

GENERAL CONDITIONS

SERVICES PROVIDED BY AVRIL ASSISTANCE SA

The traveler assistance services provided by AVRIL Assistance, hereinafter are governed by the provisions of these General and Particular Conditions of the contract that constitute a unitary foundation of the service, which is only provided in cases of unforeseen emergency situations that arise during a trip of the Beneficiary according to the modality of the contracted product and are not intended for preventive or curative health care, nor it is an insurance, nor an extension or replacement of prepaid medical or social security programs. As it is a service contract aimed at overcoming emergencies in the framework of benefits included in the coverage of each product, once the unforeseen emergency has stabilized by the use of the benefit by the Holder, the costs of subsequent treatment at their country of residence will be borne by the Beneficiary, charged to their personal health insurance taken with third parties, personal funds or any health service the Holder has hired.

GENERAL CONDITIONS OF ASSISTANCE - IMPORTANT:

The time for the coordination and provision of the service will depend on its complexity and the general conditions of the country, where they are required, as well as the availability of a medical provider in the area and time required.

General disposition:

A. Beneficiaries: The services provided by AVRIL will be provided only to the Beneficiary or Holder of a travel assistance card and they are not transferable to third parties, hereinafter "the Beneficiary". The Beneficiary is the person who is duly identified with Name, Surname and Document or Passport in the sales voucher of the Assistance product in which a number of Exclusive, sole and non-transferable beneficiary, through which the ownership of the contracted assistance will be accredited. The Beneficiary shall exhibit, when requested, the voucher, like any other data related to places and dates of the trip object of the contracted service. The Beneficiary declares to know and accept these General and Particular Contracting Conditions, said acceptance is ratified through any of the following acts: 1) Payment of the contracted services; and / or 2) Through the use or attempted use of any of the contracted services.

B. Voucher: It is the document equivalent to the contracted Assistance product or the Assistance card, according to the modalities of commercialization.

C. Age: The holder of an assistance voucher will be a beneficiary of the services, up to 99 years of age, inclusive.

D. Validity / Validity: The services described in the General Conditions and in the Particular Conditions will only be valid during the validity indicated in the assistance voucher and in the geographical coverage area indicated therein, pursuant on Point E.

E. Geographical validity: Of the present general and Particular Conditions.

It will be a condition of validity of the assistance voucher that it be paid at the beginning of its validity. The end of the validity will imply the automatic cessation of all the detailed services, except for those hospitalizations and / or authorized hospitalizations initiated or in course at the end of said period, in which the recently mentioned services will continue to be provided for a period complementary days depending on the product you have counting from the moment the voucher expires, always and when the coverage limit has not been reached. The Beneficiary will not be able to make changes of validity, nor extension of the product of contracted assistance, nor will the assistance voucher be canceled for any reason, or under any circumstances, once started its validity. Notwithstanding the foregoing, when the Beneficiary unexpectedly prolongs the validity of his trip, he may request the issuance of a new voucher, AVRIL reserves the right to accept or deny this renewal without giving further explanations, under the following conditions, which are by way of example and not exhaustive:

- 1) The Beneficiary will not have the right to renew their Assistance voucher if they have previously used the assistance services of AVRIL during the term of your first voucher.
- 2) The Beneficiary must request the issuance of a new voucher exclusively to the issuing agent with whom he contracted the assistance original, indicating the number of days you wish to contract, and must inform if you received assistance or if you are using services from AVRIL, which could give rise to a new request for assistance in the future. The issuing agent is obliged to inform AVRIL, that it is an extension and will request authorization for the new contracting period.
- 3) The request to issue a new voucher must be made before the expiration of the original voucher.
- 4) The Beneficiary must designate the person who will make the corresponding payment at the offices of the Issuing Agent, and will receive the new attendance card or voucher that will be issued and delivered in the same act or where AVRIL considers it most convenient. AVRIL will not be responsible for sending the new voucher issued to the Beneficiary.
- 5) The validity period of the new attendance card must be immediately consecutive to that of the original card.
- 6) The new attendance card issued under the conditions referred to in this clause may not be used under any circumstances, to start or continue the treatment and / or assistance of problems that may have arisen during the validity of the original voucher and / or before or before the validity of the new assistance card, regardless of the procedures or treatments in progress that have been authorized by AVRIL.
- 7) The coverage will not be valid for any purpose within the country of residence of the holder, nor within the country of issuance of the voucher. contracted, nor within the country where the owner is at the time of acquiring it, for the services purchased with validity



international. In the case of national products, the validity will be provided within the country of residence of the owner, in the case of receptive validity will be provided within the country of issue of the contracted voucher.

E.I. According to the type of service contracted, its validity will be Latin America, Europe, Worldwide and country of habitual residence.

Countries in civil or foreign war are excluded (Examples, including, but not limited to: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.), and all services originated within a distance less than 100 km from the Beneficiary's habitual place of residence, unless the purchased product indicate otherwise.

- a. **Latin America:** Coverage in all Latin American countries, does not include services in the Country of Residence.
- b. **Europe:** Coverage in all European countries. Does not include services in the Country of Residence
- c. **Worldwide:** Coverage does not include services in the Country of Residence.
- d. **Country of Residence Zone:** Includes services in the Country of Residence from 100 km from the starting point of the trip.

Note: Receptive products must be purchased before entering the country where they will be used.

E.II. Conditions for the acquisition of passenger services who are abroad

We have established the following conditions to issue vouchers to passengers who are abroad and who do not have a voucher with AVRIL or, who have had active AVRIL vouchers and have expired:

- If the start of validity is requested within 1 or 5 days, the delay is 5 days.
- If the start of validity is requested within 6 or 14 days, the delay is 4 days.
- If the beginning of the term is requested within 15 days or more, the delay is 3 days.

The waiting days start to take effect from 00:00 on the day following the issue (the counting of days of attendance must be done in the same way).

F. Procedure to request assistance: To request services and before initiating any action or compromise any expense, the Beneficiary or third parties on their behalf, must contact the AVRIL Assistance Center (+54 11 5353-2662) and / or from the telephones informed in these General and Particular Conditions (which are detailed at the end of these Conditions General), requesting reverse collection from the international operator. If the Beneficiary cannot be contacted by reverse collection, they can make the call at their expense and present the original payment vouchers to AVRIL for the refund. - Indicate your name, number of vouchers, and its validity period, the place where they are, phone number and the reason for requesting the assistance.

G. Beneficiary Obligations: In all cases, the Holder agrees to:

- 1) To request first and by telephone the authorization of the AVRIL Assistance Center, before taking any initiative or compromise any expense. Failure to comply with this obligation will exempt AVRIL from complying with the benefits provided your position in these General and Particular Conditions and / or any responsibility against the Beneficiary's claim before the lack of coverage. All the services contained in these conditions will be fully coordinated by AVRIL Assistance.
- 2) If the Beneficiary or a third person cannot communicate with any AVRIL Assistance Center, the Holder may use the medical service closest to where they are. In all cases, the Beneficiary must notify the AVRIL Assistance Center, of the emergency inconvenience, within the 24 hours following the event as inexcusable condition to request their subsequent refund. This communication is essential even when the problem raised is fully resolved, since AVRIL will not bear the cost of any assistance without prior knowledge and authorization of AVRIL Assistance Center. Assistance would be evaluated at the cost of our providers in that country where said emergency occurred and subject to the general conditions of your purchased product.
- 3) In the event that the passenger is on a cruise, the Beneficiary must report to the AVRIL Assistance Center of the expenses incurred as soon as you achieve telephone communication or touch the next immediate port, whichever comes first, according to itinerary of the contracted trip.
- 4) AVRIL reserves the right to record and audit telephone conversations that it deems necessary for the proper development other provision of its services. The Owner expressly accepts the indicated modality and expresses his agreement for the eventual use of the records as a means of evidence in the event of controversies regarding the assistance provided.
- 5) Accept the solutions indicated by the AVRIL Assistance Center. Always allow repatriation to your country of residence and when their health condition allows it and in accordance with the indications and prescriptions of the professional body of the central.
- 6) Provide documentation to confirm the provenance of the case, as well as all original proof of expenses to be reimbursed by AVRIL and all medical information (including prior to the start of the trip), which allows AVRIL Assistance's medical department authorize the provision of its services or the payment of the assistance provided.
- 7) Deliver to AVRIL, duly endorsed ticket/ tickets that it has, in those cases in which AVRIL takes over of the difference on the original ticket / tickets, or when AVRIL repatriates the Beneficiary, either in case of accident, illness or death.
- 8) Prescription: The obligations arising from the contract prescribe 30 days after the end of the attendance card. Any pending claim to the obligations that AVRIL assumes through these General and Particular Conditions, It must be formulated in due form and in writing within the non-extendable term of thirty (30) calendar days, counted from of the expiration date of the term of validity stated in the respective voucher. After the indicated period, AVRIL will not answer for the rights not exercised within it.

H. AVRIL Assistance's obligations:

- 1) The assistance assumed by AVRIL will only be provided in case of emergencies, within the framework of the benefits included in the coverage of each product and in accidents and / or sudden and acute diseases contracted during the validity of the contracted voucher by the Beneficiary and in the geographical areas of coverage, according to the area of the attendance card, according to the provisions of point E - Geographical validity of the General and particular Conditions. It is clarified for interpretative purposes, that in these Conditions General and private accident is understood as bodily harm derived from the sudden action of an external and foreign cause. Intentionality of the Beneficiary, caused by a foreign agent, outside its control, external, violent and visible, as well as the injury or illness directly caused by such agent and independently of any other cause.
- 2) AVRIL is expressly released, exempt and excused from any of its obligations and responsibilities in the event that the Holder suffers any damage or requests assistance as a consequence and / or derived from a fortuitous event or force majeure, which are cited as example and not exhaustively: catastrophes, earthquakes, floods, storms, international war or civil war declared or not, rebellions, internal commotion, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, movements popular, lockout, acts of sabotage or terrorism, etc., as well as problems and / or delays resulting from termination, interruption or suspension of communication services. When elements of this nature intervene and once, they have been overcome, AVRIL undertakes to execute its commitments and obligations within the shortest possible time.
- 3) In case of Chronic or Pre-existing Illness, AVRIL will provide coverage exclusively to Beneficiaries whose vouchers explicitly include such circumstances within the characteristics of the contracted product, and up to the limits stipulated in each case.

I. Particular Conditions (USD): The Particular Conditions of the Products are printed on these General and Particular Conditions in force at the date of hiring, are expressed in values of United States dollars (USD). Those expressed in Euros are only for Europe or combined destinations that include Europe at some point of your travel itinerary and will be converted to dollars outside the Region. These Particular Conditions contain the characteristics of coverage and maximum limits for each item of the product purchased by the Beneficiary, and are delivered to it, among other documents, before your trip attached to, the assistance phone, the assistance card or voucher issued with your personal data, forming an integral part of this contract. AVRIL will not cover assists once the maximum coverage limits provided by the Conditions have been exceeded. Individuals of each plan.

J. Compensations and / or reimbursements: All compensation and / or reimbursements and / or other expenses that correspond to be paid by AVRIL, under this contract, will be made in local currency. The exchange rate to be applied will be the seller exchange rate of the Banco de la Nación Argentina at the end of the day, immediately prior to the date on which the expense was made.

K. Definitions: For the purposes that may correspond and for a better interpretation of this contract, some are described definitions related to it:

- 1) **Holder or Beneficiary:** Person who is duly identified in the voucher or attendance card that hires the services from AVRIL.
- 2) **Card or Voucher:** Document that is delivered to the Holder or Beneficiary before starting the trip, when the latter contracts the services of AVRIL, equivalent to the contracted Assistance product. This document contains the personal data of the Holder or Beneficiary, effective date and other specifications that make the purchased product, as well as a number of Identification granted by AVRIL (Voucher Number).
- 3) **Accident:** Corporal damage by-product from the sudden action of an external cause and beyond the intention of the Beneficiary, caused by a foreign agent, out of their control, external, violent and visible, as well as the resulting injury or illness, caused directly by such agent and independently of any other cause.
- 4) **Fortuitous Case:** Event beyond the control of the Beneficiary, which excuses the fulfillment of obligations. Usually harmful event, that happens by chance, without being able to impute its origin to anyone.
- 5) **Force Majeure:** The one that, by not being able to foresee or resist, exempts from the fulfillment of any obligation and / or that comes from the will of a third party.
- 6) **Catastrophe:** Unfortunate event that seriously alters the regular order of things, where many people are involved.
- 7) **Assistance Center:** AVRIL headquarters, where the Beneficiary's orders are received, and assistance is coordinated. in front of an event covered by the contracted Assistance product.
- 8) **Chronic or Pre-existing Disease :** Illness, diseases and abnormalities of medical and / or surgical treatment and their complications, that due to their natural history require a scientifically established period of time and it has started earlier at the beginning of the trip, or have been diagnosed or manifested prior to the start of the trip, whether they were known or not by the Beneficiary or the guardian in the cases of minors.
The status of preexistence condition may be verified by all means available by AVRIL, including medical records and / or statement health status according to the form required by AVRIL and / or medical records in offices, clinics, laboratories, hospitals, exam medical or other, for which the Holder hereby undertakes to facilitate access to AVRIL to the documentation referred to thus as also expressly authorizes by these AVRIL to request directly from third parties any type of information that could be conducive to the effects of verifying the existence or not of a Pre-existence.
- 9) **Maximum limits:** Maximum amounts of coverage by AVRIL, indicating in each case and according to the product of contracted assistance.
- 10) **Treating doctor:** Medical professional provided or authorized by the AVRIL Assistance Center that assists the Beneficiary in the place where the latter is located.
- 11) **Medical department:** Group of AVRIL medical professionals who intervene and make decisions in all matters and / or benefits provided or to be provided in accordance with this contract.
- 12) **Up Grade:** Improvement or optional increase on the chosen product, subject to contracting.

- 13) **Receptive:** are those vouchers that are issued upon arrival in the country where the services will be provided to Beneficiaries foreign.
- 14) **Trip cancellation:** Definitive impossibility of starting the scheduled trip from your country of origin.
- 15) **Trip interruption:** Interrupt the trip continuity for the reasons mentioned in these general conditions.

L. Description of assistance services: The assistance services whose scope and limits correspond are detailed below. To those determined according to the contracted assistance product, whose details are indicated in the contracted voucher, where determine the conditions of each product and its scope. Medical assistance for accident or illness, including:

I - MEDICAL CONSULTATIONS: Will be provided in case of accident or sudden acute and unforeseen illness, always taking into account note that the object of this contract is not the final treatment, but the continuation of the trip, vacation or repatriation to the country of origin, where the Beneficiary may be treated definitively. From the first assistance the Holder must subsequently communicate to the Assistance Center whenever it requires new medical attention; not interpreting that the first authorization is extensive to following attentions. In those cases in which for special circumstances it is not possible to refer a medical professional for the Attention of the Beneficiary by the Assistance Center, AVRIL will reimburse the Holder for the expenses that he had incurred to get medical attention; be they medical fees, hospital practices and / or medications, a circumstance that must be previously evaluated and authorized by the Assistance Center. - In cases of reimbursement, the Holder must verify by reliable means the inability to communicate with the AVRIL Assistance Center; as well as its obligation to accompany all medical records. The amounts to which AVRIL commits are established in the maximum limits according to the plan acquired by the Holder.

II - COORDINATION AND MEDICAL ASSISTANCE IN CASE OF COVID 19: They will be provided in case of sudden acute and unforeseen illness, always taking into account the security protocols; health and / or general provisions dictated by the local health authorities of each country where the voucher holder is located, arranged at the time of request for assistance. The purpose of this service is the treatment until recovery that allows the continuation of the trip, vacation or transfer to their country of origin, where the Beneficiary can be treated definitively.

As of the first assistance, the Holder or his family group must subsequently communicate to the Assistance Center each time he requires new medical attention; not being interpreted that the first authorization is extensive to the following attentions. In those cases in which, due to special circumstances, the referral of a medical professional for the care of the Beneficiary by the Assistance Center is not possible, AVRIL will proceed to reimburse the Holder for the expenses incurred to obtain medical care; whether they are medical fees, hospital practices and / or medications, a circumstance that must be previously evaluated and authorized by the Assistance Center. - In cases of reimbursement, the Holder must verify by reliable means the impossibility of communicating with the AVRIL Assistance Center; voluntary diagnostic tests of the disease will not be included, unless the treating physician so explicitly determines and this is derived from an acute episode, they must be evaluated and previously authorized by the Emergency Center. If the beneficiary were to pay for a test, without prior authorization from the treating physician and the Assistance Center, it will not be covered. Chronic or pre-existing diseases (known or not by the beneficiary), as well as the exacerbation or worsening of their signs and symptoms due to COVID-19, are expressly excluded from coverage, even when the symptoms of the disease appear for the first time during the trip.

All pathology generated as a result of COVID-19 will be considered exempt from the General Exclusions, only in the event that the contracted voucher so indicates and that the trip to be made is not to a destination classified as dangerous, as potentially dangerous or not recommended in relation to the existing pandemic situation. The afore mentioned conditions will be considered either from the moment of purchase of the product, or at the moment of the beginning of the intended trip.

NOTE: COVID 19 TEST: The COVID 19 TEST (in any of its versions) will not be considered as long as they are voluntary, validated or required to enter any country or city and are not authorized by the Central Assistance Office of AVRIL.

III - ATTENTION BY SPECIALISTS: Will be provided when it is indicated or required by the emergency medical team and previously authorized by the AVRIL Assistance Center.

IV - COMPLEMENTARY MEDICAL EXAMS: Additional examinations will be carried out when indicated by the emergency medical team and authorized by the AVRIL Assistance Center.

V - PHYSICAL RECOVERY THERAPY: If the AVRIL Assistance's medical department authorized it and having been prescribed by the treating doctor, AVRIL will take charge of up to 10 (ten) sessions of physical therapy, kinesiotherapy.

VI - INTERNATIONAL: According to the nature of the injury or illness, and if AVRIL Assistance's medical department so prescribed, the Beneficiary will be admitted to the Health Center closest to the place where this one is. This admission will be covered by AVRIL during the entire period of validity of the card, plus the additional days agreed on each of the products, to be counted from the end of the validity of the contracted product. The days Complementary expenses will only and exclusively include hospitality expenses and if the "Global Maximum Amount" for Medical assistance indicated on your voucher has not been reached yet.

VII - SURGICAL INTERVENTIONS: When they are authorized by AVRIL Assistance's medical department and in emergency cases that immediately require this treatment, and that cannot be deferred until the return of the Beneficiary to the country of origin of the trip. If the opinion of the regulatory doctors of the AVRIL Assistance Center and the treating doctors consider the possible return to the country of origin to receive the necessary surgical treatment, the Beneficiary will be repatriated to the country of origin of the trip, who is obliged to accept such a solution, losing in case of rejection all the benefits granted by its Attendance card.

VIII - INTENSIVE THERAPY AND CORONARY UNIT: When the nature of the disease or injury requires it, and always with the authorization of the Medical Department of the corresponding AVRIL Assistance Center.

IX - GLOBAL MAXIMUM COVERAGE TOP: For the assistance items previously described in the item "Assistance medical accident or illness", whether they were provided jointly or separately, is established as a maximum limit of coverage of the contracted product. AVRIL will not cover assistances once the maximum coverage limit established by each plan has been reached.

IMPORTANT COVID 19: The care of the beneficiary by the Emergency Center will be subject to the health laws and jurisdiction of the country where the beneficiary is located, with each country having different methods and procedures legally stipulated for patients with this pathology.

X - MEDICAL ASSISTANCE FOR ACCIDENT OR ILLNESS: It is understood and agreed in these General Conditions that, in the event of an accident involving more than one person in the same event, the Company's maximum liability for all insured persons will not be greater than US \$ 80,000 in cumulative for AVRIL cards.

XI - PRESCRIBED MEDICINES: AVRIL will bear the expenses of medications prescribed by the attending physician and approved by the AVRIL Assistance's medical department. Disbursements made by the Beneficiary for the purchase and authorized by the AVRIL Assistance Center will be reinstated within the coverage limits, once they have returned to the country of origin of the trip, against the presentation of the medical prescription and original invoices. AVRIL will not assume in any case the cost of medications not prescribed by the medical professional involved, not related to the assistance required, nor those intended for treatment of pre-existing pathologies, unless the product specifically contemplates it.

XII - URGENT DENTISTRY: If as a consequence of unexpected conditions such as trauma, infection, pain or inflammation; the Holder requires dental assistance, must contact the AVRIL Assistance Center in order to require the corresponding authorization.- AVRIL will bear the expenses for emergency dental care, limited to the treatment of pain and / or extraction of the dental piece, up to the maximum limit established according to the contracted plan.- AVRIL does not assume any cost for aesthetic treatments, replacement of dental pieces and / or implants, or endodontics (root canal treatment).

XIII - SANITARY TRANSFER AND SANITARY REPATRIATION: In case of emergency and if the AVRIL Assistance Center is deems necessary, the transfer of the Beneficiary to the nearest Health Center will be organized, by the means of transport that AVRIL Assistance's medical department, in agreement with the treating doctor and deems it necessary to carry out the Health repatriation of the Holder, this will be carried out by commercial airline plane or by the means of transport that he considers most adequate, with medical or nurse accompaniment if applicable, subject to seating space, up to the country of residence of the Headline. The Beneficiary must deliver to AVRIL, duly endorsed the ticket (s) they have for their return without compensation whatsoever.

IMPORTANT COVID 19: The care of the beneficiary by the Emergency Center will be subject to the health laws and jurisdiction of the country where the beneficiary is located, with each country having different methods and procedures legally stipulated for patients with this pathology.

XIV - TRANSFER OF A FAMILY MEMBER IN CASE OF HOSPITALIZATION: In case it is contemplated and reached by the Particular conditions of the product purchased and when hospitalized for more than 7 calendar days from the Cardholder assistance, traveling unaccompanied, AVRIL will determine the most suitable means of transport to and from economy class, subject to availability of space for a single family member, Father, Mother, Spouse, Son or Brother, if it is contemplated in the Particular Conditions of the contracted product. It is a requirement to access this benefit that the illness or accident is protected within the validity of the card; that the treating physician together with AVRIL Assistance's medical department recommend the need for recovery with a companion for medical reasons.

XV - HOTEL EXPENSES FOR CONVALESCENCE/ISOLATION: When according to AVRIL Assistance's medical department, the Beneficiary has been hospitalized for at least five (5) days and must leave the hospital on his departure, AVRIL will cover the hotel expenses in case it is reached by the particular conditions of the product and up to the amount indicated in the Particular Conditions of the purchased product, with a maximum of ten (10) days, whichever occurs first.

Attention: Both for this clause and for any other that covers hotel expenses, it is understood that they will be limited to simple accommodation, without restaurant, laundry, or any other expenses

XVI - ACCOMPANIMENT OF MINORS: If a Beneficiary travels as the only companion for minors under fifteen years of age, Beneficiaries of an AVRIL Assistance Card and due to illness or accident, verified by the Medical Department, are If they are unable to deal with them, AVRIL will organize the movement of said minors to the country of residence. usual, by the means you consider most appropriate.

XVII PREGNANT PROTECT ASSISTANCE: AVRIL will only assume medical assistance expenses (including emergency medical check-ups and ultrasounds) for clear and unforeseeable complications that may arise related to pregnancy -including premature births and miscarriages- up to and including the 26/32nd week (see contracted product) of gestation, only up to the limit indicated in the voucher for this concept and as long as the Card Holder's AVRIL ASSISTANCE card is valid at least during that period.

Included in the products of the PREMIUM PROTECT line up to the 32nd week of gestation.

Included in the products of the RESIDENT PROTECT line up to the 26th week of gestation.

Particular Exclusions Expressly excluded are all types of events related to:

- 1) Outpatient controls related to pregnancy of normal course, both medical consultations and related studies; deliveries and cesarean sections of normal course and at term.
- 2) Induced abortions and/or injuries resulting therefrom.
- 3) Medical and any other expenses related to the newborn child (such as, but not limited to, nursery, neonatology, feeding, etc.).
- 4) Maximum limit of 40 years of age.

XVIII - REPATRIATION AND FUNERAL TRANSFER: In case of death of the Beneficiary during the validity of the voucher due to of an event not excluded in the General and Particular Conditions, AVRIL Assistance may choose one of the three alternatives following:

- 1) AVRIL will organize and pay for the repatriation of the Beneficiary's mortal remains, taking care of the costs of the coffin (mandatory for air transport), administrative procedures and transport of mortal remains, by the means that it considers most convenient until country of permanent residence of the deceased, up to a limit specified in the Particular Conditions.
- 2) AVRIL will bear the costs of incineration and transfer of ashes by the means it deems most convenient to the country of permanent residence of the deceased, up to the limit specified in the contracted product. The final coffin, funeral procedures and burial will not be borne by AVRIL.
- 3) AVRIL will organize and bear the cost of transporting the mortal remains to the funeral home designated by the relatives of the holder or until the permanent address. The final coffin, funeral procedures and burial will not be borne by AVRIL.

IMPORTANT COVID 19: The care of the beneficiary by the Emergency Center will be subject to the health laws and jurisdiction of the country where the beneficiary is located, with each country having different methods and procedures legally stipulated for patients with this pathology.

XIX - EARLY RETURN FOR ILLNESS, ACCIDENT AND / OR DEATH OF A DIRECT FAMILY MEMBER: If the Holder is forced to return to the country of origin of the trip or the place of residence (provided that the trip has the same return destination country of residence) due to serious illness, accident and / or death of a direct relative, Father, Mother, Spouse, Son or Brother there resident, AVRIL will take charge, if your original return ticket does not allow you to change the date free of charge, the difference in the cost of return air ticket of the Beneficiary, or failing that the cost of a new ticket in economy class from the place where the Beneficiary is located until the country of origin of the trip. Requirements to obtain the refund: Accredited with a medical certificate the occurrence of accident or illness, as well as the medical recommendation to advance the return to the Holder's place of residence; or to the place of issue of the card. If it were the death of the Holder's spouse or family member, the link in question with the corresponding certificates, either of marriage or birth, and the death certificate. The original ticket must be round trip; and issued with a fixed date. - Accredited the difference paid to the airline.

Attention: Both for this clause and for any other that involves the non-use of the transport ticket initially planned by the Beneficiary, AVRIL will always recover said transport ticket and will pay only the difference that may exist between him and the one that enforce the provision of Assistance. Those pathologies mentioned in the "General Exclusions" of these are excluded. General conditions. The circumstances that give rise to this benefit will be verified and accepted at the sole discretion of AVRIL. The expenses for this benefit will be charged to the Medical Assistance Expense Limit indicated in the benefits table.

XX - EARLY RETURN FOR CLAIM: In case of fire, explosion, flood or theft with damages and violence in the domicile of a Beneficiary, while he is traveling, if there is no person who can take charge of the situation and If your original return ticket does not allow the free change of date, AVRIL will take charge of the corresponding difference or the cost of a new ticket in economy class from the place where the Beneficiary is to the country of origin of the trip. This application Assistance must be accredited by filing the original of the corresponding police report at the AVRIL offices, within twenty-four hours after the event. See another form of reliable communication of the fact. For example, to send by fax and then credit original.

XXI - RETURN TRIP DUE TO THE OWNER'S DISEASE: a) AVRIL will bear the difference in cost of the air ticket of return of the Holder, when it is round trip and reduced rate for a fixed or limited date of return, and it cannot be respected date for reasons of illness or accident of the Holder, having been assisted by AVRIL and with the authorization of the Assistance Center correspondent. b) Notwithstanding what is mentioned in section a) above, if the Holder of a cruise assistance voucher could not continue the planned itinerary for reasons of illness or accident, AVRIL will bear the cost of a ticket back to the port of embarkation or to the next planned port (by the most appropriate means). For the origin of this benefit it will be It is necessary that the Assistance Center has been involved in the coordination of assistance from the outset and that there is specific request and certified by the treating physician. For both a) and b) above, those pathologies mentioned in the "General Exclusions" of these are excluded the circumstances that give rise to this benefit will be verified and accepted at the sole discretion of AVRIL. The expenses for this benefit will be charged to the Medical Assistance Expense Limit indicated in the benefits table.

XXII - EXPENSES FOR DELAYED OR CANCELED FLIGHT: If the Beneficiary's flight was delayed by more than six (6) hours consecutive to the one originally scheduled for him and as long as there is no other transportation alternative during them, AVRIL will reimburse up to the coverage limit agreed or established in the particular conditions of your contracted voucher, for hotel expenses, meals and communications made during the delay and against presentation of their original vouchers, accompanied by an Airline certificate reflecting the delay or cancellation suffered by the Beneficiary's flight. To receive this refund, the Beneficiary must have previously contacted the AVRIL Assistance Center within 24 hours of the incident. This service will not be provided in the starting city or final destination of the Beneficiary's trip. It will only be provided in a transit city and never if the Holder travels with a ticket subject to availability. However, if the permanence in a connecting city caused by the delay or flight cancellation or regional, outside more than 6 hours, the present provision will also apply.

XXIII - TRAVEL CANCELLATION EXPENSES: A) AVRIL will defray the cancellation expenses of a trip paid by the Beneficiary and the amount corresponding to air tickets without date change or refund, provided that the Beneficiary has canceled your trip for just cause and you have acquired your Voucher at least fifteen (15) days before your departure, and such acquisition is in the same date that the invoice corresponding to the purchase or first payment of your trip was issued to the agency, airline or shipping company, involving one or more providers (Air Ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card have a validity equal to or greater than the total duration of the contracted trip. AVRIL will ask the Beneficiary when authorizing the refund of expenses, the sales receipts of the travel providers. Any refund that the Beneficiary will deduct from the compensation holder of a voucher has received from any of the providers by reason of that same event. The maximum refund is limited to coverage limit contracted for this item. The Beneficiary must present the sales receipts of the travel providers and an affidavit that: 1). received no other refund; or 2). Detailing the refunds received. Travel cancellation costs will only be valid if they occur up to 24 hours before the start of the trip or the validity of the AVRIL Assistance, whichever comes first. The Beneficiary must also present a certificate from the provider companies indicating that they did not receive any refund, or indicating the penalty applied, or crediting the refund received. - Penalty Letter - They are just causing to access the cancellation costs of the contracted trip:

1. Death of the Beneficiary or direct family member: Father, Mother, Spouse, Son, Brother.
2. Serious accident of the Beneficiary or direct family member: Father, Mother, Spouse, Son, Brother, meaning serious illness an alteration of the health that implies hospitalization, and that in the opinion of the Medical Department of the Assistance Center of AVRIL, make it impossible for the Beneficiary to start the trip on the date stated in the contracted Card. This Benefit applies if the event and / or medical discharge occur within 15 days (consecutive) prior to the start of the voucher and / or the trip whichever comes first.
3. Serious illness of the Beneficiary or direct family: Father, Mother, Spouse, Son, Brother, meaning serious illness an alteration of the health that implies hospitalization, and that in the opinion of AVRIL Assistance's medical department, make it impossible for the Beneficiary to start the trip on the date stated in the contracted Card. This Benefit applies if the event and / or medical discharge occur within 15 days (consecutive) prior to the start of the voucher and / or the trip whichever comes first.
4. Summons as a party, witness or jury of a court.
5. Damage caused by fire, theft or by force of nature in your habitual residence or in your professional premises uninhabitable and inescapably justify their presence.
6. Medical quarantine because of unforeseen event.
7. Convocation as a member of the electoral table in legislative and judicial elections at the national or provincial level.
8. Delivery for child adoption.
9. Summons for transplant of an organ or serious surgical intervention of the Beneficiary, his spouse, or first-degree immediate family member of consanguinity.
10. Complications of pregnancy up to and including week 32.
11. Cancellation of the Beneficiary's wedding that was scheduled prior to the insurance contract.
12. Proven dismissal from work, dated after hiring assistance.
13. If the person who is to accompany the Beneficiary on the trip is forced to cancel the trip for any of the reasons listed above, and that for this reason the Beneficiary must travel alone. Companion is understood as the person who share the same hotel room or the same cruise cabin, or a direct relative: Father, Mother, Spouse, Son, Brother, also holder of an Attendance Card in the same conditions as the previous one.

The validity of this right begins at the moment that the Beneficiary acquires his Assistance Card and ends at the time of start of the trip, provided that the events that justify this service, occur after the service is contracted. The processing of the This benefit must be requested only by the Beneficiary to the AVRIL offices by phone no later than 48 hours later. that one of the just causes is presented. AVRIL will ask the Beneficiary for legal and / or medical supporting documents. The Beneficiary must present proof of payment from the travel agent, airline or shipping company; for the reservation or deposit given at the time of acquiring the travel and its notification indicating the loss of said reservation or deposit as a consequence of its cancellation. The sales conditions applied by the travel agency cannot financially penalize the Beneficiary more than the penalty Applicable by the direct provider Cruise, airline, Hotel and Wholesale Operator. AVRIL will cover the costs of cancellation of a trip paid by the Beneficiary and the amount corresponding to air tickets without change of date or return, provided that the Beneficiary has purchased his Voucher at least fifteen (15) days before his departure and on the same day or with a maximum of 5 days after having booked, signed and / or paid the tourist program for your trip in the travel agency and / or tour operator, airline or shipping company, involving one or more providers (Air Ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card has a validity equal to or greater than the total duration of the contracted trip. At the time of authorizing the reimbursement of expenses, AVRIL will ask the Beneficiary for proof of sale from the travel providers. I know will deduct from the compensation any refund that the Voucher Beneficiary has received from any of the providers due to that same event. The maximum reimbursement is limited to the coverage limit contracted for this item / benefit.

PARTICULAR EXCLUSIONS (Item XXII): AVRIL is exempt from paying compensation for cancellations if they are produced as consequence of:

1. Unreported events within 48 business hours of the event that caused the cancellation.
2. There will be no compensation for cancellation insurance for people up to 74 years of age or older at the date of hire from the trip.
3. Use of alcohol or alcoholism, use of drugs or drug addiction, use of medicines without medical prescription.
4. Suicide attempts, self-destruction, self-inflicted injury or injury, or any attempt to do so.

5. Neither will the benefit be recognized when the reason for the cancellation is the non-provision of the contracted service due to force major or climatic catastrophes.
6. Illnesses or injuries derived from notoriously dangerous or risky, serious reckless or criminal acts of the Holder, whether directly or indirectly; suicide attempts, self-destruction, self-inflicted injury or any attempt to do so, whether in possession of the mental faculties or not and its consequences; of the Holder's suicide.
7. Recklessness, negligence, inexperience and / or reckless actions in driving any type of vehicle, of the owner or his family group direct in contravention of traffic regulations and / or international security or the country in question, both conducted by the Holder and by a third party, including hired excursions.
8. Accidents, illnesses and all events produced by acts that imply alteration of public order for any reason; civil war or declared international or not; rebellion; sedition; riot; popular tumult; invasion; hostilities (war declared or not); revolution; military insurrection or usurpation of power, including enlisting in military service with any armed force in any country or International organization; vandalism; guerrilla or terrorism, both individually and in general, whatever their exteriorization: physical, chemical or biological; mobilizations of a political or union nature: strikes; lock out; kidnappings; duel; quarrel.
9. Bankruptcy of Service Providers.
10. Chronic or pre-existing diseases suffered prior to the start of the voucher and / or the trip, known or not by the Beneficiary, as well as its exacerbations and consequences (even when they appear during the trip); except the products that include this provision.

IMPORTANT: MAXIMUM AMOUNT OF CANCELLATION INSURANCE PER MULTIPLE EVENT. The insured amount is per Holder. Not However, in the event of an event involving more than one Holder and regardless of the number of Holders involved in it, the Maximum liability for all affected holders, shall not be greater than the global maximum amount of USD 6,000 for the same claim. If the sum of the compensation to be paid exceeds the amounts, each individual compensation will be paid at pro rata of defined maximum liability. The requested claim must be made within 120 days of the event.

XXIV - TRAVEL INTERRUPTION INSURANCE: When the holder has had to interrupt the trip and return to the country of origin for the causes indicated below. For the origin of this benefit it will be necessary that the Assistance Center has been involved in the coordination of care from the outset and that there is a specific request and certified by the treating doctor. The following are just causing to access the contracted trip interruption costs:

- 1- Death, accident or serious illness of the Beneficiary or direct family: Father, Mother, Spouse, Son, Brother, understanding as serious illness an alteration of health that implies hospitalization, and that in the opinion of the Department Physician of the AVRIL Assistance Center, makes it impossible for the Beneficiary to continue the trip on the date established.
- 2- Summons as part, witness or jury of a court.
- 3- Damages that, by fire, theft or by the force of nature in their habitual residence, make them uninhabitable and justify inescapably their presence.
- 4- Calling as a member of the electoral table in legislative and judicial elections at the national or provincial level.
- 5- Delivery in child adoption.
- 6- Citation for transplant of an organ or serious surgical intervention of the Beneficiary, his spouse, or first-degree immediate family member of consanguinity.
- 7- Complications of pregnancy until week 26 and with an age limit of up to 40 years.
- 8- If the person who is to accompany the Beneficiary on the trip is forced to interrupt the trip for any of the reasons listed above. Companion is understood as the person who shares the same hotel room or the same cabin cruise ship, or a direct relative: Father, Mother, Spouse, Son, Brother, also holder of an Attendance Card in the same conditions as the previous one.

The validity of this right begins now that the Beneficiary acquires his Assistance Card and ends at the time of termination of the contracted voucher, provided that the events that justify this service, occur during the trip. The processing of this benefit must be requested only by the Beneficiary to the AVRIL offices by telephone immediately (within 24 hours after the event occurred). AVRIL will ask the Beneficiary for legal and / or medical supporting documents. The Beneficiary must present the Proof of payment to the Travel Agency, airline or shipping company, obtained at the time of your travel reservation and the differences produced because of its interruption.

The sales conditions applied by the travel agency cannot financially penalize the Beneficiary more than the applicable penalty by the direct provider Cruise, airline, Hotel and Wholesale Operator.

PARTICULAR EXCLUSIONS (Item XXIII): AVRIL is exempt from paying compensation for trip interruption if they occur because of:

1. Unreported events within 24 business hours of the event that caused the interruption.
2. There will be no compensation for trip interruption without just cause.
3. There will be no compensation for travel interruption for people 74 years of age or older at the date of hiring the travel.
4. Use of alcohol or alcoholism, use of drugs or drug addiction, use of medicines without medical prescription.
5. Suicide attempts, self-destruction, self-inflicted injuries or wounds or any attempt to do so.
6. Neither will the benefit be recognized when the reason for the interruption is due to force majeure or climatic catastrophes.
7. Illnesses or injuries derived from notoriously dangerous or risky, serious reckless or criminal acts of the Holder, be directly or indirectly; suicide attempts, self-destruction, self-inflicted injury or any attempt to do so, whether in possession of the mental faculties or not and its consequences; of the Holder's suicide.

8. Recklessness, negligence, inexperience and / or reckless actions in driving any type of vehicle, of the owner or his group direct family member contravening traffic regulations and / or international security or the country in question, both conducted by the Holder as by a third party, including contracted excursions.
9. Accidents, illnesses and any event produced by acts that imply alteration of public order for any reason; war civil or international declared or not; rebellion; sedition; riot; popular tumult; invasion; hostilities (war declared or not); revolution; military insurrection or usurpation of power, including enlisting in the military service with any armed any country or international organization; vandalism; guerrilla or terrorism both individually and generally whatever its externalization: physical, chemical or biological; mobilizations of a political or union nature: strikes; lock out; kidnappings; duel; quarrel
10. Bankruptcy of Service Providers
11. Chronic or pre-existing diseases suffered prior to the start of the voucher and / or trip, known or not by the Beneficiary, as well as its exacerbations and consequences.

IMPORTANT: MAXIMUM AMOUNT OF INTERRUPTION PER MULTIPLE EVENT. The insured amount is per Holder. However, in case of an event that involves more than one Holder and regardless of the number of Holders involved in it, the Liability maximum for all affected holders, will not be greater than the amount of USD 6,000 as a global maximum for the same claim. If the sum of the compensation to be paid exceeds the above amounts, each individual compensation will be made pro rata of the defined maximum liability. The requested claim must be made within 120 days of the event.

XXIV INDEMNIFICATION FOR COVID 19: The compensation refers only to the penalty of the contracted trip and once the Beneficiary has been diagnosed with POSITIVE COVID provided that the diagnosis has been determined after the acquisition of the service. It includes the voucher holder; spouse or partner, their children under 19 years of age and parents, as long as they have a voucher contracted with the same dates and duration.

AVRIL will consider the expenses of the penalties for the cancellation of a trip paid by the Beneficiary and the amount corresponding to the air tickets without change of date or refund. Provided that the Beneficiary has acquired his Voucher with at least fifteen (15) days prior to his departure, said acquisition is on the same date that the invoice corresponding to the purchase or first payment of his trip was issued to the agency, airline or shipping company, involving one or more providers (Air ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card has a validity equal to or greater than the total duration of the contracted trip.

AVRIL will ask the Beneficiary at the time of authorizing the compensation, the receipts of sale from the travel providers and the result of the test checking the diagnosis.

Any reimbursement that the Beneficiary holding a voucher has received from any of the providers due to the same event will be deducted from the compensation and may not exceed in any way the maximum limit of coverage contracted for this item. The Beneficiary must present the sales receipts of the contracted providers of the trip and an affidavit that: 1). did not receive any other refund; or 2). Detailing the refunds received.

Travel cancellation expenses will only be valid if they occur up to 48 hours before the start of the trip or the validity of the AVRIL Assistance card, whichever occurs first.

The Beneficiary must also present a certificate from the provider companies indicating that they did not receive any refund, or indicating the penalty applied, or proving the refund received. - Letter of Penalties-

PARTICULAR EXCLUSIONS (Point XXIV): AVRIL is exempt from paying compensation for cancellations if they occur as a result of:

- 1 Events not reported within 24 business hours of the occurrence of the event that led to the cancellation.
- 2 The benefit will not be recognized either when the reason for the cancellation is the non-provision of the contracted service due to force majeure or weather disasters.
- 3 Bankruptcy of Service Provider Companies.
- 4 Chronic or pre-existing diseases suffered prior to the beginning of the validity of the voucher and / or the trip, known or not by the Beneficiary, as well as their exacerbations and consequences (even when they appear during the trip); Except for products that include this provision.

IMPORTANT: MAXIMUM AMOUNT OF INDEMNITY FOR COVID 19. The sum insured is per Holder. However, in the event of an event that involves more than one Holder and whatever the number of Holders involved in it, the maximum Liability for all affected holders will not exceed the amount of US \$ 6,000. global for the same claim. If the sum of the compensation to be paid exceeds the afore mentioned amounts, each individual compensation will be made in proportion to the maximum defined liability. The claim requested must be made within 120 days of the event.

NOTE: COVID 19 TEST: The COVID 19 TEST (in any of its versions) will not be considered as long as they are voluntary, validated or required to enter any country or city and are not authorized by the Central Assistance Office of AVRIL

XXV - SUBSTITUTION OF EXECUTIVES: In the event that the Beneficiary is on a business trip and is hospitalized by a serious medical emergency that prevents you from continuing with your professional mission, AVRIL will take over the passage in economy class, subject to availability of places, of the person that your company designates as substitute.

XXVI - TRANSMISSION OF URGENT MESSAGES: AVRIL will transmit urgent and justified messages, related to any of the events that are the object of the benefits contemplated in these General and Particular Conditions.

XXVII - LOCATION AND ASSISTANCE IN THE EVENT OF LOSS OF DOCUMENTS AND / OR AIR TICKETS: AVRIL will advise the Beneficiary to report the loss, theft or theft of documents and personal effects, for which it will make the services of the nearest AVRIL Assistance Center.

XXVIII - LOCATION AND ASSISTANCE IN THE SEARCH FOR LOST BAGGAGE: If during the course of a trip, and During the validity of the attendance card, the loss of luggage deposited with the airline will occur, whenever it is of a regular airline, AVRIL undertakes to take the necessary steps with the airline, in order to locate the lost luggage. To access this benefit, the Holder must contact the Assistance Center from the airport to which should have arrived the luggage and follow the instructions of the AVRIL operator to complete the form provided by the PIR airline (Property Irregularity Report). AVRIL is not committed to the effective location of the luggage, but only to the carrying out commercial procedures with the airline to obtain information on the destination of the lost luggage.

XXIX - PRE-TRIP CONSULTATION LINE: Up to 24 hours prior to the day of departure, Holders of an Assistance Card they may ask the AVRIL Assistance Center for information regarding consular, health, tourist and other obligations concerning the country of destination.

XXX - INDEMNIFICATION FOR LOSS OF BAGGAGE IN REGULAR AIRLINE (COMPLEMENTARY): Total loss and definitive luggage. The compensation refers exclusively to luggage dispatched in the aircraft hold, on a commercial flight subject to IATA regulations. The sum of the airline's compensation and AVRIL's compensation may not in no way exceed the financial ceiling indicated in the Particular Conditions of the purchased product. The following terms and conditions apply to obtain this benefit:

1. That AVRIL has been notified of the fact by the Beneficiary in a period less than 24 hours after the loss occurred.
2. That the luggage has been lost during its transportation on a regular international or domestic connecting flight.
3. That the mentioned luggage has been duly dispatched in the hold.
4. That the loss of the luggage occurred between the moment it was delivered to the authorized personnel of the line to be shipped and the time it should have been returned to the passenger at the end of the trip.
5. That the airline has taken responsibility for the loss of said luggage and has paid the Beneficiary the compensation provided by it.
6. The maximum limit of the supplementary compensation will be paid as long as the weighing of the dispatched luggage, according to the informed by the airline, do not exceed 30 kg and at the rate of 40 USD per kg.
7. In the event that the airline offers the Beneficiary as compensation the possibility of choosing between receiving a value in money or one or more tickets, AVRIL will proceed to pay the economic compensation for loss of luggage, once said option is exercised.
8. The Beneficiary will be entitled to a single compensation for loss of luggage in the terms and conditions described in the Particular Conditions, regardless of the amount of luggage loss that may occur during the validity of your voucher and up to the limit indicated in your voucher.
9. The sum of the compensation of the airline and the compensation of AVRIL may not exceed in any way the economic limit indicated in the Particular Conditions of the purchased product.

PARTICULAR EXCLUSIONS (Item XXX): Does not cover compensation for loss of luggage on a regular airline, if:

1. The Beneficiary is an operator or member of the Crew in the means of transport that gave rise to the event.
2. Withholding or apprehension by customs or other government authorities.
3. Damage to luggage and / or partial or total lack of content will not give rise to any compensation or compensation. In case of lost luggage, follow these instructions: Immediately verified the lack of luggage, contact the airline or person responsible within the same premises to which they arrive baggage, request and complete the PIR form (Property Irregularity Report.) Before leaving the airport, contact AVRIL's Assistance Center by telephone, in order to notify of the loss of your luggage. Upon returning to the country of origin of the trip: Present to the AVRIL offices the following documentation: PIR Form / Document or Passport / Attendance Card and copy original receipt of the compensation of the airline / air ticket / s.

XXXI - REIMBURSEMENT OF EXPENSES FOR DELAY IN THE RETURN OF BAGGAGE: AVRIL will reimburse the Beneficiary, before the presentation of original vouchers with the detail and cost for each of the products purchased by the purchase, expenses caused in the acquisition of basic necessities (change of clothes and hygiene items). It will be valid from 6 hours after the AVRIL Assistance Center receives notification of the failure to deliver said luggage and within a maximum period of 72 hours after the location of the luggage, up to the maximum amount specified in the Guarantees or Particular Conditions of the contracted product. Requirements to obtain the reimbursements: Have called the AVRIL Assistance Center requesting the pertinent authorization. to carry out basic necessities, having informed the airline at the airport of the loss of luggage, completed the PIR (Property Irregularity Report); the Beneficiary must remain abroad for a minimum period of 36 hours.- If the Holder does not comply with any of the aforementioned requirements, AVRIL reserves the right to deny the benefit.- If the delay or the loss of luggage occur on the flight back to the country of origin of the trip and / or the Card Holder's habitual residence, it will not be granted compensation whatsoever. It is required that the Holder present in AVRIL the original proof / s of the expenses whose reimbursement manages. - AVRIL reserves the right to deny the reimbursement of expenses when they are not related to the concept "Articles of first necessity", interpreting that the expensive or luxury items are excluded. The Beneficiary will have the right to a single compensation for the delay in the return of luggage in the terms and conditions described in the Conditions Individuals, regardless of the amount of luggage loss that may occur during the validity of your voucher and up to the limit indicated in your voucher

XXXII - TRANSFER OF FUNDS AND CRIMINAL DEPOSIT: During the trip, in case of urgent and unforeseen need and against your prior deposit at the AVRIL office, it will manage the delivery to the Beneficiary in the country where it is of amounts of money up to the limit specified in these General and Particular Conditions. This coverage will be applied only once, whatever the validity period of the Attendance Card. If the Beneficiary is imprisoned as a result of a traffic accident, AVRIL will manage the sending of the amounts of money specified in these General and Particular Conditions to face upon payment of the criminal bond, the amount referred to previously being deposited in the AVRIL office, on behalf of the Beneficiary. AVRIL's management is limited only to the transfer of money by money order or other means of money transfer. AVRIL It does not cover the payment of the sums of money requested or the payment of the deposit. Assistance is limited only to the transfer of money. This benefit is subject to possible legal restrictions applicable to transfers and / or money orders from both the issuing country as from the receiving country.

XXXIII - LEGAL ASSISTANCE FOR TRANSIT ACCIDENT: If during the course of a trip and during the validity of the card assistance, the Holder suffered a car accident requiring the advice of a lawyer to face his defense civil or criminal; You must notify the AVRIL Assistance Center within 24 hours of the accident, so that the AVRIL operator recommends a lawyer in the place where the Holder is located.- In the event that, due to the urgency of the case, the Beneficiary has requested professional legal assistance at the scene of the act, AVRIL will reimburse the Holder the amount of the fees paid, up to the maximum limit according to the contracted product. - For this the Beneficiary You must submit the invoice issued by the sponsoring attorney to AVRIL. If the Holder accepts the professional recommended by the Assistance Center, the responsibility that AVRIL assumes it is of means, and not of results; without guaranteeing the success of the Holder's defense. - AVRIL will assume the expenses caused by the civil or criminal defense of the Beneficiary, in order to impute responsibility for a car accident. AVRIL will bear the attorney's fees up to the limits indicated in the product coverage hired.

XXXIV - CHRONIC OR PRE-EXISTING DISEASE: AVRIL will cover pre-existing illnesses within the maximum global limit indicated in the Table of Coverage for this purpose, only in the case of an acute episode, or non-predictable events, whose urgency requires attention at the time of travel and cannot be deferred upon return to your country or city of origin. The coverage will exclusively consist of the resolution of the acute episode, being expressly excluded any type of treatment, whose purpose is the diagnosis, investigation, treatment for partial or definitive improvement of the disease or condition. Shall not be covered neither diagnostic investigation of diseases started in the country or city of origin as the sole purpose of the consultation, and without exacerbation of the disease, nor treatments abroad or outside the city of origin. In order to receive coverage in these cases, it must be stated that the ailment, discomfort, illness, injury, or pre-existing condition to the trip must be at the beginning of this in a situation of medical stability, without having received medical, diagnostic, or therapeutic interventions during a 120 days period prior to the trip, nor being under a new and recent treatment plan or therapeutic interventions that have not yet acquired stability by its favorable response. Assistance will not be provided to travelers who are at the time of travel under treatment with immunosuppressive drugs, cytostatic, radiant therapies. Hemophiliac, and / or chronic dialysis patients will not have coverage of any type of ailment, discomfort, illness, injury, whether it is related or not to the underlying pathology. Expenses will be charged to the limit of the account of Medical assistance expenses due to accident or illness (1 and 2).

XXXV - FRANCHISE OR DEDUCTIBLE (USD): In case of having a deductible franchise on your product, the Beneficiary will assume the cost of the amount of the franchise or deductible (sum that the Holder must pay in case he requires assistance when the plan specifies so). In the case of using AVRIL Assistance services a second time for a fact unrelated to the first, the Beneficiary must assume at his cost the amount of a new franchise or deductible at the time of being attended.

XXXVI - ANNUAL PRODUCTS AND LONG STAY (MORE THAN THREE (3) MONTHS): The Annual products are valid for 365 days in total. The Beneficiary may not remain, as indicated in the Particular Conditions of the product that has been purchased, more than 90, 60, or 30 days abroad per trip, except for special products for long stays. After this period, the Beneficiary will lose all benefits within the contracted assistance services while on that trip. The expenses produced by use of the service will be cumulative, comprising the Maximum Amount expressed in your voucher. At the time of attendance, AVRIL's Assistance Center will ask for a copy of your passport, demonstrating the departure date of your country of habitual residence or the date of entry to the country where you are requesting assistance. Special Long stay plans assistance cards allow permanence of up to 365 days abroad.

XXXVII - EARLY RETURN IN CASE OF DEPORTATION: In the event that the Beneficiary is deported from the country he/she is traveling to, during the period of validity of the attendance card, AVRIL will provide, upon request of the authorities, an air ticket for return in economy class. The Beneficiary must hand in to AVRIL, duly endorsed, the ticket / s that it has for its return without compensation. It will be a condition to have entered the destination, after having been accepted by the immigration authorities at the country to which it travels.

PARTICULAR EXCLUSIONS (Item XXXVII):

- Crimes of immoral conduct against property:** Extort, steal, steal, knowingly transport or accept stolen merchandise. Also defraud by false representation. Altering a document in order to get another person, the victim, to deliver a property title or deed. Maliciously destroy public or private property, start a fire or carry out counterfeiting in order to commit a crime against the property. As well as embezzling, embezzling funds or blackmailing.
- Crimes of immoral conduct against the Authority:** Knowingly evading paying taxes, knowingly hiding a fugitive from justice, forging money, or committing perjury. Obtaining money or anything of value through fraud committed through the Post system or committing a bribe, that is, a bribe in which the person asking for or receiving money or another kind of benefit is a public official or a member of the Authority.
- Crimes of immoral conduct against people:** Voluntary abandonment of a child, when as a result the minor becomes poor or contributes to the minor committing a crime. Engaging in a riot in which there is a disturbance of public order or assaulting another

person or with a weapon dangerous or with the intention of stealing, murdering, raping or causing injury. Committing murder, kidnapping, voluntary and even involuntary manslaughter, when the author has been manifestly reckless, except in the cases of traffic accidents that are not considered as a moral fault.

4. **Crimes against freedom and sexual morality:** Bigamy, or being married to more than one person at the same time, incest and rape, understood as a sexual relationship of an adult with a minor who has already reached adolescence, even if said relationship is consented to by the minor. Likewise, they are also excluded, rape, prostitution and paternity fraud, that is, a woman declaring that a certain man is the biological father of a child knowing that the true father is another, generally for economic interest. Outrageous indecency, which are acts of a sexual nature in which there is no touch with the victim, such as exposure in public and before another person from the private parties. And also, inappropriate lustful and obscene acts, such as having intimate relationships in public.

XXXVIII - CONCIERGE SERVICE: During the validity of the voucher, the Holders may request the AVRIL Assistance Center, information on events and recreational activities concerning the destination country.

XXXIX - GUARANTEE OF RETURN TRIP / REPATRIATION DUE TO AIRLINE BANKRUPTCY: In case the Beneficiary is traveling and at the destination of the same is unable to return to their place of origin, due to force majeure due to the bankruptcy or inhibition of company services By air or any other private means of transport you are using, the Assistance Center will coordinate and/or advise on your return.

PARTICULAR EXCLUSIONS (Item XXXVIII): AVRIL is exempt from paying compensation for cancellations if they occur because of:

1. Unreported events within 48 business hours of the event that caused the cancellation.
2. There will be no compensation for cancellation insurance for people up to 74 years of age or older as of the date of hiring the trip.
3. Use of alcohol or alcoholism, use of drugs or drug addiction, use of medicines without medical prescription.
4. Suicide attempts, self-destruction, self-inflicted injury or injury, or any attempt to do so.
5. Neither will the benefit be recognized when the reason for the cancellation is the non-provision of the contracted service due to force majeure or climatic catastrophes.
6. Illnesses or injuries derived from notoriously dangerous or risky, serious reckless or criminal acts of the Holder, be directly or indirectly; suicide attempts, self-destruction, self-inflicted injury or any attempt to do so, whether in possession of the mental faculties or not and its consequences; of the Holder's suicide.
7. Recklessness, negligence, inexperience and / or reckless actions in driving any type of vehicle, of the owner or his group direct family member contravening traffic regulations and / or international security or the country in question, both conducted by the Holder as by a third party, including contracted excursions.
8. Accidents, illnesses and all events produced by acts that imply alteration of public order for any reason; declared or undeclared civil or international war; rebellion; sedition; riot; popular tumult; invasion; hostilities (declared war or do not); revolution; military insurrection or usurpation of power, including enlisting in military service with any armed force from any country or international organization; vandalism; guerrilla or terrorism both individually and generally whatever its exteriorization: physical, chemical or biological; mobilizations of a political or union nature: strikes; lock out; kidnappings; duel; quarrel.
9. Bankruptcy of Service Providers.
10. Chronic or pre-existing diseases suffered prior to the start of the voucher and / or trip, known or not by the Beneficiary, as well as its exacerbations and consequences (even when they appear during the trip); except the products that contemplate this benefit.

XL - CANCELLATION INSURANCE FOR JUST CAUSE: AVRIL will cover the cost of canceling a trip paid by the Beneficiary and the amount corresponding to air tickets without date change or refund, provided that the Beneficiary has canceled your trip for just cause and you have purchased your Voucher at least fifteen (15) days before your departure, and that said card has a validity equal to or greater than the total duration of the contracted trip. AVRIL will ask the Beneficiary when authorizing the reimbursement of expenses, sales receipts from travel providers. Any refund that the Voucher Holder Beneficiary has received from any of the providers by reason of that same event. The maximum reimbursement is limited to the coverage limit contracted for this item. The Beneficiary must present proof of sale from the travel providers. Travel cancellation costs will only be valid if they occur up to 24 hours before the start of the trip or the validity of the card from AVRIL Assistance, whichever comes first.

The Operator must present a detail of the provider companies indicating the penalties applied.

The following are just reasons for accessing the cancellation expenses of the contracted trip:

1. Death of the Beneficiary or direct family member: Father, Mother, Spouse, Son, Brother.
2. Serious accident of the Beneficiary or direct family member: Father, Mother, Spouse, Son, Brother, meaning serious illness an alteration of the health that implies hospitalization, and that in the opinion of AVRIL Assistance's medical department, make it impossible for the Beneficiary to start the trip on the date stated in the contracted Card. This Benefit applies if the event and / or medical discharge occur within 15 days (consecutive) prior to the start of the voucher and / or the trip whichever comes first
3. Serious illness of the Beneficiary or direct family: Father, Mother, Spouse, Son, Brother, meaning serious illness an alteration of the health that implies hospitalization, and that in the opinion of AVRIL Assistance's medical department, make it impossible for the

Beneficiary to start the trip on the date stated in the contracted Card. This Benefit applies if the event and / or medical discharge occur within 15 days (consecutive) prior to the start of the voucher and / or the trip whichever comes first.

4. Summons as a party, witness, or jury of a court.
5. Damage caused by fire, theft or by force of nature in your habitual residence or in your professional premises uninhabitable and inescapably justify their presence.
6. Medical quarantine because of unforeseen event.
7. Convocation as a member of the electoral table in legislative and judicial elections at the national or provincial level.
8. Delivery for child adoption.
9. Summons for transplant of an organ or serious surgical intervention of the Beneficiary, his spouse, or first-degree immediate family member of consanguinity.
10. Complications of pregnancy until week 32.
11. Cancellation of the Beneficiary's wedding that was scheduled prior to the insurance contract.
12. Proven dismissal from work, dated after hiring assistance.
13. If the person who is to accompany the Beneficiary on the trip is forced to cancel the trip for any of the reasons listed above, and that for this reason the Beneficiary must travel alone. Companion is understood as the person who share the same hotel room or the same cruise cabin, or a direct relative: Father, Mother, Spouse, Son, Brother, also holder of an Attendance Card in the same conditions as the previous one.

The validity of this right begins at the moment the Beneficiary acquires his Assistance Card and ends at the time of start of the trip, provided that the events that justify this service occur after the service is contracted. The processing of the This benefit must be requested only by the Beneficiary to the AVRIL offices by phone no later than 48 hours later. that one of the just causes is presented. AVRIL will ask the Beneficiary for legal and / or medical supporting documents. The Beneficiary must present proof of payment from the travel agent, airline or shipping company; for the reservation or deposit given at the time of acquiring the travel and its notification indicating the loss of said reservation or deposit as a consequence of its cancellation.

The sales conditions applied by the travel agency cannot financially penalize the Beneficiary more than the penalty Applicable by the direct provider Cruise, airline, Hotel and Wholesale Operator.

AVRIL will cover the costs of cancellation of a trip paid by the Beneficiary and the amount corresponding to air tickets without change of date or return, provided that the Beneficiary has purchased his Voucher at least fifteen (15) days before his departure and on the same day or with a maximum of 10 days after having booked, signed and / or paid the tourist program for your trip in the travel agency and / or tour operator, airline or shipping company, involving one or more providers (Air Ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card has a validity equal to or greater than the total duration of the contracted trip. At the time of authorizing the reimbursement of expenses, AVRIL will ask the Operator for proof of sale from the travel providers. It will be deducted of the compensation any refund that the Voucher Beneficiary has received from any of the providers by reason of that same event. The maximum reimbursement is limited to the coverage limit contracted for this item / benefit.

PARTICULAR EXCLUSIONS (Item XL): AVRIL is exempt from paying compensation for cancellations if they occur because of:

11. Unreported events within 48 business hours of the event that caused the cancellation.
12. There will be no compensation for cancellation insurance for people up to 74 years of age or older as of the date of hiring the trip.
13. Use of alcohol or alcoholism, use of drugs or drug addiction, use of medicines without medical prescription.
14. Suicide attempts, self-destruction, self-inflicted injury or injury, or any attempt to do so.
15. Neither will the benefit be recognized when the reason for the cancellation is the non-provision of the contracted service due to force majeure or climatic catastrophes.
16. Illnesses or injuries derived from notoriously dangerous or risky, serious reckless or criminal acts of the Holder, be directly or indirectly; suicide attempts, self-destruction, self-inflicted injury or any attempt to do so, whether in possession of the mental faculties or not and its consequences; of the Holder's suicide.
17. Recklessness, negligence, inexperience and / or reckless actions in driving any type of vehicle, of the owner or his group direct family member contravening traffic regulations and / or international security or the country in question, both conducted by the Holder as by a third party, including contracted excursions.
18. Accidents, illnesses and all events produced by acts that imply alteration of public order for any reason; declared or undeclared civil or international war; rebellion; sedition; riot; popular tumult; invasion; hostilities (declared war or do not); revolution; military insurrection or usurpation of power, including enlisting in military service with any armed force from any country or international organization; vandalism; guerrilla or terrorism both individually and generally whatever its exteriorization: physical, chemical or biological; mobilizations of a political or union nature: strikes; lock out; kidnappings; duel; quarrel.
19. Bankruptcy of Service Providers.
20. Chronic or pre-existing diseases suffered prior to the start of the voucher and / or trip, known or not by the Beneficiary, as well as its exacerbations and consequences (even when they appear during the trip); except the products that contemplate this benefit.

IMPORTANT: MAXIMUM AMOUNT OF CANCELLATION INSURANCE PER MULTIPLE EVENT. The insured amount is per Holder. However, in the event of an event involving more than one Holder and regardless of the number of Holders involved in the likewise, the maximum Responsibility for all affected holders will not be greater than the amount of USD 6,000 as a global maximum. for the same

incident. If the sum of the compensation to be paid exceeds the amounts, each compensation individual will be made in proportion to the defined maximum responsibility. The requested claim must be made within 120 days after the event occurred.

XLI - CANCELLATION INSURANCE WITHOUT CAUSE: AVRIL will defray the costs of cancellation of a trip paid by the Beneficiary and the amount corresponding to air tickets without date change or refund, when the Beneficiary has canceled his trip without cause and you have purchased your Voucher at least seventy-five (75) days before your departure, and that said card has an equal validity or greater than the total duration of the contracted trip. At the time of authorizing the reimbursement of expenses, AVRIL will ask the Beneficiary of sale of travel providers. Any refund that the Voucher holder has made will be deducted from the compensation received from any of the providers due to the same event. The maximum reimbursement is limited to the limit of coverage contracted to this item. The Beneficiary must present the sales receipts of the travel providers. Travel cancellation costs will only be valid if they occur up to 60 days before the start of the trip or the validity of the card from AVRIL Assistance, whichever comes first. The Operator must present a detail of the provider companies indicating the penalties applied.

IMPORTANT: When the trip cancellation occurs for a reason other than those listed in the item "They are just causes to access the cancellation expenses of the Contracted trip" detailed from Point number 1 (one) to Point number 13 (thirteen) of the **CANCELLATION INSURANCE FOR JUST CAUSE**, to the sum to be paid for the use of the **"CANCELLATION INSURANCE WITHOUT CAUSE"** a deductible of 25% (twenty-five percent) will be deducted by the Beneficiary. The franchise will be applied on irrecoverable loss of deposits or expenses paid in advance for the trip in accordance with the general conditions of the contract signed by the Holder, with the Travel Agency and / or Tour Operator. If unrecoverable losses exceed the coverage limit, the deductible will be applied on the latter.

The validity of this right begins at the moment the Beneficiary acquires his Attendance Card and ends 60 days before to start your journey. The processing of this provision must be requested only by the Beneficiary to the AVRIL offices by phone at more take 24 hours before the 60-day pre-trip period expires. The sales conditions applied by the travel agency cannot financially penalize the Beneficiary more than the penalty applicable by the direct provider Cruise, airline, Hotel and Wholesale Operator. AVRIL will cover the cost of cancellation of a trip paid by the Beneficiary and the amount corresponding to air tickets without change of date or return, provided that the Beneficiary has purchased his Voucher with at least seventy-five (75) days in advance of your departure. When authorizing the reimbursement of expenses, AVRIL will ask the Operator for proof of sale of the travel services. It will be deducted of the compensation any refund that the Voucher Beneficiary has received from any of the providers by reason of that same event. The maximum reimbursement is limited to the coverage limit contracted for this item / benefit.

PARTICULAR EXCLUSIONS (Item XLI): AVRIL is exempt from paying compensation for cancellations if they are produced because of:

1. Use of insurance within 60 calendar days prior to the beneficiary's trip.
2. There will be no compensation for cancellation insurance for people up to 74 years of age or older as of the date of hiring the trip.
3. Bankruptcy of Service Providers

IMPORTANT: MAXIMUM AMOUNT OF CANCELLATION INSURANCE PER MULTIPLE EVENT. The insured amount is per Holder. Not However, in the event of an event involving more than one Holder and regardless of the number of Holders involved in the likewise, the maximum Responsibility for all affected holders will not be greater than the amount of USD 6,000 as a global maximum. for the same incident. If the sum of the compensation to be paid exceeds the amounts, each compensation Individual will be made in proportion to the defined maximum responsibility. The requested claim must be made within 120 days after the event occurred.

REFUNDS

The Insurer will compensate the Holder in the same local currency, taking the seller-type officer on the same day as exchange. recruitment. AVRIL ASSISTANCE reserves the right to verify all information with the corresponding providers received. Air tickets obtained by redeeming miles will not be refundable, as well as the penalty to consequence of the total or partial reprogramming of the trip.

XLII - CANCELLATION EXPENSES FOR JUST CAUSE PROTECT: AVRIL will pay, the expenses of the penalties for the cancellation of a trip paid by the Beneficiary and the corresponding amount (penalty) to the air tickets without change of date or refund, provided that the Beneficiary have canceled your trip for just cause and have acquired your Voucher at least fifteen (15) days prior to your departure, said acquisition is on the same date that the invoice corresponding to the purchase or first payment of your trip was issued to the agency, airline or shipping company, involving one or more providers (Air ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card has a validity equal to or greater than the total duration of the contracted trip. AVRIL will ask the Beneficiary at the time of authorizing the reimbursement of expenses, Any refund that the Beneficiary holding a voucher has received from any of the providers due to the same event will be deducted from the compensation. The maximum refund is limited to the coverage limit contracted for this item and will only contemplate the penalty and not the total of the trip. The Beneficiary must present proof of purchase from the contracted service providers for the trip and an affidavit that: 1). did not receive any other refund; or 2). Detailing the refunds received.

Travel cancellation expenses will only be valid if they occur up to 48 hours before the start of the trip or the validity of the AVRIL Assistance card, whichever occurs first. The Beneficiary must also present a certificate from the provider companies indicating that they did not receive any refund, or indicating the penalty applied, or proving the refund received. - Letter of Penalties-

They are just causes to access the expenses of cancellation of the contracted trip:

- a. Death of the Beneficiary or direct family member: Father, Mother, Spouse, Son, Brother
- b. Serious accident of the Beneficiary or direct family member: Father, Mother, Spouse, Child, Brother, meaning a serious illness is an alteration of health that implies hospitalization, and that in the opinion of the Medical Department of the AVRIL Assistance Center, makes it impossible for the Beneficiary to start the trip on the date stated on the contracted Card. This Benefit applies if the event and / or medical discharge occur within the 15 days (running) prior to the start of the voucher and / or the trip, whichever comes first.
- c. Serious illness of the Beneficiary or direct family member: Father, Mother, Spouse, Son, Brother, meaning a serious illness is an alteration of health that implies hospitalization, and that in the opinion of the Medical Department of the AVRIL Assistance Center, makes it impossible for the Beneficiary to start the trip on the date stated on the contracted Card. This Benefit applies if the event and / or medical discharge occur within the 15 days (running) prior to the start of the voucher and / or the trip, whichever comes first.
- d. Summons as a party, witness or jury of a court.
- e. Damages that, due to fire, theft or force of nature in their habitual residence or in their professional premises, make them uninhabitable and inescapably justify their presence.
- f. Medical quarantine as a consequence of an unforeseen event.
- g. Call as a member of the polling station in legislative and judicial elections at the national or provincial level.
- h. Delivery of child for adoption.
- i. Citation for transplantation of an organ or serious surgical intervention of the Beneficiary, his spouse, or direct relative in the first degree of consanguinity.
- j. Complications of pregnancy up to week 32.
- k. Cancellation of the beneficiary's wedding that was scheduled prior to contracting the insurance.
- l. Proven job dismissal, dated after the hiring of assistance.
- m. If the person who is to accompany the Beneficiary on the trip is forced to cancel the trip for any of the reasons listed above, and for this reason the Beneficiary must travel alone. Companion is understood to be the person who shares the same hotel room or the same cruise cabin, or a direct relative: Father, Mother, Spouse, Son, Brother, also holder of an Assistance Card under the same conditions as the previous one.

The validity of this right begins at the moment the Beneficiary acquires his Assistance Card and ends at the time of the start of the trip, provided that the events that justify this service occur after the service has been contracted. The processing of this benefit must only be requested by the Beneficiary to the AVRIL offices by phone no later than 48 hours after one of the just causes is presented. AVRIL will ask the Beneficiary for legal and / or medical supporting documents. The Beneficiary must present proof of payment from the Travel Agent, airline or shipping company; for the reservation or deposit given at the time of acquisition of the trip and the notification of this indicating the loss of said reservation or deposit as a result of its cancellation.

The sales conditions applied by the travel agency cannot financially penalize the Beneficiary more than the penalty applicable by the direct provider Cruise, Airline, Hotel and Wholesale Operator.

AVRIL will bear the costs of canceling a trip paid by the Beneficiary and the amount corresponding to the penalties on air tickets without change of date or refund, provided that the Beneficiary has acquired his Voucher at least fifteen (15) days in advance upon departure and on the same day or with a maximum of 10 days after having booked, signed and / or paid for the tourist program for your trip at the travel agency and / or tour operator, airline or shipping company, involving one or more providers (Air ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card has a validity equal to or greater than the total duration of the contracted trip.

AVRIL will ask the Beneficiary at the time of authorizing the reimbursement of expenses, the receipts of sale from the travel providers. Any reimbursement that the Beneficiary of the voucher has received from any of the providers due to the same event will be deducted from the compensation. The maximum refund is limited to the coverage limit contracted for this item / benefit.

PARTICULAR EXCLUSIONS (Point XLII): AVRIL is exempt from paying compensation for cancellations if they occur as a result of:

1. Events not reported within 48 business hours after the event that led to the cancellation occurred.
2. No compensation for cancellation insurance will apply for people up to 74 years of age on the date of booking the trip.
3. Use of alcohol or alcoholism, use of drugs or drug addiction, use of medicines without a prescription.
4. Suicide attempts, self-destruction, self-inflicted injury or wounds or any attempt to do so.
5. The benefit will not be recognized either when the reason for the cancellation is the non-provision of the contracted service due to force majeure or weather disasters.
6. Illnesses or injuries derived from notoriously dangerous or risky acts, of serious imprudence or criminals of the Holder, whether directly or indirectly; attempted suicide, self-destruction, self-inflicted injury or any attempt to do so, whether in possession of mental faculties or not and their consequences; of the Holder's suicide.
7. Recklessness, negligence, inexperience and / or reckless actions in the driving of any type of vehicle, by the owner or his direct family group, contravening international traffic and / or security regulations or the country in question, both driven by the Owner and by a third party, even hired excursions.
8. Accidents, illnesses and any fact produced by acts that imply alteration of the public order for any cause; civil or international war declared or not; rebellion; sedition; riot; popular tumult; invasion; hostilities (declared war or not); revolution; military insurrection or usurpation of power, including enlisting in military service with any armed force of any country or international organization;

- vandalism; guerrilla or terrorism, both in individual and general condition, whatever its externalization: physical, chemical or biological; political or union mobilizations: strikes; lock out; kidnappings; duel; fight.
9. Bankruptcy of Service Provider Companies.
 10. Chronic or pre-existing diseases suffered prior to the beginning of the validity of the voucher and / or the trip, known or not by the Beneficiary, as well as their exacerbations and consequences (even when they appear during the trip); except for products that include this provision.

IMPORTANT: MAXIMUM AMOUNT OF CANCELLATION INSURANCE FOR MULTIPLE EVENT: The sum insured is per Holder. However, in the event of an event involving more than one Holder and whatever the number of Holders involved in it, the maximum Liability for all affected holders will not be greater than the amount of US \$ 6,000 as a global maximum per the same sinister. If the sum of the compensation to be paid exceeds the aforementioned amounts, each individual compensation will be made in proportion to the maximum defined liability. The claim requested must be made within 120 days of the event.

XLIII - CANCELLATION EXPENSES WITHOUT CAUSE PROTECT: AVRIL will bear the costs of the penalties for the cancellation of a trip paid by the Beneficiary and the corresponding amount (penalty) to the air tickets without change of date or refund, provided that the Beneficiary has canceled his trip and acquired his Voucher with at least thirty (30) days prior to your departure, said acquisition is on the same date that the invoice corresponding to the purchase or first payment of your trip was issued to the agency, airline or shipping company, involving one or more providers (Air ticket / Hotel / Cabin or vacation rental property / Cruises) and that said card has a validity equal to or greater than the total duration of the contracted trip. AVRIL will ask the Beneficiary at the time of authorizing the reimbursement of expenses, the receipts of sale from the travel providers.

Any refund that the Beneficiary holding a voucher has received from any of the providers due to the same event will be deducted from the compensation. The maximum refund is limited to the coverage limit contracted for this item. The Beneficiary must present the sales receipts of the contracted providers of the trip and an affidavit that: 1). did not receive any other refund; or 2). Detailing the refunds received. The Beneficiary must also present a certificate from the provider companies indicating that they did not receive any reimbursement, or indicating the penalty applied, or proving the reimbursement received. - Letter of Penalties-

IMPORTANT: When the cancellation of the trip occurs for a reason other than those listed in the item "They are just causes to access the expenses of cancellation of the Contracted trip" detailed from Point number 1 (one) to Point number 13 (thirteen) of EXPENSES FOR CANCELLATION FOR JUST CAUSE, a 25% (twenty-five percent) franchise will be deducted from the amount to be paid for the use of the "EXPENSES OF CANCELLATION WITHOUT CAUSE", payable by the Beneficiary. The franchise will be applied on the irrecoverable loss of deposits or expenses paid in advance for the trip in accordance with the general conditions of the contract signed by the Holder, with the Travel Agency and / or Tour Operator. If irrecoverable losses exceed the coverage limit, the deductible will be applied to the latter.

The validity of this right begins when the Beneficiary acquires his Assistance Card and ends 30 days before starting your journey. The processing of this benefit must be requested only by the Beneficiary at the AVRIL offices by phone at more take 24 hours before the 30-day pre-trip period is over. The sales conditions applied by the travel agency cannot financially penalize the Beneficiary more than the Penalty applicable by the direct provider Cruise, Airline, Hotel and Wholesale Operator. AVRIL will ask the Operator at the time of authorizing the reimbursement of expenses, the receipts of sale of the travel services. Any reimbursement that the Beneficiary of the voucher has received from any of the providers due to the same event will be deducted from the compensation. The maximum refund is limited to the coverage limit contracted for this item / benefit.

PARTICULAR EXCLUSIONS (Point XLIII): AVRIL is exempt from paying compensation for cancellations if they are produced as a consequence of:

1. Use of the insurance within the 30 calendar days prior to the beneficiary's trip.
2. No compensation for cancellation insurance will apply for people up to 74 years of age on the date of booking the trip.
3. Bankruptcy of Service Provider Companies.

IMPORTANT: MAXIMUM AMOUNT OF CANCELLATION INSURANCE FOR MULTIPLE EVENT. The sum insured is per Holder. However, in the event of an event that involves more than one Holder and whatever the number of Holders involved in it, the maximum Liability for all affected holders will not be greater than the amount of US \$ 6,000.-maximum global for the same claim. In the event that the sum of the compensation to be paid exceeds the aforementioned amounts, each compensation individual will be carried out in proportion to the maximum defined liability. The claim requested must be made within 120 days of the event.

REFUNDS

The Insurer will compensate the Holder in local currency. AVRIL ASSISTANCE reserves the right to verify with the corresponding providers all the information received. Air tickets obtained by redeeming miles will not be refundable, as well as the penalty as a result of the total or partial rescheduling of the trip.

XLIV - REPLACEMENT OF PERSONAL COMPUTER: In case the Beneficiary was affected by the theft or loss of his notebook during the trip, this will be entitled to reimbursement of expenses incurred in the cost of equipment rental of portable computing with characteristics similar to those involved in the claim (up to a maximum of USD 200 according to the contracted product), as long as the notebook has been duly declared at customs upon departure from the country of habitual residence of the owner and upon entry of the country of travel

destination. To make the reimbursement effective, the presentation of all the documentation that is prove the occurrence of the event: customs declaration, police report, proof of rent and that they are included within the validity and particular conditions of the voucher.

XLV - COMPENSATION FOR BREAKAGE OF LUGGAGE: If the Beneficiary's suitcases suffered any type of damage or breakage exposed the elements found inside, as well as the violation of their locks with the same effects, AVRIL will grant to the Beneficiary the amount indicated according to Particular Conditions of the contracted product as compensation. To make this benefit effective, it must be verified that the breakage has occurred between the moment the luggage was shipped and the At the time it must be delivered to the Beneficiary upon disembarkation, it must have been reported to the AVRIL Assistance Center within 24 hours after the incident occurred and the Beneficiary must submit to AVRIL the proof of complaint issued by the shipping company and / or air Line.

XLVI - PROTECTED PURCHASE: The holder of an AVRIL card is automatically insured and at no additional cost, when the Voucher corresponding to the purchased AVRIL product indicates this coverage.

- 1- **INSURED PERSONS:** The holder of an AVRIL card is automatically insured and at no additional cost, when the voucher corresponding to the purchased AVRIL product indicates this coverage.
- 2- **INSURED GOODS:** Any personal property acquired by the Holder in accordance with the stipulated in the following clause, with the exceptions detailed in clause d.
- 3- **INSURED RISK:** Theft or accidental material damage caused to the Insured goods, which have been acquired during the validity of the AVRIL voucher and whenever the holder is on a trip, and they have been paid with a credit, and theft or damage occur during the validity of the contracted voucher.
- 4- **EXCLUSIONS:** Theft or damage produced because of will not be compensable by the Insurance Company
 - a) War declared or not, invasion, rebellion or insurrection, hostilities of any kind, confiscation or arrest by order of public authorities or governments, legitimate or not, smuggling and illegal acts.
 - b) Normal wear and tear
 - c) Radioactive contamination
 - d) Damages arising from defects proper to the insured property
 - e) Flood or earthquake.
 - f) They will not be considered as insured assets, in any case: cash or in any of its forms, checks travel, tickets and passages, animals and natural plants, jewelry, jewelry, precious stones, watches in luggage, unless are carried with them by the owner and are at all times in their custody or that of their companions, previously known by that. Those dispatched for in-flight transportation, even when they are dispatched on flights international. Neither will claims made to the present conditions be compensated under the guarantees of these conditions. consequence of direct material damages caused to the insured goods due to serious fault or intent of the owner, material damages direct caused to the illicitly acquired goods. Theft, loss and / or loss of assets. It is the insured's obligation present the detailed invoice of the store where the purchase was made when more than one good is purchased through a single coupon shopping. Purchases made through extortion and / or any other vice of the will are not covered by the coverage consent of the owner. The vices typical of the products derived from a defective are not covered by Manufacture or who bear the responsibility of manufacturer warranty and / or seller.
- 5- **TERRITORIAL VALIDITY OF THE COVERAGE:** The coverage will not be valid for any purpose within the country of residence of the holder, neither within the country of issue of the contracted voucher, nor within the country where the holder is at the time of acquire the same, for the services acquired with international validity. In the case of national products, the validity will be provided within the country of residence of the holder, in the case of recipients the validity will be provided within the country of issuance of the voucher hired.
- 6- **SUM INSURED:** The indemnity at the expense of the insurance Company will be calculated on the replacement cost or repair of the insured asset and up to the maximum limit indicated in your voucher. The Insured will notify AVRIL of the occurrence of the claim within 48 hours of knowing it, under pain of losing the right to be compensated, unless the case proves fortuitous, force majeure or impossibility of fact without fault or negligence. Furthermore, the Insured is obliged to supply AVRIL, at your request, the information necessary to verify the claim or the extension of the benefit at your expense and to allow you to inquiries necessary for this purpose. AVRIL may require instrumental evidence as soon as it is reasonable to provide it Insured.
- 7- **INDEMNIFICATION:**
 - a) The insurance company reserves the right to pay for the replacement of the Insured Property or to indemnify the loss of the same.
 - b) The Insurer's guarantee for accidental or material damage suffered by any Insured Property, it will include the total cost of repair of these and at most the purchase price of the Insured Property.
 - c) Claims for goods that are part of pairs, games or sets, will be settled according to the total price purchase of the pair, game or set in the event that the damaged goods are irreplaceable.
 - d) Individually and render the rest of the set unusable.
 - e) This coverage will act solely and exclusively in the absence or insufficiency of any other insurance that exists or may exist on the same Insured Goods, contracted by the Owner as the holder of the same or any other holder in Holder's benefit.
 - f) The Owner must notify AVRIL as soon as possible and, in any case, within a maximum period of two days (48 hours), under penalty of loss of the guarantee, the existence or possible existence of the claim, communicating the exact circumstances in theft or damage has occurred.
 - g) All the compensations and / or indemnities described will be paid in the local currency of the country in which the payments are made. The exchange rate to be applied will be the same as that in force on the date the Cardholder's AVRIL card is issued.

Required Documentation:

- **IN CASE OF THEFT:** Original Police Report, Original Purchase Invoice, Credit Card Summary, Passport, AVRIL voucher with proof of coverage. It is the Insured's obligation to present the detailed invoice of the store where the purchase was made when more than one good is purchased through a single purchase coupon.
- **IN CASE OF DAMAGE:** Repair estimate, Original purchase invoice, Credit Card Summary, Passport, AVRIL voucher with proof of coverage. It is the Insured's obligation to present the detailed invoice of the store where the purchase was made when more than one good is purchased through a single purchase coupon.

NOTE: In case of material damage suffered by the Insured Goods, the Insurer is empowered to require the Holder to send the wrecked objects, to the place indicated, for the verification and assessment of the damage. Shipping costs, provided they are not disproportionate to the value of the Insured goods, will be for the account of the Holder.

IMPORTANT: The indicated insurances are covered by policies contracted with local Insurance Companies.

XLVII - AMATEUR SPORTS PRACTICE: When the owner has contracted any AVRIL traveler assistance product, the "Amateur Sports Practice" service will be included, which will be governed by the following conditions:

- 1) AVRIL contemplates the assistance that may occur as a result of training, practice or active participation with amateur character in all kinds of sports competitions, including, but not limited to: rugby, soccer, ski, hockey, tennis, swimming, polo, water ski, wave runner, snowmobile, ATV, ATV, skate, parasail, diving, hang gliding, surfing, windsurfing, etc.
- 2) The expenses in this benefit will be charged to the Expense Limit for Amateur Sports Practices according to the Product purchased.
- 3) It is expressly clarified that this benefit is valid only and exclusively for the amateur practice of sports, not being valid for any purpose for the professional practice of the same.
- 4) Likewise, it is explicitly clarified that this benefit does not reach the practice of ski, snowboard and / or other sports winter activities done outside of authorized and regulatory tracks, as well as the practice of mountaineering, climbing mountain, motorsports, motorcycling, motocross, boxing, skydiving, gliders, caving, sports aviation, martial arts and / or bungee jumping.
- 5) The present benefit "practice of amateur sports" implies on the part of the holder the knowledge and acceptance of the terms and exclusions of the service stipulated in these general and particular conditions, as well as the cost cap stipulated for it in your voucher.

XLVIII - INSURANCE FOR ACCIDENTAL DEATH IN PUBLIC TRANSPORT: This insurance is included in some products of AVRIL. Verify in the particular conditions of your voucher the characteristics of the contracted product. If your voucher does not include this item, it is because the contracted product does not have this service. Covers the accidental death of the Insured Person while he is traveling as a passenger in a public transportation of people as long as they have paid the corresponding ticket and are duly authorized by the intervening control authority. In the case of air flights, they must meet the following requirements: The Person insured must travel as a passenger paying for their ticket on a fixed-wing aircraft owned and operated by an airline or company authorized to charter planes, in both cases licensed to provide regular passenger transportation.

EXCLUSIONS APPLICABLE TO ACCIDENTAL DEATH IN PUBLIC TRANSPORT:

- 1) Accidents that the Insured Person or the Beneficiaries, by action or omission, cause intentionally or with serious fault or the Insured person suffers it in a criminal company.
- 2) Accidents caused by seismic phenomena, floods or other natural phenomena of a catastrophic nature (fatal fact and serious).

LIMITS AND CONDITIONS IN CASE OF ACCIDENTAL DEATH IN PUBLIC TRANSPORT:

- 1) Up to a limit of USD 60,000 according to the contracted Product.
- 2) Insurance valid only for passengers up to 69 years old.

IMPORTANT: The indicated insurances are covered by policies contracted with the Local Insurance Company, whose data and number Policy are available at AVRIL commercial offices.

XLIX - CIVIL LIABILITY AGAINST THIRD PARTIES AND MATERIAL PROPERTY: This Benefit is included in some AVRIL products. Verify in the conditions of your voucher the characteristics of the contracted product. If the voucher not This item appears, it is because the contracted product does not have this service. This benefit extends to cover up to the limit of the sum insured, the Liability of the cardholder for damages and / or material damages caused to third parties and material assets, as a direct consequence of an accident, as long as the same is not part of an exclusion from service mentioned in these General Conditions in clause M. The nominal limit of the amounts maximum to be agreed upon for this coverage is found in the Particular Conditions of our products.

L - TRAVEL AGENCIES PROTECT COVID 19: AVRIL will refund the commissions to Travel Agencies and Wholesalers produced by the percentage of packages sold as long as the cancellation is due to a Positive diagnosis of COVID 19 of the holder. It will only pay the Net Settled without taxes and against the presentation of the corresponding invoice for the commission.

M. General exclusions and excluded risks: All assistance by AVRIL is excluded in Case of:

1. Benefits not expressly included and benefits not included in the contracted coverage.
2. Omission by the Beneficiary of any of the requirements demanded in these General Conditions and Conditions Individuals.
3. Notice to the AVRIL Assistance Center after 24 hours. of initiating the fortuitous or force majeure case that prevented requesting the service at the time of the event.

4. Assists not reported to the AVRIL Assistance Center.
5. Assistance not authorized by the AVRIL Assistance Center.
6. Travel outside the country of residence, with the purpose of settling temporarily or permanently in the country of destination; or when the Beneficiary does not comply with the immigration laws of the country in which he is located.
7. Compliance with military service.
8. False information provided to the Assistance Center or AVRIL representatives.
9. All assistance requested at a distance less than 100km from the Beneficiary's address.
10. Any assistance requested within the Argentine territory for the contracted products that expressly exclude this territory, according to point E - Geographical Validity of these General and Conditions.
11. Chronic or pre-existing illnesses suffered prior to the start of the validity of the voucher and / or the trip, known or not by the Beneficiary, as well as its exacerbations and consequences (even when they appear during the trip); except products that contemplate this benefit and up to the amount expressed in it.
12. Diseases, injuries, conditions or complications resulting from treatments carried out by persons or professionals not authorized by AVRIL Assistance's medical department.
13. Homeopathic, acupuncture, kinesiotherapy, kinesiology, physiotherapy, thermal cures, podiatry treatments. And treatments that involve the use of unconventional methods.
14. Conditions, illnesses or injuries derived from criminal or contravention actions of the Beneficiary, directly or indirectly.
15. Treatment of diseases or pathological states produced by ingestion or intentional administration of toxic substances (drugs), narcotics, alcoholic beverages or the use of medications, without a medical order.
16. Expenses incurred in any type of prosthesis or orthosis, including dental, lenses, hearing aids, glasses, pacemakers, stem, orthopedics and / or osteosynthesis and as well as the expenses for its placement.
17. Events occurred as a consequence of the practice of dangerous sports (excluded in all products), including, but not Limited to: Wrestling sports, Air sports, Mountain sports, Extreme sports, Motor sports, Boxing, Polocrosse, ski jumping, hang gliding, flight on any device or ship that is not commercial, skydiving, paragliding, off-piste skiing regulatory, jet ski, water ski, bungee jumping, kite surfing, mountaineering.
18. The diagnosis, control, monitoring and treatment of pregnancies; deliveries; abortions and their consequences unless they are related to emergency controls, ultrasounds and emergency deliveries, in no case after week 26 and as a limit maximum 40 years of age. Natural or accidental abortions will be covered within this benefit.
19. The request for any contraceptive method or pregnancy test, except for being medically required for pain relief.
20. All kinds of mental illness, disturbances and psychological emotional treatments of any nature.
21. Controls of arterial tension, arterial hypertension and its consequences.
22. Acquired immune deficiency syndrome, AIDS or HIV in all its forms, consequences and consequences. Venereal diseases, and / or in general all kinds of benefits, exams and / or treatment that have not received prior authorization from the Assistance Center. In case if it was found that the reason for the trip was the treatment of an illness that he is already suffering, and that the current treatment has some direct or indirect link with the previous ailment, AVRIL will be relieved of providing its services. To this end, AVRIL reserves the right to investigate the connection of the current event with the previous illness.
23. Events as a consequence of unleashing of natural forces, nuclear radiation and radioactivity, as well as any other extraordinary phenomenon or event that, due to its proportions or severity, is considered a national disaster or catastrophe including, but not limited to hurricanes, earthquakes, tidal waves, volcanic eruptions.
24. Suicide, suicide attempt or injuries inflicted on himself by the Beneficiary and / or his family, as well as any act and even an accident where irresponsibility or recklessness on the part of the Beneficiary of the assistance card is revealed.
25. Any event suffered by the Beneficiary and / or injuries, affections or illnesses as a consequence of acts of war or terrorism, invasions, acts of foreign enemies, hostilities (whether war has been declared or not), civil war, rebellion, insurrection, terrorism or pronouncement, demonstrations and / or popular movements and the activities deployed to avoid or contain them, or other serious disturbance of public order.
26. The intentional acts and in bad faith of the Beneficiary Holder or his proxies, and in case of adult minors in their charge.
27. Cancer, all its treatments and consequences.
28. Driver and passenger injuries and / or illnesses resulting from the use of any type of vehicle including motorcycles and motorcycles without a driver's license, without a helmet and without contracted insurance.
29. Injuries for participating in bets, fights, fights or any other type of aggression.
30. Plastic surgeries and rejuvenating or aesthetic treatments.
31. Exams and / or hospitalizations for exams, stress tests and all kinds of preventive check-ups. As long as they are not previously authorized by the AVRIL Assistance Center.
32. Any type of hernias and its consequences
33. Kidnapping or your attempt.
34. Risks arising from situations that are not included in the concept of personal accident, such as consequential injuries, dependent predisposed or facilitated by repetitive efforts or cumulative micro trauma, or that have cause and effect relationship with them, as well as work-related musculoskeletal diseases, injury from continuous or continuous trauma, etc., or similar, as well as its post-treatment consequences including surgical at any time.
35. Endemic, epidemic and pandemic diseases.
36. Any event suffered by the Beneficiary and / or injuries, affections, or diseases as a consequence of their participation in acts criminals.
37. The insured's participation in combat, except in cases of self-defense.

38. Any trip whose purpose is health care, both for treatments, surgeries and cures of any kind. In case of find that the reason for the trip was the treatment of an illness that you are already suffering, and that the current treatment has some direct or indirect link with the previous ailment, AVRIL will be relieved of providing its services. To this end, AVRIL reserves the right to investigate the connection of the current event with the previous illness.
39. Benign diseases or minor injuries that do not impede the normal development of the trip.
40. Illnesses occurred during a trip made against medical prescription.
41. All kinds of accidents, injuries, complications or sequelae that would have occurred before, during or after the performance of work tasks that the holder was exercising, even with Delegations of Companies and / or institutions of their country of origin (Accidents labor)

N. Subrogation: Until the concurrence of the sums disbursed in compliance with the obligations arising from these General and Particular Conditions, AVRIL will automatically be subrogated in the rights and actions that may correspond to the Beneficiary or his heirs against third natural or legal persons by virtue of the event that causes the assistance provided. In addition, the Beneficiary of the attendance card agrees to pay AVRIL on the spot all the amount received from the causing the accident and / or your Insurance Company (s) as an advance (s) on account of the settlement of the compensation end to which the Beneficiary is entitled. This until the concurrence of the sums of money in charge of AVRIL in the case occurred. Without the statement being understood as limiting, the rights and actions are expressly included in the subrogation. liable to be exercised against the following persons:

1. Third parties responsible for a traffic accident.
2. Transport companies, regarding the restitution - total or partial - of the price of unused tickets, when AVRIL has taken over the transfer of the Beneficiary or his remains. Consequently, the Beneficiary irrevocably yields in favor of AVRIL the rights and actions included in this clause, forcing itself to carry out all of the legal acts that are necessary for this purpose and to provide all the collaboration that is required on the occasion of the agreed subrogation. If the Beneficiary refuses to collaborate or subrogate such rights to AVRIL, the latter will be automatically relieved of the obligation to pay the costs of assistance caused.
3. Other companies that cover the same risk.

O. Responsibility: AVRIL will not be responsible and will not indemnify the Beneficiary of the assistance card for any damage, prejudice, injury or illness caused by the professional who provided the Beneficiary at his request, medical, pharmaceutical or legal assistance. AVRIL only provides assistance services for professional third parties to provide the respective services when requested, but AVRIL assumes no responsibility in the circumstances set out above. In these cases, the person or persons designated by AVRIL will be considered as agents of the Card Beneficiary without recourse to any nature or circumstance against AVRIL by reason of such designation. AVRIL's obligation is one of means and not of result.

P. Expiration: Any claim tending to make effective the obligations that AVRIL assumes through these Conditions General and Private, must be formulated in due form and in writing within the non-extendable term of thirty (30) calendar days, counted from the expiration date of the validity period stated in the respective card. After the indicated period, AVRIL will not be responsible for the rights not exercised within it.

Q. Competition Agreement: It is expressly agreed between the parties, regarding the contractual relationship between the Beneficiary of the card and AVRIL, that any problem of interpretation on the scope of the same and / or judicial claim, which cannot be resolved amicably between the parties, must be submitted to the jurisdiction of the Argentine Republic and within it will be Judge competent the one of the Ordinary Civil Courts of the Federal Capital.

R. Acceptance of the Holder or Beneficiary: These general and specific conditions together with the remaining documentation delivery to the Beneficiary make up the traveler assistance contract provided by AVRIL. These conditions are delivered by AVRIL to Beneficiary at the time of purchasing the service. The owner declares to know and accept these General and Particular Conditions contract and said acceptance is ratified by any of the following acts: 1) Payment of the contracted services; or, 2) By using or attempting to use any of the contracted services.

S. Important: We inform the Beneficiary of the card that in some countries and especially in the United States of America, it may arise the inconvenience that the medical center or hospital sends a part of its multiple invoices directly to the Beneficiary's home (in your country of origin) and not to the AVRIL Assistance Center. In the event that this occurs, the Holder must inform the Assistance Center from AVRIL, sending the original of those invoices by mail WITHIN 48 HOURS OF RECEIPT, so that from AVRIL the process within the management of your file, as long as they respond to services authorized by the Assistance Center from AVRIL. Otherwise AVRIL may reserve the right to provide coverage.

T. Particular Conditions: The traveler assistance services provided by AVRIL, whose statement and description are detailed in these General and Particular Conditions, they will be granted to the Beneficiary up to the maximum amounts indicated in the contracted voucher.

ANNEX INSURANCE

A. - PERSONAL ACCIDENT INSURANCE: Personal accident coverage covers the risk of death, up to the sum insured determined for each plan, in the whole world, during the 24 hours, only in Public Transport of Passengers.

B. - MEDICAL ASSISTANCE: If an Insured Person suffers an injury or illness and needs medical attention outside their country of residence, benefits are compensated for covered medical expenses as established in the Plan acquired. This coverage will indemnify a maximum benefit of the sum established for each of the plans.

THEY ARE EXCLUDED FROM THE PRESENT COVERAGE:

- 1) Services, supplies or treatments, including any period of hospitalization, that have not been recommended, approved and certified as medically necessary by the physician.
- 2) Routine physical, laboratory, or radiographic examinations that are not medically necessary.
- 3) Reconstructive, plastic, or non-essential surgery, except as a result of an insured's injury occurred during the trip and covered by this policy.
- 4) Rejuvenating or aesthetic treatments.
- 5) Purchase of prosthetics or orthoses.
- 6) Congenital abnormalities and conditions resulting from them
- 7) Assistance related to fragile, deformed or flat foot, corns or toenails
- 8) Diagnosis and treatment of acne
- 9) Deviated septum, including submucosal resection and / or any surgical correction thereof
- 10) Organ transplant
- 11) Care of healthy children, including exams and immunizations (shots)
- 12) Medical services and supplies in the insured's country of residence
- 13) Eyeglasses, contact lenses, hearing aids and examinations for the prescription or adjustment thereof, unless the injury or illness of suddenness has caused impaired vision or hearing.
- 14) Treatment provided by a state hospital or service provider that does not imply a cost for the insured, that is, whose benefits are free or reimbursed by a third party.
- 15) Mental, nervous or emotional disorders, or sleep cures
- 16) Medical services and supplies that have been generated outside the period of validity of the trip
- 17) Dental treatments
- 18) Purchase of medicines

C. - DENTISTRY: THEY ARE EXCLUDED FROM THE PRESENT COVERAGE:

- 1) Any routine or medically necessary treatment.
- 2) Rejuvenating, aesthetic or orthodontic treatments, expenses in the purchase of prostheses (expenses for repairs or replacements are excluded of dental prostheses that are products of an injury).
- 3) Services and supplies in the insured's country of residence.
- 4) Treatment provided by a state hospital or service provider that does not imply a cost for the insured, that is, whose benefits are free or reimbursed by a third party.
- 5) Purchase of medications.

D. - MEDICINES: THEY ARE EXCLUDED FROM THE PRESENT COVERAGE:

- 1) Medicines that have not been prescribed or prescribed as medically necessary by the doctor
- 2) Purchase of prosthetics or orthoses
- 3) Medicines acquired or required in the insured's country of residence
- 4) Medicines provided by a state hospital or service provider that does not imply a cost for the insured, that is, whose benefits are free or reimbursed by a third party
- 5) Medicines that have been purchased or required outside the period validity of the trip

E. - TRAVEL CANCELLATION INSURANCE: In the case of loss of expenses and / or travel accommodation paid in advance by the insured and for which the insured is legally responsible, and which will not be reimbursed by any other source before the start date of the trip outside the country of residence will be compensated up to the maximum amount determined for each plan. This insurance covers the loss related to expenses or accommodation paid in advance by the Insured because of the cancellation of the trip before its beginning and derived from the following:

- a) The death, injury or serious illness of the Insured, travel companion of the insured person, or family member immediate of the insured person.
- b) This coverage is effective only if travel or accommodation expenses are incurred before the Insured becomes aware of any circumstance that may lead to the cancellation of his / her trip.
- c) All indemnities will be paid in excess of the company's liability insurance coverage conveyor.

THEY ARE EXCLUDED FROM THE PRESENT COVERAGE:

- 1) Government regulations or controls, bankruptcy, liquidation or by default of travel agencies or cancellation of the company conveyor.
- 2) Losses covered by any other existing insurance, government program, or those to be paid or reimbursed by a hotel travel agency or any other travel and / or accommodation provider.
- 3) Injuries or illnesses caused by or because of mental and nervous disorders, including, but not limited to madness.
- 4) Any claim related to an unwillingness to travel or the financial circumstances of the insured person.
- 5) Suicide, suicide attempt or self-inflicted injury.
- 6) Failure to obtain the required passport, visa, or immunizations before departure.
- 7) Alcohol or drug abuse.
- 8) Cancellations resulting from a civil or foreign war, riots, popular movements, pre-existing conditions, any effect of a source of radioactivity, epidemics, contamination, natural catastrophes, or climatic phenomena.
- 9) Elective plastic or cosmetic surgery, except as a result of an injury caused by a covered accident while this policy is in force.
- 10) Pregnancy within 3 months of the expected date of the baby's birth.
- 11) Laws, regulations, or orders issued or made by any government or public authority.
- 12) Insured Person traveling against the advice of a doctor.
- 13) Breach of any provider a) the transportation, or b) as agent of said provider.
- 14) Strikes or labor conflicts that existed prior to the date the trip was booked.
- 15) Cancellation due to the withdrawal from service, temporarily or permanently, of any company carrier by order or recommendation of any Port Authority or the Aviation Agency or any similar body in any country.
- 16) Any pre-existing condition of the insured person.

F. - INSURANCE DUE TO LOSS OF BAGGAGE: If the luggage, both dispatched and carry-on, is lost or damaged When you fly on a regular airline, it will be guaranteed to the extent that:

- 1) The loss or damage has occurred outside Argentina, on international flights, including international flights of Return. The loss will also be covered on flights made between two cities abroad, although within the same country.
- 2) The total loss and / or loss of the suitcase or volume has occurred, observing the exclusion clauses of coverage policy.
- 3) The loss of the dispatched luggage would have occurred in the period between the delivery of the luggage to the people authorized by the Airline for boarding and the moment of returning it to the passenger, at the end of the trip. The loss or damage to carry-on baggage would have occurred from the period in which the passenger enters the aircraft and until it descends from it once the aircraft reaches the end of the trip.
- 4) The loss or damage is notified to the Airline immediately, before leaving the place of delivery of luggage at the destination airport, filling in the PIR (Property Irregular Report) form.
- 5) AVRIL has been informed of what happened immediately after the claim made to the Airline.
- 6) The definitive loss or damage of the luggage is verified by the Airline, through the payment of compensation within the norms that govern this type of occurrence in international air transport.

Compensation limit:

- 1) The maximum limit to be compensated for loss of luggage will be determined for each of the contracted plans.
- 2) These limits will be complementary to the compensation of the airline.

Excluded Risks:

- 1) The damages suffered will not be covered by the insurance if, directly or indirectly, they recur from: natural disasters or public calamity, acts of the government, judicial, police and administrative authorities and of a foreign power, intent Insured and / or luggage carrier, risks of war, revolution, strike, lockout, mutiny or rebellion.
- 2) Any volumes or luggage containing animals, money, checks, precious metals, will not be covered by the insurance. works of art, narcotic substances or even the theft of objects inside the luggage or damage caused to them.

DETAIL OF TELEPHONE NUMBERS TO REQUEST ASSISTANCE

EMERGENCY TELEPHONE NUMBERS		
- Argentina 0800-999-1391	- Argentina + 54-11-5353-2662	- Brasil 0800-761-4045
- Cuba + 53-7-866-4121 / 8920	- Cuba + 53-7-866-4499 / 5560	- Rusia 8800-3017-417
- Estados Unidos 1-844-350-6288	- México 01-800-283-2916	- España 900-995-488