

GENERAL CONDITIONS OF THE BON VOYAGE ASSISTANCE SERVICE

CHAPTER FIRST: GENERAL CONDITIONS

1. The services rendered by AXA Asistencia Chile SA, hereinafter referred to as “AXA Assistance”, are called BON VOYAGE ASSISTANCE service.
2. The service must be hired before the commencement of the trip and while the Beneficiary is on his/her place of usual and permanent residence, and implies the Beneficiary's knowledge and acceptance of the general conditions detailed below, and any amendments thereto and/or any superseding or complementary special conditions.
3. The Beneficiary acknowledges that the BON VOYAGE ASSISTANCE service is neither medical insurance, nor a social security program or prepaid health plan.
4. The foregoing conditions shall govern the assistance services to be rendered by AXA Assistance or by companies appointed by this latter during trips made by the Beneficiary abroad, and within the Beneficiary's country of residence, beyond a radius of one hundred (100) kilometers from his/her permanent address, pursuant to the BON VOYAGE coverage hired by the Beneficiary.
5. The services to be rendered by AXA Assistance are limited to cases of sudden and unforeseeable accidents and/or diseases during the trip and the prevention of the ordinary course thereof. Diseases pre-existing prior to the commencement of the trip shall not be covered unless the product hired so provides.
6. The BON VOYAGE ASSISTANCE service is personal and non-transferable, and does not cover any family member, or in general any person, other than the Beneficiary.

7. Definitions.

- 7.1. **Accident:** The event generating a bodily injury suffered by the Beneficiary, caused by external, violent, unforeseeable and uncontrollable agents, irrespective of any other cause, occurring while the Beneficiary is on trip.
- 7.2. **Disease:** Any sudden or unforeseen illness or medical condition caught by the Beneficiary after the commencement of the trip.
- 7.3. **Pre-existing:** Any disease, condition or pathophysiological process having an origin or etiology prior to the effectiveness of the contract or the commencement of the trip (whichever is later), or those arising thereafter but whose development had required an incubation, formation or evolution period in the body of the Beneficiary prior to the date of effectiveness of the contract or the trip.
- 7.4. **Trip:** Trip is the exit of the Beneficiary from the territory of his/her country of residence, or when the service hired so allows, beyond a radius of one hundred (100) kilometers from the habitual domicile of the Beneficiary. The Beneficiary shall be entitled to the rendering of the services while on trip during the term hired. When the Beneficiary returns to his country of residence at any time, in any way or for any reason, any duty of AXA Assistance in relation to the Beneficiary shall cease, even as regards the days during which the Beneficiary could have enjoyed the services for being allowed as a result of the term hired, had he/she remained on trip. The value represented by those days shall in no case be refundable.
- 7.5. **Beneficiary:** Any person who has hired the BON VOYAGE ASSISTANCE service. The BON VOYAGE ASSISTANCE service is personal and non-transferable, and does not cover any family member, or in general any person, other than the Beneficiary.

CHECK IN YOUR SPECIAL CONDITIONS THE AGE LIMIT SET FOR THE SERVICES INCLUDED AS PROVIDED IN THE BON VOYAGE PRODUCT YOU HIRED. IF UPON COMMENCEMENT OF THE TRIP YOUR AGE EXCEEDS SUCH LIMIT, YOU SHALL NOT BE ENTITLED TO HAVE ACCESS TO THOSE SERVICES.

8. Every time reference is made to the residence or domicile of the Beneficiary, it shall be construed that there is reference to the place where he/she effectively resides, permanently.
9. The yearly coverage comprises all the trips made within one (1) year as from the hiring of the BON VOYAGE ASSISTANCE service, while the daily coverage comprises exclusively the days hired, while the Beneficiary is on trip.
The Beneficiary hiring a service with YEARLY effectiveness may make an unlimited number of trips during its term, although the rendering of the BON BOYAGE ASSISTANCE service is limited to the number of consecutive days per trip corresponding to the type of service acquired and informed in the special conditions delivered.
10. The expiration of the coverage terms hired, during the course of any trip, shall automatically imply the termination of all the duties of AXA Assistance, even in relation to any emergency being dealt with or under treatment.
11. The terms of coverage hired are non-extendable.

12. The effectiveness of the BON VOYAGE ASSISTANCE services shall begin as from 12 a.m. of the date of commencement set forth in the contract, and shall end at 12 a.m. of the day therein set forth as termination date.

13. Territorial Scope.

13.1. International. AXA Assistance renders assistance services in every country, except those involved in any kind of international armed confrontations (including declared or undeclared war), civil wars, revolutions, coup d'état or any other internal commotion situations.

No coverage shall be rendered in any country, region or locality of any country where, upon discretion of AXA Assistance, no sufficient material or human resources actually exist to render the services in question. The Beneficiary shall consult with AXA Assistance before his/her trip regarding the countries or place where this latter renders no services, or where its services are not available. Unless the special conditions so authorize expressly, the services in no case shall be rendered in the place of habitual residence of the Beneficiary and/or in the country of hiring the assistance service.

13.2. Domestic. The assistance services valid within the country of habitual residence of the Beneficiary shall be rendered within the borders of said country and within a radius of one hundred (100) kilometers from the habitual residence of the Beneficiary, when this latter is temporarily on trip. These services shall always be complementary and alternative to the assistance services that the Beneficiary may enjoy for being enrolled in health insurance and/or prepaid health plans or health insurance policy.

14. Taping and monitoring of telephone calls. AXA Assistance may tape and audit telephone conversations. The Beneficiary authorizes this procedure and its eventual use as means of evidence in case of dispute regarding the assistance rendered.

15. Medical record. When the assistance so requires, the Beneficiary shall authorize the disclosure of information about his/her medical record. In addition, the Beneficiary irrevocably authorizes AXA Assistance to request in his/her name any medical information, for the purpose of assessing and deciding on the possible application of the restrictions and exclusion in case of chronic or preexisting diseases or the disease that originated its assistance.

16. Chronic and recurrent preexisting diseases. Preexisting diseases, whether or not chronic, as well as their consequences and exacerbations has a limit of expenses set, according to the special conditions of the Bon Voyage product purchased by the Beneficiary.

VERIFY IN YOUR SPECIAL CONDITIONS THE LIMIT OF EXPENSES SET IN THE BON VOYAGE PRODUCT YOU PURCHASED FOR PREEXISTING CHRONIC AND RECURRENT DISEASES. IF THE SPECIAL CONDITIONS MAKE NO PROVISION THEREFOR, YOU DO NOT HAVE THIS EXPENSE SERVICE FOR PREEXISTING DISEASES AVAILABLE.

17. Duties of the Beneficiary

In order to enjoy the assistance services, the Beneficiary undertakes to:

17.1 Contact the Operations Center of AXA Assistance to obtain authorization before taking any action or making any disbursement. From outside the country, call **+5411 4378-5827** or email: **medical@axa-assistance.com.ar**

17.2. State his name, surname, age, number and validity of the service, date of departure from the country, as well as location and contact telephone number.

17.3 Describe the problem or urgency suffered and what kind of assistance the Beneficiary deems necessary.

17.4 Abide by the solutions proposed by AXA Assistance or its representatives in the place.

17.5 Allow the medical department of AXA Assistance or its representatives the free access to the Beneficiary's medical history in order to become aware of his/her medical background.

17.6 Provide the documents set forth in the foregoing conditions and those requested by AXA Assistance to prove the suitability of any service or rendering.

17.7 If AXA Assistance bears the higher cost of a ticket, deliver the voucher not used of the original ticket or its countervalue if entitled to the refund therefor.

17.8 Supply AXA Assistance, if required, copy of the Passport or any other document proving the date of departure from his/her country of habitual residence.

17.9 If the Beneficiary, due to force majeure duly justified, cannot obtain the prior authorization from AXA Assistance for help, he shall contact AXA Assistance within a non-extendable term of 48 hours from the occurrence of the event, through sufficient means, directly by the person requesting the assistance directly or any other person appointed by this latter.

CHAPTER SECOND: GENERAL CONDITIONS FOR TRIPS ABROAD. Services included

18. Medical assistance

In case of disease or accident, occurring after the commencement of the trip, AXA Assistance shall, promptly upon being advised, arrange for the necessary contacts with its medical department to take the measures aimed at rendering the necessary assistance services.

IT IS ESSENTIAL THAT THE BENEFICIARY REVISES IN THE SPECIAL CONDITIONS DELIVERED WITH THE FOREGOING CONTRACT THE LIMITS OF EXPENSES SET FORTH EACH ASSISTANCE SERVICE HIRED.

These assistance services comprise:

18.1 Medical help. May be rendered by clinicians and/or specialists, depending on the criteria of the medical department of AXA Assistance or its representatives, based on each need. The help shall be rendered pursuant to the circumstances and the availability of resources of each location.

18.2 Complementary services. Analysis, X-rays, special examinations and medical practice or studies authorized by the medical department of AXA Assistance or its representatives.

18.3 Hospitalization. When the medical department of AXA Assistance or its representatives so authorize, hospitalization shall be granted at the most suitable or specialized medical centers for the disease and/or injury suffered by the Beneficiary which are nearest the place where Beneficiary is located.

18.4 In every case of hospitalization, up to 3 (three) complementary days shall be foreseen for hospitalization, i.e. when the Beneficiary is hospitalized and is not given the medical discharge by AXA Assistance's medical team and the term of his voucher had expired, the service shall extend for a complementary term up to 3 (three) days provided the limit of medical assistance had not been exhausted.

18.5 Surgical intervention. When the medical department of AXA Assistance or its representatives so authorize, and the disease and/or accident so justifies, the necessary surgery shall be performed.

18.6 Intensive care and coronary unit. When the medical department of AXA Assistance or its representatives so authorize, the Beneficiary shall be rendered the services of intensive care and coronary unit.

18.7 Hotel expenses of the convalescent. When AXA Assistance or its representatives prescribe rest outside a health facility, and as a result thereof the Beneficiary ought to extend his stay abroad, AXA Assistance shall appoint the place and shall only bear the accommodation expenses of the Beneficiary. This convalescence must be prescribed by the medical department of AXA Assistance and in no case shall exceed the maximum limit of ten (10) days.

18.8 Sanitary transfer. When the medical department of AXA Assistance or its representatives advise and/or authorize the transfer of the patient or injured individual to an assistance center in order to begin or continue a medical treatment, AXA Assistance shall undertake such transfer according to the possibilities of the case. The medical department of AXA Assistance shall be exclusively responsible for determining the need and suitability of the transfer, and the evaluation of the most suitable closest place to which the Beneficiary should be transferred.

If the Beneficiary or his accompanying persons decide to make the transfer leaving aside the opinion of the medical department of AXA Assistance, AXA Assistance shall not be liable for such decision, being the transfer and its consequences on account and at the risk of the Beneficiary and/or his accompanying persons.

19. Limit of expenses. The total amount of the medical expenses, for every concept described in items 18, 20 and 21 shall not exceed the maximum limit indicated in its Special conditions. The specific maximum amounts for "Dental help" and "Medicines" are determined under the SPECIAL CONDITIONS and are not complementary to the total amount of medical expenses, but rather are included therein.

20. Dental help. Urgent dental service shall be granted limited to the treatment of pain, trauma, infection and extraction of a tooth. Excluded are the full or partial prosthesis expenses.

21. Medicines. AXA Assistance shall cover the expenses for medicines, which must be prescribed by the acting physician based on the disease or accident suffered by the Beneficiary.

22. Accompanying children under age: If the Beneficiary travels only in company of one or more minors under fifteen (15) years of age or one or more persons older than eighty (80) years, and the Beneficiary is prevented from continuing his/her trip with them as a result of a disease or personal accident of the Beneficiary, AXA Assistance shall bear the transfer of a family member, residing in the country of habitual residence of the Beneficiary, and if not possible, of a collaborator of AXA Assistance, to send them back to their country.

23. Transfer of a family member. If the Beneficiary is abroad alone and due to a sudden disease or accident ought to remain hospitalized for more than twenty (20) running days, AXA Assistance shall make available to a family member or person appointed by the Beneficiary a roundtrip ticket to stay with him/her during hospitalization.

The determination of the means, conditions and forms of transport shall be exclusively at the discretion of AXA Assistance. If AXA Assistance indicates airplane as means of transport, the flight hired shall be regular

airline, economy class. This benefit shall only be granted by AXA Assistance after the first ten (10) days from hospitalization, provided the Beneficiary ought to remain hospitalized at least for ten (10) days more. Each and every accommodation expenses, meals, transport in destination and otherwise of the accompanying person are excluded.

24. Higher cost of return ticket. When the Beneficiary has a reduced-rate air ticket for a fixed or limited date of return, and is not able to meet such date due to a personal disease or accident, AXA Assistance shall arrange and bear the supplementary expenses of the higher cost of the return ticket.

This benefit shall only apply when the Beneficiary communicates earlier with AXA Assistance or its representatives to request authorization and cannot use the original return ticket, being AXA Assistance in charge of paying the supplementary expense, in which case the original voucher not used of his/her ticket shall be delivered to AXA Assistance. If necessary to issue a new ticket, the Beneficiary shall forward via fax to AXA Assistance a copy of the original air ticket in order for the latter to conduct the diligences necessary to obtain in favor of the Beneficiary a regular airline ticket, economy class.

25. Early return due to death of a direct family member. In case of death, in the country of habitual residence of the Beneficiary, of a son, daughter, parent or spouse of the Beneficiary due to accident or sudden disease, AXA Assistance shall arrange for and undertake the expenses of the tickets derived from the anticipated return of the Beneficiary to his country of habitual residence by plane of regular airline. This benefit shall be granted as long as the Beneficiary communicates with AXA Assistance or its representatives to request authorization and cannot use his/her original return ticket, having to pay for a supplement or issue a new ticket, in which case the original voucher not used of his/her ticket shall be delivered to AXA Assistance.

If the issuance of a new ticket is necessary, the Beneficiary shall issue via fax to AXA Assistance a copy of the original air ticket in order for AXA Assistance to conduct the diligences necessary to obtain in favor of the Beneficiary a regular airline ticket, economy class.

26. Repatriation of mortal remains. In case of death of the Beneficiary abroad, and provided AXA Assistance is allowed intervention in due time and manner, AXA Assistance shall undertake the administrative formalities necessary for the repatriation of the corpse, and shall arrange and bear all the expenses of the transfer and transport of the corpse to the place of habitual residence of the deceased. Funeral and burial expenses are excluded. This service is included within the limits of expenses set forth in clause 18.

Moreover, the unused voucher of the original air ticket or its controller shall be transferred to AXA Assistance.

27. Legal assistance. AXA Assistance shall make available to the Beneficiary, considering the legal assistance that AXA Assistance deems necessary, a loan to bear the expenses of defense of the Beneficiary in any civil or criminal process wherein the Beneficiary is held liable in a car accident.

If the Beneficiary applies for a loan, AXA Assistance shall advance the amount necessary to cover the fees of the attorneys who undertake the defense, up to the limit set forth in the service hired, and/or the amount required as security from the Beneficiary. Any amounts advanced shall be returned to AXA Assistance within ninety (90) days from the delivery thereof, unless the competent authorities had first returned such amount, in which case it shall be refunded forthwith. The above loans shall be granted upon a security by the Beneficiary satisfactory to AXA Assistance.

28. Urgent message relay. AXA Assistance shall relay any messages referred to the emergency suffered by the Beneficiary to the resident individual this latter appoints in his country of residence.

29. Luggage location. In case of loss of luggage of the Beneficiary registered by an airline on occasion of his/her trip, AXA Assistance shall cooperate with all the means available to it to locate and inform the Beneficiary of any news. The referred luggage must have been dispatched in the hold of the same flight taken by the Beneficiary.

30. Monetary compensation due to loss of luggage. In case of loss of luggage, if the luggage could not be located by AXA Assistance, a monetary compensation shall be given provided the following requirements are met:

30.1 That AXA Assistance or its representatives are informed within two (2) running days from the day on which the loss occurs.

30.2 That the luggage has been lost during its international transportation between two countries by regular airline.

30.3 That the loss is total, i.e. the entire piece.

30.4 That the luggage has been dispatched by the Beneficiary on the same flight where Beneficiary flew, as duly acknowledged in Beneficiary's air ticket, and that Beneficiary has formally reported the loss to the responsible airline. The report form must be issued in the name of the Beneficiary and shall mention the number of the air ticket of the denouncer. Both documents must be submitted as unavoidable condition to start the procedure with AXA Assistance.

30.5 That the loss occurs between the time the luggage was delivered to authorized staff of the airline company to be shipped, and the time foreseen for its delivery to the passenger, upon conclusion of the flight.

30.6 That the luggage is lost outside the country of residence of the Beneficiary, except in case of losses produced in international flights arriving thereto.

30.7 That the responsible airline has undertaken the loss and paid the corresponding indemnity. The Beneficiary must submit the original payment receipt issued by the airline company, as unavoidable condition for the payment by AXA Assistance

30.8 Losses occurring in domestic flights of international flights are expressly excluded. Also excluded are losses occurred to people not being entitled to transport luggage.

30.9 In case of losses occurred during international flights between non-limiting countries, the monetary compensation described in the present clause 30 shall increase to the limit set forth in the hired service, but shall be reduced until reaching the compensation paid by the airline.

In case of losses occurred during international flights between two limiting countries, the monetary compensation due to loss of luggage shall be increased to the limit set in the service hired, but shall not exceed the compensation paid by the airline.

In both cases, AXA Assistance shall pay this monetary compensation in the currency of the Beneficiary's country of residence, within a maximum term of thirty (30) days from the filing the relevant documents.

30.10 If the airline offers the Beneficiary as compensation for loss of luggage the possibility of opting between receiving the amount in money or one or more tickets, AXA Assistance shall only pay the monetary compensation due to loss of luggage after such option is exercised.

30.11 AXA Assistance shall limit this monetary compensation to one (1) piece per Beneficiary damaged, up to the weight limit allowed for such kind of piece and up to the real value of the piece, if said value could be determined to the satisfaction of AXA Assistance. If any other person shares with the Beneficiary the rights in relation to the lost piece, any amount payable to the Beneficiary shall be divided directly by the number of owners of the piece, and the result shall be the only compensation to which Beneficiary shall be entitled.

AXA Assistance shall not proceed to pay any monetary compensation in cases where the Beneficiary is fully indemnified by the airline, with the maximum amount applicable set forth in this item or a higher amount.

31. Transfer of substitute Executive. If the Beneficiary is on business trip and is hospitalized by AXA Assistance due to a medical emergency preventing him/her to comply with the professional aim of the trip, AXA Assistance shall bear the air ticket of the person that the employer company of the Beneficiary appoints to replace the hospitalized Beneficiary. The air ticket shall be in the same class used by the Beneficiary and shall be subject to availability of the airline companies. The replacing person shall hire, before the trip, the same assistance service as the Beneficiary.

VERIFY IN YOUR SPECIAL CONDITIONS THAT THE BON VOYAGE PRODUCT YOU PURCHASED INCLUDES THE SUBSTITUTE EXECUTIVE CLAUSE. IF NOT INCLUDED IN YOUR SPECIAL CONDITIONS, YOU DO NOT HAVE THIS SERVICE AVAILABLE

32. Luggage delay expenses. If the total or partial delivery of Beneficiary's luggage has delayed due to loss by a regular airline during the flights outside the country of residence, the Beneficiary must immediately inform the airline (before leaving the delivery room) and obtain written proof that it was notified thereof and sufficiently evidencing this kind of irregularity: luggage delay.

In addition, the Beneficiary must inform the event to AXA Assistance before leaving the airport. If the luggage is not received within 24 (twenty-four) hours from the time AXA Assistance receives the notice, the Beneficiary shall be monetary compensated for the expenses incurred due to the purchase of essential items as a result of lacking his luggage, up to the maximum amount set forth in the special conditions of the product hired. The reimbursement shall be made upon submission of the proof of expenses and an acknowledgment from the air company proving the delay of the luggage. This benefit shall not be afforded during the return trip of the Beneficiary to his country of habitual residence.

IT IS ESSENTIAL THAT THE BENEFICIARY REVIEWS IN THE SPECIAL CONDITIONS DELIVERED WITH THIS CONTRACT THE EXISTENCE AND LIMIT OF THE COMPENSATION SET FOR THIS SERVICES. IF NOT INCLUDED IN THE SPECIAL CONDITIONS, YOU ARE NOT ENTITLED TO THIS SERVICE

33. Compensation of expenses due to delay in flight. If the return flight to the country of habitual residence of the Beneficiary was delayed for more than six (6) hours from the departure hour programmed of its original flight and the Beneficiary had no transport alternative during such six (6) hours, AXA Assistance shall give monetary compensation to the Beneficiary for the expenses incurred in hotels, meals and communications made during the delay. The reimbursement shall be made upon submission of the proof of expenses and an acknowledgment from the airline company proving the delay or cancellation of the flight. The Beneficiary must communicate with the Operations Center of AXA Assistance from the place where the event occurs. This service shall not be rendered if the Beneficiary travels with an air ticket subject to availability.

IT IS ESSENTIAL THAT THE BENEFICIARY REVIEWS IN THE SPECIAL CONDITIONS DELIVERED WITH THIS CONTRACT THE LIMIT OF THE COMPENSATION SET FOR THIS SERVICES. IF NOT INCLUDED IN THE SPECIAL CONDITIONS, YOU ARE NOT ENTITLED TO THIS SERVICE.

34. Compensation of expenses for cancellation or interruption of flight.

34.1 AXA Assistance shall compensate the Beneficiary for the irrecoverable loss of deposits or expenses paid in advance due to the cancellation or interruption of the trip in accordance with the general conditions of the services acquired, provided the cancellation or interruption is necessary and unavoidable as a result of:

- a) Death or serious illness of the Beneficiary motivating hospitalization, or inhibiting his acts.
- b) Death or hospitalization for more than 3 (three) days per accident or disease declared suddenly and acutely of the spouse, parents, siblings or children of the Beneficiary.
- c) When the Beneficiary receives sufficient notice to file an appearance at court.
- d) When the Beneficiary has been declared in quarantine by sanitary authority.
- e) When the cancellation is due to fire or theft in the habitual residence of the Beneficiary.
- f) Cancellation due to loss of employment of the Beneficiary.
- g) When the cancellation is due to an accident suffered due to amateur sports practice.
- h) Call as member of the polling station at provincial or national level.
- i) Cancellation of the Beneficiary's wedding foreseen for a date following the hiring of the service.
- j) Adoption of a child.
- k) Call for organ transplant of the Beneficiary or his spouse, parents or children.

This compensation shall not apply with the cancellation or interruption if the trip was a consequence of any of the exclusions set forth in clause 42 of these General Conditions and in case the Beneficiary, spouse, children and parents of the Beneficiary causing the interruption or cancellation are seventy-five (75) years of age or older upon requesting the service.

34.2 In order to be entitled to this service, the Beneficiary shall: **a)** have acquired the Bon Voyage product upon payment of the down payment of the air tickets, tourism package, cruise, car rent, hotels or excursions of the trip; **b)** communicate with the operations central of AXA Assistance in the city of Buenos Aires, from the place where the events take place, within two (2) days following the day on which the event determining the cancellation or interruption of the trip takes place; **c)** provide AXA Assistance all the documents necessary proving the applicability of the compensation, pursuant to the provisions of clause 34.1; **d)** as the case may be, provide the following original documents: roundtrip air tickets, copy of personal documents that allowed him to leave his country of residence (passport, identity document, visas, etc.), original invoices and receipts of the payments of the travel services hired, police reports (if an accident), full medical documentation (if a disease), authenticated copy of the death certificate (if a death), documents proving family relationship, as the case may be, and every other suitable and sufficient documents and/or evidence to prove the grounds for cancellation or interruption of the trip.

34.3 The Beneficiary assigns to AXA Assistance all of his/her rights and remedies he/she may be entitled to for the damages caused, up to the amount paid by AXA Assistance as Compensation of Expenses due to trip Cancellation or Interruption. This assignment shall be made by the Beneficiary within forty-eight (48) hours from the application or notification served by AXA Assistance.

34.4 The maximum compensation that AXA Assistance shall pay for this service depends on the BON VOYAGE service hired by the Beneficiary and shall be applied on the penalty of the air ticket, tourism package, cruise, car rental, hotel and excursions.

34.5 This service is limited to one (1) event of cancellation during the term of the voucher, when the Beneficiary has hired a yearly Bon Voyage product.

IT IS ESSENTIAL THAT THE BENEFICIARY REVIEWS IN THE SPECIAL CONDITIONS DELIVERED WITH THIS CONTRACT THE LIMIT OF THE COMPENSATION SET FOR THIS SERVICES. IF NOT INCLUDED IN THE SPECIAL CONDITIONS, YOU ARE NOT ENTITLED TO THIS SERVICE.

35. Refund of expenses. If due to objective circumstances of the emergency proper, demonstrable and reasonable, the Beneficiary cannot comply with the provisions of clause 17 and must directly resort to medical services and/or acquire medicines, AXA Assistance may refund the expenses made under these circumstances, within the limits set forth in clauses 18, 19 20 and 21, provided the Beneficiary meets the following conditions:

35.1 Contact the operations central of AXA Assistance from the place of occurrence of the events personally or through another person, within two (2) days from the emergency.

35.2 Report the emergency suffered and the assistance received until the time of the contact.

35.3 Provide all the documents necessary proving the suitability of the expenses and the receipt of the services and/or the purchase of the medicines prescribed for the condition suffered.

35.4 Every refund shall be made in the country of habitual residence of the Beneficiary and is made in the local currency of the referred country.

35.5 Refund term. The refund shall be effective within thirty (30) running days as from the compliance with the conditions mentioned above.

CHAPTER THIRD: GENERAL CONDITIONS FOR TRIPS WITHIN THE COUNTRY OF RESIDENCE OF THE BENEFICIARY

THIS CHAPTER IS VALID IN CERTAIN BON VOYAGE PRODUCTS. CHECK IN YOUR SPECIAL CONDITIONS IF THE BON VOYAGE PRODUCT HIRED INCLUDES SERVICES IN THE SAME COUNTRY WHERE YOU PURCHASED IT OR WHERE YOU RESIDE. IF NOT INCLUDED IN YOUR SPECIAL CONDITIONS, YOU DO NOT AVAIL OF THIS SERVICE.

36. The provisions of this Chapter Third refer to the assistance services during trips within the country of residence of the Beneficiary outside a radius of one hundred kilometers (100 Km.) from the place of habitual and permanent residence of the Beneficiary of the BON VOYAGE ASSISTANCE service.

To receive the services described in the foregoing chapter, the Beneficiary must have real domicile and habitual and permanent residence in the country where he/she acquired the BON VOYAGE assistance service.

37. Medical and dental assistance, and medicines. Includes the same services as medical assistance, dental assistance and medicines applicable for the Assistance on Trips Abroad (see clauses 18, 20 and 21), except HOTEL EXPENSES OF THE CONVALESCENT.

38. Limit of expenses. The total amount of medical expenses, for all the concepts described in clause 37, may not exceed the maximum limit indicated in the SPECIAL CONDITIONS.

The specific maximum amounts for "Dental help" and "Medicines" are also determined in the SPECIAL CONDITIONS and are not complementary to the total amount of medical expenses, but rather are included therein.

IT IS ESSENTIAL THAT THE BENEFICIARY REVIEWS IN THE SPECIAL CONDITIONS DELIVERED WITH THIS CONTRACT THE LIMIT OF THE COMPENSATION SET FOR THIS SERVICES. IF NOT INCLUDED IN THE SPECIAL CONDITIONS, YOU ARE NOT ENTITLED TO THIS SERVICE.

39. Transfer of remains. In case of death of the Beneficiary more than one hundred kilometers (100 Km.) away from his place of habitual residence, and provided timely and due intervention is allowed, AXA Assistance shall arrange for the administrative and necessary formalities for the transfer of the corpse and shall arrange at its cost the expenses of the coffin for the transfer, and the transport thereof to his place of habitual residence. Burial, funeral and final coffin expenses are expressly excluded. This service is not subject to refund.

40. Refunds. If due to force majeure or duly justified emergency the Beneficiary is unable to comply with the provisions of clause 17 and has incurred in expenses, AXA Assistance may reimburse such expenses, with the limits fixed by the Beneficiary in clause 38, and provided the following conditions are met:

40.1. Contact the operations center of AXA Assistance in the city of Buenos Aires, from the place of occurrence of the events, personally or through another person, within two (2) days from the emergency.

40.2 Report the emergency suffered and the assistance received until the time of the contact.

40.3 Provide all the documents necessary proving the suitability of the expenses and the receipt of the services and/or the purchase of the medicines prescribed for the condition suffered.

40.4. Provide the documents proving that the claim made in first place to the healthcare system or prepaid health plan to which the Beneficiary is enrolled, was dismissed, in whole or in part.

40.5. Provide the following original documents: copy of the medical history or, in the absence thereof, a medical report signed by the physician treating the urgency; proof of the diagnosis and treatment made by the acting professional or institution; invoices segregated by items and sub-items issued as a result of the services received; official receipts corresponding to the payments made.

40.6. Form of payment of the refunds. Refund term. The refund shall be effective within thirty (30) running days as from the compliance with the conditions mentioned above.

CHAPTER FOURTH: COMMON PROVISIONS TO THE SERVICES DESCRIBED IN THE PRECEDENT CLAUSES

41. Consent revocation

You are entitled to terminate this contract within ten (10) running days, as from the date of the purchase, without any liability whatsoever.

42. Exclusions. AXA Assistance shall render no services and shall not reimburse any expense in the following cases:

42.1. In relation to any accident occurring before the commencement of the trip or disease existing upon the commencement of the trip abroad and/or within the country of habitual residence of the Beneficiary, its consequences and deterioration, unless, pursuant to the provisions of clause 16, your Special Conditions provide for a limit of expenses for preexisting diseases.

The nature of the disease or of the accident shall be determined by the medical department of AXA Assistance.

42.2. Every condition, worsening or pain resulting from a trip advised against by the beneficiary's physician, or derived from an activity not advised by a physician who treated the Beneficiary, or occurring abroad during the treatment and complementary studies of diseases preexisting to the trip or accidents occurred before the trip. If proven that the reason for the trip is the treatment abroad of a preexisting disease or accident occurred earlier, AXA Assistance reserves the right to investigate the connection of the current event with the previous condition.

42.3. Relapsing and convalescences and every condition under treatment before the date of commencement of the trip.

42.4. Mental diseases, psychological disorders and psychological treatments including occupational therapy.

42.5. Diseases or accidents caused due to the taking of drugs, narcotics or medicines without medical prescription, or alcohol.

42.6. Pregnancy and child delivery, except in case of pregnancies of less than 26 weeks of gestation and when there are unforeseeable complications according to the determination of the medical department of AXA Assistance. No service shall be rendered to the unborn or born child the Beneficiary.

42.7. Voluntary interruption of the pregnancy and derivations thereof.

42.8. Diseases or accidents derived from any unlawful act or event –pursuant to the laws of the place where they occurred or the country of residence where the Beneficiary took part, either directly or indirectly.

42.9. Injuries or diseases self-inflicted, or caused by third persons consented deliberately, suicide, sexually transmitted diseases, and the free exposure to unnecessary hazards (except in attempts to save a human life).

42.10. Diseases or accidents resulting from treatments conducted by professionals not appointed and/or authorized by the medical department of AXA Assistance.

42.11. Homeo treatments, acupuncture, thermal treatments, podiatry, manipulation therapy, alternative medicine, kinesiology, physio-therapy, occupational therapy, or any other treatment not aimed at attending the emergency.

42.12. Consequences derived from practicing back-country skiing, alpinism, motor racing, horse riding, box, fight, martial arts, hunting, extreme sports, and any related hazardous sports, games, competitions or activities or whose practice is not regulated or is illegal.

42.13. Consequences derived from practicing professional sports.

42.14. Expenses for prostheses, orthotics, hearing aids, glasses, contact lenses, dental prostheses and bridges, ferules, crutches, pacemakers, implantable defibrillators, nebulizers, ambulatory respirators, and/or any other accessory and/or medical and/or assistance device.

42.15. Medical visits for control, checks, programmed treatments, etc., not authorized by the medical department of AXA Assistance.

42.16. Every request for medical visit in order to request, to a professional, a certain prescription and/or said medication.

42.17. Every expense not explicitly set forth in these General Conditions and not previously authorized by AXA Assistance.

42.18. **The transfer or repatriation of remains shall not apply when the Beneficiary has travelled for medical treatment purposes and on occasion of receiving such treatment.**

42.19. Hotel, restaurant, taxis, escorts expenses and otherwise not expressly set forth in the General or Special Conditions.

42.20. The Beneficiary's involvement in manual labor implying the use of hazardous equipment in relation to a profession, flight (except flight as passenger with paid ticket in aircraft having passenger transport license), the use of two- or three-wheeled motor vehicles, unless it has a driving license valid issued in his country of residence that allows the use of such vehicles; professional entertainment; professional sports; races (except on foot); motor competitions, or any other speed or resistance test.

42.21. Operational duties or missions where the Beneficiary is a member of the armed or police forces.

42.22 When the Beneficiary travels to a specific area or event to which the State agency of the country of residence or the World Health Organization has advised not to travel, or that is officially under embargo of the United Nations.

43. If during a trip the Beneficiary incurs in expenses within his country of residence and abroad and AXA Assistance ought to bear such expenses according to these General Conditions, the amounts of the coverage limits shall apply proportionately according to the number of days of the trip within the country of residence and abroad.

44. In order to fix the statement of all the amounts of the coverage determined in US dollars or in any other currency, the quotation of the currencies in the free market exchange of currencies "stated value" shall be

taken into account, seller exchange rate on the close of the date of the emergency, published by the Central Bank of the country of residence and corresponding to the date of the emergency.

45. AXA Assistance disclaims all liability to the Beneficiary when due to force majeure or acts of God, such as strikes, terrorism and/or sabotage, wars, nature catastrophes, difficulties in the communication means, or any other event that could not have been foreseen or that even if foreseen could not be avoided, it cannot render the services with the scope herein provided.

When events of such a magnitude exist, AXA Assistance undertakes to comply with the service rendering immediately after the ceasing of the events, in case that on such date the contingency justifying it remains.

46. AXA Assistance shall be entitled to require the refund of all the expenses it incurs in relation to any service improperly requested.

47. SUBROGATION. ASSIGNMENT OF RIGHTS AND ACTIONS.

47.1. The Beneficiary hereby assigns and transfers in favor of AXA Assistance all of the rights and actions he may be entitled to, against any person who is liable for the events causing the services rendered by AXA Assistance. As a result of this assignment of rights and actions, AXA Assistance is subrogated in the rights and actions of the Beneficiary up to the total amount of the cost of the services rendered by this latter.

47.2. The Beneficiary hereby assigns and transfers in favor of AXA Assistance all of the rights and actions Beneficiary may be entitled to when the cost of the services rendered by the latter were fully or partially covered by insurance, by a healthcare insurer and/or a prepaid medical plan to which the Beneficiary is a member as a result of this assignment of rights and actions of the Beneficiary, up to the total amount of the cost of the services rendered by AXA Assistance and its accessories.

47.3. The Beneficiary undertakes to perform the legal acts and to conduct the procedures, handling and diligences necessary so that the assignments and resulting subrogation set forth in the foregoing General Conditions be fully effective. It shall perform such actions within a term no greater than seven (7) days as from the request thereof by AXA Assistance through sufficient means.

47.4. If the Beneficiary fails to timely comply with the obligations set forth in the previous item of this chapter, AXA Assistance may file an action against him pursuing the amount owed.

48. AXA Assistance solutions. The recommendations given by AXA Assistance to the Beneficiaries on occasion of the rendering of the services are aimed at orienting the Beneficiary in the alternatives that AXA Assistance deems most effective to meet the needs of the Beneficiary.

49. Personal data. The personal data gathered by AXA Assistance is necessary to render the services and shall be used for the following purposes: render assistance services hired by the Beneficiary, marketing, statistical and actuarial studies, and to fight money laundering and terrorism finance. During the entire contractual relationship. AXA Assistance may need to make a domestic or international transfer of personal data to other companies of the AXA Group who act as suppliers or sub-contractors. AXA Assistance undertakes to take all administrative, technical and security measures to make sure that the transfer of this personal data is in compliance with the applicable laws of the Republic of Argentina.

The Beneficiary, as necessary, authorizes AXA Assistance to handle, transmit and store the personal data to other AXA Group companies, service providers and subcontractors acting in its name. AXA Assistance guarantees that it shall not transfer sensitive personal data to third persons, except with its specific consent at the time of request of this personal data. The Beneficiary has the possibility of exercising the rights of access, rectification and deletion of the personal data, by personally requesting so at Josué Smith solar 390, Providencia, Santiago, República of Chile, in the conditions set forth in the applicable law.

50. Jurisdiction. In case of any dispute arising in relation to the services rendered by AXA Assistance, the parties agree to submit to the jurisdiction of the ordinary courts of the City of Santiago, Republic of Chile.

51. Termination. The Beneficiary may terminate the contract entered into with AXA Assistance for the Services, stating in writing his/her intention to that end, at any time since the hiring. The exercise of this option shall not entitle the Beneficiary to require, even in case he/she has not availed of the Services, the return of all or part of the amounts paid for the Services, or be discharged from the payment of the installments accrued until completing the term hired, if the Services are paid in installments.

The Beneficiary shall notify his decision to terminate the contract with AXA Assistance:

- (i) via e-mail to bonvoyage@axa-assistance.com.ar, or
- (ii) by phone, to (54-11) 4370-8300.

CHAPTER FIFTH: ADDITIONAL SERVICES

52. Concierge service.

VERIFY IN YOUR SPECIAL CONDITIONS THAT THE BON VOYAGE PRODUCT YOU PURCHASED INCLUDES THIS BENEFIT. IF NOT INCLUDED, YOU DO NOT HAVE THIS SERVICE AVAILABLE.

The Concierge service is intended to satisfy the more exigent needs immediately under the concept of "total satisfaction".

The following services shall be handled and facilitated to the Beneficiary:

52.1 Trip information: information of hours and fares, weather, currency quotation, vaccines required, consulate and embassy location data.

52.2 Restaurants: information and reserves at restaurants anywhere in the world, advise on types of meals and price levels.

52.3 Sending of gifts to and from his country of habitual residence, provided the customs and tax laws and regulations of the countries involved so require.

52.4 Hotels and car rental booking abroad from his country of habitual residence.

52.5 The costs of these services shall be borne by the Beneficiary.