and caesarean sections of normal course and in term
- c. Medical expenses related to the newborn
- d. When it is determined that the reason for the trip is to attend your birth abroad
- e. When it is determined that the purchase of the Certificate was made before week twelve (12) after week thirty-two (32) of pregnancy.

NOTE: The age limit to access the Future Mom benefit is a minimum of 18 years up to a maximum of 40 years. This benefit will have a deductible of USD \$200.

5. Pet Assistance

Provides medical services for the stabilization of a non-pre-existing medical emergency or accident of the Certificate Holder's pet, which emerges during the course of an overseas trip, up to the maximum amount selected in the optional benefit of the Assistance Plan.

Redbridge will cover the expenses of necessary veterinary assistance, such as consultations, medication, diagnostic tests or surgical interventions, among others, as long as it is a verifiable medical emergency.

Particular requirements to this benefit:

- a. Only dogs and cats will be allowed.
- b. The pet is eligible as long as they are four (4) months old and are not older than eight (8) years.
- c. The owner of the pet must present the complete and current vaccination card, on the understanding that the pet under one year must prove to have received its booster shots.
- d. The pet at the time of travel must not present any disease.
- e. The pet must be properly dewormed, internally and externally.

Particular exclusions to this benefit:

- a. It will not cover any type of controls, investigative examinations, medical consultations in general, medical studies, etc., that are not of medical emergency.
- b. Vaccinations and/or deworming.
- c. Diseases resulting from the lack of deworming or vaccinations.
- d. Pets in gestation.
- e. Pets that, at the time of travel, are sick.
- d. Pets in medical treatment

- e. Pets under four months and over eight years.
- f. Pets that do not have the complete and current vaccination card.
- g. Pets that do not comply with the rules and legal requirements for international transfer.

Pet Assistance coverage must last based on the number of days of the selected plan up to a maximum of 90 days from the start of the trip abroad.

6. VIP Legal Assistance

It provides legal assistance services during your trip abroad. The assistance available usually includes advice and consultations for various legal matters, including: immigration, visa issues, Covid-19 legal information, traffic violations and accidents, minor infractions, criminal, civil, administrative incidents and representation in preliminary stages in potential litigation, among dozens

of daily legal matters that a traveler may suffer during their stay abroad.

The benefit includes:

- a. Coverage of 5 hours of legal assistance (remote or personal) per event.
- b. Up to 3 legal events for the term of the respective plan.

NOTE: This benefit operates only in specific countries.

VI. PLAN LIMITATIONS AND EXCLUSIONS

This Plan does not cover or pay for emergencies, events, losses and/or deaths caused by, related to and/or resulting from, directly or indirectly, any of the following:

1. events or situations that occur: a) before the Plan Start Date and after the Registered Travel End Date, b) in the country of permanent residence, or in the country where the Plan was contracted, or in the country where the client was located on the date the Plan was contracted, c) during trips that exceed the total number of days allowed in accordance with the contracted Plan;
2. in the event that the Certificate Holder or any eligible dependent registered as such: a) requests or has requested the provision of services in connection with the same event, through any other independent company or service provider, b) has contracted, procured or is covered under any other Traveler Assistance Program, insurance policy or similar plan covering the same event, c) request or have requested follow-up medical services for a condition, illness or injury or accident for which you received treatment during a trip; (d) for treatment provided after the end of the journey or after returning to their country of permanent residence;
3. visits, consultations, treatments, surgeries and medical supplies that in Redbridge's opinion: a) do not constitute an emergency or are not medically necessary, b) expenses were incurred, without obtaining Pre-Certification by Redbridge; c) decisions were made, arrangements were made and expenses were incurred contradicting Redbridge's opinion or without having taken into consideration the Company's advice;
4. disease, chronic or not, congenital, pre-existing and / or recurrent, diagnosed or not, known or not, as well as its sequelae, symptoms or complications and / or any condition or harmful effect on health resulting from treatment, drugs and / or chemicals, even when these emerge for the first (1st) time during a trip;

5. illnesses, injuries, conditions or medical complications resulting from treatments carried out or carried out by persons or professionals not authorized by the Company's medical department;
6. medical, dental and hospital services, drugs, treatments, examinations and/or surgeries provided, managed and/or prescribed by a doctor or medical professional who is a relative/relative (up to 4th degree of consanguinity) of the Holder and/or any of the Eligible Dependents;
7. conditions, burns or injuries resulting from prolonged exposure to the sun or sources of heat, chemical, UV rays.
8. cosmetic treatments, plastic or reconstructive surgery, and any complications;
9. homeopathic treatment, chiropractic, acupuncture, kinesiotherapy physio, thermal cure, podiatry, non-conventional medicine or considered experimental or investigative;
10. physiotherapies, in these cases the expenses will be borne by the Certificate Holder and / or his dependents unless it is a non-work accident, or sports practices (only plans that include sports practice) have been previously authorized by the Operational Center, under no reason may exceed 10 sessions. If it is found that the reason for the trip was the treatment abroad of a basic disease, and that the current treatment has some direct or indirect link with the ailment prior to the trip, Redbridge will be relieved of providing the assistance services. To this end, Redbridge reserves the right to investigate the connection of the current event with the previous ailment;
11. any condition, illness or injury:
 - a. self-inflicted, suicide, attempted suicide, mutilation, piercing and/or tattooing, among others and their consequences, whether or not you are in sound mind;

- b. caused by or resulting from your participation in risky acts of serious recklessness such as fighting, assaults, strikes or any crime or criminal act, use of weapons, or while imprisoned, detained or deprived of liberty, regardless of the cause;
 - c. caused by or as a result of driving a car, motorcycle or any type of motor vehicle under the influence of alcohol, drugs, narcotics, hallucinogens or chemicals or the combination thereof;
 - d. caused by or as a result of driving a car, motorcycle or any type of motor vehicle without the license, without a helmet, without insurance contracted or registration required or having violated the laws of the jurisdiction where the event occurred;
12. psychological disorders, mental illness, emotional or nerve condition; eating disorders such as bulimia, anorexia, vigorexia, megarexia, among others; or any disease or condition resulting from the ingestion of drugs, narcotics, hallucinogen, chemical or any combination thereof; or any drug, medicinal product or sedative freely ingested without observing the dose prescribed by the physician or excessive abuse of freely accessible medicinal products; alcoholism and/or drug addiction;
13. illness or injury, sequelae, complication or exacerbation resulting from the inexperience, negligence, error, ignorance, neglect, recklessness, organizational failure or malpractice of the provider or independent entity providing the service;
14. exposure to radiation, gases or chemicals; reaction to, contamination of nuclear energy and/or high levels of radiation;
15. any disease, symptom or condition related to Gynecology, including office visits, medical examination, diagnostic tests, consultations, maternity care, childbirth, cesarean section or elective abortion, hormonal or fertility treatment, any contraceptive methods, devices or products, among others, even when they are the result of an accident;
16. any routine visit or ongoing care, preventive check-up, follow-up visits or medical services for a medical condition, illness or injury, whether or not diagnosed by the attending physician during a trip; or for the purpose of changing or replacing medications, adjusting or replacing regulatory devices; including, but not limited to, step-marks or cardiac devices; graduated glasses, contact lenses, hearing aids, dentures, among others or as a result of damage, loss or theft of these;
17. deliveries, pregnancy statuses, gynecological check-ups, related examinations and also all contraceptive methods, unless otherwise indicated in the Table of Services and in the Certificate issued by the Company;
18. abortions, or losses whatever their etiology or origin, except as otherwise indicated in the Table of Services and in the Certificate issued by the Company;
19. any request for assistance that is not properly documented in accordance with Redbridge's opinion; or any refund request submitted after ninety (90) days from the date of the event for which attendance was requested; or any type of assistance service, medical or non-medical, that has not been notified, Pre-Certified and coordinated by the Company;
20. any condition, disease or injury related to Otolaryngology and General Dentistry, including, but not limited to extraction, endodontics, third molar treatments and orthodontics; except for dental emergency as indicated in this Plan;
21. any condition, disease or injury related to Ophthalmology, including, but not limited to corrective treatments, laser surgery, intraocular lenses, pterygium, blepharoplasty, strabismus surgery, graduated glasses, corrective lenses, contact lenses and sunglasses, among others;
22. epidemic, pandemic or contagious condition; except Covid-19 disease as specified in the Services Table;
23. organ and tissue transplants and any other complications or sequelae resulting from the transplant;
24. illness or injury resulting from terrorist acts, terrorism, war or acts of war, whether or not declared, rebellion, international conflict, foreign invasion, public disturbances, riot, mutiny, strike, attacks and/or insurrection;
25. accidents that occur during unauthorized or licensed flights, as well as those flights on which you are part of the crew;
26. illnesses or injuries related to your active participation in the armed forces (any of its branches) of any country, local and federal bodies, national security, special forces, police, fire, and rescue units; politicians;
27. diseases derived or due or consequential from congenital deformities known or not by the Holder and / or Dependents of the Certificate;
28. diseases, or indispositions resulting from menstrual period disorders in women, such as advances or delays, as well as bleeding, discharges and others;
29. thyroid-related problems;
30. liver diseases, such as cirrhosis, abscesses and others;
31. examinations and/or hospitalizations for stress tests and all types of preventive check-ups;
31. any type of hernias and their consequences;
33. kidnapping or its attempt;
34. surgical procedures required for the implantation and/or repair of prostheses, orthotics and/or synthetics, mechanical or artificial aid or any other related component;
35. any sexually transmitted disease, Acquired Deficiency Immune Syndrome (AIDS), AIDS-Related Complex (CRS) or HIV-positive opportunistic diseases;
36. Medical visits in the consultation or services, even if these have been prescribed by the attending physician for the control and monitoring of blood pressure, hypertension or hypotension, syncope, cardiovascular disorder; cancer and related conditions; diabetes; chronic respiratory disease; chronic kidney infection; hepatitis, pancreatitis; and any immune-related conditions, as well as complications and/or sequelae, including side effects caused by the treatment or medication required by such condition;

36. expenses corresponding to public or private transport or trips paid by the Owner and / or Dependents from their hotel or place where they are to the hospital center, or medical center, or doctor's office. Unless such expenses have been expressly authorized in writing or verbally by the Operational Center;

37. accidents, injuries or illnesses related to your participation in the practice of sports whether professional or amateur; except as otherwise stated in the Services Table and in the Certificate issued by the Company; which only have the exclusion of the following sports: skiing, snowboarding and / or other winter sports outside the regulatory tracks, sports or competitions related to any motor vehicle, building climbing, bungee jumping, torrenting, mountaineering, climbing, puéting, caving, skeleton, animal hunting, bobsleigh, paragliding, archery, rifle shooting, excursions to unexplored regions or areas, and diving below 12 meters deep;

38. any expenses, reimbursements or services required as a result of, or related to, natural disasters;

39. ill-intentioned and/or bad faith acts on the part of the Holder or his Dependents;

40. expenses for a second medical consultation not previously requested and authorized by the Redbridge Operational Center;

41. any expense, reimbursement or service that exceeds the reasonable, usual and customary cost;

42. professional risks: if the reason for the trip of the Holder and / or Dependents was the execution of works or tasks that involve a professional risk;

43. any expenses or medical assistance that have not been previously consulted and authorized by the Operational Center;

44. by or for the benefit of individuals, entities and/or countries subject to economic and political sanctions and embargoes and restrictions imposed by the U.S. government or any of its agencies/dependencies, including the Office of Foreign Assets Control (OFAC), or any official regulation in force that makes it impossible for the Company to cover a risk or pay claim;

45. accidents and illnesses occurring in countries in civil or foreign war.

46. no assistance of any kind will be provided to the Holder and /or Dependents in an illegal immigration or labor situation (including undeclared work in the country from which the assistance is required, or to students caught working in a foreign country without the respective authorization of the local authorities);

47. any service or benefit not specified in the Certificate or Table of Services;

48. any invoice, receipt and/or document submitted without business letterhead, merchant identification number and details of services or evidence of payments or deposits;

49. at the age of hundred (100) years of age.

ADDITIONAL EXCLUSIONS. This Plan does not cover or pay for any of the following:

1. any illness or injury reported or for which assistance was provided on a previous trip;
2. any person entitled to medical, governmental or any other assistance, for which he does not have to pay for the services received, if he had not had an insurance policy or assistance plan;
3. damage, in whole or in part, to the baggage or its contents, whether intentional or not; baggage checked as merchandise or cargo; baggage sent in advance of the Start Date (departure) of the recorded journey; baggage sent on a different flight than the one you are travelling on; damage due to defective material or imperfect material of manufacture, wear and use;
4. payment in addition to the compensation paid by the carrier, any other plan, policy, source or means;
5. when the carrier or any other entity or source, offers you any other type of concessions or courtesies such as cash advances, change of rate or credit for future trips, or accommodation, among others;
6. losses that occur on domestic connections of an international trip;
7. individuals not registered on the Certificate issued by Redbridge, or individuals who do not meet the Plan's eligibility requirements, or children under six (6) month of age and persons ninety-nine (99) years of age or older;
8. injury or illness resulting from a cause not covered by this Plan;
9. damages or losses caused by the Certificate Holder or any dependent, relative, relative, friends or travel companions to a holiday property, rented properties, hotel or similar facility and the content of these;
10. damage or loss of personal property in the custody of, provided by, stored or in use of the Certificate Holder and/or dependent, or which has been delivered to the Certificate Holder or any of the dependents to ensure proper transportation and delivery; or for commercial purposes; or in your possession for any other reason;
11. damages or expenses resulting from or related to business operations, employment or your occupation;
12. judicial process presented by the Certificate Holder and/or any dependent; or any liability that extends beyond the contractual liabilities set forth in this Plan;
13. any accident, damage or event caused by a pet traveling with you;
14. pipes or expenses resulting from an illness transmitted to another person by the Certificate Holder and/or any dependent, whether by a contagious disease or by any other means;
15. damages or expenses resulting from the participation of the Certificate Holder and / or any dependent in any type of legal or illegal activity;
16. damages or expenses incurred by Redbridge resulting from the Certificate Holder and/or any dependent in admitting their liability for losses or damages caused by them; or
17. search and rescue services.

VIII. CLAIMS MANAGEMENT

To request reimbursement or compensation, you must:

1. Have notified within the first seventy-two (72) hours of the event and obtained the Pre-Certification by REDBRIDGE;
2. Submit to REDBRIDGE within ninety (90) days of the event, the Claim Form with all required documents. Any claim filed after the period specified herein will be waived without the right to compensation.

Refer to our website: www.redbridgeassist.com to download the Claim Form and Authorization to Disclose Medical Information.

Documents required when filing a claim:

1. Claim Form completed and signed by the patient.
2. Authorization to Disclose Medical Information signed by the patient.
3. Evidence of travel, including copy of passport pages, itinerary, and round-trip tickets.
4. Medical history including the notes of the attending physician, diagnostic tests, radiology, magnetic images and prescriptions or prescriptions, among others.
5. Original invoices and payment receipts including: patient name, date of service, diagnosis and procedure, cost per service; name, address and telephone numbers of the doctor and/or the Hospital. The Claim Form must be signed by the attending physician.
6. Police report, court order, original attorney's bill, and evidence of payment (if applicable).

7. Tickets, deliver the unused ticket segment, provided that Redbridge pays for the cost of the ticket.

8. Loss or Delay of Baggage, present the Report of Irregularity of Ownership (PIR), copy of the baggage control/identification tag and proof of the carrier accepting responsibility for the loss/delay of baggage

9. Towing Service, provide copy of the vehicle rental agreement, invoice from the towing company and evidence of payment.

10. Delayed, Cancelled, or Lost Connection Flight, present the original receipts for purchases of essential items previously approved by Redbridge and proof of the carrier accepting responsibility for the delay, cancellation or loss of the connecting flight.

Illegible documents, copies of bank statements, or credit card statements are not accepted.

The Company reserves the right to request any additional information or documents deemed necessary during the claim evaluation process and to verify the authenticity thereof.

Send your complaint to: service@redbridgeassist.com

Send original documents to: **Redbridge Network & Health Care | P. O. Box 144490 | Coral Gables, Florida 33134 | EE.UU.**

IX. ADDITIONAL GENERAL CONDITIONS

ARBITRAJE. Any and all disputes, claims and/or controversies arising out of or relating to this Plan or any matter having to do directly or indirectly with this Plan that cannot be resolved between the parties shall be resolved exclusively through private and confidential, binding and non-appeal arbitration. The request for arbitration shall be in writing and sent by Certified or Registered Mail, or licensed international courier service. Each party shall elect one (1) arbitrator and the two (2) arbitrators shall elect a third (3rd) arbitrator who shall elect a third (3rd) arbitrator who be impartial to preside over the arbitration forum. If either party fails to select its arbitrator within a period of thirty-one (31) days after being notified by the other party, the other party may elect a second (2nd) arbitrator after ten (10) days have elapsed after the written notice has been sent by certified or registered means of its intention to do so. The arbitration shall take place in and be governed by the laws of Costa Rica. The final decision submitted in writing by any of two (2) arbitrators shall be final and binding. The panel shall interpret this Plan as an honorable

contract and not as a legal obligation and shall make its decision considering the custom and practice used in the assistive services business. The costs of arbitration shall be shared equitably between the parties.

FRAUD. Fraud is a crime subject to criminal prosecution and civil penalties. Redbridge will not make any payment for the assistance services included in this service plan, when the information provided in the registration is inadequate and/or false; when a claim is intentionally filed including false information and/or deliberately concealing or misrepresenting material factual information. Redbridge may hold the Certificate Holder and dependents enrolled as such under the Plan liable for the value of the claim filed, if such claim is paid by Redbridge.

Redbridge may reject any claim related to services provided under the Plan, if the information provided in your enrollment or otherwise is inaccurate, false and/or deliberately conceals material

facts. Redbridge reserves the right to void services provided under the Plan and/or defend its decision as to a claim.

MONITORING AND RECORDING. Redbridge reserves the right to audit, monitor and record the communication and / or telephone conversation it deems necessary to corroborate the quality and development of the provision of services. The Holder of the Certificate and his dependents expressly agree with this modality and the possible use of the recordings as evidence in case of controversies regarding the assistance provided.

RIGHTS. Redbridge reserves the right to demand a refund of any incorrect payment for services not included under the Plan, for services outside the Plan's term, and/or for those cases that do not comply with or are in violation of the terms and conditions of the Plan and its Table of Services. Redbridge reserves the right to demand the return of any amount recovered by you and your third-party dependents, unused travel tickets due to a change in date(s) of the recorded trip, or in those cases where the travel ticket is not used due to repatriation.

RIGHT TO EXAMINE - AUTOPSY OR NECROPSY. Redbridge, assuming the cost, reserves the right and opportunity to examine any person registered under the Plan, provided that this is reasonably deemed necessary and while a claim is pending; or in case of death, require an autopsy or necropsy, provided that it is not prohibited by law in the jurisdiction where the death occurs.

SUBROGATION. Up to the amount paid and complying with the obligations arising from this Plan, Redbridge will automatically subrogate all rights and actions that may correspond to the Certificate Holder, or his dependents, beneficiaries and heirs, against third parties, legal person or entity, by virtue of the event that caused the presentation of assistance. The Certificate Holder, their Eligible Dependents and their heirs irrevocably assign to Redbridge all rights and actions included in this clause, and agree to carry out any legal proceedings necessary for this purpose, and to provide all required collaboration in favor of the agreed subrogation.

TIME FOR APPEAL. Where a claim has been filed and Redbridge has declined payment or refund, you have a period of thirty (30) days from the date on which the Company declined the claim, to appeal in writing and explain in detail the reason for your appeal and to provide Redbridge with all required information/documentation supporting your appeal. Redbridge reserves the right not to uphold your appeal, if the appeal is filed after the thirty (30) day period indicated herein has passed.



Edmund Santiago, ASA, MAAA
Presidente y Primer Oficial Ejecutivo



ASSURE YOUR PEACE OF MIND

FOR EMERGENCY ASSISTANCE DURING YOUR TRIP CALL:

**TOLL FREE
USA AND CANADA**

1.866.537.1145
1.800.785.4154

**FOR SERVICES
ASSISTANCE CALL**

1.305.232.9040

DIRECT NUMBERS

1.305.537.1145
1.305.463.9696

WHATSAPP

+1.786.653.3717
+1.305.537.1145

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1300 Ponce de León Blvd. Suite 103
Coral Gables, FL 33134

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