

**GENERAL CONDITIONS – TRAVEL ASSISTANCE**

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## IMPORTANT RECOMMENDATIONS

We invite **THALO ASSIST LLC** beneficiaries to read these General Conditions before the start of the trip. In the following pages, you will find the General Terms and Conditions, Special Conditions and Exclusions, and instructions that will allow better use of the benefits and contracted services of your plan.

## PREFACE

All services provided by the Travel Assistance Plan, are covered through **THALO ASSIST LLC**, a company whose principal purpose is to provide, among others, health care services, legal assistance and personal assistance only in emergencies during the course of an international trip. These General Conditions define the way of obtaining the benefits to which the Beneficiary of a **THALO ASSIST LLC** plan will be able to request in emergency cases while abroad during the period of validity of the plan.

### Acceptance of de Beneficiary

These Terms together with the other documents that are made available to the Beneficiary at the time of purchase of the Plan, form the contract of Travel Assistance provided **THALO ASSIST LLC**. The Beneficiary acknowledges and accepts these General Conditions. This acceptance is ratified through any of the following acts:

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

The Beneficiaries acknowledges they have read, chosen and accepted the terms and conditions contained herein, and as such, the ruling of the Particular Terms & Conditions as a binding contract between the parties. It is clearly understood and accepted by the Beneficiary that **THALO ASSIST LLC** plans are not, under any reason, an insurance or related product, nor is a program of social security or prepaid medicine, medical service at home or unlimited medical service program. Therefore, they don't have as main objective the complete cure or definitive treatment of the Beneficiary's condition. The medical assistance services to be rendered by THALO ASSIST LLC are limited only to emergency treatment of acute cases and are only oriented to primary Travel Assistance for sudden and unpredictable events where a clear, verifiable and acute illness or condition or accident has been diagnosed and prevents the normal continuation of a trip, as long as the illness or condition listed in the exclusions. These plans are designed to ensure primary and normal recovery



of the Beneficiary's physical conditions that allow a normal continuation of the trip. They are not designed for nor provide:

- Elective medical procedures.
- Routine medical checkups or screenings that have not been previously authorized by the Emergency Management Center.
- Start of long-term treatments or procedures.

Any assistance or treatment will cease and not be the responsibility of **THALO ASSIST LLC** once the Beneficiary is back to their place of residence or the expiry of the period of validity of the chosen plan. The acquisition of one or more plans does not produce the accumulation of services and/or benefits contemplated in them. In these cases, only the limits established in the first contracted voucher may apply.

**NOTE: It is clearly understood and accepted by the Beneficiary that this plan is a product of travel assistance and in the event that is offered through an insurance company, it doesn't make it an International Insurance.**

### Cancellation Policy

No Voucher issued regardless of whether the Beneficiary has started their trip or not, may be cancelled. However, in the event of force majeure that prevents the Beneficiary from making their trip, the cancellation will be considered subject to a refund of premium if the following conditions are met:

1. The Voucher has not started its period of validity.
2. The Beneficiary or dependents have not have any accidents or use any of the services provided by the Voucher in any way.

In the event that de cancellation request is notified within the 48 hours following the purchase date and prior to the start of the Voucher's period of validity, the penalty applied will be 5% of the premium paid. Otherwise, that is, if the cancellation request is made after the aforementioned period, but prior to the start of the Voucher's period of validity, the penalty applied will be 50% of the premium paid. In the event that the Voucher has started its period of validity and/or has had a claim, no return or reimbursement of premium will proceed under any circumstance. It is at the sole discretion of **THALO ASSIST LLC** any other decision than the one expressed here. This policy applies to Single Trip plans, Annual Multi-trip plans and Long Stay plans. In the case of Student plans, the same conditions apply but the penalty will be 50% of the premium paid regardless of the time when the cancellation request is made.

## Definitions

### A

- **Accident:** The event which generates body damage to the Beneficiary caused by unexpected agents, out of control, in motion, external, violent and visible. Every time the term “accident” is used it is understood that the wound or injury resulting for such event has been provoked directly by those agents besides any other cause. Nevertheless, if the body damage has been produced as a consequence of different causes of the before mentioned, then the maximum amount of the “Medical Assistance in case of Accident”, will be automatically reduced up to the amount determined in the respective purchased plan in cases of “Medical Assistance in case of Illness”.
- **Acute illness or acute medical condition:** short process and relatively severe alteration of the body condition or any of its organs that could interfere or change the normal balance of the vital functions, generating pain, weakness or any other strange symptom to its normal state.
- **Amateur Sports:** It is practiced by amateurs, for leisure and/or recreational activities.

### C

- **Catastrophe:** Unfortunate event that seriously alters the normal order of things, were many people are involved.
- **Chronic illness or chronic medical condition:** Any continuous and persistent pathological process lasting more than 30 days.
- **Congenital illness:** Pathology present or existing since before birth.

### D

- **Days of grace:** The period of time that the coverage will not be effective in the plan. The mentioned period will be calculated by days from the initial coverage date, provided that the Beneficiary is not in their place of habitual residence in the moment of purchase.

### E

- **Emergency management center:** The office which coordinates the services to be provided to the Beneficiary in case of an Emergency.
- **Expenses of first necessity:** costs incurred for the purchase of personal and nontransferable items. Understood solely as: clothing (outerwear, underwear), shoes, personal care items (shampoo, conditioner, soap-liquid, stick in dust-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and makeup. Any other items not



considered in the list given above, shall be construed as excluded from any coverage.

## F

- **Force majeure:** Events which cannot be anticipated or resisted, and exempts from any obligation a third party.

## M

- **Maximum coverage:** Maximum coverage amounts given by **THALO ASSIST LLC**, indicated in the voucher for each of the benefits and according to the contracted assistance plan.
- **Medical department:** Group of professionals from **THALO ASSIST LLC** that intervene and make decisions in every issue and/or benefits given or that will be given according to the present general conditions.

## P

- **Preexistent illness or preexistent medical condition:** any pathological physical process that recognizes an origin or an earlier etiology of the effective date of the plan or the trip (or whichever is later) and is likely to be objectified through complementary methods diagnostic routine, daily accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). It is understood as preexistent any disease or condition of the body, known or not by the Beneficiary, that needs or requires a formation or incubation period within the body of the Beneficiary before effective date of the plan or the trip (or whichever is later). Common examples of preexistences, just to name a few: kidney or gallstones, obstruction of arteries or veins by blood clots or other, respiratory diseases such as asthma, lung problems, emphysema, HIV, usually related problems blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital malformations, genital mycosis, liver abscess, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a period of short or long incubation, but in all more than a few hours' flight cases, recognizing that such state or pathological process existed within the body before getting on the plane or the means of transport at the time of the effective date of plan of assistance, even if the symptoms are present for the first time after starting the trip.
- **Product or Plan:** Set of services acquired by the Beneficiary, for which maximum coverage amounts for each service is specified in the voucher.



- **Professional Sports:** It is practiced with or without profit, performed in any type of competition such as intercollegiate, tournaments, championships, sports that pose a high risk, among others

## R

- **Recurrent illness or medical condition:** Return of the same treated illness usually over 3 or more times in a year.

## S

- **Serious Accident:** One that results in amputation of any body segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second- and third-degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing ability. In general, any accident in which the patient's life is at risk.
- **Serious Disease:** It is an alteration or deviation of the physiological state in one or several parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, that is, any disease or injury with permanent or non-permanent sequels that partially limit or totally prevent the usual occupation or activity of the affected person, or incapacitate them for any activity and require or not the assistance of other people for the most essential activities of life.
- **Stable Patient:** Patient that does not have any variation in his health status and usually refers to symptoms and signs changing recently.
- **Sudden or unpredicted sickness (disease, illness):** None predicted sickness, acquired after the effective date of validity of the plan.

## T

- **Treating physician:** Medical professional provided or authorized by the **THALO ASSIST LLC** Emergency Management Center that assists the Beneficiary in the area the before mentioned is located.

## V

- **Voucher:** Document validly assigned by the company which indicates the contracted product.

## BENEFICIARY/AGE LIMITATION

The Beneficiary is the person whose name appears on the **THALO ASSIST LLC** Plan and is the sole Beneficiary of the benefits and services that occur during



the period of eligibility, inclusive up to the anniversary day of their age limitation according to the acquired plan, date after which coverage ceases and the Beneficiary loses all rights to the benefits and services contained herein, as well as those that may otherwise be valid including any right to reimbursement or claim.

The benefits and services contained herein are for the exclusive use of the Beneficiary and are nontransferable. The Beneficiary may be asked to show proper identification as well as their **THALO ASSIST LLC** Plan as well the necessary travel documents in order to verify eligibility when services are required.

The Beneficiary may use the acquired services up to 00:00 hours of their last birthday according to the purchased plan. From that date on the Beneficiary loses all rights and benefits regarding assistance services defined in these general conditions, as well as the right to reimbursement or any claim originated in events after the before mention date. As an example, a person is considered to be 84 years old until the day before they turn 85 years old.

## EFFECTIVE DATES - ELEGIBILITY

The benefits and services described herein will only be valid during the effective dates shown on the Voucher and begins at 00:00 Hrs. on the date indicated and terminate at 23:59 Hrs. on the date indicated, provided that the Beneficiary has already started the trip overseas. As a general rule no unilateral changes, modifications, extensions or cancellations will be possible once the effective date on the voucher has begun.

Plans in the category "Short Trips" will have a maximum duration of 90 consecutive days of travel, while plans "Long Stay" and "Student", will have a total duration of 365 consecutive days of coverage. After these periods, the Beneficiary will lose any benefit from the assistance services contracted while on that trip.

**Note: "Student" plans can only be purchased by people who are currently studying or going to study, therefore a school certificate or card, student or acceptance to an educational institution will be requested when requesting assistance.**

"Multitrip" plans are valid for 365 days in total, however, the Beneficiary may not remain on every trip, as indicated in the plan, more than 30, 45, 60 or 90 days abroad for every trip. **THALO ASSIST LLC** Emergency Management Center will ask for a copy of the passport by fax or e-mail, showing the



departure from their country of habitual residence or the date of entry into the country from which the Beneficiary requests assistance.

**THALO ASSIST LLC** plans, operate in the form of calendar days, therefore, once initiated the validity of a plan, the Beneficiary cannot stop it and the periods of unused days in the voucher are not refundable. Once interrupted the validity of a plan, it expires and cannot be reactivated later.

The purpose of the trip will have to be tourist and at no time can cover any people exercising a professional activity abroad. If the reason for the trip was the execution of works or tasks that involve professional risks or performing tasks highly specialized where life is exposed, exposition to hazardous substances, handling heavy machinery or working with gases, air pressure or fluid hydropneumatics, which require special physical abilities, or being exposed to danger and as a result suffering an accident or consequential disease, **THALO ASSIST LLC** will be absolved of all responsibility to provide services or assume costs arising from such circumstances, and in such cases employers will be obliged to assume them through their accountability professional risk plan. This regulation also applies to those who are not occupationally linked with a company and who act on their own as independent workers or illegal immigration or illegal employment status.

As soon as the validity ends, all benefits will automatically cease, services in course or not, including the cases when these are initiated in the moment or before the term of validity, except in the cases that the Beneficiary is hospitalized by an illness, condition and/or accident covered by **THALO ASSIST LLC** by the end date. In these cases, the coverage will only include hospitalization expenses within the coverage of illness and/or accident whichever is applicable understood as follows:

1. Up to 8 additional days that start counting from the end date, or
2. Until the maximum coverage is reached, or
3. Until the treating physician discharges the Beneficiary during the period of the 8 days in which the coverage is extended.

Each assistance or treatment will cease and will not be responsibility of **THALO ASSIST LLC** once the Beneficiary returns to their place of residence or the validity period of the plan expires not including the before mentioned exceptions.

## Extension of Coverage Policy and/or Voucher Issued to travelers at destination

Notwithstanding the aforementioned, when the Beneficiary extends their trip unexpectedly, he may request the issuance of a new Voucher. **THALO ASSIST LLC** reserves the right to accept or deny this renewal without further explanation, subject to the following conditions:

- The Beneficiary may not request the extension/renewal of their original Voucher if they have used any of the **THALO ASSIST LLC** services during the validity of the first Voucher.
- The Beneficiary may extend/renew his Voucher with a Plan that has the same or higher coverage as the original Voucher, it will not be issued with less coverage than the one originally contracted.
- The Beneficiary must request authorization for the issuance of a new extension Voucher in writing to **THALO ASSIST LLC** indicating the number of days he wishes to hire. **THALO ASSIST LLC** reserves the right to request any collection it deems necessary according to each case.
- The request for the issuance of a new Voucher must be made no earlier than 5 business days prior to the expiration of the original Voucher and no later than 48 business hours prior to the expiration of the original Voucher.
- If the issuance of the new Voucher is approved, the Beneficiary must make the payment of the new Voucher within 24 business hours after the approval of the extension.

The new Plan the corresponding Voucher issued under the conditions referred to in this clause may not be used under any circumstances, to start or continue the treatment and/or assistance of problems that have already arisen during the validity of the first original and/or previous Voucher or before the validity of the new Plan and/or Voucher, regardless of the procedures or treatments in progress that have been authorized by **THALO ASSIST LLC** or by third parties. All medical assistance treated during the validity of the first Voucher will automatically be considered as pre-existing during the validity of the second Voucher and therefore will not be assumed by **THALO ASSIST LLC**.

In the event that the Beneficiary requests the extension/renewal of their original Voucher after said Voucher has expired, or, that the Beneficiary wishes to buy a Voucher after having started their trip and is outside their country of residence, Said Voucher will be issued with a grace period of three (3) days for any expense contemplated within the table of benefits of the selected Plan. The foregoing proceeds only after receiving the express authorization of **THALO ASSIST LLC** for said issue.

**NOTE: Passengers who are outside their country of residence for a period greater than two (2) years from the last departure from their country, will not be able to purchase a new Travel Assistance Plan since, for the purposes of contracting the Plan, are considered as residents of the country where they are located. This policy does not apply to passengers in student conditions.**

## GEOGRAPHICAL COVERAGE

The geographical coverage will be worldwide, in Europe or Latin America and coverage will be given in case of requiring assistance according to the respective plan purchased as follows:

- For plans in the “National” category, coverage will be given from 100 km. away from the city of habitual residence. The city of residence of the Beneficiary is excluded in any case.

## PROCEDURE FOR REQUESTING ASSISTANCE

If in need of assistance, regardless of their geographical location, the Beneficiary should contact the Emergency Management Center. To communicate with said central via telephone, the Beneficiary must request collect call or call directly to the numbers authorized by the countries listed below.

If the Beneficiary is charged for any calls to the Emergency Management Center, THALO ASSIST LLC will refund such the cost; the Beneficiary is advised to keep proof of payment of the call to request reimbursement, the Beneficiary must keep a copy of the invoice in which is reflected the charging for the call to the specified numbers.

It is the obligation of the Beneficiary to always call to report the emergency. In case the Beneficiary cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made no later than within 24 hours after the emergency occurred. For cases in which the beneficiary is at open seas, and therefore prevented from communicating with the Assistance Center, he must report the medical fact up to 24 hours after disembarking at the first port he arrives at. Failure to comply with this rule entails automatic loss of any right to claim by the Beneficiary.

Primary (Toll free)	1 954-306-0611
Germany	0800-723-7977
Argentina	0800-666-2363
Brazil	0800-038-0622

Spain	900-83-8022 900-93-8719
France	0805-08-9450
Italy	800-79-4540
Portugal	0800-18-0143
United Kingdom	0808-23-47454
United States of America	1 954-271-0202 1 888-816-1811
Skype	Asistencia.internacional
E-mail	<a href="mailto:assistance@thaloassist.com">assistance@thaloassist.com</a> <a href="mailto:assistance@ilsols.com">assistance@ilsols.com</a>
WhatsApp	1 863-238-2919

**NOTE: The Toll frees shall be dialed as they appear in the voucher. In case the Beneficiary is in a country where there is no toll free, they shall call through the international operator of the country where they are located asking to make a collect call in the United States telephone indicated in the table above, likewise, the Beneficiary can communicate through electronic media such as E-mail, WhatsApp and Skype.**

## BENEFICIARY'S OBLIGATIONS

In all cases, the Beneficiary must:

1. Request and obtain authorization from the Emergency Management Center before taking any step or incurring any expenses in relation to the benefits provided by the plan. In cases where authorization has not been obtained by the Central, refunds shall not some, or give rights to claims.
2. It is clearly understood that the notification to the Emergency Management Center is essential, even if the issue is completely resolved, as THALO ASSIST LLC cannot take over the cost of any assistance without previous knowledge and authorization to the Emergency Management Center.
3. The Beneficiary accepts that THALO ASSIST LLC reserves the right to record and audit telephone conversations as needed for the proper development of the provision of services. The Beneficiary expressly accepts the established procedure and agrees on the eventual use of the records as evidence in case of existence of disputes concerning the assistance provided.
4. If the Beneficiary or a third person could not communicate by any circumstance or involuntary reason with the Emergency Management

Center before being assisted, the Beneficiary or a third party, with the inescapable obligation, shall inform the latest within 24 hours of the event. Failure to notify within 24 hours leads to the automatic loss of the rights of the Beneficiary to claim or request compensation.

5. Agree to abide the solutions indicated and recommended by the Emergency Management Center and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, as long as the Beneficiary's health condition allows it and requires it.
6. Provide documentation that confirms the merits of the case and all original receipts for expenses to be evaluated for possible reimbursement by THALO ASSIST LLC and all medical information (including prior to departure), which allows the Central an assessment of the case.
7. Provide all necessary authorizations and releases to THALO ASSIST LLC in order to obtain the Beneficiary's medical history, by filling and signing the RECORD RELEASE FORM which will be sent by the Emergency Management Center and faxed back to it. The Beneficiary authorizes in an absolute and irrevocable manner THALO ASSIST LLC to request on their behalf, any medical records and information from professional overseas and in their country of residence, in order to evaluate and eventually decide about the applicability of the restrictions in case of chronic or preexistence illness, affections or diseases that could derive in the request of assistance.

**NOTE: In some countries, mainly in the United States and Europe, due to reasons of computer standardization most medical facilities such as hospitals, doctor's offices, clinics and laboratories, often send invoices and/or payment claims to patients attended, even after the bills or invoices have been paid and settled. If this happens, the Beneficiary should contact the Emergency Management Center to the numbers provided above or by writing to [claims@ilsols.com](mailto:claims@ilsols.com) and notify this situation. The Central will clarify the situation with the provider.**

## THALO ASSIST LLC OBLIGATIONS

1. Comply with the benefits and services described herein in events within coverage in the obtained plan during the valid period of the Voucher.
2. **THALO ASSIST LLC** is expressly released, extent and excused of any obligations and responsibility in any case that the holder suffers any harm or requests assistance as a result of a major force or fortuitous event, the following events are an example and are not a limitation:

catastrophes, earthquakes, floods, storms, International or civil war declared or not, rebellions, disturbances, civil insurrections, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as delay that may result in the termination, interruption or suspension of communication services. When elements of this nature intervene and once overcome, **THALO ASSIST LLC** agrees to comply its commitments and obligations within the shortest possible time.

3. **THALO ASSIST LLC** agrees to analyze each reimbursement request to determine whether it is appropriate and thus repay the amounts that may correspond in accordance with these terms and amounts of coverage of the contracted Plan. All compensation and/or reimbursement and/or other costs to be assumed by THALO ASSIST LLC, under this contract, shall be paid in local currency.

Established timeframes for processing a reimbursement are:

- a. The Beneficiary has up to thirty (30) calendar days from the day end of the term of the voucher to present documentation and support necessary to start the reimbursement study. After that time, no documents will be accepted for processing any claim.
- b. Upon receipt of the documents, **THALO ASSIST LLC** has up to five (5) calendar days to request any missing document that has not been delivered by the Beneficiary.
- c. With all the necessary documents in hand, **THALO ASSIST LLC** shall within fifteen (15) working days to review the case and issue a letter of approval or denial of reimbursement.
- d. If approved, **THALO ASSIST LLC** will proceed to make the payment within 15 business days after the date of receipt of complete bank information by written for the completion of the transfer.

**NOTE: Reimbursements are paid directly by THALO ASSIST LLC and they can be made through bank transfer, international money transfer or check. THALO ASSIST LLC bear the expenses incurred by the agency, the cost for sending the check, as well as all direct charges from THALO ASSIST LLC bank; any additional charges made by the bank of the Beneficiary will be covered by the Beneficiary itself.**



## CURRENCY

The benefits offered by **THALO ASSIST LLC** and maximum limits of coverage are reflected in the contracted plan expressed in US Dollars (USD) or Euros (EUR), depending on the chosen plan and its geographic coverage.

## BENEFITS

Some benefits are included only in some **THALO ASSIST LLC** plans. Check your Voucher's benefits and amounts. If any item is not listed in the Voucher, it is because the chosen product doesn't have this service.

### Medical assistance in case of accident or non-pre-existing illness/condition

- **Medical Consultations:** these will be provided in case of an accident or acute illness.
- **Specialist Care:** when indicated by the Medical Department of **THALO ASSIST LLC** of the area where the Beneficiary is located.
- **Additional Medical Tests:** when indicated by the Medical Department of **THALO ASSIST LLC**.
- **Hospitalizations:** According to the nature of the injury or disease, and whenever the medical department of **THALO ASSIST LLC** prescribes it, the hospitalization of the Beneficiary will proceed in the nearest medical facility. This item applies only to the Beneficiary, and under no circumstances bed or food will be covered in the hospital or clinic for an accompanying person.
- **Surgical Interventions:** When authorized by the medical department of **THALO ASSIST LLC** and in the cases where treatment is required immediately, and cannot be deferred to the moment that the Beneficiary returns to their place of residence.
- **Prescribed Medicine:** Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the Beneficiary and authorized by the **THALO ASSIST LLC** will be reimbursed, once the Beneficiary returns to their place of residence, within the limits of coverage, providing the original documentation.

**NOTE: Emergency Management Center reserves the right to decide the most appropriate among the treatments proposed by the medical profession or repatriation to the country of residence if their physical condition permits it. If in the judgment of the treating physicians of the Emergency Management Center is possible to return the Beneficiary to their country of residence for long-term treatment, programmable surgery**



**or non-urgent surgeries, the Emergency Management Center will proceed with the repatriation of the Beneficiary, who is obliged to accept such solution, in case of rejection, the Beneficiary will lose all benefits provided by the plan.**

### Medical assistance for COVID-19

The Beneficiary must always and without exception contact the Emergency Central, who in turn will coordinate a virtual appointment by Telemedicine and, according to the opinion provided by the Medical Department, if the Beneficiary presents symptoms related to COVID-19, the Assistance Center will coordinate the relevant medical consultation, according to the safety and health protocols of each country, covering the expenses incurred up to the coverage limit indicated in the voucher. The following expenses will be covered under the same limit:

- Hospital Expenses for COVID-19: In case of requiring hospitalization to stabilize the Beneficiary's condition.
- Mechanical respirator fees: If the Medical Department, together with the treating doctor, considers the use of a mechanical respirator necessary, the Central will authorize and cover said expense.

THIS BENEFIT WILL NOT OPERATE WITH A REFUND.

It is important to indicate, that according to the date of issuance of the Voucher, the Covid-19 emissions protocol will operate in the following ways:

#### As of October 2022

The coverage for medical expenses related to COVID - 19 will apply to all plans from age 0 to 99, and will cover up to the maximum limit contracted for non-pre-existing illness.

### Medical assistance due to pre-existing conditions or illness

In those cases, in which the Beneficiary specifically contracts the coverage for emergencies suffered by a pre-existing and/or chronic condition, it will be covered up to the amount that is clearly specified in your voucher. The coverage provided for chronic and/or pre-existing diseases includes the following eventualities:

- Acute episode or unpredictable event, decompensation of chronic and/or pre-existing diseases known or previously asymptomatic. This coverage is provided exclusively for primary medical care in the acute episode, or case not predictable, the emergency must require assistance during the trip and cannot be postponed until the return to the country



of residence, the Assistance Center reserves the right to decide the most appropriate treatment among those proposed by medical personnel and/or repatriation to their country of residence. Repatriation will be a solution in cases in which treatments require long-term evolution, scheduled surgeries or non-urgent surgeries, the beneficiary is obliged to accept this solution, losing in case of rejection of the solution of all the benefits offered by the patient's assistance plan.

Excluded from this benefit is the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic behavior, which are not related to the acute and unpredictable episode. Excluded from this coverage are all diseases related to sexual transmission, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), the acquired immunodeficiency syndrome (AIDS), among others.

It is not treated in any of our plans, dialysis procedures, transplants, oncology treatment nor psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc. diseases caused by the ingestion of drugs, narcotics, medicines that are taken unreliably without a prescription, alcoholism, etc. Injuries sustained during an illegal act are not covered by our coverage.

#### Obligations of the Beneficiary:

The Beneficiary must follow all medical instructions given by the treating physician assigned by **THALO ASSIST LLC** and take all medications in the prescribed manner and as required.

1. If the Beneficiary interested in hiring a plan that includes emergency assistance coverage for pre-existing conditions, suffer from any of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the beneficiary should consult his personal physician in his country of origin before starting the trip and get written confirmation that he is able to travel for all the days planned, the desired destination and can do without any problems all activities programmed.
2. The beneficiary cannot start the trip after receiving a terminal diagnosis.
3. Those who select to purchase an "Annual Multi-trip Pre-existing Conditions" plan, must show, prior to the Voucher's issuance, proof of

insurance in their home country showing the coverage will remain active after the validity of the Voucher.

4. In order to access this coverage, the beneficiary must have been stable for more than 12 months.

If the reason for the trip was determined was the treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

### Prescribed medication

Within the coverage limits, **THALO ASSIST LLC** will bear the costs of prescription given to the Beneficiary by the medical department of the Emergency Management Center. Expenditures incurred by the Beneficiary for the purchase of drugs previously approved by the Emergency Management Center will be reimbursed within the limits of coverage once returned to the country of origin, and the prior presentation of the original proof of purchase or invoice, the original copy of the medical report which describes the name of the medicine and refers to the name of the illness suffered by the Beneficiary. We encourage Beneficiaries not forget to apply for these documents to the treating physician, the failure to submit these documents may result in no reimbursement of expenses.

It is noted and reported that drug costs in respect of pre-existing conditions will not be assumed by **THALO ASSIST LLC**. Drugs for treatment of mental or psychological or emotional illnesses even in cases where the medical consultation has been authorized by the medical department of **THALO ASSIST LLC** are excluded as well.

Neither birth control pills, injections, intrauterine devices or any other method of family planning are covered.

**NOTE: Medical prescriptions for the initial recovery of symptoms will only be authorized for the first 30 days of treatment.**

### Dental Emergency

Up to the limit of coverage contracted, **THALO ASSIST LLC** will pay for the reasonable and necessary expenses incurred by the Beneficiary for emergency dental treatment. The benefit is limited to the treatment of pain and/or extraction of the affected teeth. Root canals, change of fillings, crowns, dentures, sealings, cleanings, smile designs or any other treatment not clearly specified in these conditions are excluded from coverage.

### Repatriation or sanitary transfer

In case of an emergency and if the Emergency Management Center deems it necessary, the transfer of the Beneficiary to the nearest health center will be

organized by means of transport that the medical department of the Emergency Management Center deems appropriate and as required by the nature of the injury or illness. It is also established that even cases categorized as emergency health transfer must be requested and approved in advance by **THALO ASSIST LLC**. Failure to comply with this rule exempts **THALO ASSIST LLC** to take charge of the transfer coverage. When the medical department of the Emergency Management Center deems necessary to carry out the medical evacuation of the Beneficiary, this will be made in regular airline with medical escort or nurse if applicable, subject to seating space, to the country of habitual residence of the Beneficiary.

Medical repatriation means the transfer of sick or injured Beneficiary from the place where they are to the nearest airport to their city of habitual residence, in the country where the voucher must be issued. Only **THALO ASSIST LLC** may take all measures referred to in this clause, therefore, the Beneficiary or their family member are strictly prohibited from doing so without the prior written permission from **THALO ASSIST LLC**. Additionally, the repatriation must be authorized and medical and scientifically justified by the treating physician from **THALO ASSIST LLC**, in the case where the Beneficiary's family or companions decide to make the return aside or without seeking the opinion of the Medical Department, no responsibility shall fall on **THALO ASSIST LLC**, thus, the repatriation and all other costs and consequences shall be borne by the sick or injured Beneficiary or their family or companions, without any right or claim against **THALO ASSIST LLC**.

When **THALO ASSIST LLC**'s Medical Department, in consultation with the attending physician deems necessary and recommends medical repatriation, this shall be done by the most convenient means of transportation available for it, and/or commercial airline tickets, in tourist class and subject to availability, to the airport of the country of residence. **THALO ASSIST LLC** will be responsible for paying the difference of costs for the change of dates of the original ticket. This assistance includes transportation by ambulance or other means of transport that supports the Beneficiary's health and approved by **THALO ASSIST LLC**'s Medical Department, with the necessary support structure including stretcher, wheelchair, walker etc. Any expense for repatriation when the cause that gave rise to it is a result of a preexisting condition or to obey an event listed in the general exclusions are excluded from coverage. Beneficiary is entitled to the services within the validity of the voucher.

### Repatriation of mortal remains

In the event of death of the Beneficiary while traveling, **THALO ASSIST LLC** will make the necessary arrangements and pay, up to the amount specified in the contracted plan for the transportation of the remains to the country of origin, including a provisional casket suitable for international transportation and the necessary paperwork. Specifically excluded are costs and expenses related to transportation and cremation within the country of residence, funeral home costs and any casket other than that used in the repatriation. If the entitled wishes so, they may choose to cremate the remains and the paperwork for this decision will be included, like the transportation of the remains to the place of residence of the Beneficiary. **THALO ASSIST LLC** is exempted from providing services and bear the costs relating to this benefit if the death of the Beneficiary was caused by suicide or a preexisting, chronic or recurrent condition. See exclusions table. This benefit doesn't, under any circumstances include costs of return of accompanying relatives of the deceased.

### Convalescence hotel expenses

In the event that the Beneficiary is hospitalized for a period of at least five (5) days and has subsequently been prescribed a period of rest and is unable to continue their trip or return home, **THALO ASSIST LLC**, and subject to approval of the Emergency Management Center, will pay up to the maximum amount listed in the contracted plan, for up to ten (10) days for the cost of lodging. This item applies only to the Beneficiary of the plan, and under no circumstances the costs for an accompanying person will be covered. **THALO ASSIST LLC** clarifies that no hotel expenses for convalescence will be covered when the admission has been caused by a pre-existing illness or preexisting medical condition.

Attention: The above-mentioned rest will have to be ordered for the doctors of the head office exclusively and they will contemplate only the coverage of the cost of the room without any type of supply or such expenses of another nature as laundry, telephonic calls (except those effected to **THALO ASSIST LLC** head office), mini bars etc.

### Transportation of a family member for hospitalization in 1<sup>st</sup> degree of consanguinity

In the event the Beneficiary is traveling alone and is hospitalized for over ten (10) days, **THALO ASSIST LLC** will provide a round trip economy airfare to the place of hospitalization for a member of the Beneficiary's family. The Beneficiary may be entitled to hotel costs for their family companion up to seven days or until discharge, whichever comes first. Should be referred to in the table of product benefits, the beneficiary may be entitled to hotel expenses



by USD 80.00 (eighty dollars) per day for their family caregivers for a maximum of seven days or until the patient's discharge, whichever comes first.

Note: Both for this clause and for any other that covers hotel expenses, these are understood to be limited to simple lodging, without restaurant, laundry, telephony or any other expenses such as mini bar, food taken in the room, or other type of expense.

### Videoconference Medical Assistance - Telemedicine

**THALO ASSIST LLC** Beneficiaries may receive recommendations via teleconference and/or videoconference (subject to availability) with a health care professional who will provide guidance on what to do to relieve current symptoms, or recommend be assisted in a Medical Center or Hospital, according to the severity of the symptoms.

### Trip Cancellation

**THALO ASSIST LLC** will cover the penalties for canceling in advance a trip known as a tour, tour package, excursion, air tickets and cruises organized by a recognized professional tour operator in the trips destination. To be eligible to these benefits the holder must:

1. Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled.
2. Notify **THALO ASSIST LLC** in a maximum of 24 hours after the event of the cancelation occurs.
3. Present all documentation that **THALO ASSIST LLC** considers to evaluate the coverage of this benefit including but not limited to: Documents that clearly show the motive of cancelation, respective paperwork of the service contracted, invoices and payment receipts.
4. The Beneficiary has up to thirty (30) days from the date of the event to present the complete documentation and backups necessary to initiate the reimbursement process. After that period, documents will not be accepted to process any refund.

**Note: to Multitrip plans the cancellation will be renewed each time the Beneficiary travels according to the acquired plan and applies as long as the requirements established to be eligible to these benefits in each trip are met. This benefit does not apply to Beneficiaries over 74 years of age.**

### Cancellation of a cruise before beginning

In this case, the Beneficiary must immediately:



- Notify their decision to the shipping company and obtain written proof of this unequivocally indicating the date of the formal notification of the inability to start the cruise trip on the boat and date originally contracted.
- The Beneficiary shall also obtain from the shipping company the General Conditions of cruise, where the application, procedure, penalties or penalty clauses for early termination of a contract and fully paid cruise are clearly indicated.
- The Beneficiary must obtain proof of the shipping company showing the amount of the penalty applicable to their particular cruise contract and the amount of the refund if applicable.

Once the above documentation must demonstrate in writing to **THALO ASSIST LLC** clearly and authoritatively as the cause or causes that led to the cancellation of travel and send to the Emergency Management Center such documentation for eventual verification by **THALO ASSIST LLC** and eventual refund if appropriate. The causes are justified for the purposes of the present benefit:

1. Death, accident or serious (non-preexistent) illness of the Beneficiary or immediate family member (spouse, children, parents, siblings). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the THALO ASSIST LLC medical department, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine which prohibits the Beneficiary from leaving the country.
5. Proven job dismissal of the Beneficiary, dated after the acquisition of the voucher.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued



under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.

The validity of this benefit starts as soon as the Beneficiary purchases the plan and ends with the date of initiation of the voucher. This benefit does not apply for Beneficiaries older than 74 years of age at the time of the trip.

### Late arrival

If the Beneficiary suffers loss of connection flight or direct flight for any reason different than cancellation or delay of the Beneficiary's scheduled flight on the part of the airline, **THALO ASSIST LLC** will take up the maximum limited of the contracted plan, the payment of penalties, purchase of new tickets, food, calls and hotel.

This coverage applies even for flights within the country of residence, excluding flights in the city of habitual residence of the passenger or originating within 100 kms away. This service operates by reimbursement, prior approval of the Emergency Management Center. In order to apply for this benefit, the Beneficiary should contact the Emergency Management Center from the airport where the application of this coverage is motivated.

To apply for this benefit, the Member must communicate from the airport where the application of this coverage is motivated.

### Delayed or cancelled flight

If the Beneficiary's flight is delayed for at least 6 consecutive hours of the original scheduled departure time, and there is no other alternative form of transportation during this period **THALO ASSIST LLC** will reimburse up to the maximum benefit indicated in the voucher for reasonable accommodations, traveling expenses, food and communication charges incurred during the hours of delay and until travel becomes possible. Prior authorization from **THALO ASSIST LLC**, presentation of valid original receipts and a report from the transporting airline indicating the reason for the delay is required. Beneficiaries with stand-by tickets are not eligible for this benefit nor does this benefit apply in the Beneficiary's country of residence.

This benefit will not be provided if the flight was at an airport located in the vicinity of the city of habitual residence so that the distance is greater than 100 km or within the city of the Beneficiary's habitual residence; nor if the Beneficiary travels with a ticket subject to availability of space. This service does not apply if the cancellation is due to bankruptcy and/or cessation of airline services.

### Early return due to serious disaster at home

In case of fire, explosion, flood or theft with damages and violence in the home of a Beneficiary, while traveling, if there was no one who can take care of the situation and if the original return ticket does not allow free date change, **THALO ASSIST LLC** will cover the change penalty or the cost of a new ticket in economy class from the place where the Beneficiary is to the closest airport to the Beneficiary's home in the country of residence. This request for assistance must be certified by the presentation of the original police report issued in the following twenty-four hours to the occurrence of the event to the Emergency Management Center. The Beneficiary must unfailingly contact the Emergency Management Center to be authorized to proceed.

### Early return due to death of an immediate family member (1st degree of consanguinity)

If the Beneficiary has to interrupt their trip and return home due to death of a family member (parent, spouse, children or sibling) in the place of residence, **THALO ASSIST LLC** will reimburse the Beneficiary the penalty of the change of date on the original ticket, or the purchase of a new one as long as the original ticket is unusable due to restrictions. This assistance must be accredited with the death certificate of the family member and a document that acknowledges family relationship.

### Minor escort

If the Beneficiary is the sole traveling companion of children under 15 years of age who are also considered Beneficiaries of a **THALO ASSIST LLC** plan, and due to illness or accident of the Beneficiary, the children are left unattended, **THALO ASSIST LLC** will make the necessary arrangements and pay for the repatriation of the minor children to their city of residence in their country of origin. **THALO ASSIST LLC** will pay the difference between the cost of the early return flight and the original ticket, If the original ticket is unusable due to restrictions **THALO ASSIST LLC** will buy the new ticket in economy class.

### Continuation of trip/cruise

**THALO ASSIST LLC** will bear the cost of a ticket in economy class, one-way, from the port of embarkation until the next port of call of the contracted cruise, if the Beneficiary initially missed the scheduled departure of the cruise due to a delayed connecting flight for more than (6) hours of the scheduled time. This benefit is paid as a reimbursement upon presentation of proper receipts and report from the airline (PIR).

### Substitution of an Executive

In the event a Beneficiary is traveling abroad on a business trip and is hospitalized for a covered medical emergency which inhibits their ability to carry out their professional responsibilities, **THALO ASSIST LLC** will cover for a round trip economy airline ticket and up to USD 80 dollars daily for hotel expenses up to five (5) days, for a substitute person designated by the employer, to assume the Beneficiaries responsibilities. This benefit is subject to seating availability and approval from **THALO ASSIST LLC**' Emergency Management Center.

### AirHelp

Beneficiaries have the option to make their study requests in case of delayed or cancelled flights with the AirHelp company.

**Note: All requests are subject to the terms and conditions of the AirHelp company – in the following link: <https://www.airhelp.com/en/terms/>**

### Flight Delay = VIP Lounge (for delays in excess of 60 minutes)

Beneficiaries can access the VIP lounges available at airports, in case of experiencing delay of 60 minutes or more, on flights scheduled. To access the benefit, you must meet the following requirements:

- Have contracted the assistance plan equal to or greater than USD 30,000 in the categories: short trips, business, long stays, multiple trips.
- Check on your scheduled flights at least 7 hours before the flight at the following link: <https://travelregistration.online>
- To access the terms and conditions of this benefit, please click on the following link: <https://travelregistration.online/file/CondicionesSalaseng.pdf>

**Note: All requests are subject to the terms and conditions of the Collinson Service Solutions Limited.**

### Lost documents and personal effects Assistance

**THALO ASSIST LLC** will advise the Beneficiary for reporting the loss or theft of baggage and personal effects, for which it will make available the services of the Emergency Management Center. THALO ASSIST LLC will also assist the Beneficiary in case of loss of travel documents, credit cards by giving them directions to make respective denouncements, recovery and process them.

### Expenses for delay in returning the luggage



**THALO ASSIST LLC** will reimburse the Beneficiary whose plan so provides, by presenting the original proof of purchase, for expenses for the purchase of first necessities during the period of the delay in delivering their luggage. This service will be provided only if the baggage is not located within six (6) hours from the arrival of the flight. “Within 6 hours” refers only to the period up to the location of the baggage. The subsequent period to the physical delivery of the baggage by is out of **THALO ASSIST LLC** responsibility and therefore will not be taken into account in computing the 6 hours.

If the delay or loss of luggage occurs in the flight back to the country where the ticket was issued or the country of habitual residence of the Beneficiary, no compensation will be awarded.

In the event that it was finally declared a total loss of luggage by the airline responsible for its management and considers appropriate to indemnify the Beneficiary, if used, this benefit shall be deducted from the amount to compensate by **THALO ASSIST LLC** on “Total and definitive loss of baggage” benefit, the amount that would have been paid to cover for expenses for delay in returning the baggage.

This service operates on reimbursement prior approval of the Emergency Management Center and governed under the times established in the procedures for reimbursement.

In case of luggage delay, follow these instructions:

1. Immediately after noticing the baggage delay, contact the airline or responsible person within the same premises where the luggage arrives. Request and complete the P.I.R Property Irregularity Report form.
2. Before leaving the airport, contact the Assistance Center by phone to notify you of lost luggage.

Upon returning to your home country, you must submit the following documentation at the offices:

1. P.I.R Form
2. Proof of payment due to expenses of essential items (hygiene items and basic necessities).
3. Original flight itinerary.

**Note: the compensation for delay in return of luggage applies per package or load and not per person.**

## Compensation for lost luggage in Commercial Airline

**THALO ASSIST LLC** will indemnify the Beneficiary of a plan that includes this complementary benefit up to the maximum amount specified in the Schedule of Benefits. In order to be compensated for lost baggage, the following conditions must be met:

- That the airline and the Emergency Management Center have been formally notified of such loss before the Beneficiary leaves the airport where the baggage was supposed to be delivered.
- The baggage has been lost during its transportation on a regularly scheduled international flight, this benefit does not apply when the loss originates on a domestic flight, charter flight, private or military aircraft, or any flight that does not have a fixed itinerary published and operates regularly, nor when the loss arises from domestic flights abroad.
- That the baggage has been duly registered, labeled and shipped in the hold of the aircraft and has been duly presented and delivered to the airline staff at the airport. **THALO ASSIST LLC**, won't compensate the Beneficiaries for the loss of baggage considered as hand baggage or transported in the cabin of the aircraft or any other package that has not been properly registered with the airline.
- That the loss of the baggage occurred between the moment that it was delivered to the authorized personnel to be shipped and the time the baggage was supposed to be delivered to the Beneficiary.
- That the airline has taken responsibility for the loss of the mentioned baggage, and has paid the beneficiary the indemnity intended for it.
- Losses occurred during land transportation of any kind is not included.
- The compensation will be limited to one completely missing bag and to a single Beneficiary. In case the baggage is in the name of several Beneficiaries, the compensation will be prorated between each of ticket holders.
- If the airline offered as compensation to the beneficiary the opportunity to choose between receiving a cash value or one or more tickets, **THALO ASSIST LLC** will proceed to pay the beneficiary the economic compensation, once the option is taken.

It is important to note that in the case of lost baggage, the direct responsible are the airlines or transportation companies, therefore **THALO ASSIST LLC** will act as a facilitator between the airline and/or Transportation Company and the Beneficiary, and therefore shall not be considered or taken as directly responsible for the loss or baggage search. The airlines reserve the right to accept or not **THALO ASSIST LLC** claims and in general terms they may require

that the claims are brought directly by the Beneficiaries, not allowing any interference from **THALO ASSIST LLC**.

The compensation, if approved, will only be paid once the Beneficiary is back in their country of origin and where the plan was purchased. Upon returning, the Beneficiary must present to THALO ASSIST LLC, the following documentation:

- The Property Irregularity Report (P.I.R)
- Identification document
- Voucher
- Original copy of receipt proving payment by the airline/ Airline Tickets

**THALO ASSIST LLC** may proceed with the compensation only after the airline responsible for the loss duly compensates the Beneficiary. **THALO ASSIST LLC** won't be able to compensate the Beneficiary without proof of payment of the airline.

**NOTE: The compensation to the Beneficiary will be complementary to that paid by the airline as indicated in the voucher corresponding to the acquired THALO ASSIST LLC plan. In case of supplementary compensation, the amount of the same shall be determined as the difference between the amount paid by the airline and the amount determined in accordance with the stipulated in the acquired plan, and always up to the maximum limit indicated by this concept in the voucher No compensation will be valid if the compensation of the airline equals or exceeds the maximum limit established in the voucher for this concept. Besides, compensation for loss of baggage applies per package or load and not per person.**

### Baggage damage compensation

If the Beneficiary's bags suffer any type of damage that exposes the elements inside them, as well as the violation of their locks with the same effects, **THALO ASSIST LLC** will grant the beneficiary the amount indicated according to the limits of the contracted product.

To make this benefit effective, it must be verified that the break occurred between the momento the luggage was shipped and the time it should be delivered to the Beneficiary upon disembarkation, must have been informed to the **THALO ASSIST LLC** Assistance Service Center within The 24 hours of the incident and the Beneficiary must submit to **THALO ASSIST LLC** the proof of complaint given by the airline or shipping company and the original receipts for the settlement of the breakages or replacement of the luggage.

**Note: the compensation for delay in return of luggage applies per package or load and not per person.**

**Emergency cash transfer and emergency cash transfer for bail bond**

If during the trip abroad the Beneficiary requires an emergency cash transfer, **THALO ASSIST LLC** will cover the expenses (fee) of the money transfer to the Beneficiary up to the limit specified, the money must be previously deposited in the nearest **THALO ASSIST LLC**' offices by the Beneficiary's family. If the Beneficiary were imprisoned as a result of a traffic accident, **THALO ASSIST LLC** will cover the expenses (fee) of the money transfer to the Beneficiary up to the sum specified in the Benefits, in order to pay the bail bond. The money must be previously deposited in the nearest **THALO ASSIST LLC**' offices by the Beneficiary's family. This coverage will apply only once, regardless of the period of validity of the Assistance Plan.

**Legal assistance for traffic accident**

Due to an automobile accident, **THALO ASSIST LLC** will pay, up to the amount specified in the Benefits, for the attorney's fees incurred for the Beneficiaries civil or criminal defense.

**Psychological assistance**

Telephone counseling 24 hours for Beneficiaries that because of medical repatriation, death of a family member or natural disaster have been affected during the trip. This service is provided psychological support at times that can generate strong emotional tension, in no case may replace direct attention Psychologist or Psychiatrist.

**Concierge services**

The **THALO ASSIST LLC** concierge service is available 24 hours a day, 365 days a year to assist the Beneficiaries in obtaining information on tickets for shows, travel arrangements, vehicle rentals, reservations for theater plays and any other information that the Beneficiary may need in the main cities of the world. The Beneficiary will be responsible for all costs and expenses related to the request for concierge assistance services; This service is purely informative.

**Pet Day Care**

Validity:

The validity period of this benefit will start the same day as the voucher and will have a maximum duration of 30 calendar days with a maximum of USD 20.00 a day, as long as the pet owner is traveling outside national territory.

Terms of service:



When the Beneficiary doesn't have the possibility to leave the pet at home or under care of a third person when traveling internationally, **THALO ASSIST LLC's** will provide hotel expenses for the pet.

Requirements for admission:

- a. Only dogs and cats are allowed
- b. The pet must be over four months of age and under eight years of age
- c. The pet owner must present the vaccination card and it must be up to date. Pets under one-year-old must have received their booster shots.
- d. The mascot upon receipt must show no disease
- e. The pet must be submitted for wormed, internally and externally reception
- f. The owner must bring enough food for all the days of lodging, as well as specification of proportion by day to prevent changes in their eating habits and/or gastrointestinal complications
- g. The pet must not exceed 55 kilograms.
- h. It will only apply for one pet per person.

Limit of events and territorial coverage:

The hosting service for the pet will be provided up to the contracted days and in no case will it exceed 30 calendar days. This service will have a limit of days equal to the one contracted in the THALO ASSIST LLC coverage and in no case will it exceed USD 20.00 per contracted day.

Exclusions:

- i. Pets that because of their race or condition are considered aggressive or nonsociable with other pets or humans.
- ii. Pets that at the time admission are presenting any type of sickness.
- iii. Pet under any kind of medical treatment.
- iv. Pets under four months or over than eight years of age.
- v. Pets that do not have their vaccination card up to date.
- vi. If the pet owner does not provide enough food for their stay at the hotel, the pet will not be accepted.
- vii. No pets over 55 kilograms will be allowed.
- viii. Other exclusions mentioned in the main contract may apply.

Instructions of use:

The Beneficiary can contact the Emergency Management Center to request the activation of the benefit before undertaking the trip, indicating: city of residence, destination city, contact telephone numbers, e-mail and total travel days to obtain authorization. The Beneficiary may take your pet to the pet care

center that you determine and submit your documents for reimbursement by sending them back to your trip via email to [assistance@ilsols.com](mailto:assistance@ilsols.com). In the invoice you must indicate the name of the owner of the pet, as well as the data of entry and exit of the lodging. This service will only be valid if the Beneficiary is on international trips, therefore, at the time of returning to the country of origin, the coverage is completely terminated.

### Amateur Sports coverage

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

**Note: Any injury caused by professional practices and/or tournaments, competitions, etc. is excluded from coverage.**

### 24 hours information line

Beneficiaries of a **THALO ASSIST LLC** plan, can request to the Emergency Management Center, information concerning consular and health obligations, as well as touristic information and others concerning the country of destination. **THALO ASSIST LLC** also offers concierge service to help with booking of hotels, restaurants, sporting events, cultural events, among others.

### Emergency message transmission

Upon the Beneficiaries request, **THALO ASSIST LLC** will provide the Beneficiary's family and/or employer with information regarding the use of any of the benefits and service contained herein.

## OPTIONAL PURCHASE OF ADDITIONAL BENEFITS FOR THE BENEFICIARY

The Beneficiaries will have the option of acquiring additional, but not separately, additional benefits to those established for each particular assistance plan of **THALO ASSIST LLC**, by paying a supplement to the price of the original plan, all in accordance with the provisions and prices of the public offering on the **THALO ASSIST LLC** web platform.

**NOTE: Additional benefits or upgrades may only be issued for short stay trips.**

### Upgrade Medical Assistance for pre-existing conditions

The preexisting illness upgrade will only cover 30% of the medical coverage, without exceeding USD 30,000. In those cases, in which the Beneficiary



specifically hires the coverage for acute emergencies suffered for a preexistent and/or chronic condition, it will be covered up to the amount specified under the benefit of the plan named Medical assistance in case of preexistent condition, such coverage must be clearly identified in the Beneficiaries voucher. The coverage provided by the plan for Chronic and/or preexistent conditions contemplates the following eventualities:

Acute episode, or non-predictable event, decompensation of chronic and/or pre-existing diseases known, hidden or previously asymptomatic. This coverage is exclusively provided for primary medical care in the acute episode, or in the non-predictable event, with the top coverage specified by the plan hired, the emergency must require the assistance during the trip and cannot be deferred until the return to the country of residence, the Emergency Management Center reserves the right to decide the most appropriate treatment among those proposed by the medical staff and/or repatriation to the country of residence. the repatriation will a solution in cases in which the treatments requires long term evolution, programmed surgeries or not urgent surgeries, the Beneficiary is obliged to accept this solution, losing in case of rejection of the solution all the benefits offered by the assistance plan.

It is excluded from this benefit the commencement or continuation of treatments, diagnostic procedures, of investigation, diagnostic and/or therapeutic behavior, which are not related to the acute and non-predicted episode.

It is excluded from this coverage the all the illness related to sexual transmission, including but not limiting to syphilis, gonorrhoea, genital herpes, chlamydia, human papilloma virus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

It is not covered in any of our plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, outpatient respirators, implantable devices, specific disposable equipment, etc. diseases caused by ingestion of drugs, narcotics, medicines taken reliably without 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 voucher of a passenger who has decided to renew their assistance plan; Besides, the coverage may not exceed USD 30,000.**

Obligations of the Beneficiary:



1. The Beneficiary must follow all medical instructions given by the treating doctor assigned by THALO ASSIST LLC and take all medication as prescribed and required manner.
2. If the Beneficiary interested in hiring a plan that includes emergency coverage for pre- existing medical condition THALO ASSIST LLC, suffer some(s) of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the Beneficiary should consult their personal physician in their home country before beginning the trip and get written confirmation they are fit to travel by all the planned days, the desired destination and the condition is not an inconvenience for all the scheduled activities.
3. The Beneficiary may not undertake journey after receiving a terminal diagnosis.
4. In order to access this coverage, the beneficiary must have been stable for more than 12 months.

In case it is determined the reason of the trip was the treatment abroad for a chronic or pre- existing condition, the Emergency Management Center will deny coverage.

**Note: the age limit to access medical assistance in case of pre-existing condition is maximum 74 years of age.**

### Upgrade for Coronavirus

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

1. Hotel and food costs for up to 15 days.
2. Transfer of a family member due to hospitalization, provide proof that the treating doctor authorizes the hospital visit or accompaniment at the hotel.
3. Difference in Fare or penalty for delayed or anticipated return travel of the holder.
4. Cancellation of travel contracted for Covid-19 intra-hospital assistance and Covid-19 Positive Diagnostic.
5. Assistance through telemedicine during mandatory isolation, for monitoring the patient's health status.
6. Emotional support through tele psychology.

The following conditions must be met in order to access these benefits:

1. Medical report indicating that the patient should remain self-isolated.

2. This upgrade guarantees hotel fees per booking, which means that if two or more people sharing the same room are diagnosed with covid-19, the costs to be reimbursed will correspond to this reservation. That said, it is understood that one room will not be paid for each reservation.
3. Quarantine hotel charges will be covered as long as the booking has already paid for the passenger has ended.

The product will have a cap of USD 20,000 for groups.

The maximum amount of this coverage is USD1,500 or USD 2,000 for Costa Rica destination.

This product can be purchased for short stay trips up to 90 days, or annual multi-trips but per trip that is made must generate the purchase of the upgrade.

### Upgrade Amateur Sports

Beneficiaries shall have the option to further acquire, but not separately, an upgrade for amateur and extreme sports by paying a fee additional to the price of the original plan:

#### Category 2:

Aeromodelismo, Ajedrez, Atletismo, Atletismo, Bádminton, Baloncesto, Balonmano, Básquetbol en silla de ruedas, Béisbol, Billar Pool, Bochas, Bolos, Buceo autónomo, Cabalgata (con silla y accesorios de protección), Caminata rápida (Power Walking), Cámping, Canotaje Británico, Carrera de campo o de montaña, Carrera de Velocidad, Ciclismo, Ciclismo en Pista, Críquet, Crochet, Danza clásica, Danza moderna, Dardos, Disco Volado, Entrenamiento canino, Esquí acuático, Fisicoculturismo, Fútbol, Fútbol de mesa, Fútbol de salón, Fútbol sala, Gateball, Gimnasia, Gimnasia artística, Gimnasia rítmica, Golf, Hockey sobre hierba, Hockey sobre patines, Hooverball (balón medicinal), Juego de tejo, Kayak, Lacrosse, Lanzador de herradura, Lucha de Cuerda, Maratones, Natación, Natación Sincronizada, Netball, Observación de aves, Pádelbol, Paintball, Paravelismo, Patinaje Artístico, Patinaje en línea, Patinaje sobre hielo, Patinaje sobre ruedas, Pesca, Pesca en aguas profundas, Petanca, Raquetbol, Rutas a caballo (Senderismo), Saltar la cuerda, Snooker, Softball, Squash, Tchoukball, Tenni, Tennis de Mesa, Tiro al arco, Trekking (baja montaña) Hasta 1000 m, Voleibol, Waterpolo, Wushu, Yoga, Pickleball.

#### Category 3:

Agility Canino, Alpinismo, Artes marciales, Bicicleta acuática, Bobsleigh, Buceo, Bumerang, Cabalgata (sin silla), Carrera de caballos, Caza, Cesta punta,

Ciclismo de carretera, Ciclismo de montaña, Concurso hípico, Curling, Danza Callejera, Deportes ecuestres, Duatlón, Equitación, Esgrima, Esquí, fútbol americano, Fútbol bandera, Fútbol galés, Gimnasia aeróbica, Gimnasia en trampolín, Gimnasia en trampolín, Hockey, Hockey sobre hielo, Hockey Subacuático, Karting, Lanzamiento de peso, Log Rolling, Long Jump, Montañismo y Escalada, Moto acuática, Patinaje de Velocidad, Pesca Deportiva, Porrimos (Animadoras), Rafting en el río, Remo, Roller Derby, Sailing (Navegación), Scooter (Deporte), Skateboarding, Snorkel en agua, Surf a Vela, Surf de rodillas, Tree Topping, Trekking (media montaña) Desde 1000 m hasta 1500 m, Trineo, Trineo de Asfalto, Tubing, Vela, Vela Terrestre.

#### Category 4:

Ala delta (planear), Automovilismo, Baile aéreo (acrobacia sobre lienzo o gimnasia aérea), Barranquismo, Biatlón, BMX, Boxeo, Canopy o tirolesa, Canotaje, Canotaje, Carrera de Montaña/Senderos, Carreras de motos, Carreras de Ultrafondo, Ciclismo de nieve, Ciclismo MTB, Crossfit, Cuatrimoto, Decatlón, Deportes acuáticos, Escalada de roca, Escalada en hielo, Espeleología, Espeleología, Esquí Acrobático, Esquí alpino, Esquí de fondo, Esquí fuera de pista, Excursionismo, Heli Skiing, Judo, Kárate, Kayak en rápidos de aguas bravas, Kick Boxing, Levantamiento de pesas, Lucha, Lucha grecorromana, Lucha Sumo, Luge, Moto náutica, Motociclismo, Motocross, Paracaidismo, Paracaidismo, Parapente, Paseos en globo, Patinaje de descenso, Pentatlón moderno, Polideportiva Sordos, Puenting, Rafting en aguas bravas, Rally Dakar, Raquetas de Nieve, Rodeo a caballo, Rugby, Rustiqueo, Salto de altura, Snowboarding, Sombo, Surfing, Taekwondo, Tauromaquia, Tiro al blanco, Tiro al plato, Tiro Deportivo, Trekking (alta montaña) Desde 1500 m hasta 2500 m, Triatlón, Trineo de nieve, Trineo de perros, Trineo Simple, Volar Avión de Acrobacias, Kitesurf.

**NOTE: age limit for extreme sports in any category is minimum 15 years old and maximum 65 years old.**

#### Upgrade Expectant Mother

Every pregnant person wishing to purchase a THALO ASSIST LLC plan, may do so by paying an additional amount. This benefit can be sold to pregnant woman up to a maximum 32 weeks of gestation. The benefit applies mainly for emergencies that arise during the trip, including emergency controls, emergency ultrasound, medical treatment for illnesses caused by their situation of pregnancy, emergency childbirth due to illness or accident that threatens the life of the mother or child, abortions or any type and any medical assistance derived from the situation of pregnancy. This benefit will only have



a maximum duration of 30 days, counted from the beginning of the trip abroad.

Exclusions specific to this benefit:

- a. Controls, ultrasound, medical consultations, general medical studies, etc., that are part of routine pregnancy process controls and non-emergency. Also, all the resulting complications during and after pregnancy.
- b. Deliveries and C-Sections within the normal course and on time.
- c. Medical expenses related to the newborn.
- d. If it is found that the reason for the trip is to deliver the baby outside the country of origin
- e. If it is established that the sale of the voucher was performed after 32 weeks of pregnancy

**NOTE: the age limit to access the benefit of future mom is minimum of 19 years of age up to 45 years of age.**

### Upgrade Multi-cause Trip Cancellation

In all such cases in which the Beneficiary has expressly purchased the Multi cause Cancellation Trip benefit offered by **THALO ASSIST LLC**, coverage will be granted up to the amount specifically contracted and said benefit must be expressly stated in the Beneficiary's voucher. This benefit is only valid for international travel.

**THALO ASSIST LLC** will cover up to the top of coverage according to the contracted plan the penalties for early cancellation of a trip known as tours, tour packages, excursions, airline tickets and cruises that have been organized by a professional tour operator duly accredited at the destination of said trip.

To be eligible for this benefit, the Beneficiary must:

1. Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled.
2. Notify **THALO ASSIST LLC** in a maximum of 24 hours after the event of the cancelation occurs. The time used to determine the 24 hours will be calculated only by the occurrence of the event and not from the moment in which the beneficiary reports it to **THALO ASSIST LLC**. At the same time the beneficiary must cancel the cruise tourism agency, travel agency, tour operator, etc. in order to not increase the cancelation penalty applied by this agency.
3. Present, up to 30 calendar days after the end date of the validity of the voucher, all documentation that **THALO ASSIST LLC** considers to



evaluate the coverage of this benefit including but not limited to: Documents that clearly show the motive of cancelation, respective paperwork of the service providers, invoices and payment receipts.

4. In the case of "Annual Multitrip" plans, this benefit will apply only once and corresponds to the initial trip of the passenger, it cannot be considered as applicable for all trips that the Beneficiary may make during the total validity of the voucher.
5. The Beneficiary has up to thirty (30) calendar days from the date of the event to present the complete documentation and backups necessary to initiate the reimbursement process. After that period, documents will not be accepted to process any refund.

Justified causes contemplated up to 100% of the coverage of the benefit indicated in the voucher, are as follows:

1. Death, accident or serious non-preexistent illness of the Beneficiary; death, accident or serious illness of a member of the Beneficiaries immediate family (spouse, children or parents). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the THALO ASSIST LLC medical department, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine caused by an accidental event which prohibits leaving the country.
5. Layoff checked with the date after the acquisition of the assistance.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.
9. Unforeseen exacerbations of pre-existing diseases. In which case the passenger with said pre-existing illness must have remained stable, without episodes, for a minimum period of 6 months prior to the trip.



THALO ASSIST LLC reserves the right to request the original medical history of the passenger prior to the date on which it manifests the exacerbation of the disease.

10. Pregnancy complications.
11. Wedding cancelation.
12. Delivery of child in adoption
13. Emergency birth delivery

Are Justified causes contemplated up to 70% of the coverage of the benefit indicated in the voucher, are as follows:

1. Kidnap of the beneficiary or direct family member, for this benefit it has to be of public knowledge and ascertainable.
2. Holiday Cancellation by company responsibility.
3. Change of job.
4. Non-approval of the Visa to enter the country of destination. This coverage is valid if the purchase of the Supplement is made at least 72 hours before the appointment to obtain the visa before the respective embassy. It does not apply to the costs of consular procedures (visa cost).

**NOTE: The plan acquired with the before mentioned conditions and if applicable to the benefit, the validity of the same starts as soon as the beneficiary purchases the plan and ends in the initiation of the trip. This benefit does not apply for beneficiaries older than 74 years old at the time of the trip.**

#### Trip cancellation by COVID-19

If contemplated within the voucher, the Beneficiary may cancel the trip in advance for the following reasons:

1. In case of positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree of consanguinity.

In any case, the Voucher must be issued at least 14 days before the date of departure, or effective date, whichever comes first.

**NOTE #1: Does not apply to Beneficiaries over 70 years of age. Travel Cancellation requests Will not be covered, if it were to occur due to a closure of borders by the Government of origin or destination. Additionally, if the hotel provider, airline or any other tour operator offers the Beneficiary the option of leaving the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects said option, there will be no refund for expenses incurred.**

**NOTE #2: Any event that occurs prior to the issuance of the Assistance Plan is excluded from coverage. In the case that an event involves more than one reservation and whatever the Number of Holders involved in it, the maximum indemnity responsibility of THALO ASSIST LLC for all affected holders, will not be greater than FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00 as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.**

### Upgrade Theme Park

In all such cases in which the Beneficiary has expressly purchased the benefit of thematic park protection offered by THALO ASSIST LLC, coverage will be granted for seventy percent (70%) of the ticket value of the Theme Park belonging to the voucher buyer who has purchased the upgrade. This benefit is only valid for international trips and for any theme park in the world.

To be a beneficiary of this benefit, the voucher beneficiary must:

- Hire the assistance plan, before or up to a maximum of 72 hours after purchasing the entrance ticket to the Theme Park.
- Notify THALO ASSIST LLC in a maximum of 24 hours after the event of the event that motivates the cancellation. The time used to determine the 24 hours will be calculated only by the occurrence of the event and not from the moment in which the beneficiary reports it to THALO ASSIST LLC. At the same time, the Beneficiary must cancel with the ticket of the Theme Park, in order not to increase the penalty that this will apply.
- Present all the documentation that THALO ASSIST LLC considers to evaluate the coverage of this benefit including, but not limited to: Document where the reason for canceling admission to the Theme Park is demonstrated clearly and reliably, letters from the respective providers of the service, invoices and payment receipts.
- In the case of "Annual Multitrip" plans, this benefit will apply only once and corresponds to the initial trip of the passenger, it cannot be considered as applicable for all trips that the Beneficiary may make during the total validity of the voucher.

Justified causes contemplated up to 70% of the cap marked on the voucher:

1. Closing of the theme park as a result of climatic conditions, for this it is an essential requirement to present a document from the Theme Park that certifies this event.

2. Cancellation of admission to the Theme Park due to serious illness or accident of the Beneficiary, being understood as a serious illness a health alteration that, in the opinion of the Medical Department of the Assistance Center, makes it impossible for the Beneficiary to start the trip on the originally contracted date. It is essential to contact the Assistance Center to report the incident within 24 hours.
3. Closing of the Theme Park for the direct cause of the park, for this it is an essential requirement to present a document from the Theme Park that certifies this event.
4. Cancellation due to serious illness or death of companion (being the minor or the condition of the companion does not allow entry into the park), the companion (s) must have a relationship in the first degree of consanguinity spouse, parents , children or siblings also possessing an Assistance Plan in the same conditions as the Beneficiary and said companions would be obliged to cancel the trip due to any of the causes listed above, they should contact the Assistance Center to report the incident within the 24 hours.
5. Cancellation due to traffic accident or vehicle breakdown, in the event that the Beneficiary has a traffic accident or an event related to the means of transport through which he is moving to the Theme Park, for this reason he must present Police Report of the accident or proof of the company that assisted him in case of breakdown or inconvenience of the car.
6. Interruption or cancellation of travel, the beneficiary must have the cancellation or trip interruption coverage within his assistance plan and if he meets any of the causes, he can access this numeral to receive the refund of his tickets. Therefore, it is obligation of the Beneficiary to comply with the literal "a" and in case of not having contracted an assistance plan, he / she cannot make use of the benefit.

**NOTE: Once the plan has been acquired under the aforementioned conditions, and if the benefit is applicable, the validity of the same begins at the moment in which the Beneficiary acquires his assistance plan and ends at the moment of the beginning of the validity of the voucher. This benefit does not apply to Beneficiaries over 74 years old at the time of the trip.**

### Upgrade Pet Assistance (Accident, Illness and Funeral Repatriation Coverage)

The validity will be the same as the voucher assistance **THALO ASSIST LLC**, travel a maximum of 90 calendar days as long as the pet owner is out of the



country. This benefit can be purchased by a pet owner, by paying an additional amount. This benefit can be sold for Dogs and Cats, as long as they are not described in the particular exclusions of this service.

In the event of an accident and/or non-pre-existing illness of the pet, **THALO ASSIST LLC**, will cover the necessary veterinary care expenses, such as consultations, medication, diagnostic tests or surgery, among others, as long as it is a verifiable emergency. In addition, in the event of the death of the pet, **THALO ASSIST LLC**, will organize and pay for funeral repatriation and cover the expense of: International coffin for international transport, administrative procedures and transport of the body by the means deemed most convenient to the place of entry into the country of habitual residence of the owner of the pet, the same that appears in the assistance plan of **THALO ASSIST LLC**.

Particular requirements of this benefit:

- a. Dogs and cats will be accepted.
- b. The pet has at least completed four months of age and older than eight years.
- c. The pet owner must submit primer complete and current vaccination, on the understanding that the less than one year old pet show that they have received their booster shots.
- d. The pet upon travel must show no disease
- e. The pet must be submitted for wormed, internally and externally reception.
- f. It will only apply for one pet per person.

Particular exclusions for this benefit:

- i. No checks, investigations, medical consultations in general, medical studies, etc., that are not emergency will be covered.
- ii. Vaccines and/or deworming.
- iii. Diseases resulting from lack of deworming or vaccines.
- iv. Gestating pets.
- v. Pets at the time of travel are sick.
- vi. Pets in medical treatment.
- vii. Minor pets of four months and over eight years old.
- viii. Pets not have the full primer and current vaccination.
- ix. Pets that do not comply with the norms and legal requirements for international transfer.
- x. Others that apply in the main contract of **THALO ASSIST LLC**.

## Upgrade Personal Belongings

**THALO ASSIST LLC** will reimburse the beneficiary of a plan of assistance which thus establishes it, for the cost of your personal belongings or baggage that has been stolen during the trip stop contracted plan coverage. In addition costs will be refunded on purchase of necessities that you saw required to acquire as a result of the event.

1. Up to \$ 250 for a valuable object, a set or a pair.
2. Loss of medication or medical equipment considered necessary and vital by the medical department to maintain the health of the beneficiary.
  - a. To access this benefit, the beneficiary must submit the documents deemed necessary, the Central services of assistance including, but not limited to: Complaint filed police within 24 hours of the fact, proving the theft of personal items.
  - b. If the theft had occurred in a hotel, must present the complaint filed by the administration of the same.
  - c. Invoice of purchase or customs declaration of the object lost or stolen with prior to the loss, theft or theft.
  - d. If loss occurs under the custody of an airline or other means of transport must submit the P.I.R form or report obtained on the shipping company.
  - e. Receipt of first necessity items, meaning is the same: exclusively: clothing (outerwear, underwear), shoes, items of personal hygiene (shampoo, conditioner, SOAP - liquid, bar, powder-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and makeup.

Exclusions to this coverage are:

- i. Will not be covered in the event that the loss occurs in the custody of an airline or other transportation and the beneficiary receives compensation for the mentioned loss.
- ii. No personal belongings or baggage that were stolen from a parked car will be covered, unless they were in the trunk of the car, out of the public view and locked in the case of caravans or if there is evidence that the theft was carried out using violence or force.
- iii. No unattended baggage will be covered unless they were in a hotel room or in a safe place, there must be evidence of forced entry.
- iv. Wheelchairs, strollers, tricycles, bicycles, motorcycles and jet skis.
- v. Contact lenses, dentures and hearing aids.
- vi. Stamps, documents, business goods and samples.
- vii. Custody or detention of the items by the customs authorities.

- viii. Cases in which the beneficiary does not take the necessary safety precautions.

**NOTE: this benefit is not cumulative with others.**

### Upgrade Tech Protection

**THALO ASSIST LLC** will reimburse the beneficiary a plan of assistance laying as well, for the loss, theft or theft of the following elements: still cameras, video cameras, smartphones, tablets and computers to the top of the contracted plan coverage. To access this benefit, the beneficiary must submit the documents deemed necessary, the Central services of assistance including, but not limited to:

1. Police report filed within 24 hours of the occurrence, attesting the theft of personal items.
2. If the theft had occurred in a hotel, the Beneficiary must submit the complaint filed by the administration.
3. Invoice of purchase or customs declaration of the object lost or stolen with prior to the loss, theft or larceny.
4. If loss occurs under the custody of an airline or other means of transport must submit the P.I.R form or report obtained on the shipping company.
5. Invoice for the replacement of the stolen object, by one of the same brand and reference, after the eradication of the police report.

**Note: this benefit is not cumulative with others.**

### Upgrade Crisis Assistance

The rules and conditions contained in this document govern FocusPoint International's conditions of service provision under its travel assistance and crisis management service plan, called Crisis Assistance Plus "CAPTM" powered by FocusPoint International (hereinafter referred to as "THALO ASSIST LLC" and where relevant "CAPTM"). Therefore, it is important that you carefully read the rules and conditions and keep these conditions with your travel documents to fully understand the (CAPTM) services and how to access them properly.

CAPTM offered by THALO ASSIST LLC is a travel assistance and crisis management plan, not an insurance policy. (CAPTM) does not reimburse or indemnify clients for any expenses incurred directly by a client and/or on behalf of a client.

You acknowledge and agree that at all times with respect to all safety alerts and instructions provided by (CAPTM) and in addition you take all relevant precautions and will comply with general safety rules. Nothing in the content



of this document or the service provided is intended to replace your own risk assessment, common sense or general principles of good practice and personal safety. You acknowledge and agree that although there may be no active alert for an area this does not mean that the area is safe, and general safety should always be a concern. Any person who, with intent to defraud or knowing that he or she is providing a fraudulent request for assistance, containing a false or misleading statement is committing fraud.

This content and service constitute a tool used for risk management and risk advice (e.g., for travelers). (CAPTM) cannot guarantee that all information and updates are complete, adequate and error-free. (CAPTM) disclaims all liability and shall not be liable either civilly or administratively for grievance (including negligence), legal duty, pre-contract or otherwise arising out of or in connection with the provision of services. users should always evaluate service recommendations and data on an individual basis. A travel assistance plan (CAPTM) number offered by THALO ASSIST LLC is provided after activation of protection. THALO ASSIST LLC customers must be available to confirm that the plan is active and eligible for response.

Any and all assistance provided to a THALO ASSIST LLC client is done at the sole discretion of the consultant (CAPTM) and FocusPoint International.

#### Description of crisis management support services:

(CAPTM) offered by THALO ASSIST LLC is a travel assistance plan exclusively executed by FocusPoint International, inc. customers of THALO ASSIST LLC are provided with a range of benefits (included below) and assistance for a wide range of crises (defined herein) that directly affect or have the potential to affect a customer during a qualifying travel period. the THALO ASSIST LLC travel assistance benefits, based on the type of plan purchased, include: CAP Advantage Benefits of (CAPTM) offered by THALO ASSIST LLC at no additional cost to you.

- 24/7 hotline assistance
- Crisis consultation (via telephone)7
- Transmission of emergency messages
- legal references
- advice and assistance for the recovery of lost documents
- acceso a intérpretes
- health and safety related travel alerts (if selected during checkout)
- health and safety related travel alerts (if selected during checkout)
- response to threats of political violence (expanded to include civilian threats caused by riots, strikes and civil commotion)



- response to terrorism
- response to the disappearance of persons
- response to natural disasters
- response to the threat of pandemics

During the plan period, THALO ASSIST LLC customers have access to the crisis response center (CRC) 24 hours a day, 7 days a week; where they will receive counseling and (if necessary, as determined by the consultant (CAPTM)) crisis response services for a crisis in the country of travel directly affecting the THALO ASSIST LLC customer; for the covered crisis event.

## Definitions

Client(s) **THALO ASSIST LLC** protected by (CAPTM)

the person(s), defined in the plan purchase confirmation, work order, or service agreement, who is protected by the crisis consultant under the terms of this service plan. for the purposes of this travel assistance and crisis management plan, a crisis means any decisive, unstable or crucial moment, occurring during the customer's travel period, resulting from an unforeseen event, which has directly caused or has the potential to cause serious bodily injury, detention, or death to a customer of **THALO ASSIST LLC**. any crisis or crisis arising out of, based on, or attributable to, related, continuous or repeated events shall be considered a single crisis for the purposes of this travel assistance plan.

## Crisis:

For the purposes of this travel assistance and crisis management plan, a crisis means any decisive, unstable or crucial moment, occurring during the client's travel period, resulting from an unforeseen event, which has directly caused or has the potential to cause serious bodily injury, detention, or death to a CAP client. Any crisis or crisis arising out of, based on, or attributable to, related, continuous or repeated events will be considered a single crisis for the purposes of this travel assistance plan.

## Crisis Consultant:

(CAPTM) FocusPoint International, inc. and its designated or authorized agents/consultants, who provide services exclusively to respond to a **THALO ASSIST LLC** client crisis event.

## Threat of political violence:

The threat of action designed to influence the government or an international governmental organization or to intimidate the public, or a section of the



public; to promote a political, religious, racial or ideological cause. for the purposes of this travel assistance plan, a political threat extends to civil threats caused by riots, strikes or civil commotion.

Terrorism:

Terrorism means an act, including, but not limited to, use of force or violence and/or threat by any person or group or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intent to influence any government and/or to put the public, or any section of the public, in fear.

Monetary Rescate:

Money or other valuables, including cash, monetary instruments, bullion or the fair market value of any security or property.

Natural disasters:

Any event or force of nature that has catastrophic consequences and causes damage or the potential to cause a crisis to a **THALO ASSIST LLC** client. This includes an avalanche, landslide, earthquake, flood, forest or brush fire, cyclone, hurricane, tornado, tsunami, volcanic eruption or other similar natural events that result in a crisis as determined by the crisis consultant.

Pandemic threat:

Any sudden outbreak of one or more causative organisms belonging to the same genus or species that is infectious or contagious, to which the **THALO ASSIST LLC** customer is exposed outside his country of residence or more than 150 kms, and which threatens the life or long-term health of a **THALO ASSIST LLC** customer and becomes widespread affecting an entire region, continent or the world.

Infectious or contagious disease herein includes, but is not limited to, those defined by the relevant ministry of health, labor and welfare and/or the world health organization (WHO).

Travel period:

From the moment a **THALO ASSIST LLC** customer leaves the port or airport in the country of his/her home or place of business to travel to a foreign country, during the period of foreign or domestic travel beyond the 150 kms specified in the plan purchase confirmation (start and end dates of travel and according



to plan type purchase selection: 1) international or 2) domestic); but not to exceed 365 consecutive days in a single trip.

Emergency relocation:

(CAPTM) will arrange for the medical transportation of a **THALO ASSIST LLC** client in the event of a medical emergency. Transportation will be under medical supervision and will be to the nearest medical facility determined by **THALO ASSIST LLC** to provide adequate care.

As part of the medical transportation, (CAPTM) will make all necessary arrangements for ground or air transportation to and from the hospital, as well as pre-admission arrangements, whenever possible, at the receiving hospital. (CAPTM) will arrange for a medical escort(s) to accompany the **THALO ASSIST LLC** client if medically necessary.

Repatriation of mortal remains:

If a **THALO ASSIST LLC** customer dies, during the period of travel, due to a crisis event, (CAPTM) will arrange for the necessary government authorization, including the cost of any embalming, documentation required for a suitable container for transport, and repair of the remains, to the **THALO ASSIST LLC** customer's country of usual residence.

Advance/advance payment of emergency medical expenses:

(CAPTM) will advance/anticipate on-site emergency hospital medical expenses within a reasonable time frame for the **THALO ASSIST LLC** client. Any additional to the maximum authorized coverage must be confirmed and authorized through the corporate card of the Company contracting the plan.

Medical monitoring:

When notified of a **THALO ASSIST LLC** client's medical emergency as a result of an accident or illness, (CAPTM)'s multilingual staff will attempt to contact the **THALO ASSIST LLC** client and their local attending medical staff in an attempt to obtain a complete understanding of the **THALO ASSIST LLC** client's situation and monitor their condition. (CAPTM) will continue to monitor the **THALO ASSIST LLC** client's condition, and (CAPTM) will remain in communication with the **THALO ASSIST LLC** client's family until the **THALO ASSIST LLC** client's medical emergency is resolved.

Translation Services:

(CAPTM) will provide translation in all major languages over the phone.

Transmission of emergency messages:

(CAPTM) will attempt to convey an urgent message to the client's family, friends and/or business associates **THALO ASSIST LLC** messages may be retained for up to 15 days after the conclusion of the case.

Transportation escort:

(CAPTM) will arrange and pay expenses for a family member, companion or travel escort to accompany the **THALO ASSIST LLC** client during an emergency evacuation or medically necessary repatriation of the **THALO ASSIST LLC** client when possible.

Advance payment of expenses pertaining to emergency transportation services:

If a service is not fully covered by the medical assistance coverage confirmed by the client, **THALO ASSIST LLC** will contact the Company that purchased the service. Any additional to the maximum authorized coverage must be confirmed and authorized through the corporate card of the Company contracting the plan.

Mobile application with GPS travel tracking:

Tracking of personal devices (smartphones or other device) based on user consent, which have the mobile application '**THALO ASSIST LLC**' downloaded from apple and/or android app stores on personal devices directly linked to the **THALO ASSIST LLC** application.

Real-time location-based geographic traveler positioning interface:

Intuitive dashboards and maps that provide visual representations of locations experiencing varying levels of health, weather or safety issues.

One-touch emergency button:

One-touch assistance button located within the mobile application to instantly connect to the crisis response center for emergency assistance.

Two-way communications:

Communication tools synchronized with phones, email and SMS, allowing customers to receive critical communications from the crisis response center, including the configuration of geofence/geofence alerts that can be configured using the geographically specific proximity of travelers, regarding ongoing threats in that area.

Log button during crisis/emergency events:



One-touch mobile app check-in button to confirm the location, health, wellness, and safety status of clients using the '**THALO ASSIST LLC**' mobile app.

User-defined tracking/tracking:

In-app functionality to enable and disable location sharing for maximum control over personal privacy before, during, or after a trip.

Travel risk intelligence:

Reports (web version or via mobile application) of country and city risk based on the customer's travel destination **THALO ASSIST LLC**, including timely warnings and alerts prior to and during the trip.

Itinerary Management:

The ability to upload travel itinerary information into the web-based travel risk portal and or file transfer.

Web-based travel risk management portal:

Web platform that provides **THALO ASSIST LLC** clients with: 1) management of individual traveler profiles 2) review alerts and warnings about certain countries or cities 3) request assistance; 4) send alerts to travelers; 5) research country or destination city risk information, regarding general overview, safety and health, natural disaster risks, and political environment.

Crisis response and consultation services:

Subject to the limitations of services described herein, the CAP travel assistance plans offered by **THALO ASSIST LLC** include, at no additional cost, crisis consultation and (if necessary, as determined solely by (CAPTM)) coordinated in-country response services during a qualifying travel period. with all crisis events defined herein, the objective of the assistance provided is to achieve the **THALO ASSIST LLC** clients are herein described in a crisis event that affects or has the potential to affect a **THALO ASSIST LLC** client during a qualifying travel period. coordinated in-country response services for crisis events defined herein are provided at the sole discretion of (CAPTM) and may include the following:

Threat of political violence:

Advice and possible deployment of crisis consultants to assist in the search for safety, deployment of additional security personnel to assist with shelter-in-place, and evacuation out of the affected area.

Terrorism:



Advice and possible deployment of a crisis consultant to assist in the search for security, relaying emergency messages, medical attention if necessary, and deployment of security personnel to ensure adequate security for a **THALO ASSIST LLC** client directly affected by an act of terrorism.

Disappearance of persons:

Advice and possible deployment of a crisis consultant in order to trace or investigate the disappearance of a **THALO ASSIST LLC** client in order to locate and repatriate the **THALO ASSIST LLC** client.

**Please note: THALO ASSIST LLC is not an insurance policy, reimbursement of a monetary scratch payment is not covered in any way under this assistance plan.**

Natural disasters:

Advice and possible deployment of crisis consultants, security personnel and transportation resources assisting a **THALO ASSIST LLC** customer directly affected by a natural disaster as defined herein.

Pandemic threat:

Advice and possible deployment of transportation resources to assist a **THALO ASSIST LLC** customer directly affected by a pandemic outbreak as defined herein. Additional assistance may include facilitating the departure of a quarantined **THALO ASSIST LLC** customer, the transmission of emergency messages to an employer or loved ones, translation assistance, travel advisories and alerts directly related to conditions and changes in health threats and potential emergencies that affect or have the potential to affect the **THALO ASSIST LLC** customer.

**Please note: that (CAPTM) has no authority to repatriate clients who are subject to an official quarantine as a result of a recognized health emergency published by the competent government or an officially declared pandemic. In certain situations, and subject to the sole discretion of (CAPTM), THALO ASSIST LLC clients who are not subject to an official quarantine, may be eligible to be transported from the quarantine location, back to their home address of record.**

Additional plan benefits:

**THALO ASSIST LLC** is a fully funded service guarantee and not an insurance policy; (CAPTM) will not reimburse clients for expenses they incur on their own and/or directly pay themselves. However, (CAPTM) will cover certain required and reasonable "additional expenses" incurred by **THALO ASSIST LLC** crisis



consultants during the response to an eligible crisis event directly affecting a **THALO ASSIST LLC** client during a qualifying travel period. expenses necessary to satisfy the requirements and guarantees of this service plan are subject to limitations as defined herein. additional costs that may be required to effect a positive outcome to an eligible crisis event include:

- Evacuation expenses due to political violence, terrorism, natural disasters and pandemic threats.
- Legal references.
- Expenses of a freelance interpreter.
- Relocation, relocation and lodging costs.
- Expenses for emergency medical care of a **THALO ASSIST LLC** client due to and/or being in and/or near the location of the crisis eve.
- Expenses for security personnel deployed temporarily, solely, and directly for the purpose of protecting **THALO ASSIST LLC** clients located at the site of a crisis event.

All costs associated with the deployment of crisis consultants to manage a response to the crisis event, at the affected location, are covered within the assistance plan and are not subject to the limitations under "additional costs", i.e., airfare, visas, ground transportation, lodging, meals, etc., that such consultants require to perform their duties. (CAPTM) provides crisis assistance during a **THALO ASSIST LLC** customer's travel period on a short- term, annual and multi-year basis. The **THALO ASSIST LLC** assistance plans are subject to the terms and conditions set forth herein. The **THALO ASSIST LLC** assistance plans are non-transferable and non- refundable. By enrolling as a **THALO ASSIST LLC** customer, you agree to the terms and conditions of the travel assistance plan. a person who is not a party to this plan has no right under contract or agreement to enforce any term of this plan.

#### Plan term:

Subject to the limitations identified herein, the term of a CAPTM assistance plan offered by **THALO ASSIST LLC** through e-commerce begins on the effective start date selected by the **THALO ASSIST LLC** customer during the online enrollment process for e-commerce plans. the end date of a CAPTM assistance plan offered by **THALO ASSIST LLC** through e-commerce is determined by the number of days selected during the online enrollment process. to be eligible for **THALO ASSIST LLC** services, the effective start date must be prior to the **THALO ASSIST LLC** customer's initial departure from his/her residence address. Regardless of the effective start date selected by a **THALO ASSIST LLC**'s customer.

FocusPoint reserves the right to revoke, rescind or cancel any (CAPTM) plan prior to the start date of the trip for reasons of force majeure or acts of God or any crisis event occurring prior to the start date of the trip of the **THALO ASSIST LLC** customer. In the event that (CAPTM) exercises its right to revoke, rescind or cancel a **THALO ASSIST LLC** pre-trip assistance plan, (CAPTM) will reimburse the **THALO ASSIST LLC** customer for the plan fee in full.

Likewise, FocusPoint reserves the right to revoke, rescind or cancel any plan (CAPTM) during the travel period due to: 1) malicious and/or bad faith acts on the part of the Beneficiary, Client **THALO ASSIST LLC** or its proxies 2) the Beneficiary, Client **THALO ASSIST LLC** or its proxies refuse or refuse to accept and abide by the solutions indicated and recommended by the Crisis Response Central (CRC) and CAPTM consultants and when appropriate, refuse repatriation to their country of origin when, in the opinion of the CAPTM consultant and the CRC, their health condition permits and requires it. " In the event that FocusPoint exercises its right to revoke, rescind or cancel an assistance plan during the **THALO ASSIST LLC** client's travel period, the **THALO ASSIST LLC** client shall not be entitled to any refund or reimbursement of the fee paid.

FocusPoint may, at its sole discretion, decline a CAPTM renewal after: the end of the **THALO ASSIST LLC** customer's travel period for the following: 1) to prevent the purchase of CAPTM, by a **THALO ASSIST LLC** customer, when a crisis event is no longer unforeseen and such event has manifested itself and 2) when the **THALO ASSIST LLC** customer has received assistance benefits at the location of a crisis event or has been evacuated with CAPTM covered expenses less than 12 months after the date of the crisis incident.

All CAPTM travel assistance plan enrollment data offered by **THALO ASSIST LLC** must include accurate information to ensure program eligibility. any false or inaccurate information that affects the eligibility of a CAPTM customer offered by **THALO ASSIST LLC** for a CAPTM travel assistance plan offered by **THALO ASSIST LLC** is grounds for revocation, cancellation or termination of the travel assistance plan.

#### Services:

Subject to the limitations on services described herein, (CAPTM) provides crisis assistance services to any **THALO ASSIST LLC** customer who travels away from their qualified residence address. if a **THALO ASSIST LLC** customer's residence address changes during the plan period, the **THALO ASSIST LLC** customer must notify (CAPTM) of the change by telephone prior to their initial trip departure. the valid residence address declared during the enrollment period

must be the **THALO ASSIST LLC** customer's primary residence. for **THALO ASSIST LLC** customers who own more than one residence, they must declare a single primary residence address during the enrollment period and provide proof that the residence is used most frequently during a calendar year. **THALO ASSIST LLC** customers must be **THALO ASSIST LLC** able to provide reasonable evidence of registered "residence address" if requested (CAPTM) . failure to provide reasonable proof of residence may result in revocation, cancellation or recession of the plan.

General limitations of services:

- crisis consultation - unlimited
- in-country coordinated response - one (1) response per client, per plan period.

**THALO ASSIST LLC** customers enjoy unlimited 24/7 access to the dedicated crisis response center (crc) (CAPTM) to receive advice on how to deal with any of the travel risks described herein. however, the deployment of **THALO ASSIST LLC** crisis consultants, medical or security personnel and associated crisis assistance services is limited to one (1) physical response per client, per plan term. this includes any qualified transportation of mortal remains. eligible physical response is limited to forty-five (45) calendar days of assistance.

Due to the high risk of sending personnel to countries where the U.S. state department or relevant foreign government agency has issued travel restrictions, the physical response of CAPTM crisis consultants offered by **THALO ASSIST LLC** and/or security personnel may be delayed and/or subject to exclusion in these areas for security reasons. in these situations, **THALO ASSIST LLC** customers are eligible for crisis consultation (telephone counseling) only. also; any **THALO ASSIST LLC** customer who refuses, declines the service of a crisis consultant or fails to comply with the crisis consultant's instructions, agrees and acknowledges for purposes of this plan that he/she waives and forfeits the benefit of the crisis event.

Limitations of services subject to governmental travel alerts and due diligence:

In the event that a **THALO ASSIST LLC** customer elects to travel to locations that is under travel alert by the United States department of state, and/or foreign ministry of Canada and/or the British foreign ministry and/or a similar authority, being the country where the customer's headquarters or the plan customer's corporate headquarters is located; and that such authority in its alert advises against travel or advises travelers to leave such location, the following provisions apply: it is a condition of the terms of service of this plan

that the customer must observe due and mandatory due diligence at all times.  
all

advice applicable to the travel location must be observed at all times, including but not limited to the employment of security guards (when advised), staying in safe locations, observing travel alert advice and preferred routes, and avoiding high-risk locations and public gatherings or demonstrations. With respect to incidents that may occur in locations for which advice is against all travel, this plan is modified to cover "crisis consultation" (telephone advice) only, and "additional expenses" are not covered.

Evacuation due to political threats and natural disasters:

**THALO ASSIST LLC** clients must have the proper documentation to evacuate an area affected by political violence and/or natural disasters. (CAPTM) will not be responsible for obtaining these documents in the event of an evacuation. If crisis consultants determine that air transportation is the best course of action, the timing of this transportation depends on the availability of aircraft, permits and visas required from the respective countries, and any other factors that may be beyond the control of (CAPTM). While (CAPTM) makes every effort to accommodate **THALO ASSIST LLC** customers, due to the limited space available on an aircraft during an evacuation, the **THALO ASSIST LLC** customer is limited to one small carry-on bag. In most cases, pets will not be allowed on an aircraft during an evacuation. Customers should be prepared to make alternative arrangements for pets during an evacuation due to political violence or natural disasters.

CAPTM services offered by **THALO ASSIST LLC** are not available to **THALO ASSIST LLC** customers if and/or when:

- With respect to wrongful detention - any actual or alleged violation of the laws of the host country or a failure to maintain and possess duly authorized and issued documents and visas, unless (CAPTM) determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a propagandistic or coercive political effect on or at the expense of the **THALO ASSIST LLC** client.
- A **THALO ASSIST LLC** customer:
  - Abducted by a relative, or as a result of a domestic dispute
  - Has had kidnapping insurance cancelled or declined in the past
  - Has been kidnapped in the past
  - Any kidnapping, blackmail or extortion of a **THALO ASSIST LLC** customer in his or her country of permanent residence

- War, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or Europe, other than civil war
- Any enforcement action by or on behalf of the United Nations, in which any of the foregoing countries or any armed forces thereof
- A **THALO ASSIST LLC** customer who is determined to be involved in illegal activities.
- A **THALO ASSIST LLC** customer seeks a fully funded plan benefit: after traveling to or extending the period of stay beyond the customer's travel period in: a location where the occurrence of a crisis incident is public knowledge and is no longer an unforeseen event. with respect to travel to a location where a crisis incident is no longer an unforeseen event; this plan is limited to cover "crisis consultation" (telephone counseling) only, and "additional expenses" are not covered.
- A **THALO ASSIST LLC** customer travels for any reason to the countries of: Afghanistan \* Algeria \* Burkina Faso \* Burundi \* Cameroon \* Central African Republic, \* Chad \* Democratic Republic of Congo, \* Republic of Congo, \* Egypt \* Eritrea \* Ethiopia \* Gaza Strip \* West Bank \* Haiti \* Iran \* Iraq \* North Korea \* Lebanon \* Libya \* Libya \* Mali \* Mauritania \* Niger \* Nigeria \* Pakistan \* Palestine \* St. Helena \* Sierra Leone \* Somalia \* South Sudan \* Sudan \* Syria \* Tunisia \* Turkey \* Ukraine \* Venezuela \* Western Sahara \* Yemen or to any location of the U.S. State Department and/or local authority where the plan client's headquarters is located; advising against any type of travel to certain destinations.
- With respect only to crisis events of: political threats, natural disasters or pandemics: **THALO ASSIST LLC** customers do not notify and/or request advice and/or assistance after a period of 96 hours from the time the crisis event has first occurred.
- The **THALO ASSIST LLC** client's failure or refusal to accept and abide by the crisis consultant's direction, instruction, advice or directive to: shelter in place, shelter in place, or evacuate as a result of a crisis event.
- With respect to pandemic threat crisis events: customer **THALO ASSIST LLC** will not be eligible for the covered expense service benefit as a result of covid / covid19 or any mutation thereof; until such time as: any travel notice, applicable to covid-19, warning against all travel, issued by the country of residence of customer **THALO ASSIST LLC** , with respect to any country to which



customer **THALO ASSIST LLC** travels, including, for the avoidance of doubt, the host country, which are in effect as of the effective date of the plan, is rescinded or reduced to authorize travel to that location. Once such notice authorizing travel to a certain country applies to the host country, or any country to which the **THALO ASSIST LLC** customer travels, which is in effect as of the effective date of the plan; this service limitation no longer applies.

- This travel assistance plan does not cover:
  - Loss, destruction or damage to any property, or any loss or expense resulting or arising from any consequential.
  - Periods underground or in any open gypsum mine.
  - Any legal liability of any nature directly or indirectly caused by or contributed to, by or resulting from:
    - Ionization of radiation or contamination by radioactivity of any nuclear fuel or nuclear fuel combustion residues
    - The radioactive, toxic, explosive or other hazardous properties of any nuclear explosive assembly or nuclear component thereof
    - Reimbursement of any monetary redemption payments.

#### Repatriation of mortal remains:

In the event of death of a **THALO ASSIST LLC** customer during a valid travel period and due to a crisis event, (CAPTM) will arrange and pay reasonable and customary charges for the preparation and return of the **THALO ASSIST LLC** customer's remains to his/her home country. This coverage includes:

- Domestic and international paperwork fee.
- Preparation of **THALO ASSIST LLC** customer's wreckage for transportation.
- Air-tray.
- Ground and air transportation of the remains of the client **THALO ASSIST LLC** to the funeral home of choice.
- A death certificate.

#### Changes:

(CAPTM) reserves the right to change or modify the terms contained in these rules and regulations without prior notice. (CAPTM) is solely responsible for the interpretation and application of the terms contained in the rules and conditions. all determinations of (CAPTM) shall be final and conclusive.



Consent to record communications:

(CAPTM), at its discretion, may electronically monitor or record communications between its employees or designated representatives and you as a **THALO ASSIST LLC** customer. By registering as a **THALO ASSIST LLC** customer, you specifically authorize communications involving you and to which you are a party to be recorded and used for quality control or other purposes.

Interpretation / choice of law / jury trial waiver / damages:

The interpretation of the rules and regulations is governed by the laws of the State of Ohio, United States of America, and any dispute between you and (CAPTM) shall be finally resolved by the courts of the State of Ohio. (CAPTM) and its **THALO ASSIST LLC** customers agree to waive their right to trial by jury and agree to waive their right to punitive, exemplary, non-economic and consequential damages. the right of (CAPTM) and its **THALO ASSIST LLC** customers to recover statutory damages is limited to contractual damages only. damages recoverable by **THALO ASSIST LLC** customers are limited to the refund of travel assistance plan fees paid.

Full agreement:

The rules and regulations, together with the **THALO ASSIST LLC** travel assistance plan agreement and any modifications thereto constitute the entire agreement between (CAPTM) and you as a **THALO ASSIST LLC** customer with respect to the subject matter and supersede all prior understandings and agreements, whether oral or written. the terms of the rules and regulations may not be altered, varied or modified in any way except in writing by (CAPTM).

## EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

**THALO ASSIST LLC** is excluded from liability to serve in case of:

1. Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the Beneficiary, as well as its complications and consequences even when they appear during the trip. Unless plans that include this benefit.
2. Disease, injury, illness or complications resulting from treatments performed by people or professionals not authorized by the Medical Department or the Emergency Management Center.
3. Homeopathic treatments, acupuncture, physical therapy, spa treatments, podiatry, etc.





4. Criminal intent or criminal action of the Beneficiary, directly or indirectly.
5. Illness treatment or pathological states as a consequence of consumption or intentional administration of toxics, drugs, narcotics or non-prescribed medicines.
6. Expenses incurred in any kind of orthosis, prosthesis, including artificial teeth, eyeglasses, contact lenses, hearing aids, etc.
7. Events that occurred as a result of training, practice or active participation in professional or amateur sports competitions. Also expressly excluded occurrences consequent to the practice of dangerous sports, including but not limited to: Motorcycling, Motorsport, Boxing, Polo, jet skiing, diving (up to 30 meters maximum), Hang-gliding, karting, ATV, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball Ball, Volleyball, Handball, Karate Do, Kung Fu, Judo, archery, rifle shot, Tejo, Rappel, Rappel, Mountain climbing, bungee jumping, athletics, cycling, Speleology Luge, Skeleton, hunting animals, Bobsleigh, etc., and other sports practiced off tracks and regulations approved by the respective sports federations.
8. Abortions, births, check-ups, tests and pr.
9. All types of mental illnesses, including but not limited to neurosis, psychosis or any other mental illness or psychological condition, as well as its consequences.
10. Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
11. The Acquired Immunodeficiency Syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, consequences and implications. Sexually transmitted diseases and/or infections and/or any type of examination and/or treatment that has not received the prior approval of the Emergency Management Center.
12. Event derived from natural disasters, nuclear radiation or radioactivity, as well any other phenomenon with extraordinary character or event that due to its proportions or seriousness it will be considered as a national disaster or catastrophe.
13. Suicide or intent of suicide or wounds self-inflicted by the Beneficiary and or their family, as well as any other act of obvious irresponsibility or imprudence by the Beneficiary.
14. Events derived as consequence of war (declared or not), terrorism, rebellion, civil war, insurrection, military or naval coup, government usurpation, serious alteration of the public order, with or without the personal participation of the Beneficiary or as a member or a civil or military organization.



15. Intentional acts or caused by bad faith by the Beneficiary or its representatives.
16. Routine check-ups, lab tests, tests of controls diagnosis, laboratory tests or radiological or other means, aimed to establish whether the disease is a pre-existence, such as examinations radiology, Doppler, MRI, CT, ultrasound images, scanner of all kinds, etc. The medical examinations to establish whether the condition corresponds to a preexisting disease or not.
17. Expenditure on public and private transport paid by the Beneficiary from their hotel or location to a hospital, medical center or doctor's office. Unless these expenses have been expressly authorized in writing or orally by the Emergency Management Center.
18. Congenital diseases and their derivatives or consequences, known or unknown to the Beneficiary.
19. Injuries or accidents arising from aircrafts not authorized for public transportation, including private charter flights.
20. Illness, disease or injury arising directly or indirectly from quarrels or fights (unless it were a proven self-defense with police report), strike, acts of vandalism or popular tumult that the Beneficiary has participated as an active member. Or the attempt to commit an illegal act and, in general, any criminal or fraudulent action, including providing information that is different from the reality.
21. Treatment for endemic, epidemic or pandemic disease in countries with and without health emergency if the Beneficiary has not followed the suggestions and/or information on travel restrictions and mandatory vaccinations issued by respective health authorities in each country.
22. Any expense or care that has not been consulted and approved by THALO ASSIST LLC Emergency Management Center.
23. Diseases or ailments resulting from disorders in women menstrual period and delays; and abundant vaginal discharge.
24. Liver diseases such as cirrhosis, abscesses, and others.
25. Exams and/or hospitalization for stress tests and all types of preventive checkups.
26. Any type of hernia and its consequences.
27. Kidnapping or attempted kidnap.
28. Professional Risks: If the reason for the trip was Beneficiary perform work or tasks that involve a professional risk. Illness or work-related accidents when performing highly specialized tasks where life is exposed or being exposed to hazardous substances or handling of heavy machinery, or manipulation of gas, air pressure or hydro fluids, or requiring special physical skills.

29. Driver or passenger injuries by the use of any type of vehicles, including bicycles, motorcycles and mopeds without a license or without a helmet, or without insurance.
30. Excluded are accidents and illnesses that occur while the Beneficiary is in countries where civil or foreign war. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
31. No assistance will be provided to any Beneficiary in illegal immigration or employment status (including undeclared work in the country where attendance, or shocked students working in a foreign country without the appropriate permission from local authorities is required).
32. THALO ASSIST LLC will not be responsible for costs for physiotherapies referred to the treatment of ailments related to work accidents, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. The physiotherapies will be covered only in case the ailment has been caused by a non-work accident with prior authorization from the Medical Department of the Assistance Services Center in case it is determined that with them the passenger can improve their current condition and under no circumstances, may exceed ten (10) sessions.

In case that it is determined that the reason for traveling abroad was the treatment of a preexisting condition and that the current treatment has any direct or indirect link with the previous condition, **THALO ASSIST LLC** reserves the right to investigate the connection between the current event and the previous condition.

Agreement of competition: It is expressly agreed between the parties with respect to the contractual relationship between the Beneficiary and the provider Voucher any problem of interpretation of the scope of the same and/or legal claim, which cannot be resolved amicably between the parties, shall be subject to the jurisdiction of the courts of Doral, Florida, excluding any other jurisdiction and jurisdiction that may correspond.

No joint services and/or intervention of other enterprises: In no case will **THALO ASSIST LLC** provide support services to the Beneficiary established in the health care plan of the travel certificate or fee reimbursement of any kind, as long as the Beneficiary requests or has requested services for the same problem and/or condition to any other company, before, during or after they are applied to the supplier.

## SUBROGATION AND ASSIGNMENT OF RIGHTS

Until the amounts disbursed in compliance with the obligations arising from these General Conditions, **THALO ASSIST LLC** and/or the insurance companies

that assume the risk as a result of the **THALO ASSIST LLC** order will be automatically subrogated in the rights and actions that may correspond to the Beneficiary or to his or her heirs against third-party natural or legal persons by virtue of the event that motivates the assistance rendered and/or benefit paid.

The Beneficiary of the product granted agrees to pay on the spot **THALO ASSIST LLC** any amount that has been received from the party responsible for the event and/or his Insurance Company (s) as an advance (s) account of the liquidation of the final compensation to which the Beneficiary is entitled; this up to the amount of the payments that would have received from the insurance companies in the case occurred.

Without the following statement being construed as limiting, the rights and actions likely to be exercised in front of the following persons are expressly included in the subrogation:

1. Third parties responsible for an accident (transit or any other type) and/or their insurance companies.
2. Transport companies, with regard to the refund -total or partial- of the price of unused tickets, when **THALO ASSIST LLC** has taken over the transfer of the holder or his remains.
3. Other companies that cover the same risk.

**IMPORTANT: The owner irrevocably transfers in favor of THALO ASSIST LLC the rights and actions included in this Clause, obliging to carry out all the legal acts that are necessary for this purpose and to provide all the collaboration that is required on the occasion of the fact happened in this regard, it undertakes and obliges to formalize the subrogation or assignment in favor of THALO ASSIST LLC within three (3) calendar days following the intimidation of the Holder / s for that purpose. If you refuse to subscribe and/or collaborate to assign such rights to THALO ASSIST LLC, the latter will automatically be exempt from paying the assistance costs incurred.**

In addition, **THALO ASSIST LLC** will be subrogated, it being understood that any insurance, travel assistance and/or medical insurance will have the obligation in the first instance of payment of all or part of the expenses that may be triggered by the event suffered by the Beneficiary.

**THALO ASSIST LLC** will be subrogated in the rights and actions that correspond to the Beneficiary, for facts that have motivated the intervention of that and up to the total cost of the services provided.

Refusal to provide collaboration or subrogate such rights to **THALO ASSIST LLC** will be released from the obligation to fulfill the services offered and/or due. Likewise, **THALO ASSIST LLC** reserves the right to assign all or part of the rights that may arise from the contractual relationship with the Beneficiary, as well as the execution, rendering of services and other obligations under its charge to third professional legal entities. in the branch of assistance to companies in the field.

In this sense, the Beneficiary is aware of this right and therefore expressly waives to be notified or previously notified of such assignments.

## EXCEPTIONAL CIRCUMSTANCES

**THALO ASSIST LLC** and its network of service providers, agent or agents are expressly released and will hold harmless for cases in which fortuitous events cause delays or prevent the rendering of services due to acts of natural catastrophes, strikes, riots, wars, lock-outs, invasions, sabotage, hostilities, rebellion, insurrection, governmental decree, terrorism, popular uprisings or any other overpowering force including nuclear, biological or chemical. Whenever elements of nature are involved, **THALO ASSIST LLC** promises to make every effort to meet its commitments once the impeding cause has ceased.

## RECOURSE

**THALO ASSIST LLC** reserves the right to demand reimbursement from the Beneficiary for any expenses paid in error in the event **THALO ASSIST LLC** provided services or benefits not considered appropriately under the Plan or rendered outside the period of validity.

## DISCLAIMER

The service provided by **THALO ASSIST LLC** in accordance with the terms of these general conditions and the travel assistance contract, is limited solely and exclusively to provide the Beneficiary with access to professionals for the provision by the latter, under its sole and exclusive responsibility, medical, dental, pharmaceutical, legal and/or general assistance services. In this way, **THALO ASSIST LLC** will not be liable in any way, either directly or indirectly, for any claim that the Beneficiary may make for the provision of the services carried out by any of the aforementioned professionals.

**THALO ASSIST LLC**, will not be liable and will not indemnify the Beneficiary for any type of damage, injury or illness caused by having provided the Beneficiary with his request, people or professionals to assist him medically, dentally,

pharmaceutically or legally. In these cases, the person or persons designated by **THALO ASSIST LLC** will be held as agents of the Beneficiary, without possible recourse of any nature or circumstance against **THALO ASSIST LLC**, because of such designation. **THALO ASSIST LLC** strives to make available to passengers the best health professionals and the best means, however **THALO ASSIST LLC**, can never be held totally or partially as responsible for availability, quality, results, lack of attention, medical services and/or malpractice of said professionals or entities, as they are conditions that are completely outside of **THALO ASSIST LLC** control.

## TERMINATION

Any claim the Beneficiary may have that gives rise to the obligations that **THALO ASSIST LLC** should or could assume under these General Conditions will terminate unless received in writing within a period of 30 (thirty days) consecutive days after the end of the validity of the voucher.