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IMPORTANT RECOMMENDATION

We invite the Beneficiaries of a voucher or assistance plan from BEST TRAVEL ASSISTANCE to read these general conditions before starting their trip. On the following pages, you will find:

- General Conditions
- Specific Conditions
- Exclusions
- Instructions to help you make better use of the benefits and services contracted.

I. INTRODUCTION

All services provided by this assistance plan are covered by BEST TRAVEL ASSISTANCE, a company whose primary purpose is to provide, among other services, medical, legal, and personal assistance, exclusively in emergency situations and during the course of a trip within the validity period of the contracted plan.

Acceptance by the Beneficiary

These General Conditions, along with the remaining documentation, are provided to the Beneficiary at the time of purchasing the plan and constitute the travel assistance contract provided by BEST TRAVEL ASSISTANCE. The Beneficiary declares that they understand and accept these General Conditions, and such acceptance is confirmed by any of the following acts:

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

In both cases, the Beneficiary acknowledges that they have chosen, read, and accepted all the terms and conditions of the services stated in these General Conditions and that they govern the relationship between the parties at all times, constituting a binding contract.

It is clearly understood and accepted by the Beneficiary that BEST TRAVEL ASSISTANCE plans do not constitute, under any circumstances, an insurance policy or similar product, nor are they a social security or prepaid medicine program or unlimited medical service. Therefore, they are not primarily aimed at complete health care or the definitive treatment of the Beneficiary's ailments. The medical assistance services provided by BEST TRAVEL ASSISTANCE are expressly limited to emergency treatments for acute conditions and are intended solely for primary assistance during a trip for sudden and unpredictable events where a clear, verifiable, and acute medical condition has been diagnosed that prevents the normal continuation of the trip, as long as the illness or medical condition is not listed in the exclusions. These plans are designed to ensure the primary and initial recovery of the Beneficiary and the physical conditions that allow for the normal continuation of their trip. They are not designed, contracted, or provided for:

- Elective medical procedures.
- Routine medical check-ups or check-ups not previously authorized by the Assistance Services Central.
- Advancing benign or long-term treatments or procedures.

All assistance or treatment will cease, and BEST TRAVEL ASSISTANCE will not be responsible once the Beneficiary returns to their place of residence or when the chosen plan's validity period expires. The acquisition of one or more vouchers by a Beneficiary does not accumulate benefits or time. In these cases, only the limits established in the first-issued voucher will apply.

NOTE: It is clearly understood by the Beneficiary that this plan is a travel assistance product, and if offered through an insurance company, it does not constitute an international health insurance.

Furthermore, once the voucher's validity period has started, the Beneficiary cannot make changes or expansions to the contracted product, nor will the voucher be canceled for any reason or under any circumstances. Notwithstanding the above, if the Beneficiary extends their trip unexpectedly, they may request the issuance of a new voucher. BEST TRAVEL ASSISTANCE reserves the right to accept or deny this renewal without providing further explanations, subject to the following conditions:

a. The Beneficiary cannot request the renewal of their voucher if they have used any of BEST TRAVEL ASSISTANCE's services during the original voucher's validity. b. The Beneficiary may renew their voucher with a plan that provides the same or greater coverage than the original; coverage will not be issued with less than originally contracted. c. The Beneficiary must request authorization for the issuance of a new voucher exclusively from the original issuing agent or, if purchased online, through the "Contact" form on the website, indicating the number of days they wish to contract. The issuing agent is required to inform BEST TRAVEL ASSISTANCE that it is a renewal and will request authorization for the new contract period. d. The request for issuing a new voucher must be made before the expiration of the original voucher. e. The Beneficiary must pay for the new voucher at the time of issuance.

The new travel assistance plan and corresponding voucher issued under the conditions referred to in this clause cannot be used under any circumstances to start or continue treatment and/or assistance for problems that arose during the validity of the previous voucher, nor before the new plan and/or voucher's validity. Regardless of whether the ongoing processes or treatments were authorized by BEST TRAVEL ASSISTANCE or third parties, any medical assistance treated during the first voucher's validity will automatically be considered a preexisting condition during the second voucher's validity and therefore will not be covered by BEST TRAVEL ASSISTANCE.

When the validity of the previous voucher has ended, or if the passenger purchases new assistance while at their destination, the voucher will be issued with a 3-day waiting period for any expenses covered within the coverage table. This is only after receiving explicit authorization from the issuing agency/tour operator.

Definitions

Below are definitions of terms used in these general conditions to facilitate a better understanding for the Beneficiaries of a BEST TRAVEL ASSISTANCE plan:

A

- **Accident:** An event resulting in bodily harm suffered by the Beneficiary, caused by external, uncontrolled, and moving agents—violent, visible, and sudden. Whenever the term "accident" is mentioned, it means that the resulting injury or condition was directly caused by such agents, independent of any other cause. Accidents due to negligence, provocation, or lack of preventive measures by the Beneficiary are excluded from all assistance. If bodily harm is caused by reasons other than those mentioned, the Beneficiary will be covered up to the Medical Assistance for Illness amount of the acquired plan.
- **Serious Accident:** An accident resulting in the amputation of any body part; fractures of long bones (femur, tibia, fibula, humerus, radius, and ulna); cranial trauma; second and third-degree burns; severe hand injuries, such as crush injuries or burns; severe spinal injuries affecting the spinal cord; ocular injuries compromising vision or hearing capacity. In general, any accident that endangers the patient's life.

C

- **Catastrophe:** A disastrous event that severely disrupts the regular order of things and involves numerous people.
- **Assistance Services Central:** The office that coordinates the provision of services requested by the Beneficiary in their assistance case. It is also the department of professionals providing supervision, control, and coordination in all matters and/or services to be provided or facilitated under these General Conditions, related to medical issues.

D

- **Medical Department:** A group of medical professionals from BEST TRAVEL ASSISTANCE who intervene and make decisions on all matters and/or services provided or to be provided in accordance with these General Conditions.
- **Amateur Sports:** Sports practiced by enthusiasts, for leisure and/or recreational activities.
- **Professional Sports:** Sports practiced with or without profit, performed in any type of competition such as intercollegiate, tournaments, championships, high-risk sports, etc.

E

- **Acute Illness or Medical Condition:** A short and relatively severe alteration in the state of the body or any of its organs, which may disrupt or alter the balance of vital functions, causing pain, weakness, or other abnormal manifestations.
- **Congenital Illness:** A pathology present or existing before birth.
- **Chronic Illness:** A continuous, recurring, and persistent pathological process lasting more than 30 days.
- **Preexisting Medical Condition:** Any physical pathological process with an origin or etiology before the start date of the plan or travel (or a later date) and detectable through commonly used diagnostic methods worldwide (including but not limited to: Doppler, nuclear magnetic resonance, catheterization, radiology, etc.). Preexistence includes any known or unknown illness or body condition that required a period of development or incubation within the Beneficiary's body before starting the trip. Clear and common examples of preexistence include: kidney or bile stones, arterial or venous obstructions, respiratory illnesses like asthma, lung problems, emphysema, HIV, hypertension-related problems, glaucoma, cataracts, nephritis, ulcers or gastric diseases, congenital deformities, genital mycoses, hepatic abscesses, cirrhosis, blood sugar issues, high cholesterol, high triglycerides, and others. These conditions require a short or long development period, but in all cases, more than a few hours of flight, recognizing that the condition existed within the body before boarding the plane or transport at the start of the assistance service validity, even if symptoms appear for the first time after the trip has begun.
- **Recurrent Medical Condition:** Return, repetition, or reappearance of the same illness or condition after treatment.
- **Sudden or Unexpected Medical Condition:** A sudden, unanticipated illness occurring after the start date of the Beneficiary's medical travel assistance service from BEST TRAVEL ASSISTANCE.
- **Serious Illness:** An alteration or deviation from physiological state in one or more body parts, characterized by symptoms and signs, with a more or less predictable evolution, i.e., any condition or injury with permanent or non-permanent sequelae that partially or totally limits or

impedes the usual occupation or activity of the affected person, or incapacitates them for any activity, requiring or not the assistance of others for essential life activities.

F

- **Force Majeure:** An event that, due to its unforeseeable or unavoidable nature, exempts one from fulfilling an obligation and/or results from the will of a third party.

G

- **Basic Necessity Expenses:** Expenses incurred for the purchase of personal, non-transferable items, including: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap—liquid, bar, powder—, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products), and makeup. Any other items not listed are excluded from coverage.

M

- **Treating Physician:** A medical professional provided or authorized by the BEST TRAVEL ASSISTANCE Services Central who assists the Beneficiary at their location.

P

- **Stable Patient:** One who shows no variation in their health status and generally refers to symptoms and signs that have not recently changed.
- **Assistance Plan or Product:** The detailed set of travel assistance services offered, specifying an exhaustive list of services and their monetary, quantitative, geographical, and age limits for the Beneficiary.
- **Waiting Period:** The time interval during which the coverages included in the Plan are not effective. This period is calculated in days from the start date of the voucher's validity, provided the Beneficiary is already outside their usual place of residence at the time of contracting.

T

- **Maximum Limits:** The maximum coverage amounts provided by BEST TRAVEL ASSISTANCE, indicated in the voucher for each benefit according to the contracted assistance product.

V

- **Voucher:** The document you receive upon purchasing your BEST TRAVEL ASSISTANCE product, which contains your details to be communicated to the central office in case of requesting assistance.

I. BENEFICIARY / AGE LIMIT

The Beneficiary is the individual whose name appears on the assistance plan and is the sole recipient of all coverage until the anniversary day of their age limit according to the type of plan acquired. After this date, the Beneficiary loses all rights to the benefits and all assistance provisions defined in these

general conditions, as well as the right to any reimbursement or claims arising from events occurring after this day.

The benefits or services of the respective plan can be received exclusively by the Beneficiary and are non-transferable. The Beneficiary must verify and demonstrate their identity, present the voucher letter or corresponding voucher, and travel documents to determine the validity and applicability of the requested benefits or services.

The Beneficiary may use the contracted services until midnight (00:00 hours) on the anniversary day according to the contracted plan. From that date, the Beneficiary loses all rights to benefits concerning the Assistance services defined in these General Conditions, as well as the right to reimbursement or claims arising from events occurring after this date. For example, a person is considered to be 84 years old until the day before turning 85 years old.

II. VALIDITY - VALIDITY PERIOD

This is the period during which the benefits indicated in the BEST TRAVEL ASSISTANCE medical assistance plans can be obtained. It runs from midnight (00:00 hours) on the start date of the plan validity, while the passenger is in foreign territory, until 24:00 (23:59) hours on the end date of such validity, with both dates reflected on the voucher acquired by the Beneficiary. The end of the validity will result in the automatic cessation of all benefits, services, or ongoing or pending services, including cases or treatments initiated at or before the end of the validity.

"Short Trips" plans will have a maximum validity of 90 consecutive days of travel, while "Long Stay" plans will have a total validity of 365 consecutive days of coverage.

Note: "Student" plans can only be purchased by individuals currently studying or going to study; therefore, a certificate or student ID or acceptance to an educational institution will be required when requesting assistance.

The "Annual Multitrip" assistance plans have a total validity of 365 days. However, the Beneficiary may not remain on each trip, according to the plan purchased, for more than 30, 45, 60, or 90 days abroad for each trip made within the validity. The BEST TRAVEL ASSISTANCE Services Central will request a copy of the Beneficiary's passport via fax or email to demonstrate the date of departure from their country of residence or the date of entry into the country where assistance is requested.

BEST TRAVEL ASSISTANCE plans operate on a consecutive day basis. Once a plan's validity has started, it cannot be interrupted; unused days on the voucher are non-refundable. Once the validity of a plan is interrupted, it expires and cannot be reactivated.

The purpose of the trip must be for tourism, and at no time can it be guaranteed to individuals performing professional activities abroad. If the Beneficiary's trip involves performing work or tasks involving professional risk, such as high-specialization tasks that endanger life, exposure to hazardous substances, operation of heavy machinery or equipment working with gases, air pressure, or hydraulic fluids, requiring special physical skills, or exposure to danger resulting in an accident or consequential illness, BEST TRAVEL ASSISTANCE will be exempt from any responsibility for providing services or covering costs arising from such circumstances. In these cases, it will be the employer's responsibility to cover these costs through their professional risk insurance plan. This rule also applies to those not employed by a company and acting as independent workers or in an illegal migratory or labor situation.

In cases where the Beneficiary is hospitalized due to an illness and/or accident covered by BEST TRAVEL ASSISTANCE at the end of the coverage period, only hospitalization expenses will be

covered under the medical expense coverage for illness and/or accident as applicable, understood as follows:

- 1) Up to eight (8) additional days counted from the end date of the voucher validity, or
- 2) Until the contracted coverage has been exhausted, or
- 3) Until the physician discharges the Beneficiary during the eight (8) days of coverage extension

All assistance or treatment will cease, and BEST TRAVEL ASSISTANCE will not be responsible once the Beneficiary returns to their place of residence or the validity period of the chosen plan expires, except for the previously mentioned exceptions.

- Note 1: In cases where the Beneficiary is already in the destination country and requests authorization to issue a travel assistance plan, provided it is authorized by the Emergency Central, the plan will have a 3-day waiting period.
- Note 2: Passengers who have been in the destination country for more than two years cannot purchase a new travel plan, as they are considered residents of that country.

I. GEOGRAPHIC VALIDITY

- Coverage will be global or specifically for Europe, depending on the voucher purchased. Regardless of the Beneficiary’s location, coverage will be provided in case of assistance needs according to the respective plan acquired. The country of habitual residence of the Beneficiary or the country where the Assistance Plan was issued is always excluded.

II. PROCEDURE FOR REQUESTING ASSISTANCE - ASSISTANCE CENTRALS

- If assistance is needed, and regardless of geographical situation in strict accordance with the other clauses of these general conditions, the Beneficiary will contact the BEST TRAVEL ASSISTANCE Services Central. To communicate with this central by phone, the Beneficiary should request a collect call or call directly to the Assistance Central using the numbers provided for the indicated countries.
- In case there is a charge for calling the Assistance Central, BEST TRAVEL ASSISTANCE will reimburse the Beneficiary for the call cost; it is necessary to keep and present the receipt or invoice showing the charge to one of the numbers listed below.
- It is the Beneficiary’s obligation to always call and report the emergency. If the Beneficiary cannot do so personally, any companion, friend, or family member may make the call, but the call or notification must be made within 24 hours of the emergency occurring. For cases where the Beneficiary is at sea and unable to contact the Assistance Central, they must inform the medical event within 24 hours of disembarking at the first port of arrival. Failure to comply with this rule results in automatic loss of any claim rights by the Beneficiary.

Country	Phone number	Country	Phone number
Germany	08007237977	Portugal	0800180143
Argentina	08006662363	United Kingdom	08082347454
Brazil	08000380622	United States	1 954 271 0202
Spain	900838022		1 888 816 1811
Spain	900938719	United States/Collect Call	1 954 306 0611

France	0805089450	Skype	asistencia.internacional
Italy	800794540	E-mail	assistance@ilsols.com
WhatsApp	1 863-204-0508		

Note: Toll-free (0800) numbers should be dialed exactly as they appear from landline phones. If the country you are in does not have a toll-free number, you should call via the international operator of the country you are in, requesting a reverse charge call to the U.S. phone number indicated in the table above, and also use electronic means such as email, WhatsApp, and Skype.

I. OBLIGATIONS OF THE BENEFICIARY

To obtain services, the beneficiary must:

1. Request and obtain authorization from the Assistance Center before taking any initiative or incurring any expense related to the benefits provided by the assistance plan voucher. Failure to obtain prior authorization will result in no reimbursements or rights to claims.
2. It is clearly understood that notification to the center is essential, even if the issue is fully resolved, as BEST TRAVEL ASSISTANCE cannot cover any assistance costs without prior knowledge and authorization from the Assistance Center.
3. The beneficiary agrees that BEST TRAVEL ASSISTANCE reserves the right to record and audit telephone conversations deemed necessary for the proper execution of its services. The beneficiary expressly agrees to this and consents to the use of such recordings as evidence in case of disputes regarding the assistance provided.
4. If the beneficiary or a third party is unable to communicate with the Assistance Center due to an involuntary circumstance, they must inform the center within 24 hours of the event. Failure to notify within 24 hours will result in the automatic loss of the beneficiary's right to claim or request any indemnity.
5. Accept and follow the solutions and recommendations provided by the Assistance Center and, if necessary, consent to repatriation to the country of origin when, according to medical opinion, the beneficiary's health status permits and requires it.
6. Provide documentation to confirm the case's validity, including all original expense receipts to be evaluated for potential reimbursement by BEST TRAVEL ASSISTANCE and all medical information (including prior to the start of the trip) necessary for the center to assess the case.
7. In cases where BEST TRAVEL ASSISTANCE requires it, the beneficiary must grant authorization to release their medical history by completing the Record Release Form requested by the medical center and returning it by fax to the Assistance Center. The beneficiary also irrevocably authorizes BEST TRAVEL ASSISTANCE to request any medical information from both foreign and domestic professionals to evaluate and decide on the applicability of restrictions related to pre-existing conditions or the issue causing the assistance. It is highly recommended that beneficiaries always complete the Form when registering at a medical center, as it will greatly assist in reimbursement cases and decision-making regarding specific cases requiring the study of the patient's medical history.

Note: In some countries, especially in the United States and Europe, due to standardization issues, many medical centers such as hospitals, clinics, and laboratories may send invoices or payment claims to patients even after accounts or invoices have been settled.

If this occurs, the beneficiary should contact the Assistance Center office by calling the numbers provided earlier or emailing claims@ilsols.com to report the situation. The center will handle clarifying this situation with the provider.

II. OBLIGATIONS ASSUMED BY BEST TRAVEL ASSISTANCE

1. Fulfill the services and benefits described in the General Conditions of covered events in the contracted plan during the validity of the voucher.
2. BEST TRAVEL ASSISTANCE is expressly released, exempted, and excused from any obligations and responsibilities in case the beneficiary suffers any damage or requests assistance due to fortuitous events or force majeure, including but not limited to: catastrophes, earthquakes, floods, storms, international or civil war (declared or not), rebellions, civil unrest, insurrection, guerrilla or anti-guerrilla acts, hostilities, reprisals, conflicts, embargoes, coercion, strikes, popular movements, lockouts, sabotage or terrorism acts, labor disturbances, government authority actions, etc.; as well as issues and/or delays resulting from the termination, interruption, or suspension of communication services. Once these issues are resolved, BEST TRAVEL ASSISTANCE commits to fulfilling its obligations as quickly as possible.
3. BEST TRAVEL ASSISTANCE is obligated to review each reimbursement request to determine its validity and accordingly reimburse amounts as per the general conditions and coverage limits of the contracted plan. All compensations and/or reimbursements and/or other expenses incurred by BEST TRAVEL ASSISTANCE under this contract may be paid in local currency.

Reimbursement Processing Times:

- a. The beneficiary has up to 30 consecutive days from the end date of the voucher's validity to submit the necessary documentation and evidence to initiate the reimbursement process. After this period, no documents will be accepted for processing any reimbursement.
- b. Upon receiving the documents, BEST TRAVEL ASSISTANCE has up to 5 consecutive days to request any missing documents not provided by the beneficiary.
- c. With all necessary documents received, BEST TRAVEL ASSISTANCE will proceed within the following 15 business days to analyze the case and issue a letter of approval or denial of the reimbursement.
- d. If the reimbursement is approved, BEST TRAVEL ASSISTANCE will make the payment within 15 business days after receiving the complete written information for the transfer.

Note: Reimbursements paid directly by BEST TRAVEL ASSISTANCE may be made via bank transfer, postal order, or check. BEST TRAVEL ASSISTANCE will cover costs related to postal agency charges, check delivery, and direct bank fees; additional charges by the beneficiary's bank will be covered by the beneficiary.

III. COVERAGE AND SERVICE CURRENCY

The benefits offered by BEST TRAVEL ASSISTANCE are detailed in section IX., and their maximum coverage limits are reflected in the contracted voucher in US dollars (USD) or euros (EUR), depending on the chosen plan and its geographical coverage.

IV. BENEFIT DEFINITIONS

Some benefits are included only in certain BEST TRAVEL ASSISTANCE products. Verify in your voucher the benefits and limits contracted. If an item is not listed on your voucher, it is because the product you selected does not include that service.

Medical Assistance for Accident/Non-Pre-existing Illness

- **Medical Consultations:** Provided in cases of accident and acute and unforeseen non-pre-existing illness or medical conditions.
- **Specialist Care:** Provided only when indicated and authorized by the Medical Department of the Assistance Center or the treating physician of the center.
- **Complementary Medical Exams:** Only when indicated and previously authorized by the Medical Department of the Assistance Center.
- **Hospitalization:** Depending on the nature of the injury or illness and always as prescribed by the Medical Department of the Assistance Center, hospitalization will be arranged at the nearest healthcare facility. This item applies only to the beneficiary of the assistance plan, and under no circumstances will coverage be provided for accommodation and/or meals for a companion.
- **Surgical Interventions:** When authorized by the Medical Department of the Assistance Center in cases of emergencies requiring immediate treatment that cannot be deferred until the beneficiary returns to their country of origin.
- **Intensive Care and Coronary Units:** When the nature of the illness or injury requires it, always with prior authorization from the Medical Department of the Assistance Center.

Note 1: The Assistance Center reserves the right to decide the most appropriate treatment among those proposed by the medical team and/or repatriation to the country of residence if the beneficiary's physical condition permits. If the medical team deems it possible to return to the country of origin for long-term treatment, scheduled surgeries, or non-urgent surgeries, the beneficiary must accept this solution, or they will lose all benefits provided by their BEST TRAVEL ASSISTANCE plan.

Pharmacy Discount

This benefit is applicable at all pharmacies in the United States for medications needed based on a medical prescription. It is not necessary for the prescription to be issued by the company, but the medical prescription must be presented at the time of purchase, as this benefit does not apply to over-the-counter medications. To access this benefit, a code will be assigned, which must be presented at the pharmacy. Please note that the discount will vary depending on the medication and the pharmacy.

Medical Assistance for COVID-19

The beneficiary must always, without exception, contact the Emergency Center, which will arrange a virtual telemedicine appointment. Based on the Medical Department's assessment, if the beneficiary shows symptoms related to COVID-19, the Assistance Center will coordinate the necessary medical consultation according to each country's health and safety protocols, covering expenses up to the coverage limit indicated in the voucher. Covered expenses include:

- **Hospital Expenses for COVID-19:** If hospitalization is required to stabilize the beneficiary's condition.
- **Mechanical Ventilator Expenses:** If the Medical Department, in conjunction with the treating physician, deems the use of a mechanical ventilator necessary, the Center will authorize and cover this expense.

THIS BENEFIT WILL NOT BE REIMBURSED.**COVID-19 Protocol Clarification**

As of October 2022, the COVID-19 medical coverage applies to all plans from ages 0 to 99 and covers up to the maximum limit contracted for non-pre-existing conditions.

Medical Assistance for Pre-existing Conditions

If the beneficiary specifically contracts coverage for emergencies related to pre-existing and/or chronic conditions, coverage will be provided up to the amount clearly specified in the voucher. The coverage for chronic and/or pre-existing conditions includes:

- Acute episodes or unforeseeable events, decompensation of known or previously asymptomatic chronic conditions.
- This coverage is provided exclusively for primary medical care in the acute episode or unforeseeable case, requiring assistance during the trip and cannot be deferred until return to the country of residence. The Assistance 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. Repatriation will be an option for long-term treatments, scheduled surgeries, or non-urgent surgeries. The beneficiary is obliged to accept this solution; otherwise, they will lose all benefits provided by the assistance plan.

Excluded from this benefit:

- Initiation or continuation of treatments, diagnostic procedures, investigative procedures, or therapeutic conduct unrelated to the acute and unpredictable episode.
- All sexually transmitted diseases, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus (HPV), trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.
- Dialysis procedures, transplants, oncology treatments, psychiatric treatments, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc.
- Diseases caused by drug ingestion, narcotics, medications taken unsafely without prescription, alcoholism, etc.
- Injuries sustained during illegal acts are not covered.

Beneficiary Obligations:

1. The beneficiary must follow all medical instructions given by the treating physician assigned by BEST TRAVEL ASSISTANCE and take all medications as prescribed.
2. If the beneficiary is interested in a plan that includes emergency assistance coverage for pre-existing conditions and suffers from conditions such as cancer, heart disease, chronic pulmonary disease, or chronic liver disease, they must consult their personal doctor in their country of origin before starting the trip and obtain written confirmation that they are fit to travel to the desired destination and can carry out all scheduled activities.
3. The beneficiary cannot commence the trip after receiving a terminal diagnosis.
4. To access this coverage, the beneficiary must have been stable for more than 12 months. If it is determined that the purpose of the trip was to receive treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

Prescription Medications

Within the coverage limits, BEST TRAVEL ASSISTANCE will cover the costs of medications prescribed by the treating physician of the Assistance Services Center up to the amounts specified in the coverage limits of the contracted plan. Expenses incurred by the beneficiary for the purchase of medications previously authorized by the Assistance Services Center will be reimbursed, within coverage limits, upon return to the country of origin, and upon presentation of original purchase receipts, the original copy of the medical report indicating the received diagnosis, and the prescription. Beneficiaries are advised to ensure they request these documents from the treating physician, as failure to present them may result in non-reimbursement of expenses.

Expenses for medications related to pre-existing conditions will not be covered by BEST TRAVEL ASSISTANCE, even if diagnosed by the treating physician of the Assistance Services Center. Medications for the treatment of mental or emotional disorders are also excluded, even if authorized by the Medical Department of BEST TRAVEL ASSISTANCE. Additionally, contraceptive pills, injections, intrauterine devices, or any other family planning methods will not be covered, even if prescribed by the treating physician of the Assistance Services Center.

Note: Medical prescriptions intended for initial symptom recovery will only be authorized for the first 30 days of treatment.

Dental Emergency

Within the coverage limits, BEST TRAVEL ASSISTANCE will cover dental expenses arising from an emergency due to trauma, accident, or infection, limited to pain treatment and/or extraction of the affected tooth due to infection or trauma. Dental treatments such as root canals, fillings, crowns, prosthetics, sealants, smile designs, or any other treatment not clearly specified in these conditions are excluded from coverage.

Prosthetics and Orthotics

Coverage for prosthetics and orthotics will only be authorized if necessary due to an emergency or urgency that poses a risk to the beneficiary's life, requiring hospitalization and/or surgical procedures. The Medical Department of the Center, in agreement with the medical team assisting the beneficiary, will determine the need for prosthetics or orthotics to safeguard the patient's life.

BEST TRAVEL ASSISTANCE reserves the right to determine the prosthetics, orthotics, or mechanical aids to be provided. Expenses for dental prosthetics, hearing aids, eyeglasses, contact lenses, and competitive functional prosthetics are expressly excluded, as are expenses for the breakage, wear, or maintenance of prosthetics, orthotics, or mechanical aids due to aging or non-accidental reasons.

Medical Transfer and/or Medical Repatriation

In the event of an emergency or urgency, if the Assistance Services Center deems necessary, the beneficiary will be transferred to the nearest health center using the transportation method deemed most appropriate by the Medical Department, according to the nature of the injury or illness. For urgent or emergency treatments and surgeries, medical transfers must be requested and authorized by the BEST TRAVEL ASSISTANCE center in advance. Failure to comply with this rule will exempt BEST TRAVEL ASSISTANCE from covering the transfer expenses.

Medical repatriation refers to the transfer of the ill or injured beneficiary from their location to the airport of entry in their country of habitual residence, where the voucher was issued. Only the Medical Department of BEST TRAVEL ASSISTANCE can authorize these arrangements, and the beneficiary or a relative is prohibited from undertaking this on their own without written authorization from BEST TRAVEL ASSISTANCE. Additionally, repatriation must be authorized and medically and scientifically

justified by the Medical Department of BEST TRAVEL ASSISTANCE. If the beneficiary or their relatives choose to proceed with repatriation without consulting the Medical Department, BEST TRAVEL ASSISTANCE will not be responsible for any related expenses or consequences.

When the Medical Department of BEST TRAVEL ASSISTANCE, in agreement with the treating physician, deems repatriation necessary, it will be carried out using the most appropriate available transportation, including commercial airline, economy class, and subject to airspace availability, to the airport of entry in the country of residence or the country where the card was purchased. BEST TRAVEL ASSISTANCE will cover the costs for changes to the ticket date or the purchase of a new ticket if the original is non-changeable. This assistance includes ambulance transportation or other suitable transport compatible with the beneficiary's health condition, including stretcher, wheelchair, walker, and medical accompaniment.

Repatriation expenses will not be recognized if caused by a pre-existing condition or fall under general exclusions, except in plans that cover pre-existing conditions. This benefit applies exclusively within the validity dates of the voucher.

Funeral Repatriation

In the event of the beneficiary's death during the validity of the BEST TRAVEL ASSISTANCE card due to a non-excluded event, BEST TRAVEL ASSISTANCE will organize and cover the funeral repatriation, including expenses for a basic coffin required for international transport, administrative procedures, and transportation of the body to the place of entry into the beneficiary's habitual residence country, up to the limit specified in the benefits table. If desired, within this coverage, the beneficiary can opt for cremation, including all administrative procedures and transport of ashes to the habitual residence country.

Expenses for a final coffin, funeral arrangements, land or air transportation in the country of residence, and burial will not be covered by BEST TRAVEL ASSISTANCE. BEST TRAVEL ASSISTANCE will not provide services or assume costs related to this benefit if the beneficiary's death results from suicide, alcohol or drug ingestion, or a pre-existing, chronic, or recurrent medical condition. This benefit does not cover any costs for the return of accompanying family members, and BEST TRAVEL ASSISTANCE will not be responsible for third-party expenses.

Relative's Transfer for Hospitalization

If a beneficiary traveling alone is hospitalized for more than ten (10) days, BEST TRAVEL ASSISTANCE will cover an economy class airfare, subject to space availability, for a companion. If included in the benefit table of the products, the beneficiary may also be entitled to hotel expenses of USD 80.00 per day for the accompanying family member, up to a maximum of seven days or until the patient is discharged, whichever occurs first.

Note: For this clause and any other that covers hotel expenses, it is understood that the coverage is limited to basic accommodation, excluding costs for restaurants, laundry, phone, minibar, room service, or any other incidental expenses.

Note: If a return flight benefit is granted according to these general conditions, it must be used within five (5) days Non-extendable Return to Country of Origin. The return to the country of origin must occur within the specified period, counted from the date of issuance of the resolution that authorizes the reimbursement. The return cannot be postponed beyond this period.

Hotel Expenses for Accompanying Family Members

When, according to the treating physician and in agreement with the Medical Department of the Assistance Services Central, the Beneficiary requires the presence of a family member for support during hospitalization, BEST TRAVEL ASSISTANCE will cover hotel expenses up to the amount specified in the assistance plan, with a maximum of 5 (five) days. This benefit applies only to the accompanying family member of the plan's Beneficiary.

Hotel Expenses for Convalescence

If, according to the treating physician and in agreement with the Medical Department of the Assistance Services Central, the Beneficiary has been hospitalized for at least five (5) days and requires mandatory rest upon discharge, BEST TRAVEL ASSISTANCE will cover hotel expenses up to the amount specified in the assistance plan, with a maximum of 10 (ten) days. This benefit applies only to the Beneficiary of the plan and will not cover any expenses for an accompanying person. Coverage for convalescence will not be provided if the hospitalization was due to a pre-existing condition. The rest must be ordered exclusively by the central medical team and will only cover the cost of the room, excluding any meals or other expenses such as laundry, phone calls (except to the BEST TRAVEL ASSISTANCE central), minibars, etc.

Guidance in Case of Lost Documents/Luggage

BEST TRAVEL ASSISTANCE will assist the Beneficiary in reporting lost or stolen luggage and personal belongings, providing services through the nearest Assistance Services Central. Additionally, BEST TRAVEL ASSISTANCE will guide the Beneficiary in the event of lost travel documents or credit cards, giving instructions to file the necessary reports and recover them.

Return Trip Due to Death of a First-Degree Relative

If the Beneficiary needs to return to their habitual residence due to the death of a first-degree relative (parent, spouse, child, or sibling) residing there, BEST TRAVEL ASSISTANCE will cover the difference in the cost of the return airfare to their country of origin, provided the original ticket is a fixed-date or limited-date reduced fare. This assistance must be supported by a death certificate and proof of relationship. Note: If this benefit is granted, the return ticket must be used within the next five (5) days, non-extendable from the date of issuance of the resolution authorizing the reimbursement.

Early Return Due to Serious Damage at Home

In the event of a fire, explosion, flood, or theft causing damage and violence at the Beneficiary's home while they are traveling, and if no one else can handle the situation, and if the original return ticket does not allow a free date change, BEST TRAVEL ASSISTANCE will cover the difference or the cost of a new economy class ticket from the Beneficiary's current location to the nearest airport to their home country. This assistance must be supported by the original police report submitted to the Assistance Services Central within twenty-four hours of the incident. The Beneficiary must contact the Assistance Services Central to obtain authorization. Reimbursement requests without proper justification will not be accepted. Note: If this benefit is granted, the return ticket must be used within the next five (5) days, non-extendable from the date of issuance of the resolution authorizing the reimbursement.

Return Due to Illness of the Policyholder

If the Policyholder must return to their country of habitual residence due to the illness of a first-degree relative (parent, spouse, child, or sibling) residing there, BEST TRAVEL ASSISTANCE will cover the difference in the cost of the return airfare to their country of origin, provided the original ticket is a fixed-date or limited-date reduced fare. This assistance must be supported by a certificate of illness and proof of relationship.

Return of Accompanying Person of Repatriated Policyholder

If the illness or accident of the policyholder prevents them from continuing their trip, the Company will cover the travel expenses for one accompanying person who traveled with the Insured, to the location where the policyholder is hospitalized and/or to their habitual residence, for a one-way trip in economy class or other necessary transportation.

To access this benefit, the following documentation must be provided:

- Hotel reservations, tickets, tours, and documentation proving the relationship as the accompanying person of the policyholder.

Note: The ticket will be in economy class or other transportation deemed appropriate by the emergency center, and will cover only one trip either to where the policyholder is hospitalized or to return to the country of residence.

Note: If this benefit is granted, the return ticket must be used within the next five (5) days, non-extendable from the date of issuance of the resolution authorizing the reimbursement.

Accompaniment of Minors (15 Years Old)

If a Beneficiary is the sole companion of minors under fifteen (15) years old who are also Beneficiaries of a BEST TRAVEL ASSISTANCE plan, and if due to illness or accident verified by the Medical Department of the Assistance Services Central, they are unable to care for them, BEST TRAVEL ASSISTANCE will organize the transportation of these minors to their habitual residence in their home country by the most suitable means.

Accompaniment of Seniors (75 Years Old)

If a Beneficiary is the sole companion of seniors over seventy-five (75) years old who are also Beneficiaries of a BEST TRAVEL ASSISTANCE plan, and if due to illness or accident verified by the Medical Department of the Assistance Services Central, they are unable to care for them, BEST TRAVEL ASSISTANCE will organize the transportation of these seniors to their habitual residence in their home country by the most suitable means.

Cancellation of Booked Travel (Up to 74 Years)

BEST TRAVEL ASSISTANCE will cover up to the coverage limit and according to the plan contracted, penalties incurred for the early cancellation of trips such as tours, tourist packages, excursions, airline tickets, and cruises.

To be eligible for this benefit, the Beneficiary of the voucher must:

1. Purchase the Plan within 72 Hours: Contract the plan within up to 72 hours from when the tour package and/or cruise is booked, provided that the penalty period published by the travel agency or cruise line has not yet begun.
2. Notify the Assistance Central: Notify the Assistance Services Central within a maximum of 24 hours after the event causing the cancellation.
3. Submit Required Documentation: Provide all documentation required by BEST TRAVEL ASSISTANCE to assess coverage for this benefit, including but not limited to: clear and verifiable proof of the reason for the trip cancellation (medical report, death certificate, etc.), letters from the respective service providers, invoices, and payment receipts. (See below for specific requirements for cruises.)
4. Submit Documentation within 30 Days: The Beneficiary has up to thirty (30) continuous days from the date of the event to present complete documentation and supporting materials to

initiate the reimbursement process. After this period, no documents will be accepted for reimbursement processing.

Note 1: For Annual Multi-Trip plans, the cancellation coverage renews each time the Beneficiary travels according to the assistance plan of the purchased product, provided that the requirements for this benefit are met on each trip. This benefit does not apply to Beneficiaries over 74 years old.

Note 2: Coverage excludes any event occurring prior to the issuance of the Assistance Plan. In the case of the same event involving multiple reservations and regardless of the number of policyholders involved, BEST TRAVEL ASSISTANCE's maximum liability for all affected policyholders will not exceed FORTY THOUSAND UNITED STATES DOLLARS (USD \$40,000.00) as a global maximum amount for the same incident. If the total indemnity amounts exceed this limit, each individual indemnity will be prorated according to the maximum liability defined in the Voucher.

Cancellation of a Cruise Trip Before It Begins:

The Beneficiary must:

- Notify the Cruise Line: Immediately notify the cruise line in writing and obtain a confirmation indicating the date of this notification, formally stating the inability to start the cruise on the originally contracted ship and dates.
- Obtain General Conditions: Obtain the cruise line's General Terms and Conditions of booking, clearly stating the procedures for applying penalties or cancellation clauses for an early cancellation of a fully paid cruise.
- Obtain Penalty Documentation: Obtain a document from the cruise line showing the penalty amount applicable to their specific cruise contract and any potential reimbursement amount.

Once the above documentation is obtained, the Beneficiary must clearly and verifiably demonstrate the cause(s) of the trip cancellation in writing to BEST TRAVEL ASSISTANCE and send this documentation to the Assistance Services Central for verification by BEST TRAVEL ASSISTANCE and potential reimbursement if applicable.

Justified Causes for This Benefit Include:

1. The death, accident, or serious non-pre-existing illness of the Beneficiary or a first-degree blood relative (parents, children, or siblings) or spouse, with a serious illness being defined as a health condition that, in the judgment of the Medical Department of the Assistance Services Center, prevents the Beneficiary from commencing the trip on the originally contracted date.
2. Summoning as a party, witness, or juror to a court.
3. Damage caused by fire, theft, burglary, or natural forces to the Beneficiary's usual residence or professional premises that makes them uninhabitable and necessitates their unavoidable presence.
4. Medical quarantine requiring the Beneficiary to remain within their country of origin.
5. Verified termination of the Beneficiary's employment, occurring after the assistance plan was contracted.
6. Emergency summons for military, medical, or public service.
7. Epidemics, natural disasters, or volcanic ash.
8. If the person accompanying the Beneficiary on the trip, defined as those sharing the same hotel room or cruise cabin with the Beneficiary, or being first-degree blood relatives (parents,

- children, or siblings) or spouses, also holds an assistance plan under the same conditions as the Beneficiary and is forced to cancel the trip due to any of the aforementioned reasons.
9. The plan purchased under these conditions, if applicable, will be effective from the moment the Beneficiary acquires their assistance plan until the voucher's validity period begins. This benefit does not apply to Beneficiaries over 74 years old.
 10. Note 1: Any event occurring prior to the issuance of the Assistance Plan is excluded from coverage. In the case of the same event involving multiple reservations and regardless of the number of affected Policyholders, the maximum indemnity responsibility of BEST TRAVEL ASSISTANCE for all affected policyholders will not exceed FORTY THOUSAND U.S. DOLLARS (USD \$40,000.00) as a global maximum for the same claim. If the total indemnities to be paid exceed these amounts, each individual indemnity will be prorated based on the maximum liability defined in the Voucher.

Executive Replacement If the Beneficiary is on a business trip abroad and is hospitalized due to a serious medical emergency that prevents them from continuing their professional duties, BEST TRAVEL ASSISTANCE will cover the economy class airfare, subject to seat availability, for a replacement person designated by their company, as well as hotel expenses up to USD 80 (eighty dollars) per day for up to five (5) days.

24-Hour Inquiry Line Beneficiaries of a BEST TRAVEL ASSISTANCE plan may request information from the Assistance Services Center regarding consular, health, tourism, and other relevant obligations for the destination country. Additionally, BEST TRAVEL ASSISTANCE's concierge service will assist passengers with hotel reservations, restaurants, sports events, cultural events, among others.

Concierge Service BEST TRAVEL ASSISTANCE's concierge service is available 24/7, 365 days a year, to assist Beneficiaries in obtaining information on tickets for shows, travel arrangements, car rentals, theater reservations, and any other information the Beneficiary might need in major cities around the world. The Beneficiary is responsible for all costs and expenses related to the request for concierge assistance; this service is purely informational.

Urgent Message Transmission BEST TRAVEL ASSISTANCE will transmit urgent and justified messages related to any events covered by these general conditions.

Funds Transfer and Legal Bail Transfer in Case of Traffic Accident During the trip, if the Beneficiary is imprisoned due to a traffic accident, BEST TRAVEL ASSISTANCE will manage the transfer of the amount specified in these general conditions for covering the legal bail, provided that the mentioned amount is first deposited with BEST TRAVEL ASSISTANCE by the Beneficiary's family. The cost assumed by BEST TRAVEL ASSISTANCE will only correspond to the value of the transfer made to the Beneficiary. These coverages will be applied only once, regardless of the validity period of the assistance voucher plan.

Legal Assistance for Traffic Accident BEST TRAVEL ASSISTANCE will cover, up to the limits indicated in the plan, the legal fees for civil, criminal, or penal defense of the Beneficiary in relation to being charged or acquitted of responsibility for a traffic accident.

Baggage Location BEST TRAVEL ASSISTANCE will assist the Beneficiary in reporting the loss or theft of their baggage and personal belongings, providing the services of the nearest Assistance Services Center. Additionally, BEST TRAVEL ASSISTANCE will advise the Beneficiary in case of loss of travel documents or credit cards, giving instructions on how to handle these situations.

Reimbursement for Lost Luggage on Commercial Airlines

BEST TRAVEL ASSISTANCE will provide supplementary compensation to the Beneficiary, up to the limit specified in the benefits table. The following terms and conditions apply for this benefit:

- The airline and BEST TRAVEL ASSISTANCE Central must be notified of the incident by the Beneficiary before leaving the airport where the loss was registered, following the instructions described below.
- The luggage must have been lost during international regular flight transportation. This benefit does not apply if the loss originates from a domestic flight segment, charter or hired flights, private or military planes, or any flight without a published regular itinerary, nor does it apply to domestic flights abroad.
- The luggage must have been properly checked, tagged, and dispatched in the aircraft's hold and duly presented and handed over to the airline staff at the terminal dispatch. BEST TRAVEL ASSISTANCE will not compensate for hand or cabin luggage or any other items not properly registered with the airline and transported in the aircraft's hold.
- The loss of luggage must have occurred between the time it was handed over to authorized airline personnel for boarding and the time it should have been returned to the passenger at the end of the trip.
- The airline must have accepted responsibility for the loss of the luggage and paid or reimbursed the Beneficiary as stipulated. BEST TRAVEL ASSISTANCE cannot indemnify the Beneficiary if the airline's compensation has not yet been received.
- Compensation does not apply to losses occurring in any form of land transportation abroad.
- Compensation for total loss of luggage is limited to one entire and completely missing piece per Beneficiary. If the missing item was registered in the name of several Beneficiaries, the compensation will be prorated among them, provided it includes each Beneficiary's ticket numbers and voucher number. Partial losses of luggage are not compensated.
- If the airline offers the Beneficiary a choice between monetary compensation or one or more tickets or other forms of compensation, BEST TRAVEL ASSISTANCE will provide monetary compensation for lost luggage once this option is exercised.

It is important to note that for lost luggage cases, the direct responsibility lies with the airlines or transport companies. BEST TRAVEL ASSISTANCE will act as an intermediary between the airline or transport company and the passenger, and therefore cannot be considered directly responsible for the loss or the search for the luggage. Airlines reserve the right to accept or reject claims made to BEST TRAVEL ASSISTANCE and generally may require that claims be filed directly by the passengers, not allowing BEST TRAVEL ASSISTANCE to act as an intermediary.

Indemnities for total luggage loss will be paid only in the country where BEST TRAVEL ASSISTANCE was purchased.

Upon returning to their country of origin, the Beneficiary must submit the following documentation through the method indicated by the Assistance Center, whether via a link, official channels, or BEST TRAVEL ASSISTANCE offices:

- Original P.I.R. (Property Irregularity Report) Form
- Identification Document or Passport
- Assistance Voucher
- Original copy of the airline's compensation receipt (check, payment receipt), airline tickets.

BEST TRAVEL ASSISTANCE can only proceed with reimbursement for luggage loss indemnity after the responsible airline has fully compensated the Beneficiary. Reimbursement cannot be provided without the airline's payment receipt.

NOTE: Compensation to the Beneficiary will be supplementary to that paid by the airline according to the voucher related to the BEST TRAVEL ASSISTANCE plan acquired. In the case of supplementary compensation, the amount will be determined as the difference between what the airline paid and the amount stipulated in the purchased plan, up to the maximum limit indicated in the voucher. No compensation will be provided if the airline's indemnity equals or exceeds the maximum limit set in the voucher for this concept. Additionally, compensation for lost luggage applies per item or piece, not per person.

Reimbursement for Delay in Luggage Return

BEST TRAVEL ASSISTANCE will reimburse the Beneficiary, whose assistance plan provides for this, upon presentation of original receipts for essential items purchased during the delay in luggage delivery. Purchases must be made after filing the relevant claim with the airline, and after notifying the Assistance Center and providing the corresponding PIR number issued by the airline. This benefit will be provided only if the luggage is not located within six (6) hours from the flight's arrival. The 6-hour period refers solely to the time elapsed until the luggage is located. The time beyond that until physical delivery by the airline is outside BEST TRAVEL ASSISTANCE's responsibility and will not be considered in the 6-hour calculation.

If the delay or loss of luggage occurs on connecting flights, on a return flight to the country of origin and/or habitual residence of the Beneficiary, no compensation will be granted.

If the luggage is declared lost by the airline, the total reimbursed amount for "Luggage Loss Compensation" will be deducted from the reimbursement for this benefit.

This service operates on a reimbursement basis subject to authorization by the Assistance Center and is governed by the times established in the reimbursement procedures.

In case of luggage delay, follow these instructions:

1. Immediately upon noticing the lack of luggage, proceed to the airline or the responsible person at the luggage claim area. Request and complete the P.I.R. (Property Irregularity Report) Form.
2. Before leaving the airport, contact the Assistance Center by phone to report the loss of your luggage.

Upon returning to their country of origin, the Beneficiary must submit the following documentation through the method indicated by the Assistance Center, whether via a link, official channels, or BEST TRAVEL ASSISTANCE offices:

1. P.I.R. Form
2. Receipts for essential item expenses (hygiene items and necessary clothing).
3. Original flight itinerary.

NOTE: Compensation for delayed luggage return applies per item or piece, not per person.

Reimbursement for Luggage Damage

If the Beneficiary's luggage suffers damage that exposes the items inside, or if the locks are violated, BEST TRAVEL ASSISTANCE will grant compensation as specified by the limits of the contracted product.

To make this benefit effective, the following conditions must be met:

- The damage must have occurred between the time the luggage was checked and the time it was to be returned to the Beneficiary upon disembarking.
- BEST TRAVEL ASSISTANCE must be notified within 24 hours of the incident.
- The Beneficiary must present the damage report issued by the airline or shipping company and original receipts for repairs or replacement of the luggage.

Note: Compensation for luggage damage applies per item or piece, not per person.

Reimbursement for Delayed or Canceled Flight

If the Beneficiary's flight is delayed for more than six (6) consecutive hours from the originally scheduled time, and if no alternative transportation is available during this period, BEST TRAVEL ASSISTANCE will reimburse up to the coverage limit for hotel, meal, and communication expenses incurred during the delay, against presentation of original receipts and a certificate from the airline reflecting the delay or cancellation.

This benefit will not be provided if the flight is at an airport near the Beneficiary's habitual residence or if the Beneficiary is traveling with a space-available ticket. This service does not apply if the cancellation is due to the airline's bankruptcy or cessation of services.

Note: This benefit applies only when outside the country of habitual residence.

Reimbursement for Missed Connection Expenses

Due to any reason other than cancellation or delay by the airline, resulting in a missed connection with international destinations and/or direct flights, BEST TRAVEL ASSISTANCE will cover up to the maximum responsibility limits for penalties and the purchase of new tickets.

This coverage also applies for flights within the country of residence, excluding flights that start in the city of the passenger's habitual residence or within 100 km of it. The customer must notify BEST TRAVEL ASSISTANCE on the same day of the missed connection.

To apply for this benefit, the Beneficiary should contact BEST TRAVEL ASSISTANCE from the airport where the coverage applies.

Travel/Cruise Continuation

BEST TRAVEL ASSISTANCE will cover the cost of one economy-class one-way ticket from the departure port to the next port of call on the contracted cruise under the following situations:

- If the Beneficiary missed the scheduled cruise departure due to a flight delay of more than six (6) hours, with proper supporting documents and the airline report (PIR).
- If the Beneficiary needs to be removed from the cruise due to a vital emergency affecting their physical integrity.
- If, due to illness before boarding and after treatment, the Beneficiary is allowed to continue the contracted trip, they can access this benefit by providing documents certifying their inability to board the cruise and the subsequent medical clearance.

This benefit is paid as reimbursement upon presentation of supporting documents for the described situations.

Coverage for Amateur Sports

Provides coverage for amateur participation in:

- Equestrian sports
- Snow sports
- Team sports
- Strength sports
- Winter sports
- Martial arts
- Shooting championships in regulated ranges
- Water sports
- Skiing
- Surfing
- Recreational kitesurfing
- Recreational scuba diving (up to 15 meters)
- Swimming
- Skating
- Snowboarding

Note: Coverage excludes injuries caused by professional practices and/or tournaments, competitions, etc.

Psychological Assistance

24-hour psychological support phone line for Beneficiaries affected during their trip due to medical repatriation, a family member's death, or natural disasters. This service provides psychological support during times of significant emotional stress and cannot replace direct consultation with a psychologist or psychiatrist. It should not be used to establish a diagnosis or self-medicate; professional consultation is recommended.

Virtual Doctor

Beneficiaries of BEST TRAVEL ASSISTANCE can receive recommendations through telephone or video conference (subject to availability) with a healthcare professional who will provide guidance on alleviating symptoms at home or recommend visiting emergency centers or urgent care based on the severity of the symptoms described.

AirHelp Service

Beneficiaries of BEST TRAVEL ASSISTANCE have the option to submit their requests for case review to AirHelp for delayed or canceled flights.

Note: All requests are subject to the terms and conditions of AirHelp, available at the following link: [AirHelp Terms and Conditions](#)

Flight Delay = VIP Lounge Access (for delays over 60 minutes)

Beneficiaries of BEST TRAVEL ASSISTANCE who experience a delay of more than 60 minutes on their scheduled flight are eligible to access VIP lounges at airports.

To access and obtain this benefit, the following requirements must be met:

- The assistance plan must be equal to or greater than USD 30,000 in the categories of short trips, long stays, multi-trips, and corporate travel.
- The scheduled flights must be registered at least 7 hours before the flight through the following link: [Travel Registration](#).

Note: Access to this benefit is subject to the terms and conditions of Collinson Service Solutions Limited, which can be reviewed in CondicionesSalasesp.pdf (travelregistration.online).

Additional Optional Benefits

Beneficiaries have the option to purchase additional benefits, but not separately, beyond those established for each specific plan of BEST TRAVEL ASSISTANCE. This can be done by paying an additional fee to the original plan price, according to the public offer and pricing available on the BEST TRAVEL ASSISTANCE website.

Additional benefits or upgrades are only available for daily travel categories.

Multi-Cause Cancellation Upgrade

In cases where the beneficiary explicitly contracts the multi-cause cancellation protection offered by BEST TRAVEL ASSISTANCE, coverage will be provided up to the specifically contracted amount, and this benefit must be explicitly noted on the beneficiary's voucher. This benefit is valid only for international travel.

BEST TRAVEL ASSISTANCE will cover up to the coverage limit according to the contracted plan for penalties incurred due to the early cancellation of trips such as tours, travel packages, excursions, airline tickets, and cruises organized by a professional tour operator accredited in the destination. To qualify for this benefit, the voucher beneficiary must:

1. Contract the assistance plan before or up to a maximum of 72 hours after the first payment for the services that may be canceled.
2. Notify the assistance center within a maximum of 24 hours after the event that causes the cancellation. The indemnification amount will be based on the date of the cancellation cause, not the date of the beneficiary's notice to BEST TRAVEL ASSISTANCE. At the same time, the beneficiary must cancel with the tourism organization (cruise, travel agency, tour operator, etc.) to avoid increasing the penalty imposed by that organization.
3. Submit all documentation deemed necessary by BEST TRAVEL ASSISTANCE for evaluating the coverage of this benefit, including but not limited to: a clear and verifiable document showing the reason for the trip cancellation, letters from the respective service providers, invoices, and payment receipts, within 30 calendar days after the voucher's validity ends.
4. For "Annual Multi-Trip" plans, this benefit applies only once and corresponds to the initial trip of the passenger; it cannot be used for all trips made by the beneficiary during the entire voucher period.
5. The beneficiary has up to 30 consecutive days from the date of the event to present all necessary documentation and supporting evidence to initiate the reimbursement process. After this period, no documents will be accepted for processing any reimbursement.

Justified Causes Covered at 100% of the Voucher Limit:

1. Death, accident, or serious non-pre-existing illness of the beneficiary or a first-degree relative (spouse, parents, children, siblings), where serious illness is defined as a health alteration that, in the opinion of the Assistance Center's Medical Department, prevents the beneficiary from starting the trip on the originally contracted date.
2. Summons as a party, witness, or jury member in court.
3. Damage due to fire, theft, burglary, or natural forces to the beneficiary's primary residence or professional premises, making them uninhabitable and necessitating the beneficiary's presence.
4. Medical quarantine due to accidental events.

5. Proven job termination, with a date after contracting assistance.
6. Emergency call for military, medical, or public service.
7. Epidemics, natural disasters, or volcanic ash. For cruise products, cancellations caused by volcanic ash emissions are not considered a justified cause.
8. If the person accompanying the beneficiary on the trip (i.e., sharing the hotel room, cruise cabin, or being a first-degree relative) also holds a plan with the same conditions as the beneficiary and is forced to cancel the trip for any of the reasons listed above.
9. Unforeseen exacerbations of pre-existing conditions. In this case, the beneficiary or first-degree relative with the pre-existing condition must have been stable, without episodes, for at least 6 months before the trip. BEST TRAVEL ASSISTANCE reserves the right to request the passenger's original medical history before the condition's exacerbation date.
10. Pregnancy complications.
11. Wedding cancellation.
12. Adoption of a child.
13. Emergency childbirth.

Justified Causes Covered at 70% of the Voucher Limit:

1. Kidnapping of the beneficiary or direct relatives, provided it is verifiable and publicly known.
2. Vacation cancellation due to company policy.
3. Job change.
4. Visa denial for entry into the destination country. This coverage is valid if the supplement is purchased at least 72 hours before the visa appointment at the respective embassy. It does not cover visa application fees.

The benefit's validity starts when the beneficiary acquires the assistance plan and ends when the voucher's validity begins. This benefit does not apply to beneficiaries over 74 years old.

Note 1: Any event occurring before the issuance of the Assistance Plan is excluded from coverage. For the same event involving multiple reservations and any number of affected holders, BEST TRAVEL ASSISTANCE's maximum indemnity responsibility for all affected holders will not exceed USD 40,000.00 as a global maximum for the same claim. If the sum of the indemnities exceeds this amount, each individual indemnity will be prorated according to the maximum liability defined in the voucher.

Future Mom Upgrade

Pregnant individuals wishing to purchase a BEST TRAVEL ASSISTANCE plan can do so by paying an additional amount. This benefit is available for individuals up to a maximum of 32 weeks of gestation. It primarily covers emergencies during the trip, including emergency checks, urgent ultrasounds, medical assistance for pregnancy-related illnesses, emergency childbirth due to illness or accident endangering the mother or child, abortions, and any medical assistance related to pregnancy. This benefit has a maximum validity of 30 days from the start of the trip abroad.

Exclusions:

a. Routine pregnancy check-ups, ultrasounds, general medical consultations, medical studies, etc., that are not emergencies, and all complications occurring during and after pregnancy. b. Normal and term deliveries and cesareans. c. Medical expenses related to the newborn. d. When it is proven that the purpose of the trip is to give birth abroad. e. When it is proven that the voucher was purchased after the 32nd week of pregnancy.

Note: The age limit for accessing the Future Mom benefit is between 19 and 45 years old.

Personal Belongings Upgrade

BEST TRAVEL ASSISTANCE will indemnify the beneficiary of an assistance plan that includes this coverage for the cost of personal belongings or luggage that has been stolen during the trip, up to the coverage limit of the contracted plan. Additionally, expenses for purchasing essential items that the beneficiary had to acquire due to the incident will be reimbursed.

1. Up to USD 250 per item of value, set, or pair.
2. Loss of medication or medical equipment deemed necessary and vital by the medical department to maintain the beneficiary's health.

To access this benefit, the beneficiary must present documents deemed necessary by the Assistance Center, including but not limited to:

- a. Police report filed within 24 hours of the incident, confirming the theft of personal belongings.
- b. If the theft occurred in a hotel, a report from the hotel's administration must be provided.
- c. Purchase receipt or customs declaration of the lost or stolen item with a date prior to the loss, theft, or burglary.
- d. If the loss occurs under the custody of an airline or other means of transport, the P.I.R form or report obtained from the transport company must be presented.
- e. Receipt for the purchase of essential items, which includes: clothing (outerwear, underwear), shoes, personal hygiene items (shampoo, conditioner, soap - liquid, bar, powder - toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products), and makeup. Any other items not listed are excluded from coverage. The purchase date of these items must be after the police report has been filed.

Exclusions:

- i. Personal belongings or luggage stolen from a parked vehicle, unless they were in the trunk out of public view and locked (in the case of caravans) or there is evidence that the theft was carried out with violence or force.
- ii. Unattended luggage, unless it is in a hotel room and in a secure place with evidence of forced and violent entry.
- iii. Wheelchairs, baby strollers, tricycles, bicycles, motorcycles, and jet skis.
- iv. Contact lenses, dental prostheses, and hearing aids.
- v. Stamps, documents, business merchandise, and samples.
- vi. Custody or detention of items by customs authorities.
- vii. Cases where the beneficiary did not take necessary security precautions.

Note: This benefit cannot be combined with other benefits.

Technology Protection Upgrade

BEST TRAVEL ASSISTANCE will indemnify the beneficiary of an assistance plan that includes this coverage for the loss, theft, or burglary of the following items: cameras, camcorders, smartphones, tablets, and computers, up to the coverage limit of the contracted plan.

To access this benefit, the beneficiary must present documents deemed necessary by the Assistance Center, including but not limited to:

1. Police report filed within 24 hours of the incident, confirming the theft of the items.
2. If the theft occurred in a hotel, a report from the hotel's administration must be provided.
3. Purchase receipt or customs declaration of the lost or stolen item with a date prior to the loss, theft, or burglary.
4. If the loss occurs under the custody of an airline or other means of transport, the P.I.R form or report obtained from the transport company must be presented.
5. Receipt for the replacement of the stolen item with one of the same brand and reference, with a date after the police report was filed.

Note: This benefit cannot be combined with other benefits.

Sports Upgrade

BEST TRAVEL ASSISTANCE will cover the costs of medical care resulting from accidents occurring during recreational high-risk sports or professional competitive activities (up to the limit of the contracted medical coverage without exceeding USD 100,000) in the following sports categories:

1. **Category 2:** Water skiing, soccer, track cycling, figure skating, British canoeing, marathon, artistic gymnastics, pony trekking, parascending, roller hockey, free riding, ice skating, field hockey, deep-sea fishing.
2. **Category 3:** Skiing, Welsh football, American football, curling, ice hockey, speed skating, short track speed skating, luge, mountain biking, mountaineering, bobsleigh, alpine skiing, roller derby, show jumping, horse racing, equestrian competition, trampoline gymnastics, river rafting, scuba diving (up to 30 meters maximum).
3. **Category 4:** Skydiving, paragliding, freestyle skiing, alpine skiing, cross-country skiing, luge, off-piste skiing, level 5 rafting, level 5 canoeing, ice mountain mountaineering, motorcycling, motor racing, rugby, BMX, heli-skiing, martial arts, level 3 and 4 canoeing, white-water rafting.

Note: The age limit for extreme sports in any category is a minimum of 15 years and a maximum of 65 years.

Pet Assistance Upgrade (coverage for accidents, illness, and funeral repatriation):

This benefit is valid for the same period as the BEST TRAVEL ASSISTANCE travel assistance voucher, with a maximum of 90 calendar days. It can be purchased by a pet owner for an additional fee. This benefit is available for dogs and cats not listed in the specific exclusions of this service.

Coverage Includes:

- Veterinary expenses for accidents or non-pre-existing illnesses, such as consultations, medication, diagnostic tests, or surgeries, as long as it is an emergency.
- In the event of the pet's death, BEST TRAVEL ASSISTANCE will organize and cover the funeral repatriation costs, including the mandatory coffin for international transport, administrative procedures, and transport of the body to the owner's country of residence as listed in the BEST TRAVEL ASSISTANCE plan.

Specific Requirements: a. Only dogs and cats are admitted. b. The pet must be at least four months old and not older than eight years. c. The owner must present a complete and current vaccination record. If the pet is under one year old, proof of booster vaccinations is required. d. The pet must be healthy at the time of travel. e. The pet must be properly dewormed, internally and externally. f. Only one pet per person.

Exclusions: i. Non-emergency check-ups, investigative exams, general medical consultations, medical studies, etc. ii. Vaccinations and/or deworming. iii. Diseases resulting from lack of deworming or vaccinations. iv. Pregnant pets. v. Pets that are sick at the time of travel. vi. Pets undergoing medical treatment. vii. Pets under four months or over eight years old. viii. Pets without a complete and current vaccination record. ix. Pets not meeting legal requirements for international transport. x. Other exclusions may apply as mentioned in the main contract.

Pre-Existing Medical Condition Assistance Upgrade

This upgrade covers only 30% of medical expenses for pre-existing conditions, up to a maximum of USD 30,000.

If the beneficiary has a pre-existing or chronic condition at the start of their trip, even if unknown, BEST TRAVEL ASSISTANCE is automatically exempt from providing services or assistance under the acquired assistance plan. However, in exceptional cases where explicitly stated, BEST TRAVEL ASSISTANCE will cover medical expenses for pre-existing or chronic conditions up to the maximum amount specified in the plan. In these cases, BEST TRAVEL ASSISTANCE will cover the initial clinical consultation in which the pre-existing condition is determined, up to the amounts specified in the respective Benefits Summary Table.

XI. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

1. **Acute Episodes or Unpredictable Events:** Coverage is provided exclusively for primary medical care during an acute or unpredictable episode. This includes complications from known chronic or pre-existing conditions, whether hidden or previously asymptomatic. The coverage is limited to the primary episode or unpredictable emergency as specified by the plan. The emergency must require assistance during the trip and cannot be postponed 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 medical staff or repatriation to the country of residence. Repatriation will be considered if treatments require long-term follow-up, scheduled surgeries, or non-urgent surgeries. The beneficiary must accept this solution, and if refused, all benefits provided by the assistance plan will be forfeited.

2. **Exclusions: The following are not covered:**
 - Continuing Treatments: Initiation or continuation of treatments, diagnostic procedures, or therapeutic actions not related to the acute and unpredictable episode.
 - Sexually Transmitted Diseases: Diseases such as syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus (HPV), trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), etc.
 - Dialysis, Transplants, Oncology, Psychiatric Treatment: Procedures like dialysis, transplants, oncology treatments, psychiatric treatments, hearing aids, glasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, disposable equipment, etc.

- Drug and Alcohol Abuse: Illnesses caused by drug abuse, narcotics, non-prescription medications, alcoholism, etc.

3. Plan Limitations: This benefit does not cover the follow-up or continuation of treatments started during the validity of the initial voucher if the passenger renews their assistance plan. Coverage is limited to USD 30,000.

Beneficiary Obligations:

1. The Beneficiary must follow all medical instructions provided by the doctor assigned by BEST TRAVEL ASSISTANCE and take all medications as prescribed.
2. If the Beneficiary is considering a plan that includes coverage for pre-existing medical conditions and suffers from conditions such as cancer, heart disease, chronic pulmonary disease, and/or chronic liver disease, they must consult their personal doctor in their home country before starting the trip and obtain a written confirmation that they are fit to travel for the entire duration and that the condition does not interfere with planned activities.
3. The Beneficiary must not start the trip after receiving a terminal diagnosis.
4. To access this coverage, the Beneficiary must have been stable for more than 12 months. If the purpose of the trip is to treat a chronic or pre-existing condition abroad, the Emergency Management Center will deny coverage.
5. The maximum age to access medical assistance for pre-existing conditions is 85 years.

Theme Park Upgrade

If the Beneficiary explicitly purchases the theme park protection upgrade from BEST TRAVEL ASSISTANCE, they will receive 70% coverage of the theme park ticket value. This benefit is valid for international trips and any theme park worldwide.

Conditions for Theme Park Benefit:

1. Purchase and Notification: The Beneficiary must purchase the assistance plan before or up to 72 hours after buying the theme park ticket. They must notify the assistance center within 24 hours of the event causing the cancellation. The indemnity calculation will be based on the date of the cancellation cause, not the date of notification. The Beneficiary should also cancel the theme park ticket to avoid additional penalties.
2. Documentation: Provide all documentation required by BEST TRAVEL ASSISTANCE to evaluate the benefit, including proof of the cancellation reason, service provider letters, invoices, and payment receipts.
3. Annual Multi-Trip Plans: This benefit applies only once and is valid for the initial trip of the passenger, not for all trips within the voucher's validity.

Justified Cancellation Reasons Covered at 70%:

1. Park Closure: Due to weather conditions, with a certificate from the theme park.
2. Serious Illness or Accident: The illness must prevent travel on the original date. Notification to the Assistance Center must be within 24 hours.
3. Park Closure by the Park: Certification required.

4. Serious Illness or Death of Accompanier: Immediate family members (spouse, parents, children, or siblings) with the same assistance plan, who must also cancel due to the illness or death. Notification to the Assistance Center must be within 24 hours.
5. Vehicle Accident or Breakdown: Report or proof from the police or assisting company is required.
6. Travel Interruption or Cancellation: Coverage must include cancellation or interruption of **travel in the assistance plan, and the beneficiary must comply with the conditions mentioned.**

Upgrade for Cancellation and Quarantine COVID-19

If the Beneficiary explicitly purchases the COVID-19 upgrade, they will have access to:

1. Hotel and food expenses for up to 15 days.
2. Relocation of a family member for hospitalization, with authorization from the treating doctor.
3. Difference in fare or penalty for delayed or advanced return travel.
4. Trip cancellation due to COVID-19 assistance and guarantee for cancellation or interruption of travel due to a positive COVID-19 diagnosis.
5. Telemedicine assistance during mandatory isolation for health monitoring.
6. Emotional support through telepsychology.

Conditions for COVID-19 Upgrade:

1. Medical Report: Indicating the need for self-isolation.
2. Hotel Expenses: Covered if reservation is paid. If multiple people share a room and are diagnosed with COVID-19, costs will be reimbursed for the reservation, not per individual room.
3. Maximum Coverage: USD 20,000 for groups and USD 1,500 for individual coverage.

In any case, the Voucher must be issued at least 14 days prior to the departure date or the start of coverage, whichever occurs first.

NOTE 1: To access the cancellation benefit, the Beneficiary must meet the same conditions as the Multicausa Cancellation Upgrade.

NOTE 2: This product can be purchased for short trips of up to 90 days or for annual multi-trip plans, but for each trip made, the purchase of the upgrade must be generated.

NOTE 3: Age limit: 70 years.

XI. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

The following events are expressly excluded from the BEST TRAVEL ASSISTANCE assistance system:

1. Chronic or pre-existing conditions, defined or recurrent, suffered prior to the start of the plan's validity and/or the trip, whether known or unknown to the Beneficiary, as well as their exacerbations, sequelae, and direct or indirect consequences (even if they first appear during the trip).
2. Illnesses, injuries, conditions, or medical complications resulting from treatments carried out by persons or professionals not authorized by the Medical Department of the BEST TRAVEL ASSISTANCE Assistance Service Center, or as excepted in the preceding point.

3. Homeopathic treatments, acupuncture treatments, kinesiology, thermal cures, podiatry, manicures, pedicures, etc.
4. Conditions, diseases, or injuries arising from criminal or penal acts committed by the Beneficiary, directly or indirectly, such as fights, brawls, self-inflicted injuries, etc.
5. Treatment for diseases or pathological states caused by the intentional ingestion or administration of toxins (drugs), narcotics, alcohol, or the use of medications without a proper medical prescription.
6. Expenses incurred for any type of orthotics, prostheses, including dental prostheses, lenses, hearing aids, wheelchairs, crutches, glasses, etc.
7. Events that occur as a result of simple training, basic practices, or active or non-active participation in sports competitions (professional or amateur). Explicitly excluded are occurrences resulting from the practice of dangerous, high-risk, or extreme sports, including but not limited to: motorcycling, automobile racing, boxing, polo, water skiing, diving (up to a maximum of 30 meters), hang gliding, go-karting, quad biking, mountaineering, skiing, football, boxing, canoeing, paragliding, kayaking, badminton, basketball, volleyball, handball, karate, kung fu, judo, archery, rifle shooting, bocce, rappelling, diving, torrenting, mountaineering, climbing, bungee jumping, athletics, cycling, luge, caving, skeleton, animal hunting, bobsledding, etc., and other sports practiced outside of regulated and authorized tracks by the respective sports federations.
8. Childbirth, pregnancy states, gynecological check-ups, examinations related to pregnancy, abortions, or miscarriages, regardless of their origin. Additionally, any complications resulting from pregnancy during and after its course.
9. Any type of mental illness, including but not limited to neuroses, psychoses, or any other mental disease or psychological condition and their consequences.
10. Conditions, diseases, or injuries resulting from the consumption of any type of alcoholic beverage.
11. Acquired immune deficiency syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, sequelae, and consequences. Sexually transmitted diseases and/or infections and, in general, any type of service, examination, and/or treatment that has not been authorized in advance by the Assistance Service Center.
12. Events and consequences caused by the release of natural forces, tsunamis, tremors, earthquakes, storms, hurricanes, cyclones, floods, nuclear radiation events, and radioactivity, as well as any other natural or non-natural phenomenon of extraordinary nature or any event that, due to its magnitude or severity, is considered a national, regional, or local disaster or catastrophe, such as earthquakes, hurricanes, floods, etc.
13. Suicide, attempted suicide, or self-inflicted injuries by the Beneficiary and/or their family, as well as any act of gross irresponsibility or recklessness on the part of the travel assistance Beneficiary.
14. Events as a result of acts of war, invasion, acts committed by foreign or domestic enemies, terrorism, hostilities or war operations (whether war is declared or not), civil war, rebellion, insurrection, or military, naval, or usurped power, the Beneficiary's involvement in riots, demonstrations, or disturbances that may or may not be characterized as civil war, whether the intervention is personal or as a member of a civil or military organization; terrorism or another serious public order disruption.
15. Malicious acts and/or bad faith on the part of the Beneficiary or their agents.
16. Routine medical examinations, laboratory tests for medical check-ups, diagnostic tests, laboratory or radiological tests, or other means, intended to establish whether the illness is pre-existing, such as radiology tests, Doppler, magnetic resonance imaging, tomography,

- ultrasounds, imaging scans, all types of scanners, etc. Medical tests conducted to determine whether the condition corresponds to a pre-existing illness.
17. Expenses related to public or private transportation or travel paid by the Beneficiary from their hotel or place of stay to the hospital, medical center, or doctor's office unless such expenses have been expressly authorized in writing or verbally by the Assistance Service Center.
 18. Diseases arising from or due to congenital deformities known or unknown by the Beneficiary.
 19. Injuries or accidents resulting from air travel in aircraft not intended or authorized for public transportation, including chartered private flights.
 20. Conditions, illnesses, or injuries resulting directly or indirectly from fights or brawls (except in cases of proven self-defense with a police report), strikes, acts of vandalism, or public unrest in which the Beneficiary was actively involved. The attempt or commission of an illegal act and, in general, any willful or criminal act by the Beneficiary, including the provision of false or misleading information.
 21. Endemic, pandemic, or epidemic diseases; assistance for such diseases in countries with or without a health emergency if the Beneficiary has not followed the suggestions and/or indications regarding travel restrictions and/or prophylactic treatment and/or vaccination as issued by health authorities.
 22. Any medical expenses or assistance not previously consulted and authorized by BEST TRAVEL ASSISTANCE's Assistance Service Center.
 23. Diseases or conditions resulting from menstrual disorders in women, such as early or late periods, as well as bleeding, discharge, and others.
 24. Liver diseases, such as cirrhosis, abscesses, and others.
 25. Examinations and/or hospitalizations for stress tests and all types of preventive check-ups.
 26. Any type of hernias and their consequences.
 27. Kidnapping or attempted kidnapping.
 28. Occupational risks: if the reason for the Beneficiary's trip was to perform work or tasks involving professional risk, as well as injuries classified as repetitive strain injuries, musculoskeletal disorders related to work, continuous or repetitive trauma injuries, etc., or similar injuries, including post-treatment consequences, even surgical, at any time.
 29. Injuries sustained by drivers or passengers from the use of any type of vehicle, including bicycles, motorcycles, and mopeds, without a driver's license, without a helmet, or without contracted insurance.
 30. Accidents and diseases occurring in countries with civil or foreign wars are excluded. Examples: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
 31. No assistance of any kind will be provided to the Beneficiary if they are in an illegal immigration or employment situation (including undeclared work in the country from where assistance is requested or students caught working in a foreign country without proper authorization from local authorities).
 32. BEST TRAVEL ASSISTANCE will not cover costs for physical therapy related to the treatment of conditions caused by work-related accidents, repetitive tasks, or chronic and/or degenerative bone or muscle diseases. Physical therapy will only be covered if the condition was caused by a non-work-related accident with prior authorization from the Medical Department of the Assistance Service Center, provided it is determined that such therapy will improve the passenger's current condition, and under no circumstances shall it exceed ten (10) sessions.

If it is determined that the purpose of the trip was to seek treatment abroad for a pre-existing condition, and the current treatment is directly or indirectly related to that prior illness, BEST TRAVEL

ASSISTANCE will be relieved of providing its services. To this end, BEST TRAVEL ASSISTANCE reserves the right to investigate the connection between the current incident and the pre-existing condition.

Jurisdiction Agreement: It is expressly agreed between the parties, regarding the contractual relationship between the voucher Beneficiary and the provider, that any interpretation issues regarding the scope of the relationship and/or legal claims that cannot be resolved amicably between the parties shall be submitted to the jurisdiction of the courts in Doral, Florida, excluding any other forum or jurisdiction that may apply.

Non-cumulative Services and/or Involvement of Other Companies: Under no circumstances will BEST TRAVEL ASSISTANCE provide the assistance services to the Beneficiary established in the MEDICAL ASSISTANCE PLAN of the TRAVEL CERTIFICATE, nor reimburse expenses of any kind, as long as the Beneficiary has requested or has previously requested services for the same issue and/or condition from any other company, whether before, during, or after having requested them from the provider.

XII. SUBROGATION AND ASSIGNMENT OF RIGHTS

Up to the amount disbursed in compliance with the obligations derived from these General Conditions of the Services, BEST TRAVEL ASSISTANCE will automatically be subrogated to the rights and actions that may correspond to the Policyholder or their heirs against third-party individuals or legal entities and/or public or official entities due to the event that triggered the assistance provided.

The Policyholder agrees to immediately reimburse BEST TRAVEL ASSISTANCE any amount received from the responsible party and/or their insurance company as an advance on the final settlement of compensation to which the Policyholder may be entitled. This is up to the amounts paid by BEST TRAVEL ASSISTANCE in the given case.

Without limiting the following enumeration, the subrogation expressly includes the rights and actions that may be exercised against the following persons:

- 1) Third parties responsible for an accident (whether traffic-related or of any other nature) and/or their insurance companies.
- 2) Transportation companies, regarding the full or partial refund of unused tickets, when BEST TRAVEL ASSISTANCE has undertaken the transport of the policyholder or their remains.
- 3) Other companies that cover the same risk.

IMPORTANT: The policyholder irrevocably assigns in favor of BEST TRAVEL ASSISTANCE the rights and actions included in this Clause, committing to carry out all legal acts necessary for such purpose and to provide all the cooperation required due to the incident that occurred. In this regard, the policyholder undertakes to formalize the subrogation or assignment in favor of BEST TRAVEL ASSISTANCE within three (3) calendar days from the time the policyholder is notified. Should the policyholder refuse to sign and/or provide cooperation to transfer such rights to BEST TRAVEL ASSISTANCE, the latter will automatically be exempt from paying the assistance expenses incurred. Moreover, BEST TRAVEL ASSISTANCE will be subrogated, with the understanding that any insurance, travel assistance, and/or medical insurance will be primarily responsible for covering either the total or partial expenses that may arise due to the event experienced by the Beneficiary.

BEST TRAVEL ASSISTANCE will be subrogated to the rights and actions that correspond to the Beneficiary for incidents that triggered its intervention, up to the total cost of the services provided.

Similarly, BEST TRAVEL ASSISTANCE reserves the right to assign, in whole or in part, the rights derived from the contractual relationship with the Beneficiary, as well as the execution, service provision, and other obligations, to third-party professional entities specialized in the field of corporate assistance. In this regard, the Beneficiary is aware of this right and expressly waives prior notification or communication of such assignments.

XIII. EXCEPTIONAL CIRCUMSTANCES OF NON-ATTRIBUTABLE NON-PERFORMANCE:

Neither BEST TRAVEL ASSISTANCE nor its network of service providers will be held liable or accountable for unforeseeable events that cause delays or non-performance due to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism, uprisings, popular demonstrations, radioactivity, or any other force majeure events. When such elements intervene, BEST TRAVEL ASSISTANCE commits to fulfilling its obligations as soon as possible, provided that the service provision is feasible and the contingency that justifies it remains.

XIV. RECOURSE BEST TRAVEL ASSISTANCE:

Reserves the right to demand reimbursement from the Beneficiary for any expenses improperly incurred, in the event that services not covered by this contract were provided or if services were rendered outside the validity period of the contracted assistance plan, as well as any payment made on behalf of the Beneficiary.

XV. LIABILITY:

The service provided by BEST TRAVEL ASSISTANCE, in accordance with the terms of these general conditions and the travel assistance contract, is limited solely and exclusively to facilitating access to professionals who will provide medical, dental, pharmaceutical, legal, and/or general assistance services, under their sole and exclusive responsibility.

Therefore, BEST TRAVEL ASSISTANCE will not be liable, directly or indirectly, for any claims the Beneficiary may make regarding the services provided by any of the aforementioned professionals. BEST TRAVEL ASSISTANCE will not be responsible for or compensate the Beneficiary for any damage, injury, or illness caused by providing professionals at the Beneficiary's request for medical, dental, pharmaceutical, or legal assistance. In such cases, the individuals designated by BEST TRAVEL ASSISTANCE will be considered agents of the Beneficiary, with no possible recourse of any nature or circumstance against BEST TRAVEL ASSISTANCE due to such designation. BEST TRAVEL ASSISTANCE strives to provide passengers with the best healthcare professionals and resources; however, BEST TRAVEL ASSISTANCE can never be held fully or partially responsible for liable for the availability, quality, results, lack of attention, medical services, and/or malpractice of such professionals or entities, as these conditions are entirely beyond the control of BEST TRAVEL ASSISTANCE.

XIII. EXPIRATION - TERMINATION - MODIFICATION

Any claim aimed at enforcing the obligations assumed by BEST TRAVEL ASSISTANCE under these general conditions must be submitted properly and in writing within the maximum and non-extendable period of thirty (30) continuous calendar days, counted from the date of expiration of the voucher's validity. After the indicated period, all rights not exercised in due time will automatically expire.



Condiciones generales
Best Travel Assistance
Asistencia en viajes