



**GRUPO AUSA TOURIST TRAVEL ASSISTANCE
SPECIFICATIONS OF COVERAGE**

By means of this document GRUPO AUSA (hereafter called Company) agrees to provide the following GRUPO AUSA TOURIST TRAVEL ASSISTANCE services to the purchaser (hereafter called Client). Both parties agree on these services as well as to the maximum coverage amounts and limits of liability specified on this document.

I. MEDICAL ASSISTANCE

In this document, The Client is regarded as the purchaser of this **GRUPO AUSA TOURIST TRAVEL ASSISTANCE** product who travels as a tourist to the United States of Mexico.

1. In the event that the Client contracts an illness or suffers an accident, the Client must ask the Company for the following services. If the Company medical team and the doctor assisting/attending the Client determine that the Client requires hospitalization, the Company will be responsible for organizing and covering the expense for the following services:

- A. **LAND MEDICAL TRANSPORTATION.** Terrestrial transportation in an ambulance to a hospital, under medical care. The Company will choose the nearest hospital that best suits the event.
- B. **AIR MEDICAL TRANSPORTATION.** Air transportation in an air ambulance when the Company medical team along with the doctor assisting/attending the Client determines the event requires it. The Company will choose the hospital that best suits the event.
- C. **INTERNATIONAL AIR MEDICAL TRANSPORTATION.** International Air Medical transportation in an air ambulance when the Company medical team along with the doctor assisting/attending the Client determines that the illness or injures cannot be treated in a Mexican hospital. This service is restricted to hospitals in San Diego, CA (USA), Houston, TX (USA) and Vancouver, BC (CANADA), without cost to the Client. In case the Client decides on transportation to a hospital in a different country or city, independently of his/her health, The Company will assist him/her with options for transportation and the client will pay all necessary expenses.

Exclusions and limitations:

- The fact that the Client had traveled against medical advice from his/her doctor or suffered symptoms of the illness for which he/she is requesting this service, within a period of six months prior to the request.
- The fact that the Client did not notify The Company of the event in order to assess and provide the required service.
- If the Client independently commissions or uses an air or land ambulance without notifying the Company. Where there is a clear risk of death, the Client can request a refund of up to \$2,000 USD for the expense incurred. The refund for this service is subject to processing and the Client must provide the Company all the documentation supporting the expenses.

2. **MEDICAL REFERENCES.** The Company will provide the following information to the Client, available 24 hours a day, and 365 days a year in the Mexican Republic.

- Doctor – name, specialty, telephone number and address.
- Hospitals, clinics, drugstores and test laboratories – names, telephone numbers and addresses.
- Recommendations and advice about these references.

3. **MEDICAL ASSISTANCE COORDINATION.** If the Client requires medical assistance, the Company medical team will not be responsible for the diagnosis but, at the request of the Client, the Company will help the Client get a diagnosis by:

- a) Sending a doctor to his/her hotel
- b) Arranging an appointment with a doctor at the doctor's office.
- c) Arranging an appointment with a doctor at a hospital

The Client will be responsible for the expenses derived from these medical services.

The Company will provide this assistance in the main cities of the Mexican Republic. In small locations, with no medical services, The Company will coordinate an appointment with a doctor in the nearest city that offers medical service.

The Company will take no responsibility for any situation derived from the medical assistance provided by the doctors or the medical institutions.

4. **DRUG DELIVERY.** The Company will send the medication prescribed to the place where the Client is located. The drug costs must be paid by the Client.

5. **INCIDENTAL EXPENSES DERIVED FROM CONVALESCENCE:** In the event that The Client contracts an illness or suffers an accident and he/she must be hospitalized by 5 (five) consecutive calendar days or more, The Company will provide the following services:

- I. **PROVIDE THE COMPANY OF A RELATIVE:** In the event that the Client is travelling alone or with minors, the Company will arrange and pay for a round trip by the most suitable means of transport so that a close relative can travel from his/her residence to where the Client is and take care of him/her. The Company will cover the expenses for the relative's accommodations up to \$60 USD a day, limited to five consecutive calendar days.
- II. **PAYMENT FOR TRAVELING COMPANIONS TO CONTINUE THEIR TRIP OR GO BACK TO THEIR PERMANENT RESIDENCE:** The Company will arrange and pay for the Client's traveling companions to go back to their place of permanent residence or to the next location where their trip was heading, on the condition that the originally planned means of transportation is no longer available. If it is the case that the Client's traveling companions are all minors, the Company will arrange for an adult to travel with them. This traveling companion's coverage is limited to 4 people.
- III. **EXTENDED STAY BY MEDICAL PRESCRIPTION:** In the event that the Client travels alone or with minors, and the Company medical team along with the doctor assisting/attending him/her determines he/she is not able to continue the trip after leaving the hospital, the Company will arrange and pay for the necessary expenses to extend the Client's stay in a hotel chosen by him/her. This coverage is limited to \$60 USD a day, for no more than 10 consecutive calendar days.
- IV. **TRANSPORTATION TO HIS/HER PERMANENT RESIDENCE:** If, after being treated, the Company medical team along with the doctor assisting/attending the Client determines he/she is not able to go back to his/her place of permanent residence using the originally planned

means of transportation, the Company will cover the necessary expenses and make all the arrangements needed to send him/her back to his/her place of permanent residence on a commercial flight.

6. RETURN OF THE CLIENT DUE TO DEATH OF FAMILY MEMBER: The Company will pay for a single economy ticket to the place of permanent residence of The Client or to the place of burial when he/she needs to interrupt their journey due to death of a spouse, parent or child, only in the event that she/he cannot return using the original planned means of transportation.

7. FATALITY OF CLIENT. In the regrettable case that the Client dies as a result of an illness or an accident, the Company will carry out all the required legal formalities and will be responsible to:

- a) Arrange and pay for a round trip transportation by the most suitable means, so that a close relative can travel from his/her residence to the location of the deceased. This service is valid only if the Client was traveling alone or with minors.
- b) Arrange and pay for the transfer of the corpse or ashes to the burial ground of the Client's place of permanent residence.
- c) Arrange and pay, in response to the request of the Client's relatives or representatives, for burial of the deceased at the nearest appropriate location where the fatality took place.

The Company will cover these expenses to a limit amount of 600 days at the current minimum wage set by Mexico City, per event.

8. ODONTOLOGICAL EMERGENCY. In the case that during the trip the Client has acute dental symptoms requiring emergency treatment, the Company will make the necessary arrangements to get the Client medical attention from the Company dentist network by choosing the closest dentist office in relation to the Client location. The Client will pay for the dentist fee.

9. GLASSES OR CONTACT LENSES REPLACEMENT. If the Client breaks or loses his/her glasses or contact lenses, the Company will make the necessary arrangements to get the Client an appointment with an optometrist for adjustment, refraction, prescription and replacement. The Client will cover the expenses of the new glasses or contact lenses as well as the optometrist fees.

II. TOURIST SERVICES

1. AUSA CLIENT SERVICES CALL CENTER. Through its Call Center, The Company will provide the Client with the following information: location and charge of tollbooths on the main highways of Mexico, gas stations, highways in the Mexican Republic and the best or shortest routes between two cities. Telephone numbers and addresses of vehicle impounds and Police Stations within the Mexican Republic.

2. EMBASSIES AND CONSULATES. At the Client's request, the Company will assist him/her to get in touch with the Embassy or Consulate of his/her native country.

3. AUSA TOURIST CALL CENTER. Through its Call Center, The Company will provide the Client with the following tourist information: Formalities and procedures to secure visas and documents; Formalities and procedures to cancel temporary vehicle importation permits; Exchange rates; Weather; Local customs; Main holidays; Sports facilities and local sports competitions; Ticket-selling agencies; Children's attractions; Shopping centers; Shows and exhibitions; Museums and art galleries; Festivals and special events; Music; Hotels and restaurants; Nightlife; Useful tips

4. TICKETS FOR LOCAL SHOWS. At the Client's request, the Company will make arrangements for the acquisition of tickets for local shows, provided they are available where the Client is located. The Client will pay for the tickets.

The Company will also assist the Client in planning vacation trips within Mexico.

5. U.S. DEPARTMENT OF STATE TRAVEL ADVISORY. At the Client's request the Company will provide the Client with relevant information from the U.S. DEPARTMENT OF STATE about travel alerts, public announcements and consular information.

6. DOCUMENT LOSS. In the event the Client loses essential documents needed to continue his/her trip like a passport, visa, plane tickets or such, the Company will provide the Client with the relevant information, procedures and formalities of the local authorities and/or consulates so as to report the loss and make arrangements for document replacement.

7. LUGGAGE LOSS. In the event that the Client loses his/her luggage or it is stolen, the Company through its Call Center will assist the Client in reporting the loss/theft to the authorities and will help the Client carry out the procedures and formalities necessary to retrieve the luggage and send it to where the Client is currently located or to his/her place of permanent residence.

8. TRANSFER OF FUNDS. In the event that the Client contracts an illness or is injured in an accident, the Company will transfer funds up to a maximum amount of \$2,000.00 USD after a deposit in the same amount is received in the Company's offices or authorized branches. This deposit must be made by the person(s) designated by the Beneficiary.

9. TRAVEL AGENCIES. At the Client's request, the Company will coordinate the reservations to secure seats/accommodations on/in flights/hotels within the Mexican Republic. The Client will pay for the cost of the seats/accommodations.

10. URGENT COMMUNICATION SERVICES. In case of emergency, the Company will communicate with the Client's family, relative, doctor or business office to inform them of the Client's condition. The Company will pay the cost of such communications.

In no case will the Company be liable for the contents or truthfulness of the transmitted information.

III. ROAD SERVICES

1. TOWING SERVICE (BREAKDOWN). In case of breakdown, if the authorized vehicle is immobilized and cannot continue to move on its own or cannot be repaired at the place of the breakdown, upon the request of the Client, the Company will be responsible for coordinating and paying a towing service, up to a maximum amount of \$300.00 USD per trip, to transport the vehicle to the closest place for repair.

1 A. TOW, FINES AND IMPOUND. If the authorized vehicle suffers an accident or total theft and the vehicle is recovered, The Company will pay or reimburse:

- a) The cost of towing from the place of accident to the designated place by the authority and / or to the repair shop or nearby agency. Limited to \$100 USD per term of the policy or certificate.
- b) The amount of the fine for lack of caution imposed by the competent authority,
- c) The pension amount for the vehicle tank.
- d) In case of theft, the cost of the towing from the impound to the place indicated by the Customer. Apply ONLY when the Insurance Company specifically excludes the concepts above (liability only).

AUSA's maximum amount for this service will be up to a combined limit of \$300.00 USD. Limited per term of the policy or certificate.

To request any reimbursement the Customer must send the original Invoice to AUSA, with the specific description of the concepts (a) to (b) In every case of an authorized vehicle towing, it is necessary that the Client be present at the time and during the transportation.

2. ROAD ASSISTANCE.

- a) If the authorized vehicle runs out of gas, the Company will provide enough gasoline to reach the nearest gas station. The Company will pay for the gasoline up to an amount limited to 10 liters.
- b) If the authorized vehicle battery dies, the Company will be responsible of getting the battery recharged so the Client vehicle can continue to the nearest garage for its repair.
- c) If the authorized vehicle tire goes flat, the Company will be responsible to change the tire or take it to the nearest place for repair. If the tire cannot be repaired, the cost of a new one will be paid by the Client.
- d) In the event that the Client loses the car keys, or leaves the keys inside the vehicle, the Company will be responsible for sending a locksmith to the place where the Client vehicle is located and pay for the transportation and fee of the locksmith.

These services are limited to a maximum of 3 events. In all cases, it is a provision that the Client be present during the service.

3. AUTHORIZED DEALER REFERENCES. At the Client's request, the Company will provide updated information of authorized service stations and auto parts stores that are in the closest proximity to the Client and Client Vehicle location.

4. SENDING SPARE PARTS. Only in the event that the authorized vehicle breaks down, the Company will be responsible for sending the spare parts that are available in the Mexican stores when these spare parts are necessary for the vehicle repair and not available in the location where the event took place. The Client will pay the cost of the spare parts.

5. TRANSPORTATION OF THE DRIVER AND HIS/HER TRAVELING COMPANIONS. In the event that the authorized vehicle breaks down or suffers an accident within the Mexican Republic and has to be taken to a nearby garage for repair, the Company will organize and be responsible for ground transportation of the Client and his/her traveling companions (a maximum of 4 people besides the Client) to the place where the authorized vehicle will be repaired.

6. DRIVER SERVICE. In the event that the Client contracts an illness or suffers an accident that prevents him/her from driving the authorized vehicle, and any of his traveling companions are not able to do so, the Company will send and pay for a driver to take the vehicle back to the Client's place of permanent residence or to the next location where the trip was heading.

7. TRANSPORTATION IN CASE OF VEHICLE BREAKDOWN, ACCIDENT OR TOTAL THEFT. The Company will pay for an economic class rental car for a maximum of 2 days or for the transportation of the Client and his/her traveling companions either to the next location where the trip was heading or to the Client's place of permanent residence, whatever option suits the Client best. This service is limited to the number of occupants allowed by the vehicle driving permit card and for a maximum amount of \$150 USD per person, maximum \$750 USD per event.

The Company will pay these expenses subject to the following criteria:

Breakdown: In the event that the authorized vehicle breaks down and cannot be repaired and used within the next 24 hours after the breakdown.

Total Theft: In the event that the authorized vehicle is stolen, reported to the relevant authorities and is not recovered within the next 48 hours.

In all cases the Client is required to report the event to the authorities and provide a copy of the report to The Company.

Accident: When the vehicle insurance company declares the insured vehicle a total loss or the vehicle repair shop estimates that it will take more than seven days to deliver the repaired vehicle to the Client.

8. HOTEL ACCOMMODATIONS IN CASE OF VEHICLE BREAKDOWN, ACCIDENT OR TOTAL THEFT. The Company will pay up to a \$300.00 USD limit for a maximum two night accommodation per event. This benefit is limited to a total of 3 events and is subject to the following criteria:

Breakdown: In the case that the authorized vehicle breaks down and cannot be repaired and used within the next 24 hours after the breakdown.

Total Theft: In the case the authorized vehicle is stolen, reported to the relevant authorities, and is not recovered within the next 48 hours. In all cases The Client is required to report the event to the authorities and provide a copy of the report to the Company.

Accident: When the vehicle insurance company declares the insured vehicle a total loss or the vehicle repair shop estimates that it will take more than seven days to deliver the repaired vehicle to the Client.

IV. GENERAL CONDITIONS

EXCLUSIONS: No services will be rendered by the Company in the following situations:

- a) When the authorized vehicle has been illegally introduced to Mexico.
- b) When The Client does not have a current Mexican vehicle insurance policy.
- c) In all cases, for any of the exclusions expressed in the Mexican vehicle insurance policy contracted by the Client.
- d) When The Client does not meet any of the obligations contained in this document.
- e) When the event results from a deliberate act committed by the Client.
- f) When the person requesting or claiming the service cannot identify himself/herself as the Client and/or as the owner of the authorized vehicle.
- g) When the Client and/or the owner of the authorized vehicle is not present at the place where the event occurred.
- h) When any event, accident or illness is a result of the Client disobeying or going against the medical instructions of his/her family/attending doctor.
- i) The Company will not reimburse the Client any expenses that were not previously authorized by the Company.
- j) **Vehicles 15 or more years old at the date and time of the event are excluded from section III. Road Service for vehicle breakdown.**
- k) The Company will not be responsible for any damages caused by the electrical system resulting in the breakdown of the authorized vehicle.
- l) When the Client fails to give timely, truthful, material and substantial or key information relevant to the situation preventing the Company from properly rendering service.
- m) Services will not be rendered when they are linked to the following situations:
 - Strikes, war, invasion, acts of foreign enemies, hostilities, rebellion, civil war, insurrection, terrorism, revolts, demonstrations, popular uprisings/movements, radioactivity, natural disasters or circumstances beyond the control of the Company.
 - Self-inflicted injuries, suicide attempts, suicide. Participation of the Client and/or the authorized vehicle in criminal acts.
 - Psychiatric, psychological or mental derangement illness.
 - Pathological effects resulting from consumption, in any form, of toxic substances such a drug or pharmaceutical product whether it is a legally prescribed medication taken in excess of the prescribed dosage or a substance that is illegal.

- Vehicles with any kind of equipment modification that differs from the manufacturers' original vehicle design, when that modification has a direct influence contributing to the cause or damage of an accident or breakdown.
- The authorized vehicle is not to be towed when loaded or occupied by injured people, nor will it be pulled out if stuck in potholes or ravines; neither will any kind of maneuver be made.
- Medical transportation service will not be provided for pregnant women during the last 90 days prior to the date of the childbirth.
- Accidents, injuries or illnesses of all kinds that are a result of professional sports activities or official competitions.
- When the Client leaves or runs away from the scene of the accident.
- Direct violations of driving permits and/or licenses.

TERRITORIAL LIMIT: The Company offers the services mentioned in this document, 24 hours a day, 365 days a year and these services will be provided only within the Mexican Republic in all cases of authorized breakdown, accident or total theft mentioned in this document.

SERVICE PROCEDURES AND CLIENT'S OBLIGATIONS:

When the Client requests any of the services offered in this document, he/she must proceed as follows:

- Take all the necessary steps and/or measures to prevent additional accidents, further damages or dangerous situations so as to reduce further loss. The Client must call the Company to request instructions and proceed as directed.
- The Client should inform the Company about any event requiring the services offered in this document as soon as possible, not exceeding a period of 24 hours after the event occurred, except when the Client is prevented from doing so by reasons beyond his/her control.
- The Client will not make arrangements or incur expenses without consulting The Company. The Client will not contract different providers than those authorized by The Company.

In no case will the Company be responsible for services rendered by independent third parties not hired by the Company.

LIMITATION OF CLAIMS

Any claim for services relating to this document must be filed within 30 (thirty) calendar days from the occurrence date of the respective event/situation prescribing any legal action within that period.

Claims incurred must be reported to The Company before leaving Mexico, otherwise, the service claimed will be rejected. Any and all events must be reported by the Client or Client Beneficiary to AUSA before the Client or authorized vehicle leaves Mexico.

GLOSSARY: As it pertains to this document and for a better understanding of the services offered by the Company as stated herein, the following definitions are established:

- **ACCIDENT:** Any event that causes physical harm to the Client or damage to an authorized vehicle, solely or directly brought about by a violent, unexpected and evident external cause, occurring during the term of this document.
- **AUSA LAWYER:** A person appointed by the Company, who practices law with the necessary experience to provide the services offered in this document, for the legal defense of the Client.
- **AUTHORIZED VEHICLE:** The automotive unit protected by the services and coverage rendered by the Company and expressed in this document.
- **BREAKDOWN:** A mechanical failure, all types of damage, breakage or deterioration that hinders the independent movement of the authorized vehicle occurring during the term of this document and that is not the result of a road accident.
- **MANEUVERS:** Movements executed by a towing company on the authorized vehicle as a result of a road accident or breakdown.
- **MEXICO OR MEXICAN REPUBLIC:** Refers to the United States of Mexico.
- **OCCUPANTS:** All occupants of the authorized vehicle as long as they are inside the vehicle at the time of the accident and/or injury. The number of traveling companions covered may not exceed 4 people.
- **RELEVANT AUTHORITIES:** Authorities that are recognized under the Mexican law to determine any legal matter in particular.
- **REPRESENTATION:** Steps taken by the company in the presence of the relevant authorities, in the name and favor of the client, for the continuance of a matter. This must not be interpreted as a substitution of the user in his/her rights and obligations.
- **RESIDENCE OR DOMICILE:** The place of permanent residence indicated by the Client to the Company as such.
- **ROAD ACCIDENT:** Event produced by the normal transit of vehicles, from which situations of legal nature derive and where there is blame and thus affect one or several coverage's and services stated in this document.
- **SERVICES:** Each and all of the assistance benefits, legal support, coordination, representation, mediation, expressed in this document of which all are the object of it.
- **THE CLIENT:** In this document, The Client is regarded as the purchaser of the AUSA TOURIST TRAVEL ASSISTANCE product who travels as a tourist to the United States of Mexico and acquires for him/herself or others the services offered by the Company by means of this document, and to whom the rights and obligations derived from this document correspond. The client may be the owner or the driver of the authorized vehicle.

LANGUAGE: The English text is a courtesy translation. The Spanish text contains the official conditions of the document and in the event of any conflict, the Spanish text shall prevail.

JURISDICTION: In case of controversy in the application or interpretation of the present document, the Client, the Company and all interested parties will renounce to any power or jurisdiction, only accepting the competence of the courts in the Federal District, Mexico.



AUSA Claim Reporting and Hotlines

Immediately after the occurrence of an accident, The Insured must contact the Quálitas claim hotline and the AUSA claim hotline. Do not enter into agreements or arrangements with the other party until the Quálitas or GRUPO AUSA adjustor is present. **HOTLINE NUMBERS MUST BE CALLED FROM EITHER A MEXICAN LAND LINE or CELLULAR PHONE WITH INTERNATIONAL SERVICE** and may be called 24 hours a day, 7 days a week. If calling from a Mexican Land Line – PLEASE CALL THE QUALITAS CLAIM HOTLINE by dialing: (800) 800-2880 or (800) 288-6700 or (800) 004-9600. PLEASE CALL THE AUSA HOTLINE by dialing: (800) 262-6911. If calling from a CELLULAR PHONE WITH INTERNATIONAL SERVICE – PLEASE CALL THE QUALITAS CLAIM HOTLINE by dialing: 011 52 (55) 1253-4736, and PLEASE CALL THE AUSA HOTLINE by dialing:

011 52 (55) 5061-6255.

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