



## SPECIFICATIONS OF COVERAGE AUSA TOURIST TRAVEL ASSISTANCE

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

### 1. LEGAL ASSISTANCE

**1.1 LEGAL ASSISTANCE IN CASE OF ASSAULT.** The Company will provide the Client legal assistance in the United States of Mexico, 24 hours a day, 365 days a year, in the event that the Client is robbed with physical or psychological violence, when the intention was robbery or any other crime.

The Company is responsible to pay without restrictions, for the fees and expenses derived from the legal procedures.

### 2. MEDICAL ASSISTANCE

2.1 In this document, it is regarded as Client the purchaser of AUSA TOURIST product who travels as a tourist to the United States of Mexico.

In the event that the Client contracts an illness or suffers an accident, the Client should ask the Company for the following services and if the Company medical team in touch with the doctor assisting the Client, determine if he/she requires hospitalization; if it is thus, the Company will be responsible for organizing and covering the expenses of the following services:

**A. LAND MEDICAL TRANSPORTATION.** Terrestrial transportation in an ambulance to a hospital, under medical care. The Company will choose the nearest hospital that best suits the event.

**B. AIR MEDICAL TRANSPORTATIONS.** Air transportation in an air ambulance when the Company medical team along with the doctor assisting the Client determines the event requires it. The Company will choose the hospital that best suits the event.

**C. INTERNATIONAL AIR MEDICAL TRANSPORTATION.** International Air transportation in an air ambulance when the Company medical team along with the doctor assisting the Client determines that the illness or the injures cannot be treated in a Mexican hospital. This service is restricted to hospitals in San Diego, CA and Houston, TX.

Acts as an exclusion the fact that the Client had traveled against medical advice from his/her doctor or had suffered symptoms of the illness for which he is requesting this service, within a period of six months prior to the request.

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

- Doctors - name, specialty, telephone number and address.
- Hospitals, clinics, drugstores and test laboratories - names, telephone number and address.
- Recommendation and advice about these references.
- National and international medical urgent services organization.

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

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

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

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

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

**2.4. MEDICINES CONSIGNMENTS:** If the Client demands the service, The Company can send the prescribed medicine to the place where the Client needs. The medicine cost will be covered by the Client.

### 2.5 INCIDENTAL EXPENSES DERIVED FROM CONVALESCENCE:

#### I. COMPANY OF A RELATIVE IN CASE OF ILLNESS:

In the event that the Client contracts an illness or suffers an accident while traveling alone or with minors, the Company will arrange and pay for a round trip by the most suitable means of transport so that a close relative can travel from his/her residence to where the Client is and take care of him/her. The Company will cover the expenses for the relative accommodations up to \$60 USD a day, limited to five consecutive days.

**II. PAYMENT FOR THE COMPANIONS TO CONTINUE THE TRIP OR TO GO BACK TO THEIR PERMANENT RESIDENCE:** In the event that the Client contracts an illness or suffers an accident while traveling accompanied, and needs to be hospitalized, the Company will arrange and pay for his/her traveling companions to go back to the Client's place of permanent residence or to the next location to where their trip was heading, on the condition that the originally planned transportation means are not longer available. If it is the case that the Client traveling companions are all minors, the Company will arrange for an adult to travel with them. Traveling companions limited to 4 people.

**III. STAY BY MEDICAL PRESCRIPTION:**

In the event that the Client contracts an illness or suffers an accident while traveling alone or with minors, and the Company medical team along with the doctor attending him/her determines he/she is not able to continue the trip after leaving the hospital, the Company will arrange and pay for the necessary expenses to extend the Client's stay in a hotel chosen by him/her. This coverage is limited to \$60 USD a day, for no more than 10 consecutive days.

**IV. TRANSPORTATION TO HIS/HER PERMANENT RESIDENCE:**

If, after being treated for an illness or accident, the Company medical team along with the doctor attending the Client determines him/her is not able to go back to his/her place of permanent residence using the originally planned transportation means, the Company will cover the necessary expenses and make all the arrangements needed to send him/her back to his residence location on a commercial flight.

**2.6 THE CLIENT RETURNS FOR FAMILIAR DECEASE:** The Company will cover an air plane single ticket, tourist class, to the residence place of the Client when the spouse, parents or children pass away, until the burial place, provided always the Client can't return in the same way to the journey.

**2.7 CLIENT DECEASE.** In the regrettable case the Client dies as a result of an illness or an accident, the Company will carry on all the required legal formalities and will be responsible to:

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

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

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

**2.9 GLASSES OR CONTACT LENSES REPLACEMENT.** If the Client breaks or loses his/her glasses or contact lenses, the Company will make the necessary arrangements to get the Client an appointment with an optometrist to adjust a new prescription and replace them. The Client will cover the expenses of the new glasses or contact lenses as well as the optometrist fee.

**3. TOURIST SERVICES**

**3.1 VEHICLE CALL CENTER.** Through its Call Center, The Company will provide the Client with the following information: location and charge of tollbooths on the main highways of Mexico, gas stations, highways in the Mexican Republic and the best or shortest routes between two cities. Telephone number and address of vehicle pounds and Police Stations within the Mexican Republic.

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

**3.3 TOURIST CALL CENTER.** Through its Call Center, The Company will provide the Client with the following tourist information:

- Formalities, visas, documents
- Exchange rates
- Weather
- Local customs
- Main holidays
- Sports facilities and local sports competitions
- Ticket-selling agencies
- Children attractions
- Shopping centers
- Shows and exhibitions
- Museums and art galleries
- Festivals and special events
- Music
- Hotels and restaurants
- Nightlife
- Useful tips

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

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

**3.5 US STATE TRAVEL ADVISORY DEPARTMENT.** To the Client's request the Company will provide the Client with relevant information from the US State Travel Advisory Department about traveling alerts, public announcements, and consular information.

**3.6 DOCUMENT LOSS.** In the event the Client loss essential documents needed to continue his/her trip like passport, visa, plane tickets, and alike, the Company will provide the Client with the information relevant to the procedures and formalities in the local authorities or consulates to report the loss and get a replacement.

**3.7 LUGGAGE LOSS.** In the event that the Client loses his/her luggage or it is stolen, the Company through its Call Center will assist the Client in reporting the loss/theft of the luggage to the authorities and will help to carry on the procedures to get it back and send it to where the Client is located or to his/her place of permanent residence.

**3.8 TRANSFER OF FUNDS.** In the case the Client contracts an illness or is injured in an accident, the Company will transfer funds up to a maximum amount of \$2,000.00 USD after a deposit is done in the Company's offices or authorized branches. This deposit will have to be made by the person (s) who the Beneficiary designates.

**3.9 TRAVEL AGENCIES.** To the Client's request, the Company will coordinate the reservations to secure accommodations on flights and/or hotels within the Mexican Republic. The Client will pay travel expenses.

**3.10 URGENT COMMUNICATION SERVICES.** In the case of an emergency, the Company will keep the relatives, family, and doctor or business office, informed about the Client's condition. The Company will pay the cost of such communications.

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

#### 4. ROAD SERVICES

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

In every case of authorized vehicle towing, it is necessary that either the Client or someone representing him/her go with the tow-truck during the transportation.

#### 4.2 ROAD ASSISTANCE.

a) If the authorized vehicle runs out of gas, the Company will provide enough gasoline to reach the nearest gas station. The Company will pay for the gasoline up to a limit amount of 10 liters.

b) If the authorized vehicle battery dies, the Company will be responsible of getting the battery recharged, so the Client can continue to the nearest garage for its repair.

c) If the authorized vehicle tire goes flat, the Company will be responsible of replacing the tire, or taking it to the nearest place for its repair. If the tire cannot be repaired, the cost of a new one will be paid by the Client.

d) In the case the Client loses the car keys, or leaves the keys inside the vehicle, the Company will be responsible for sending to the place where the Client is located, a locksmith as well as for paying for the locksmith transportation and fee.

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

4.3 AUTHORIZES DEALERS REFERENCES. To the Client's request, the Company will provide updated information of authorized service stations and auto spares stores, the closest to where the Client is located.

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

4.5 TRANSPORTATION OF THE DRIVER AND HIS/HER TRAVELING COMPANIONS DUE TO THE AUTHORIZED VEHICLE BREAKDOWN. In the case the authorized vehicle breaks down within the Mexican Republic and has to be taken to a nearby garage for repair, the Company will organize and be responsible for ground transportation of the Client and his/her traveling companions (a maximum of 4 people besides the Client) to the place where the authorized vehicle will be repaired.

4.6 DRIVER SERVICE. In the event that the Client contracts an illness or suffers an accident that prevents him/her from driving the authorized vehicle, and any of his traveling companions is able to do so, the Company will send and pay for a driver to take the vehicle back to the Client's place of permanent residence or to the next location to where the trip was heading.

4.7 TRANSPORTATION IN CASE OF VEHICLE BREAKDOWN OR VEHICLE THEFT. In the case that the authorized vehicle breaks down and cannot be repaired and used within the next 24 hours after the breakdown, or in the case the authorized vehicle is stolen, reported to the relevant authorities, and is not recovered within the next 48 hours, the Company will pay for an economic class rental car for a maximum of 2 days or for the transportation of the Client and his/her traveling companions either to the next location to where the trip was heading or to the Client's place of permanent residence, whatever option suits the Client best. This service is limited to the number of occupants allowed by the vehicle driving permit card.

4.8 HOTEL ACCOMMODATIONS IN CASE OF VEHICLE BREAKDOWN OR VEHICLE THEFT. In the event that the authorized vehicle breaks down and cannot be repaired and used within the next 24 hours after the breakdown, or in case the authorized vehicle is stolen, reported to the relevant authorities, and not recovered within the next 48 hours, the Company will pay up to a maximum amount of \$300.00 USD per event for a maximum of two nights.

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

#### 5. SITUATIONS NOT COVERED BY THIS DOCUMENT.

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

5.1 When the event, accident or injury, results from a deliberate act committed by the Client.

5.2 When the Client lacks a vehicle insurance policy.

5.3 All cases not covered by the vehicle insurance policy contracted by the Client.

5.4 Such policy must be contracted from a Mexican insurance company.

5.5 When the person complaining or claiming the service cannot identify him/herself as the Client and/or as the owner of the authorized vehicle.

5.6 When the Client fails to meet any of the obligations, requirements or responsibilities mentioned in this Document.

#### 6. GENERAL EXCLUSIONS OF THE ROAD SERVICES

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

6.1 When the authorized vehicle has been illegally introduced to Mexico.

6.2 When the event, accident or injury, results from a deliberate act committed by the Client.

6.3 In all cases and exclusions expressed in the vehicle insurance policy contracted by the Client.

6.4 When the person complaining or claiming the service cannot identify him/herself as the Client and/or as the owner of the authorized vehicle.

6.5 When the Client and/or the owner of the authorized vehicle is not present at the place where the event occurred.

6.6 When any event, accident or illness is a result of the Client disobeying or going against the medical instructions of his/her family/attending doctor.

6.7 The Company will not reimburse the Client any expenses that were not previously authorized by the Company.

6.8 Vehicles 15 or more years older at the time of the event date are excluded.

6.9 The Company will not be responsible for any damages caused by the electrical system or as a result of the breakdown of the authorized vehicle.

6.10 When the Client fails to give on time truthful and substantial or key information relevant to the situation preventing the Company from properly rendering the service.

6.11 Services will not be rendered when they are linked to the following situations:

- Strikes, war, invasion, acts of foreign enemies, hostilities, rebellion, civil war, insurrection, terrorism, revolts, demonstrations, popular movements, radioactivity, or any other natural disasters or circumstances beyond our control.
- Self-inflicted injuries, suicide attempts, suicide. Participation of the Client and/or the authorized vehicle in criminal acts.
- Psychiatric, psychological or mental derangement illnesses.
- Pathological effects resulting from consumption, in any form, of toxic substances, drugs or pharmaceutical products, weather legal taken in excess (except for medical prescription), or illegal.
- Vehicles with any kind of modifications different from the original conditions set by the manufacturer, when they have a direct influence in the accident or breakdown.
- The authorized vehicle is not to be towed when loaded or occupied by injured people, nor will it be pulled out if stuck in potholes or ravines; neither will any kind of maneuver be made.
- Medical transportation service will not be provided for pregnant women during the last 90 days prior to the date of the childbirth.
- Accidents of all kinds, injuries or illnesses resulting from professional sports activities or official competitions.
- When the Client left or ran away from the scene of the accident.
- Direct violations to driving permits or licenses.

7. TERRITORIAL LIMIT The Company offers the services mentioned in this document, 24 hours a day, 365 days a year, and will be provided in case of a road accident or other events mentioned in this document, only within the Mexican Republic.

#### 8. SERVICE PROCEDURES AND CLIENT'S OBLIGATIONS.

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

8.1 Take all the necessary steps or measures to prevent accidents, damages, or dangerous situations or to reduce further damages. Call the Company to request instructions and proceed as indicated.

8.2 The Client should inform the Company about any event requiring the services offered in this document as soon as possible, not exceeding a period of 24 hours after the event occurred, except when the Client is prevented from doing so by reasons beyond his/her control.

8.3 Provide the necessary information for locating any third person involved and cooperate in the subsequent process, presenting him/herself to the relevant authorities, providing if necessary, and powers of attorney to the Company.

8.4 Abstain from negotiating agreements or expenses without previously consulting the Company.

8.5 Promptly notify the Company lawyers and relevant authorities of any change in residence or domicile, or any legal notification.

8.6 Present him/her to the relevant authorities as many times as required or summoned.

8.7 In the event that the Client does not comply with any of the obligations established to the relevant authorities and due to this behavior the bond or guarantee deposit is lost in the favor of the relevant authorities, the Client will be obliged to reimburse such amounts to the Company plus an additional charge (back interest) of 1.15 times the Average Percentage Cost in force at the time when the debt is cleared.

9. GLOSSARY For effects of this document and for a better understanding of the services offered in it by the Company, the following definitions are established:

**ACCIDENT** - any event that causes physical harm to the Client or damage to an authorized vehicle, solely or directly brought about by a violent unexpected and evident external cause, occurring during the term of this document.

**AUSA LAWYER** - a person appointed by the Company, who practices law with the necessary experience to provide the services offered in this document, for the legal defense of the Client.

**AUTHORIZED VEHICLE** - the automotive unit protected by the services and coverage rendered by the Company and expressed in this document.

**BREAKDOWN** - a mechanical failure, all types of damage, breakage or deterioration that hinders the independent movement of the authorized vehicle occurring during the term of this document and that is not the result of a road accident.

**MANEUVERS** - movements executed by the towing companies on the authorized vehicle as a result of a road accident or breakdown.

**MEXICO OR MEXICAN REPUBLIC** - refer to the United States of Mexico

**OCCUPANTS** - all occupants of the authorized vehicle as long as they are inside the vehicle at the time of the accident or injury. The number of traveling companions may not exceed 4 people.

**RELEVANT AUTHORITIES** - authorities that are recognized under the Mexican law to determine any legal matter in particular.

**REPRESENTATION** - steps taken by the company in the presence of the relevant authorities, in the name and favor of the client, for the continuance of a matter. This must not be interpreted as a substitution of the user in his/her rights and obligations.

**RESIDENCE OR DOMICILE** - the place of permanent residence indicated by the Client to the Company as such.

**ROAD ACCIDENT** - Events produced by the normal transit of vehicles, from which situations of legal nature derive and where there is blame, and affect one or several coverages and services of this document.

**SERVICES** - each and all the assistance benefits, legal support, coordination, representation, mediation, expressed in this document, all of which are the object of it.

**THE CLIENT** - In this document, it is regarded as Client the purchaser of the AUSA TOURIST product who travels as a tourist to the United States of Mexico and acquires for him/herself or others the services offered by the Company by means of this document, and to whom the rights and obligations derived from this document correspond. The client may be the owner or the driver of the authorized vehicle.

#### 10. LANGUAGE

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

#### 11. JURISDICTION

In case of controversy in the application or interpretation of the present document, the parties will renounce to any power or jurisdiction, only accepting the competence of the courts in the Federal District, Mexico.