

# Celeste

Asistencia en viajes

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## IMPORTANT RECOMMENDATION

We invite beneficiaries of an TARJETA CELESTE voucher or **assistance** plan to read these General Conditions before the start of the trip. In the following pages, you will find the General Conditions, Particular Conditions and Exclusions, as well as the instructions that will allow you to better use the benefits and services contracted.

### I. PREFACE

All services provided by this assistance plan are covered through **TARJETA CELESTE**, a company whose main purpose is to provide, among others, health care services, legal assistance and personal assistance only in emergencies during the course of an international trip. These general conditions define the way of obtaining the benefits to which the Beneficiary of an **TARJETA CELESTE** plan will be able to request in emergency cases while abroad during the period of validity of the plan.

#### Acceptance.

These General Conditions, together with the remaining documentation, are made available to the Beneficiary at the time of purchase of the plan, form the contract of assistance to the traveler provided by **TARJETA CELESTE**. The Beneficiary declares to know and accept these General Conditions, such acceptance is ratified by any of the following acts:

1. Payment for contracted services
2. The use or attempt to use any of the contracted services

In both cases, the Beneficiary acknowledges that it has chosen, read and accepts all the terms and conditions of the services expressed in these General Conditions and that they govern the relationship between the parties at all times becoming an accession contract.

It is clearly understood and accepted by the Beneficiary **that TARJETA CELESTE's plans** do not constitute, for any reason, insurance or related product, such as: a social security or prepaid medicine program, a home medical service or unlimited medical service. Therefore, they do not have as their main purpose the complete health, nor the definitive treatment of the beneficiary's ailments. The medical assistance services to be **provided by TARJETA CELESTE** are expressly limited and only to acute-framed emergency treatments and are solely aimed at primary travel assistance of sudden and unpredictable events where a clear, verifiable and acute medical condition or disease has been diagnosed that prevents the normal continuation of a trip, provided that such illness or medical condition is not on the list of exclusions. These plans are designed to ensure the Primary and Normal and Initial Recovery of the Beneficiary and the physical conditions that allow a normal continuation of their trip. They are not designed or contracted to:

- Elective medical procedures
- Routine medical checkups or checkups that have not been previously authorized by the Assistance Services Center
- Advance benign or long-lasting treatments or procedures

Any assistance or treatment will cease and will not be **the responsibility of TARJETA CELESTE** once the Beneficiary returns to his place of residence or when the validity period of the chosen plan expires. The acquisition by a Beneficiary of one or more vouchers does not produce the accumulation of the benefits or the time contemplated therein, in these cases only the stops established in the voucher that has been issued first may be applied.

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

On the other hand, once the validity of the voucher has started, the Beneficiary will not be able to make changes or extension of the contracted product, nor will the cancellation of the voucher for any reason, nor under any circumstances. Notwithstanding the foregoing, when the Beneficiary extends his/her journey unforeseen, he/she may request the issuance of a new voucher. **TARJETA CELESTE** reserves the right to accept or deny this renewal without further explanation under the following conditions:

- a. The Beneficiary may not request the renewal of his voucher if he/she has made use of any **of the TARJETA CELESTE services during** the term of the first voucher.
- b. The Beneficiary may renew their voucher with a plan that has the same coverage as the first or greater, will not issue a new voucher with less coverage than originally contracted.
- c. The Beneficiary must request authorization for the issuance of a new voucher exclusively to the issuing agent with whom it contracted the original assistance or if it has been purchased on the website, through the "Contact" form on it, indicating the number of days that it wishes to contract, the issuing agent is obliged to **inform TARJETA CELESTE** that it is an issuance in destination country, and will request authorization for the new contracting period.
- d. The request for the issuance of a new voucher must be made before the end of the validity of the original voucher.
- e. The Beneficiary must make the payment of the new voucher at the time of issuance.

The new plan of your travel assistance service and its corresponding voucher issued in the conditions referred to in this clause may not be used under any circumstances, to initiate or continue the treatment and / or assistance of problems that have already arisen during the term of the first original and / or previous voucher or before the validity of the new plan and / or voucher, regardless of the ongoing procedures or treatments have been authorized **by TARJETA CELESTE** or by third parties. Any medical assistance treated during the term of the first voucher will automatically be considered as pre-existence during the term of the second voucher and will therefore not be assumed by **TARJETA CELESTE**.

If the validity of the previous voucher has ended at the time of purchasing or the passenger purchases the voucher in the country of destination, the voucher will be issued with a 3 (three) day grace period for any expense included in the coverage table. The foregoing, only after receiving the express authorization from the Assistance Services Center to the issuing agency/tourist operator and others.

#### **Definitions.**

Below are the definitions of the terms used in these general conditions, for a greater understanding of the Beneficiaries of an **TARJETA CELESTE** plan:

#### **A**

- **Accident:** The event which generates body damage to the Beneficiary caused by unexpected agents, out of control, in motion, external, violent and visible. Every time the term "accident" is used it is understood that the wound or injury resulting for such event has been provoked directly by those agents besides any other cause. Nevertheless, if the body damage has been produced as a consequence of different causes of the before mentioned, then the maximum amount of the "Medical Assistance in case of Accident", will be automatically

reduced up to the amount determined in the respective purchased plan in cases of "Medical Assistance in case of Illness".

- **Acute illness or acute medical condition:** Short process and relatively severe alteration of the body condition or any of its organs that could interfere or change the normal balance of the vital functions, generating pain, weakness or any other strange symptom to its normal state.

## C

- **Catastrophe:** Unfortunate event that seriously alters the normal order of things, were many people are involved.
- **Chronic illness or chronic medical condition:** Any continuous and persistent pathological process lasting more than 30 days.
- **Congenital illness:** Pathology present or existing since before birth.

## D

- **Days of grace:** The period of time that the coverage will not be effective in the plan. The mentioned period will be calculated by days from the initial coverage date, provided that the Beneficiary is not in their place of habitual residence in the moment of purchase.

## E

- **Emergency management center:** The office which coordinates the services to be provided to the Beneficiary in case of an Emergency.
- **Expenses of first necessity:** costs incurred for the purchase of personal and non-transferable items. Understood solely as: clothing (outerwear, underwear), shoes, personal care items (shampoo, conditioner, soap-liquid, stick in dust-, toothbrush, toothpaste, deodorant, shaving cream, razor, feminine hygiene products) and makeup. Any other items not considered in the list given above, shall be construed as excluded from any coverage.

## F

- **Force majeure:** Events which cannot be anticipated or resisted, and exempts from any obligation a third party.

## M

- **Maximum coverage:** Maximum coverage amounts given by **TARJETA CELESTE**, indicated in the voucher for each of the benefits and according to the contracted assistance plan.
- **Medical department:** Group of professionals from **TARJETA CELESTE** that intervene and make decisions in every issue and/or benefit given or that will be given according to the present general conditions.

## P

- **Preexistent illness or preexistent medical condition:** any pathological physical process that recognizes an origin or an earlier etiology of the effective date of the plan or the trip (or

whichever is later) and is likely to be objectified through complementary methods diagnostic routine, daily accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). It is understood as preexistent any disease or condition of the body, known or not by the Beneficiary, that needs or requires a formation or incubation period within the body of the Beneficiary before effective date of the plan or the trip (or whichever is later). Common examples of preexistences, just to name a few: kidney or gallstones, obstruction of arteries or veins by blood clots or other, respiratory diseases such as asthma, lung problems, emphysema, HIV, usually related problems blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital malformations, genital mycosis, liver abscess, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a period of short or long incubation, but in all more than a few hours' flight cases, recognizing that such state or pathological process existed within the body before getting on the plane or the means of transport at the time of the effective date of plan of assistance, even if the symptoms are present for the first time after starting the trip.

- **Product or Plan:** Set of services acquired by the Beneficiary, for which maximum coverage amounts for each service is specified in the voucher.

## R

- **Recurrent illness or medical condition:** Return of the same treated illness usually over 3 or more times in a year.

## S

- **Serious Accident:** One that results in amputation of anybody segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second and third degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing ability. In general, any accident in which the patient's life is at risk.
- **Serious Disease:** It is an alteration or deviation of the physiological state in one or several parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, that is, any disease or injury with permanent or non-permanent sequels that partially limit or totally prevent the usual occupation or activity of the affected person, or incapacitate them for any activity and require or not the assistance of other people for the most essential activities of life.
- **Stable Patient:** Patient that does not have any variation in his health status and usually refers to symptoms and signs changing recently.
- **Sudden or unpredicted sickness (disease, illness):** None predicted sickness, acquired after the effective date of validity of the plan.

## T

- **Treating physician:** Medical professional provided or authorized by the **TARJETA CELESTE** Emergency Management Center that assists the Beneficiary in the area the before mentioned is located.

V

- **Voucher:** Document validly assigned by the company which indicates the contracted product.

## II. BENEFICIARY/AGE LIMIT

The Beneficiary is the natural person whose name is reflected in the **TARJETA CELESTE** assistance plan and is the sole beneficiary of all its coverage until the anniversary day, including its age limit according to the type of Plan purchased, date from which the Beneficiary loses all entitled to benefits and all assistance benefits defined in these general conditions, as well as the right to any refund or claim arising from events after such day.

The benefits or benefits of the respective Plan may be received exclusively by the Beneficiary and are non-transferable, so the Beneficiary must verify and prove his/her identity, present the corresponding voucher letter, or voucher and travel documents to determine the validity and applicability of the services or benefits requested.

The Beneficiary may **TARJETA CELESTE** make use of the contracted services until zero 00:00 hours on the day of its anniversary according to the contracted plan. From that date the Beneficiary loses all right to benefits in terms of the Assistance benefits defined in these General Conditions, as well as the right to reimbursement or any claim arising from events after that day. By way of example, a person is considered to be 85 until the day before the age of 86.

## III. VALIDITY

It is the period of time in which the benefits indicated in the plans of a **TARJETA CELESTE** medical assistance service, including this one, can be obtained from zero hours of the day of beginning of validity of said plan, being the passenger in foreign territory, to 24 (23.59) hours of the day of the end of such validity both dates reflected in the voucher purchased by the Beneficiary. The termination of the term, will imply the automatic cessation of all benefits, services, or services in progress or not, including those cases or treatments initiated at the time or before the end of the term of the term.

Plans in the "Short Trips" category will have a maximum term of 120 consecutive days of travel, while "Long Stay" plans will have a total term of 365 consecutive days of coverage. After these periods, the Beneficiary will lose all benefit from the assistance services contracted while on that trip.

**Note: "Student" plans may only be purchased by people who are currently studying, so a certificate or school, student, or acceptance card will be requested from an educational institution when applying for assistance.**

"Annual Multi-Travel" assistance plans are valid for 365 days in total, however, the Beneficiary will not be able to stay on each trip, as indicated in the product assistance plan you have purchased, more than 30, 45, 60 or 90 days abroad for **TARJETA CELESTE** each trip you make within its lifetime. The **TARJETA CELESTE** Assistance Services Center will ask you at the time for a copy of your passport by fax or e-mail, demonstrating the date of departure of your country of usual residence or the date of entry to the country from which you request assistance.

**TARJETA CELESTE** plans operate under the mode of calendar days, therefore, once the validity of a plan has started, it is not possible to interrupt it, the periods of days not used in the vouchers are not refundable. After a plan is interrupted, it expires and cannot be reactivated later.

The purpose of the trip will have to be touristic and at no time can people who are engaged in a professional activity abroad be covered. If the reason for the Beneficiary's journey is the execution of



work or tasks involving a professional risk, for performing tasks of high specialization in which life is exposed, he is exposed to hazardous substances, when handling machinery that is heavy or operated with gases, air pressure or hydropneumatic fluids, which require special physical skills, or where you are exposed to danger and as a result suffers an accident or a consequential illness, **TARJETA CELESTE** will be exempt from all responsibility for providing its services or assuming costs arising from such circumstances, and in these cases it will be obligation to assume them through your professional risk liability plan. This regulation also applies to persons who are not working linked to a company and who act on their own as self-employed or in an illegal immigration or employment situation.

In cases where the beneficiary is hospitalized for an illness and/or accident covered by **TARJETA CELESTE** on the date of termination of the coverage period, only hospitalization expenses will be covered within the coverage of medical expenses due to illness and/or accident as appropriate and is understood as follows:

1. Until the contracted coverage has run out, or
2. Until the doctor signs the Beneficiary's discharge, whichever comes first.

Any assistance or treatment will cease and will not be the responsibility of **TARJETA CELESTE** once the Beneficiary returns to its place of residence or expires the validity period of the chosen plan except for the aforementioned exceptions.

**Note: In cases where the Beneficiary is already in the destination country and requests authorization to issue a travel assistance plan, provided that it is authorized by the Emergency Center, that plan will be 5 days of lack.**

#### IV. GEOGRAPHIC VALIDITY

Depending on the type of plan, its validity may be Worldwide, including or excluding the country of residence; in all cases where it is included in the Beneficiary's country of residence, coverage will apply solely and exclusively from 80 km from their city of habitual residence.

#### V. PROCEDURE FOR REQUESTING ASSISTANCE

If in need of assistance, regardless of their geographical location, the Beneficiary should contact the Emergency Management Center.

To communicate with said **TARJETA CELESTE** central via telephone, the Beneficiary must request collect call or call directly to the numbers authorized by the countries listed below. If the Beneficiary is charged for any calls to the Emergency Management Center, **TARJETA CELESTE** will refund such the cost; the Beneficiary is advised to keep proof of payment of the call to request reimbursement, the Beneficiary must keep a copy of the invoice in which is reflected the charging for the call to the specified numbers.

It is the obligation of the Beneficiary to always call to report the emergency. In case the Beneficiary cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made no later than within 24 hours after the emergency occurred. In cases where the beneficiary is on the high seas, and therefore prevented from contacting the Assistance Center, he must report the medical event up to 24 hours after landing at the first port to which he arrivals. Non-compliance with this rule leads to the automatic loss of any claim rights on the part of the Beneficiary.

Country	Phone Number	Country	Phone Number
United States/Reverse Collection	1 954 684 3666	Uruguay	598 290 12044
Skype	international assistance	Estados Unidos	19546418641
Whatsapp	1 863-204-5029	E-mail	assistance@ilsols.com

**Note: The passenger may also call through the international operator of the country where he/she is requesting reverse charges from the United States phone indicated in the table above. Likewise, through electronic means such as E-mail, WhatsApp and Skype.**

#### VI. BENEFICIARY OBLIGATIONS

In all cases, in order to obtain the services, the Beneficiary must:

1. Request and obtain authorization from the Central Assistance Services before taking any initiative or compromising any expenses in relation to the benefits granted by the support voucher plan. In cases where the authorization has not been requested from the plant or the authorization has been obtained, no refunds will proceed, nor will they give rights to claims.
2. It is clearly understood that the notification to the Emergency Management Center is essential, even if the issue is completely resolved, as **TARJETA CELESTE** cannot take over the cost of any assistance without previous knowledge and authorization to the Emergency Management Center.
3. The Beneficiary accepts that **TARJETA CELESTE** reserves the right to record and audit telephone conversations as needed for the proper development of the provision of services. The Beneficiary expressly accepts the established procedure and agrees on the eventual use of the records as evidence in case of existence of disputes concerning the assistance provided.
4. If the Beneficiary or a third person could not communicate by any circumstance or involuntary reason with the Emergency Management Center before being assisted, the Beneficiary or a third party, with the inescapable obligation, shall inform the latest within 24 hours of the event. Failure to notify within 24 hours leads to the automatic loss of the rights of the Beneficiary to claim or request compensation.
5. Agree to abide the solutions indicated and recommended by the Emergency Management Center and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, as long as the Beneficiary's health condition allows it and requires it.
6. Provide documentation that confirms the merits of the case and all original receipts for expenses to be evaluated for possible reimbursement by **TARJETA CELESTE** and all medical information (including prior to departure), which allows the Central an assessment of the case.
7. In all cases where **TARJETA CELESTE** requires it, the Beneficiary must grant the authorizations so **TARJETA CELESTE** can disclose his medical history by completing the



Record Release Form that the medical center will request to sign and fax back to the Central Assistance Services. In addition, the Beneficiary absolutely and irrevocably authorizes **TARJETA CELESTE** to require on its behalf any medical information to professionals both outside and the country of its residence, in order to be able to evaluate and possibly decide on the applicability of restrictions in cases of diseases or pre-existing conditions or the condition that has given rise to their assistance. We especially recommend that Beneficiaries always take the Form when registering with a hospital, which will be of great help in cases of reimbursements and/or in making decisions about certain cases that require the study of the patient's medical history.

**Note: In some countries, mainly in the United States and Europe, due to reasons of computer standardization most medical facilities such as hospitals, doctor's offices, clinics and laboratories, often send invoices and/or payment claims to patients attended, even after the bills or invoices have been paid and settled. If this happen, the Beneficiary should contact the Emergency Management Center to the numbers provided above or by writing to [claims@tarjetaceleste.com](mailto:claims@tarjetaceleste.com) and notify this situation. The Central will clarify the situation with the provider.**

## VII. TARJETA CELESTE OBLIGATIONS

1. Fulfill the benefits described in the General Conditions of events covered in the contracted plan during the term of the voucher.
2. **TARJETA CELESTE** is expressly released, extent and excused of any obligations and responsibility in any case that the holder suffers any harm or requests assistance as a result of a major force or fortuitous event, the following events are an example and are not a limitation: catastrophes, earthquakes, floods, storms, International or civil war declared or not, rebellions, disturbances, civil insurrections, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as delay that may result in the termination, interruption or suspension of communication services. When elements of this nature intervene and once overcome, **TARJETA CELESTE** agrees to comply its commitments and obligations within the shortest possible time.
3. **TARJETA CELESTE** agrees to analyze each reimbursement request to determine whether it is appropriate and thus repay the amounts that may correspond in accordance with these terms and amounts of coverage of the contracted Plan. All compensation and/or reimbursement and/or other costs to be assumed by **TARJETA CELESTE**, under this contract, shall be paid in local currency.

The times set for the processing of a refund are:

- a. The Beneficiary has up to thirty (30) continuous days from the end of the voucher term to submit the necessary documentation and backups to initiate the refund process. After this period, no documents will be accepted to process any refund.
- b. Once the documents have been received, **TARJETA CELESTE** has up to five (5) continuous days to request any missing documents that have not been delivered by the Beneficiary.
- c. With all the necessary documents in hand, **TARJETA CELESTE** will proceed during the next fifteen (15) working days to analyze the case and issue the letter of approval or denial of such

refund, being able to request additional documents if they require.

- d. When the refund is due, **TARJETA CELESTE** will proceed to make the payment in 60 days, after the date of receipt of the complete data written for the realization of the transfer.

**Note: Reimbursements are paid directly by TARJETA CELESTE and they TARJETA CELESTE can be made through bank transfer, international money transfer or check. TARJETA CELESTE bear the expenses incurred by the agency, the cost for sending the check, as well as all direct charges from TARJETA CELESTE bank; any additional charges made by the bank of the Beneficiary will be covered by the Beneficiary itself.**

## VIII. CURRENCY

The benefits offered by **TARJETA CELESTE** detailed in point IX and maximum limits of coverage are reflected in the contracted plan expressed in US Dollars (USD) or Euros (EUR), depending on the chosen plan and its geographic coverage.

## IX. BENEFITS

Some benefits are included only in some **TARJETA CELESTE** plans. Check your voucher benefits and amounts. If any item is not listed in the voucher, it is because the chosen product doesn't have this service.

### Medical assistance in case of accident or non-preexistent illness/condition

- **Medical Consultations:** these will be provided in case of an accident or acute illness.
- **Specialist Care:** when indicated by the Medical Department of **TARJETA CELESTE** of the area where the Beneficiary is located.
- **Additional Medical Tests:** when indicated by the Medical Department of **TARJETA CELESTE**.
- **Hospitalizations:** According to the nature of the injury or disease, and whenever the medical department of **TARJETA CELESTE** prescribes it, the hospitalization of the Beneficiary will proceed in the nearest medical facility. This item applies only to the Beneficiary, and under no circumstances bed or food will be covered in the hospital or clinic for an accompanying person.
- **Surgical Interventions:** When authorized by the medical department of **TARJETA CELESTE** and in the cases where treatment is required immediately, and cannot be deferred to the moment that the Beneficiary returns to their place of residence.
- **Prescribed Medicine:** Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the Beneficiary and authorized by the **TARJETA CELESTE** will be reimbursed, once the Beneficiary returns to their place of residence, within the limits of coverage, providing the original documentation.

**Note 1: Emergency Management Center reserves the right to decide the most appropriate among the treatments proposed by the medical profession or repatriation to the country of residence if their physical condition permits it. If in the judgment of the treating physicians of the Emergency Management Center is possible to return the Beneficiary to their country of residence for long-term treatment, programmable surgery or non-urgent surgeries, the Emergency Management Center will proceed with the repatriation of the Beneficiary, who is obliged to accept such solution, in case of rejection, the Beneficiary will lose all benefits provided by TARJETA CELESTE**

### **Medical assistance by COVID-19**

The Beneficiary shall always, without exception, contact the Emergency Center, who in turn coordinate a virtual appointment for Telemedicine and, in accordance with the opinion given by the Medical Department, if the Beneficiary submits symptomatology related to COVID-19, the Assistance Center will coordinate the relevant medical consultation, in accordance with the safety and health protocols of each country, covering the expenses incurred up to the coverage cap indicated on the voucher. The following expenses will be covered under the same cap:

- **Hospital Expenses by COVID – 19:** If hospital inpatient is required to stabilize the beneficiary's condition.
- **Mechanical respirator costs: If the Medical Department, in** conjunction with the treating physician, considers it necessary to use a mechanical respirator, the Central will authorize and cover such expense.

THIS BENEFIT WILL NOT OPERATE AS A REFUND.

The Beneficiary must always contact the Assistance Center in advance through the available communication channels (phone, WhatsApp or email).

### **Medical assistance for pre-existing illness.**

In cases where the Beneficiary has within its benefits the coverage for emergencies suffered by a pre-existing and/or chronic condition, it will be covered up to the amount clearly specified in its voucher, solely and exclusively for emergencies and /or non-deferrable emergencies until its return to the country of habitual residence.

The coverage provided for chronic and/or pre-existing diseases includes the following eventualities:

Acute episode or un predictable event, decompensation of known or previously asymptomatic chronic and/or pre-existing diseases. This coverage is provided exclusively for primary medical care in the acute, or un predictable, episode, the emergency should require assistance during the trip and cannot be deferred until return to the country of residence, the Assistance Center reserves the right to decide the most appropriate treatment among those proposed by medical personnel and/or repatriation to their country of residence. Repatriation will be a solution in cases where treatments require long-term evolution, scheduled surgeries or non-urgent surgeries, the beneficiary is obliged to accept this solution, losing in case of rejection of the solution of all the benefits offered by the assistance plan.

Excluded from this benefit is the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic behavior, which are not related to the acute and unpredictable episode.

Excluded from this coverage are all diseases related to sexual transmission, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), the acquired immunodeficiency syndrome (AIDS), among others.

It is not treated in any of our plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc. diseases caused by the ingestion of drugs, narcotics, medicines that are taken unreliably without a prescription,

alcoholism, etc.

Injuries sustained during an illegal act are not covered by our coverage.

Obligations of the beneficiary:

1. The Beneficiary must follow all medical instructions given by the treating physician assigned by **TARJETA CELESTE** and take all medicines as prescribed and as required.
2. If the Beneficiary interested in the contracting of a plan that includes emergency assistance coverage for any pre-existing conditions, he/she must consult his/her personal physician in his/her country of origin before initiating the trip and obtain written confirmation that he/she is in a position to travel for all scheduled days to the desired destination and may seamlessly do all scheduled activities.
3. The beneficiary would not be able to start the trip after receiving a terminal diagnosis.
4. In order to access this coverage, the beneficiary must be a stable patient for a minimum period of 6 months prior to travel, such stability is for evaluation by the **TARJETA CELESTE** Medical Department.

If the reason for the trip is determined to be treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

**Note: Xi point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Prescription drugs**

In the coverage limits, **TARJETA CELESTE** will be responsible for the costs of the drugs prescribed by the Treating Physician of the Central Assistance Services up to the amounts established in the coverage caps of the contracted plan. Disbursements made by the Beneficiary for the purchase of medicines previously authorized by the Assistance Services Headquarters shall be refunded, within the limits of coverage and once returned to the country of origin, and against the prior presentation of the original proof of purchase, of the original copy of the opinion or medical report clearly indicating the diagnosis received, as well as the formula or prescription. We recommend that Beneficiaries not forget to request these documents from the treating physician, the non-submission of these documents may result in the non-refund of expenses.

It is recorded and reported that the costs of medicines for pre-existing diseases will not be borne **by TARJETA CELESTE**, so they have been diagnosed by **TARJETA CELESTE** the Treating Physician of the Central Assistance Services. Medications for the treatment of mental or mental or emotional illnesses are also excluded, even in cases where the medical consultation has been authorized by the Medical Department of **TARJETA CELESTE**.

Contraceptive pills, contraceptive injections, intrauterine devices or any other family planning method will not be covered for any reason, so they have been diagnosed by the Treating Physician of the Central Assistance Services.

**Note: Prescriptions for initial recovery of symptoms will only be authorized for the first 30 days of treatment.**

**Note: Xi exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### Dental emergency

In the limits of coverage, **TARJETA CELESTE** will be responsible for the costs for dental care arising from an emergency, due to or caused by trauma, accident or infection, limited only to the treatment of pain and / or the extraction of the dentary part resulting from infection or trauma only. Dental duct treatments, changes in bras, crowns, prostheses, sealings, dental cleanings, smile designs or any other treatment not clearly specified in these conditions are excluded from coverage.

**Note: Xi point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### Health transfer and/or health repatriation

In case of emergency and if deemed necessary by the Central Assistance Services, the Transfer of the Beneficiary to the nearest health center will be arranged, by the means of transportation that the Medical Department of the Central Assistance Services deems more appropriate and as appropriate to the nature of the injury or illness. It is also established that even in cases of treatments and surgeries that occur in cases classified as emergency or emergency the health transfer must be previously requested and authorized by the **TARJETA CELESTE** Centre. Non-compliance with this standard exempts **TARJETA CELESTE** from taking care of the coverage of such transfer.

Health repatriation means the transfer of the sick Beneficiary from the place where he is located to the airport of entry of the country of habitual residence and where the voucher was to be issued. Only the Medical Department of **TARJETA CELESTE** may authorize to take all the provisions mentioned in this clause, leaving the Beneficiary or a family member prohibited from performing it on his own without the prior written authorization of **TARJETA CELESTE**. In addition, repatriation must be authorized and justified medically and scientifically by the Treating Physician of **TARJETA CELESTE**, in the event that the Beneficiary and or his family members or companions decide to carry out the repatriation leaving aside or without requesting the opinion of the Medical Department of **TARJETA CELESTE**, if it is carried out in this way, no liability shall lie with **TARJETA CELESTE** being therefore repatriation as well as all other expenses and consequences, responsibility of the Beneficiary or his family members or companions, without the right to claim against **TARJETA CELESTE**.

When the Medical Department of **TARJETA CELESTE** in common agreement with the Treating Physician deems it necessary and recommends health repatriation, it will be carried out in the first instance by the means of transport available most convenient for this purpose, and / or by commercial airline plane, in economy class and subject to availability of air quota, to the airport of entry of the country of residence or purchase of the card. **TARJETA CELESTE** will be responsible for the payment of the differences by change of date of the ticket or the purchase of a new one if the original is a ticket without possibility of change. This assistance includes your ambulance transportation or other means of transport that is compatible with your health status and approved by **TARJETA CELESTE** the Medical Department of **TARJETA CELESTE** from the place of internment to the airport closest to your place of residence, with the necessary support structure including stretcher, wheelchairs, walker, medical accompaniment, etc.

No repatriation expenses will be recognized where the cause that gave rise to it is as a result of a pre-existing illness or is due to an event that appears within the general exclusions, except in plans that contemplate pre-existences. This benefit will apply only within the effective dates of your voucher.

**Note: Xi point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**



### **Funeral repatriation**

In case of death of the Beneficiary during the term of the VOUCHER due to an event not excluded in the general conditions. **TARJETA CELESTE** will organize and cover the funeral repatriation taking charge of the costs of: simple coffin mandatory for international transport, administrative procedures and transport of the body by the means they deem most convenient to the place of entry to the country of habitual residence of the deceased, up to the cap specified in the benefit table.

If the rightholder wishes, within this same coverage, he can opt for the cremation of the body and will also be included all administrative procedures to which there is place and transfer of ashes to the country of habitual residence of the deceased.

The costs of definitive coffin, funeral procedures, land or air transfers in the country of residence and burial will not be borne by **TARJETA CELESTE**.

**TARJETA CELESTE** shall be exempt from providing the services and bear the costs related to this benefit in the event that the Death of the Beneficiary arises from a suicide or death due to alcohol intake or any type of drugs. This benefit does not contemplate or include under any circumstances return costs of accompanying relatives of the deceased, so **TARJETA CELESTE** will not take charge of any third party expenses.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Transfer of a family member in 1st. Degree due to Beneficiaries hospitalization**

In the event that the hospitalization of a Beneficiary, traveling alone and not accompanied, exceeds five (5) **days**, **TARJETA CELESTE** will take care of an airfare in economy class, subject to availability of space for a family member of company. If referred to in the product benefit table, the Beneficiary may be entitled to hotel expenses for his accompanying family member up to the maximum cap according to the contracted plan or until the beneficiary's discharge, whichever comes first.

**Attention: For this clause or any other that covers hotel costs, these limited to simple accommodation, without the expense of restaurant, laundry, telephony or other such as mini bar, food taken in the room, or any other type of expense.**

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Hotel by convalescence**

Where, according to the treating physician and in common with the Medical Department of the Central Assistance Services, the Beneficiary has been admitted to a hospital for at least five (5) days and that upon departure must be kept for forced rest, **TARJETA CELESTE** will cover hotel expenses up to the amount indicated in his/her assistance plan, with a maximum of 5 (five) days. This item will apply only to the Beneficiary of the assistance plan, and under no reason will the expenses be covered for an accompanying person.

It is **clarified that TARJETA CELESTE** will not bear any hotel expenses for convalescence when the hospital stay has been aroused by a pre-existing medical condition or illness.

**Attention: Such rest must be ordered by the doctors of the plant exclusively and will contemplate only the cover of the cost of the room without any food or other expenses such as laundry, telephone calls (except those made to the TARJETA CELESTE plant.), mini bars,**



*etc.*

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Guidance in case of loss of luggage/documents**

**TARJETA CELESTE** will advise the Beneficiary for the reporting of the loss or theft of his/her baggage and personal effects, for which he/she will make available the services of the nearest Central Assistance Services. Likewise, **TARJETA CELESTE** will advise the Beneficiary in case of loss of travel documents, and or credit cards giving him the instructions for the Beneficiary to file the respective reports, and process the recovery thereof.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Return journey for family death in 1st grade**

If the Beneficiary is to return to his/her country of habitual residence due to the death of a direct family member (father, spouse, child or sibling) resident there, **TARJETA CELESTE** shall be responsible for the difference in the cost of the Beneficiary's airfare returning to his/her country of origin, only when his/her ticket is of reduced fare by fixed or limited return date. This assistance must be accredited by certificate of death of the family member and document proving the kinship.

**Note: Xi point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Early return for serious home claim**

In case of fire, explosion, flood or theft with damage and violence at the home of a Beneficiary, while on the road, if there is no person who can take charge of the situation and if his original return ticket does not allow him the free change of date, **TARJETA CELESTE** will take care of the difference that corresponded or the cost of a new passage in economy class from the place where the Beneficiary is located to the airport closest to the beneficiary's home in the country of residence. This request for assistance must be credited by submitting to the Assistance Services Headquarters the original of the corresponding police report, within twenty-four hours of the event. The Beneficiary must unfailingly contact the Assistance Services Headquarters in order to be authorized. Refund orders will not be accepted without any justification.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Accompaniment of children under the age of 15**

If a Beneficiary travels as the only company of children under fifteen (15) years of age also Beneficiaries of a **TARJETA CELESTE** assistance plan and due to illness or accident found by the Medical Department of the Central Assistance Services, it is unable to take care of them, **TARJETA CELESTE** will arrange for it to travel those minors to the usual address in their country of origin, by any means it deems most appropriate.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Cancellation of contracted travel**

In cases where the Beneficiary explicitly contracts the multi-cause cancellation protection benefit offered by **TARJETA CELESTE**, **coverage** will be granted up to the amount specifically contracted and such benefit must be expressly stated on the Beneficiary's voucher. This benefit is only valid for international travel.

**TARJETA CELESTE** will cover up to the top of coverage according to the plan contracted, by cancelling an advance trip, the penalties from a trip known as tours, tour packages, excursions, air tickets and cruises that have been organized by a professional tour operator duly accredited at the destination of said trip. To be a creditor of this benefit, the Voucher Beneficiary must:

- 1) Hire the assistance plan, before or up to a maximum of three (3) business days after the first payment of tourist services that may be cancelled.
- 2) Give written notice to the support center (email) **to TARJETA CELESTE** within three (3) business days after the event that motivates the cancellation has occurred. The basis for calculating compensation, the date of occurrence of the Cancellation case and not the date of notice of the Beneficiary to **TARJETA CELESTE** shall be taken as the basis for **calculation**. At the same time, the Beneficiary must cancel with the tourism agency Cruise, Travel Agency, Tour Operator, etc. his trip, in order not to increase the penalty that the same body will apply to him.
- 3) Submit up to 30 calendar days from the opening of the case all the documentation that **TARJETA CELESTE considers** to evaluate the coverage of this benefit including, but not limited to: Document clearly and ugly-demonstrating the reason for cancellation of the trip, letters from the respective service providers, invoices and payment receipts.
- 4) In the case of "Annual Multi-Travel" plans, this benefit will apply only once and corresponds to the initial travel of the passenger, it cannot be held as applicable for all trips that the Beneficiary may make during the total duration of the voucher.
- 5) In the event that the Beneficiary cancels for reason 12 – cancellation of travel by COVID-19 – he must have contracted the Cancellation service at least 14 days before the date of departure or start of validity (whichever comes first).

They are justified causes for the purposes of this benefit and 100% of the cap marked on the voucher:

1. The death, serious accident, pre-existing serious illness, or not, of the Beneficiary or family member in the first degree of consanguinity such as spouse, parents, children, siblings, with a serious illness understood as an alteration of health that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.
2. The call as part, witness or jury of a court.
3. Damage that, by fire, theft, theft or by force of nature in their habitual residence or in their professional premises that make them uninhabitable and inescapably justify their presence.
4. Medical quarantine as a result of accidental events.
5. Proven dismissal of work, with a post-contracting date of assistance.

6. call for military, medical or public service.
7. Unforeseen exacerbations of pre-existing diseases. In which case the passenger with such a pre-existing illness must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. TARJETA CELESTE reserves the right to request the original medical history of the passenger prior to the date on which the passenger manifests the acuteness of the disease.
8. Complications of pregnancies.
9. Wedding cancellation.
10. Child delivery for adoption
11. Emergency delivery
12. COVID-19: The Beneficiary may cancel his/her trip in advance in case of hospitalization for positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree of consanguinity. And that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.

They are justified causes for the purposes of this benefit and contemplated at 70% of the cap marked on the voucher:

13. Kidnapping of the Beneficiary or direct relatives as long as it is verifiable, and of public knowledge.
14. Change of work.
15. Visa denial (Your resolution must be at least 72 hours prior to the date of travel).
16. If the person to accompany the Beneficiary on the trip, understood as such the persons who share the same hotel room with the Beneficiary, or cruise cabin, or are first-degree relatives of in-law spouse, parents, children or siblings also possessing an Assistance Plan under the same conditions as the Beneficiary and such companions are obliged to cancel the trip for any of the reasons listed above.

Acquired the plan under the conditions indicated above, and if the benefit is applicable, the validity of the benefit begins at the time the Beneficiary acquires his/her assistance plan and ends at the time of the start of the validity of the voucher. This benefit applies to Beneficiaries 75 years of age or older and up to 85 years of age even with additional value.

In the event that the reason for cancellation was point 12 – cancellation of travel by COVID-19 – it will not apply to persons over 70 years of age. In addition, travel cancellation requests will not be covered if it is found to be caused by a border closure by the Government of origin or destination. In addition, if the hotel provider, airline or any other tour operator offers the Beneficiary the option to leave the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects such option, there will be no refund for expenses incurred.

### **Trip cancellation by COVID-19**

If contemplated within the voucher, the Beneficiary may cancel the trip in advance for the following

reasons:

1. In case of hospitalization for positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree of consanguinity.

In any case, the Voucher must be issued at least 14 days before the date of departure, or effective date, whichever comes first.

**Note1:** Does not apply to Beneficiaries over 70 years of age. Travel Cancellation requests will not be covered, if it were to occur due to a closure of borders by the Government of origin or destination. Additionally, if the hotel provider, airline or any other tour operator offers the Beneficiary the option of leaving the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects said option, there will be no refund for expenses incurred.

**Note2:** Any event that occurs prior to the issuance of the Assistance Plan is excluded from coverage. In the case that an event involves more than one reservation and whatever the number of Holders involved in it, the maximum indemnity responsibility of **TARJETA CELESTE** for all affected holders, will not be greater than **FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00** as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.

#### **Exclusion to contracted Travel Cancellation benefit:**

Requests for cancellation which; policies of the airport, airline, shipping company or any government entity, the Beneficiary or companions are not allowed to start their journey.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Transfer of executive in place**

In the event that the Beneficiary is on a business trip abroad and is interned for a serious medical emergency that prevents him from continuing his professional duties, **TARJETA CELESTE** will take care of the passage in economy class, subject to availability of places, the person that his company designates as a substitute and the hotel expenses up to a maximum of USD 80 (eighty dollars) daily for five (5) days.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **24- hour line of inquiries**

Beneficiaries of a **TARJETA CELESTE** plan may request from the Assistance Services Centre information relating to consular, health, tourist and other obligations concerning the country of destination. The **TARJETA CELESTE** concierge service will also be available to passengers to help with the reservation of hotels, restaurants, sporting, cultural events, among others.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Transmission of urgent messages**

**TARJETA CELESTE** will transmit urgent and justified messages, relating to any of the events that are the subject of the services referred to in these general conditions.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Transfer of funds and transfer of funds for legal bond in the event of a traffic accident**

During the trip, in case of urgent and unforeseen need and against its prior deposit at the **TARJETA CELESTE office**, it will manage the delivery to the Beneficiary in the country where amounts are located up to the limit specified in these general conditions. If the Beneficiary is imprisoned as a result of a traffic accident, **TARJETA CELESTE** will manage the sending of the amounts specified in these general conditions to deal with the payment of the criminal bond, and the amount referred to in the **TARJETA CELESTE** office must be deposited by the beneficiary's family. The cost assumed by **TARJETA CELESTE** will correspond only to the value of the transfer made to the Beneficiary. These coverages will be applied only once, whatever the validity period of the support voucher plan.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Traffic accident legal assistance**

**TARJETA CELESTE** will take charge up to the limits indicated in the plan, the expenses of fees caused by the civil, criminal or criminal defense of the Beneficiary, on the occasion of being charged or exculpated responsibility for a traffic accident.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Compensation for loss of baggage**

**TARJETA CELESTE** will compensate the Beneficiary in addition, up to the cap specified in the benefit table. The following terms and conditions apply to obtaining this benefit:

- That the airline and **the TARJETA CELESTE** Central have been notified of the fact by the Beneficiary before leaving the airport where the loss was recorded following the instructions described below.
- That baggage has been lost during carriage on regular international flight, this benefit does not apply when the loss originates on a domestic flight path, or chartered flights, private or military aircraft, or any flight that does not have a published fixed itinerary that operates regularly, nor when the loss originates on domestic flights abroad.
- That the aforementioned baggage has been duly checked, labelled and dispatched in the hold of the aircraft and has been duly presented and delivered to the airline staff in the dispatch of the terminal. **TARJETA CELESTE** shall not indemnify the Beneficiaries of a plan for the loss of carry-on or cabin baggage or any other package that has not been duly registered with the airline and has been transported in the hold of the aircraft.
- That the loss of baggage occurred between the time it was delivered to authorized airline personnel to be boarded and the time it was due to be returned to the passenger at the end of the trip.



- That the airline has taken responsibility for the loss of such baggage, and has paid or paid the Beneficiary the compensation provided for by it. **TARJETA CELESTE** may not indemnify the Beneficiary when the Beneficiary has not yet received compensation from the airline.
- Losses on any type of land transport abroad are not entitled to this compensation.
- Compensation for total loss of baggage shall be limited to a single full and permanently missing whole package and to a single Affected Beneficiary. In the event that the missing package is in the name of several Beneficiaries, the compensation will be prorated between them, provided that it includes the corresponding ticket numbers of each, as well as the voucher number. Partial missing bags are not compensated.
- 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 or other means of compensation, **TARJETA CELESTE** will proceed to pay the Beneficiary financial compensation for loss of baggage, once that option is exercised.

It is important to note that, in cases of loss of baggage, the direct persons responsible for them are the airlines or carriers, therefore, **TARJETA CELESTE** will intervene as a facilitator intermediary between the airline and or the carrier and the passenger, and therefore cannot be considered or taken as directly responsible for such loss, nor for the search for baggage. Airlines reserve the right to accept or not accept claims to **TARJETA CELESTE**, and in general terms may require that claims be placed directly by passengers and not allow the intermediation of **TARJETA CELESTE**.

Compensation for total baggage loss will be paid only in the country where the **TARJETA CELESTE** assistance was purchased.

Upon return to his/her country of origin, the Beneficiary must present the following documentation at the **TARJETA CELESTE** offices:

- Original P.I.R. (Claim for Loss of Baggage) Form
- Document or Passport
- Attendance voucher
- Original copy of the airline's compensation receipt (Check, proof of payment of the airline), airfare.

**TARJETA CELESTE** may only be refunded for compensation for loss of baggage only after the Airline responsible for the loss has duly compensated the Beneficiary. The Beneficiary may not be compensated without proof of payment from the airline.

**NOTE: Compensation to the Beneficiary will be in addition to that paid by the airline as indicated on the voucher corresponding to the TARJETA CELESTE plan purchased. In case of additional compensation, the amount of the same will be determined as the difference between what is paid by the airline and the amount that is determined in accordance with the provisions of the purchased plan, and always up to the maximum limit indicated by this concept in the voucher. No compensation will be valid if the airline's compensation equals or exceeds the maximum limit set out in the voucher for this concept. On the other hand, compensation for loss of baggage applies per package or cargo and not per person.**

**Note: Xi exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### Baggage Delay Compensation



**TARJETA CELESTE** will reimburse the Beneficiary, whose Assistance Plan so provides, by presenting the original proofs of purchase, for expenses incurred in the purchase of basic necessities (hygiene elements and essential clothing), made within the period of the delay in the delivery of their luggage. This benefit will be provided only if the baggage is not located within thirty-six (36) hours from the arrival of the flight.

If the baggage is not located within ten (10) days of being reported to the Assistance Center, the Beneficiary may receive an additional amount to be refunded which must be specified for the benefit of his contracted plan, for the same purposes and with the presentation of original proofs for expenses.

In order to obtain reimbursement of expenses arising from the delay or lack of its baggage, the Beneficiary must remain abroad for the minimum periods (from 36 hours to 10 days). If the delay or loss of baggage occurs on the return flight to the recipient's ticketing country and/or habitual residence, no compensation will be awarded.

In case of baggage delay, follow these instructions:

1. Immediately if the lack of baggage is found, please contact the airline or responsible person within the same premises to which the baggage arrives. Request and complete the P.I.R Property Irregularity Report form.
2. Before leaving the airport, please contact the **TARJETA CELESTE** Assistance Center by phone in order to notify your baggage loss.

When returning to your country of origin you must present the following documentation at the **TARJETA CELESTE** offices:

1. P.I.R. Form
2. Proof of payment for expenses of basic necessities (hygiene elements and essential clothing).
3. Original flight itinerary.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Expenses for delayed or cancelled flights**

If the Beneficiary's flight is delayed for more than six (6) hours consecutive to the one originally scheduled, and provided that there is no other transportation alternative during them, **TARJETA CELESTE** shall refund up to the maximum of coverage agreed on the basis of hotel expenses, meals and communications made during the delay and **TARJETA CELESTE** against the presentation of its original proofs, accompanied by a certificate from the airline reflecting the delay or cancellation suffered by the beneficiary's flight.

This benefit will not be provided if the flight is at an airport located within the Beneficiary's country of habitual residence; nor if the Beneficiary traveled with a ticket subject to space availability. This service does not apply if the cancellation is due to airline bankruptcy and/or cessation of services.

In the event that the Beneficiary is not able to start his/her journey on the basis of a delayed or cancelled flight or that he/she must delay his/her return for the same reason, the voucher will be extended for up to 5 days or until the Beneficiary returns to his/her country of origin whichever comes first.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

## Sports

Provides coverage of equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts, shooting championships the sport practiced in regulated ranges; water sports, skiing, surfing, recreational kitesurfing, recreational diving (up to 15 meters), swimming, skating, snowboarding, when practiced as amateur activities, provided that they are recreational in nature, that is, that they are not the reason for the Beneficiary's trip and are carried out in appropriate areas with the necessary safety measures.

Definitions:

- *Amateur sport*: it is practiced by amateurs, for leisure and / or recreational activities.
- *Professional sport*: is practiced with or without profit, carried out in any type of competition such as intercollegiate, interclubs, inter-entrepreneurs, institutions that organize sports competitions, tournaments, pan-Americans, championships, sports that pose a high risk, among others.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Return guarantee**

In the event that the Beneficiary has been hospitalized due to an accident or illness and has been forced to change the date of his/her plane ticket back to his/her country of origin, **TARJETA CELESTE** will be responsible for the payment of the outstanding fines for the change of date of the air ticket, or even the purchase of a new air ticket in economy class.

In such a case that the Beneficiary needs it and, where possible, **TARJETA CELESTE** will provide the flight change, directly covering the costs of such change. Otherwise, **TARJETA CELESTE** will refund such expenses to the customer, by means of proof of payment to the airline.

This warranty is only valid if the hospitalization has been organized by the Central Assistance Services and the continuation of this hospitalization has been indicated by the assistant physicians and by the medical department.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Early return from a family member's serious illness (Applies to architecture plan)**

For the plan that has included this benefit; If the Beneficiary is to return to his/her country of habitual residence due to serious illness of a direct family member (parents, spouse, children or siblings, grandchildren or grandparents) from there, **TARJETA CELESTE** will be responsible for the difference in the cost of the Beneficiary's round-trip air ticket when his/her ticket is reduced by fixed or limited return date.

**Note: Point IX exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

**Note: Xi exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Mom-to-be (Week 1 to 24)**

This benefit can be sold for pregnant people who have up to 24 weeks gestation. The benefit basically applies to emergencies that occur during the trip, including emergency checks, emergency ultrasounds, medical care for illnesses caused by your pregnancy situation, emergency sickness or accident births that put the life of the mother or child at risk, abortions or any type of medical assistance arising from the pregnancy situation. This benefit will only have a maximum validity of 30 days, counted from the beginning of the trip abroad.

Particular exclusions for this benefit:

- a. Checks, ultrasounds, general medical consultations, medical studies, etc., which are part of routine and non-emergency pregnancy process checks. Also, all complications resulting during and after pregnancy.
- b. Emergency assistance caused and/or derived from congenital baby diseases.
- c. Normal-course and in-term deliveries and C-sections.

- d. Newborn-related medical expenses.
- e. When it is verified that the reason for the trip is to attend to your delivery abroad.
- f. When it is verified that the sale of the voucher was made after the 24th week of pregnancy

***NOTE: The age limit for accessing the mom-to-be benefit is at least 18 years, or 16 years if emancipated, and up to a maximum of 42 years of age.***

**Note: Xi exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Airline bankruptcy repatriation**

In such a case that the airline with which the Beneficiary has contracted the round trip tickets has been declared in a state of bankruptcy and that for such reasons it cannot continue its operations and cannot take over the return of the Beneficiary, **TARJETA CELESTE** will be responsible for the purchase of a new ticket in economy class with another airline to the country of origin of the passenger, provided that the original airline does not resolve the situation by other means. The state of the airline's break must be fully certified by the competent authorities of the country in which the beneficiary is located.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Accidental death on public transport**

At no additional **cost**, **TARJETA CELESTE** offers beneficiaries of plans that include this benefit, life insurance for accidental death on public transport. The amount of such insurance is determined in terms of quantity and applicability within the coverages of each Plan. This benefit will be granted as long as the plan is in force and the Beneficiary is traveling abroad by public transport and during it, suffers an accident and dies as a result of it, directly and independently of any other cause.

Accidental loss of life covered here shall be compensated, if they have occurred under the following specified circumstances:

- While traveling as a passenger and not as a pilot or driver or crew member, within, or going up to, or descending from any means of air, land or water transport that functions as authorized public transport, under an updated and valid license.
- Where, due to an accident covered by this policy, the holder is inevitably exposed to natural elements and, as a result of such exposure suffers death during a trip, he will be covered by this policy. Such accidental loss of life shall be compensated: if the body of the holder has not been found one year after the disappearance, sinking or shipwreck of the vehicle in which the holder was at the time of the accident; the holder shall be assumed to have suffered the loss of life, as a result of bodily injury, caused by an accident at the time of such disappearance, sinking or shipwreck.

It is expressly understood by the parties that this extension of accidental death coverage may not be construed as disability coverage during that period and further interpreted as the right to receive an additional amount to the sum insured in that policy on a case-by-case basis and individual.

It is specifically excluded from this coverage and therefore will not cause any right to compensation to the Beneficiary, any bodily injury directly or indirectly caused by a) gradual degenerative condition or process for any natural reason or cause of the individual; (b) illness, contagion or related cause, unless directly caused by accidental bodily injury; or c) Any sum in excess of the limit amount of coverage of the assistance plan that contemplates it; d) dismemberment or any injury not resulting in the death of the Beneficiary.

To report a claim, the Beneficiary's representatives must contact **the TARJETA CELESTE Assistance Center** within 72 hours of the event occurring.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

#### **Accidental death 24 hours (Personal Accident Insurance)**

At no additional cost, **TARJETA CELESTE** provides Beneficiaries with Plans that specify it, Accidental Death Life Insurance, which must be specified within the plan coverages. The amount of such insurance is determined in terms of quantity and applicability within the coverages of each Plan. This benefit will be granted as long as the plan is in effect and the Beneficiary is traveling abroad.

1. The following documents must be delivered in order to carry out the coverage study:
  - a) Death certificate, certified by the relevant authorities at the site of death.
  - b) Detailed medical report specifying the cause of death and the reason for the death.
  - c) In the event that no medical treatment, a certified physician, or an official certificate is available, you must specify cause and circumstance of death.
  - d) Certified copy of the court order, appointing the legal guardian for a minor beneficiary.
  - e) Certified copy of the police report describing the circumstances of death.
  - f) Any other documents that the insurer may require.
2. If these documents are not available in the jurisdiction where the death took place, the cardholder must present the equivalent documents made by the competent authorities.
3. Proof of the origin of the accident resulting in the death of the beneficiary or insured person, as the case may be.
4. The insurer will pay beneficiaries benefits after all documents have been successfully verified and received, and has become a valid and appropriate claim.

#### Exclusions

This voucher will not provide benefits of any kind if Accidental Death occurs by:

1. Military service of any kind.
2. Acts of war or operations related to war, terrorism, (whether or not war has been declared) civil war, rebellion, insurrection or military, naval or usurped power, whether actively participating or not.
3. This policy will not provide any coverage for accidental death, if the beneficiary's death is directly or indirectly caused by:

- a) Being under the influence of alcohol or drugs.
- b) Intentional inhalation of gas, or intentional intake of poisons or use of illegal drugs except when prescribed by a certified physician.
- c) Participation in any professional sport, practice of speed tests or tests of duration or races of any kind in mechanical vehicle.
- d) Intentional self-inflicted injuries or infection intentionally contracted by bacteria or viruses.
- e) Fly in an Ultra-Light Machine (ULM) or hovercraft.
- f) Fly on an aircraft, including helicopters, unless the insured is a passenger and the pilot is legally licensed or he is a military pilot and has submitted a scheduled flight plan as required by local regulations.
- g) Deliberate exposure to danger (except in an attempt to save human life) or criminal action, including committing or attempting to commit an assault or felony or resistance to arrest.
- h) Suicide.

It is expressly understood by the parties that this extension of accidental death coverage may not be construed as disability coverage during that period and further interpreted as the right to receive an additional amount to the sum insured in that policy on a case-by-case basis and individual.

It is specifically excluded from this coverage and therefore will not cause any right to compensation to the Beneficiary, any bodily injury directly or indirectly caused by a) Gradual degenerative condition or process for any reason or natural cause of the individual. or b) illness, contagion or related cause, unless directly caused by accidental bodily injury; or c) Any sum in excess of the limit amount of coverage of the assistance plan that contemplates it.

To report a claim, deceased Beneficiary's proxy must contact the **TARJETA CELESTE** Assistance Center within 72 hours of the event occurring.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **AirHelp**

Beneficiaries have the option to make their study requests in case of delayed or cancelled flights with the AirHelp company.

**Note: All requests are subject to the terms and conditions of the AirHelp company – in the following link: <https://www.airhelp.com/en/terms/>**

## **X. ADDITIONAL OPTIONAL PURCHASE BENEFITS BY THE BENEFICIARY**

Beneficiaries will have the option to additionally purchase, but not separately, benefits in addition to those established for each particular **TARJETA CELESTE** assistance plan by paying a supplement to the original plan price, all in accordance with the provisions and prices of the public offering on the **TARJETA CELESTE** web platform.

Additional benefits or upgrades may only be issued for the travel category per day.



### Multi-Cause Cancellation Upgrade

In cases where the Beneficiary explicitly contracts the multi-cause cancellation protection benefit offered by **TARJETA CELESTE**, **coverage** will be granted up to the amount specifically contracted and such benefit must be expressly stated on the Beneficiary's voucher. This benefit is only valid for international travel.

**TARJETA CELESTE** will cover up to the top of coverage according to the plan contracted, by cancelling an advance trip, the penalties from a trip known as tours, tour packages, excursions, air tickets and cruises that have been organized by a professional tour operator duly accredited at the destination of said trip. To be a creditor of this benefit, the Voucher Beneficiary must:

- 1) Hire the assistance plan, before or up to a maximum of three (3) business days after the first payment of tourist services that may be cancelled.
- 2) Give written notice to the support center (email) **to TARJETA CELESTE** within three (3) business days after the event that motivates the cancellation has occurred. The basis for calculating compensation, the date of occurrence of the Cancellation case and not the date of notice of the Beneficiary to **TARJETA CELESTE** shall be taken as the basis for **calculation**. At the same time, the Beneficiary must cancel with the tourism agency Cruise, Travel Agency, Tour Operator, etc. his trip, in order not to increase the penalty that the same body will apply to him..
- 3) Submit up to 30 calendar days from the opening of the case, all the documentation that **TARJETA CELESTE considers** to evaluate the coverage of this benefit including, but not limited to: Document clearly and ugly-demonstrating the reason for cancellation of the trip, letters from the respective service providers, invoices and payment receipts.
- 4) In the case of "Annual Multi-Travel" plans, this benefit will apply only once and corresponds to the initial travel of the passenger, it cannot be held as applicable for all trips that the Beneficiary may make during the total duration of the voucher.
- 5) In the event that the Beneficiary cancels for reason 12 – cancellation of travel by COVID-19 – he must have contracted the Cancellation service at least 14 days before the date of departure or start of validity (whichever comes first).

They are justified causes for the purposes of this benefit and 100% of the cap marked on the voucher:

1. The death, serious accident, pre-existing serious illness, or not, of the Beneficiary or family member in the first degree of consanguinity spouse, parents, children, siblings, with a serious illness understood as an alteration of health that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.
2. The call as part, witness or jury of a court.
3. Damage that, by fire, theft, theft or by force of nature in their habitual residence or in their professional premises that make them uninhabitable and inescapably justify their presence.
4. Medical quarantine as a result of accidental events.
5. Proven dismissal of work, with a post-contracting date of assistance.

6. Emergency call for military, medical or public service.
7. Unforeseen exacerbations of pre-existing diseases. In which case the passenger with such a pre-existing illness must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. **TARJETA CELESTE** reserves the right to request the original medical history of the passenger prior to the date on which the passenger manifests the acuteness of the disease.
8. Complications of pregnancies.
9. Wedding cancellation.
10. Child delivery for adoption
11. Emergency delivery
12. COVID-19: The Beneficiary may cancel his/her trip in advance in case of hospitalization for positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree of consanguinity. And that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.

They are justified causes for the purposes of this benefit and contemplated at 70% of the cap marked on the voucher:

13. Kidnapping of the Beneficiary or direct relatives as long as it is verifiable, and of public knowledge.
14. Change of work.
15. Visa denial (Your resolution must be at least 72 hours prior to the date of travel).
16. If the person to accompany the Beneficiary on the trip, understood as such the persons who share the same hotel room with the Beneficiary, or cruise cabin, or are first-degree relatives of in-law spouse, parents, children or siblings also possessing an Assistance Plan under the same conditions as the Beneficiary and such companions are obliged to cancel the trip for any of the reasons listed above.

Acquired the plan under the conditions indicated above, and if the benefit is applicable, the validity of the benefit begins at the time the Beneficiary acquires his/her assistance plan and ends at the time of the start of the validity of the voucher. This benefit applies to Beneficiaries 75 years of age or older and up to 85 years of age even with additional value.

In the event that the reason for cancellation was point 12 – cancellation of travel by COVID-19 – it will not apply to persons over 70 years of age. In addition, travel cancellation requests will not be covered if it is found to be caused by a border closure by the Government of origin or destination. In addition, if the hotel provider, airline or any other tour operator offers the Beneficiary the option to leave the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects such option, there will be no refund for expenses incurred.

**Exclusion to contracted Travel Cancellation benefit:**

Requests for cancellation which; policies of the airport, airline, shipping company or any government entity, the Beneficiary or companions are not allowed to start their journey.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **COVID-19 Quarantine Upgrade**

In cases where the Beneficiary explicitly contracts the upgrade for coronavirus expenses, you will have access to the following benefits:

1. Hotel and food costs for up to 15 days.
2. Transfer of a family member by hospitalization, provided that the treating doctor authorizes the hospital visit or accompaniment at the hotel.
3. Difference in Fare or penalty for delayed or anticipated return travel of the holder.
4. Cancellation of travel contracted for Covid-19 intra-hospital assistance and Covid-19 Positive Diagnostic Cancellation and Disruption Guarantee that prevents travel on designated travel dates
5. Assistance through telemedicine during mandatory isolation, for monitoring the patient's health status.
6. Emotional support through tele psychology.

In order to access these benefits, the following conditions must be met:

1. Medical report indicating that the patient should remain self-insulated.
2. This upgrade guarantees hotel fees per booking, which means that if two or more Beneficiaries sharing the same room are diagnosed with covid-19, the costs to be reimbursed will correspond to this reservation. That said, it is understood that one room will not be paid for each Beneficiary.
3. Quarantine hotel charges will be covered as long as the booking already pays for the Beneficiary has ended.

• The product will have a cap of USD 20,000 for groups.

• The maximum stop of the upgrade Quarantine COVID-19 is USD 1,500, USD 2,000 (For Costa Rica and Senior), USD 3,000 (applies for annual multi-trip voucher), or 400 USD ((For Brazil and Argentina). ) The benefits of such an upgrade are not cumulative.

This product can be purchased for short stay trips up to 90 days, or multi-travel plans. In the case of multi-travel, the purchase of the upgrade must be generated for each trip.

Note \* This benefit operates with the limit of the Upgrade that the passenger has.

Note\*\* Maximum coverage of 90 days or for the duration of the voucher in the short trip category.

Upgrade cancellation and quarantine up to 70 years

Upgrade cancellation and Senior quarantine up to 85 years old

Upgrade Cancellation and Quarantine Brazil and Argentina up to 75 years of age.

**Coverage table and the scope of the benefit**

Benefits	Coverage		
Hotel expenses and quarantine feeding (up to 15 days.)	\$1,500/USD 100 per day	\$2,000/USD 133 per day	3.000USD/ 200 Per day
Transfer of a family member and hotel expenses for hospitalization	\$1,000	\$1,000	\$1,000
Penalty for delayed or anticipated return travel of the holder.	\$1,000	\$1,000	\$1,000
Contracted Travel Cancellation	\$1,500	\$1,500	\$1,500
Telemedicine monitoring assistance	Included	Included	Included
Emotional support through tele psychology	Included	Included	Included
Age limit	70 years		

**Brazil/ Argentina.**

Benefits	Coverage
Hotel expenses and quarantine feeding (up to 15 days.)	USD 400/ 40USD per day
Transfer of a family member and hotel expenses for hospitalization	USD 400
Penalty for delayed or anticipated return travel of the holder.	USD 400
Contracted Travel Cancellation	USD 400
Telemedicine monitoring assistance	Included
Emotional support through tele psychology	Included
Age limit	75 years

**Senior**

Benefits	Coverage
Hotel expenses and quarantine feeding (up to 15 days.)	USD 2000/ 133 USD per day
Transfer of a family member and hotel expenses for hospitalization	USD 1.200
Penalty for delayed or anticipated return travel of the holder.	USD 1.200
Contracted Travel Cancellation	USD1.500
Telemedicine monitoring assistance	Included
Emotional support through tele psychology	Included
Age limit	85 years

### Mom Future Upgrade

Any pregnant person who wishes to purchase a **TARJETA CELESTE** assistance plan can do so by paying an additional amount. This benefit can be sold to pregnant people who have up to 32 weeks gestation. The benefit basically applies to emergencies that occur during the trip, including emergency checks, emergency ultrasounds, medical care for illnesses caused by your pregnancy situation, emergency sickness or accident births that put the life of the mother or child at risk, abortions or any type of medical assistance arising from the pregnancy situation. This benefit will only have a maximum validity of 30 days, counted from the beginning of the trip abroad.

Particular exclusions for this benefit:

- a. Checks, ultrasounds, general medical consultations, medical studies, etc., which are part of routine and non-emergency pregnancy process checks. Also, all complications resulting during and after pregnancy.
- b. Normal-course and in-term deliveries and C-sections.
- c. Newborn-related medical expenses.
- d. When it is verified that the reason for the trip is to attend to your delivery abroad.
- e. When it is verified that the sale of the voucher was made after the 32nd week of pregnancy
- f. Deliveries, C-sections, complications and other events caused by congenital baby diseases. Congenital means the condition or disease with which it is born or contracted in the womb and therefore will not have coverage at any stage of pregnancy.

**NOTE: The age limit to access the expectant mother benefit is a minimum of 22 years of age, and up to a maximum of 42 years of age.**

NOTE: Only plans that have the benefit of mom-to-be from week 1 to 24 for \$10,000 will be able to hire the mom-to-be upgrade from week 25 to week 32 to the maximum cap of \$10,000.

**Comment 2: Xi exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Upgrade protection technology (tech protection)**

**TARJETA CELESTE** has contracted a policy with a legally constituted insurance company, which will cover the cost of replacement of a single stolen equipment, understand a smartphone or tablet or a video camera or a camera or a computer, in consideration of the proof of purchase of the new equipment provided that the functional principle of the original is respected, up to the maximum limit indicated in the voucher that establishes this service as included.

It is important to remember that the Beneficiary must inform the **TARJETA CELESTE** Emergency Center within 24 hours of the accident and must present to The **TARJETA CELESTE** the corresponding proof of police report.

Required documents:

1. Police report filed within 24 hours of the incident, proving the theft of the object. If the theft has occurred in a hotel, the complaint filed by the management of the hotel must be filed.
2. Customs declaration in country of residence, with date of start of travel. Without exception, the customs declaration must indicate the value of the declared object, serial code and in case of smartphones indicate the IMEI code.
3. Invoice for replacement of the stolen item.

**Note: Xi-point exclusions apply. Exclusions applicable to all services and benefits of TARJETA CELESTE plans.**

### **Upgrade Sports**

**TARJETA CELESTE will take care of the costs of care** resulting from accidents that occurred from recreational practice or professional competence (up to the top of your contracted medical coverage without exceeding USD 100,000) of the following sports:

1. **Category 2:** Water skiing, football, Basket-ball, Volley-ball, track speed cycling, curling, figure ice skating, canoeing in English canals, autonomous diving (up to 30 meters maximum), marathon, artistic gymnastics, pony trekking, parascending, roller hockey, free riding, ice skating, field hockey, canoeing levels 3 and 4, deep coastal water hook fishing.
2. **Category 3:** Martial arts, skiing, Welsh football, football, ice hockey, ice speed skating, short track speed skating, tobogganing, mountain biking, mountaineering, bobsleigh, mountaineering, roller derby, heli-skiing, equestrian jumping, horse racing, horseback riding competition, trampoline gymnastics, rafting levels 4 and 5.



3. **Category 4:** Paratrooper, paragliding, acrobatic skiing, downhill skiing, cross-country skiing, luge, off-piste skiing, rafting above level 5, level 5 canoeing, ice mountaineering, motorcycling, motorsport, rugby, BMX.

**NOTE: The age limit for extreme sports in any category is minimum 6 years and maximum 65 years of age.**

### **Pre-existing sick care upgrade**

In cases where the Beneficiary has within its benefits the coverage for medical emergencies suffered by a pre-existing and/or chronic condition, it will be covered up to the amount clearly specified on its voucher, solely and exclusively for non-deferred medical emergencies until its return to the country of habitual residence.

The coverage provided for chronic and/or pre-existing diseases includes the following eventualities:

Acute episode or an unpredictable event, decompensation of known or previously asymptomatic chronic and/or pre-existing diseases. This coverage is provided exclusively for primary medical care in the acute, or an unpredictable, episode, the emergency should require assistance during the trip and cannot be deferred until return to the country of residence, the Assistance Center reserves the right to decide the most appropriate treatment among those proposed by medical personnel and/or repatriation to their country of residence. Repatriation will be a solution in cases where treatments require long-term evolution, scheduled surgeries or non-urgent surgeries, the beneficiary is obliged to accept this solution, losing in case of rejection of the solution of all the benefits offered by the assistance plan.

It is considered a non-predictable event in cases in which the passenger manifests the existence of an illness and/or condition, where the Company may accept the declared risk provided that the passenger does not have any acute and prolonged condition or treatment in time in the last half year prior to the start date of the voucher.

The onset or continuation of treatments, diagnostic, research, or diagnostic and therapeutic behavior, which are not related to the acute and unpredictable episode, is excluded from this benefit.

All diseases related to sexual transmission, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus tricones vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others, are excluded from this coverage.

It is not covered in any of our plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, glasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc. diseases caused by drug ingestion, narcotics, medicines that are taken unreliable without a prescription, alcoholism, etc.

Injuries sustained during an unlawful act are not under our coverage.

Beneficiary's Obligations:

1. The Beneficiary must follow all medical instructions given by the treating physician assigned by **TARJETA CELESTE** and take all medicines as prescribed and as required.
2. If the Beneficiary interested in hiring a plan that includes emergency assistance coverage for pre-existing conditions, suffer from any of the following conditions: any type of cancer, heart

disease, chronic lung disease and/or chronic liver disease, the beneficiary should consult his/her personal doctor in his/her country of origin before starting the trip and obtain written confirmation that he/she is able to travel for all the scheduled days, the desired destination and can do all scheduled activities smoothly.

3. The Beneficiary who has a terminal diagnosis will not have any benefit, provision or service on the part of The **TARJETA CELESTE**.
4. In order to access this coverage, the beneficiary must have remained stable for a set period of time of at least 6 months.

If the reason for the trip is determined to be treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

**Note: This benefit applies to Beneficiaries 75 years of age or older and up to and including 85 years of age, with additional value. Except for Assistance plans that explicitly indicate pre-existence coverage for over-85s. In cases where a patient is hospitalized for or dies of a pre-existing illness, and provided that he has not consumed the total of his/her contracted coverage as a pre-existing disease upgrade, such amounts may be assumed for medical or funeral repatriation costs as appropriate.**

### **Celeste Car Rental**

It offers you peace of mind when renting a car, securing it against unexpected circumstances up to the maximum amount set. The Beneficiary must have contracted the No show insurance next to the car rental with a difference of 72 hours after the first payment of the tourist services to be canceled. The contracting of this benefit may not be made on the same day of the start of the trip and cannot be used within 24 hours of being contracted.

If the Beneficiary shows up to claim the previously rented vehicle up to a maximum delay of 24 hours, Tarjeta Celeste will cover the "No Show" penalty imposed by the renter, provided that such delay is justified according to the following reasons:

- a) If the Beneficiary has a proven delay of at least two hours on its flight with a commercial airline.
- b) If the Beneficiary shows up late to claim the vehicle because of a proven "Force Majeure" event (war, civil revolt, accident, strikes, lockout, trade disputes, embargoes or government import or export restrictions or any other cause or circumstance beyond reasonable control).
- c) If the Beneficiary has a delay of a minimum of 2 to a maximum of 24 hours, under the justifications mentioned in (a and b)

### **Exclusions:**

- Submit to claim the vehicle having ingested alcoholic beverages or other narcotics.
- If the Beneficiary has a delay of less than 2 hours and after 24 hours, he/she will not be able to access the coverage.

- If the Beneficiary is a driver's license that is not enabled for international driving or the international driving licence, it is expired.
- Sending a third party to pick up the vehicle.
- Unreported events within 24 hours of the agreed time for vehicle collection.
- When the delay is due to a cancelled Charter flight.
- When it is verified that the car has been rented for commercial purposes.
- Committing crimes intentionally.

### **GENERAL OBSERVATION**

**All benefits in case of pre-existence will have the maximum overall amount of the benefit held by the pre-existence coverage.**

### **Upgrade Access plus and cancellation plus**

In cases where the Beneficiary explicitly contracts the multi-cause cancellation protection benefit offered by **TARJETA CELESTE**, **coverage** will be granted up to the amount specifically contracted and such benefit must be expressly stated on the Beneficiary's voucher. This benefit is only valid for international travel.

**TARJETA CELESTE** will cover up to the top of coverage according to the plan contracted, by cancelling an advance trip, the penalties from a trip known as tours, tour packages, excursions, air tickets and cruises that have been organized by a professional tour operator duly accredited at the destination of said trip. To be a creditor of this benefit, the Voucher Beneficiary must:

- 1) Hire the assistance plan, before or up to a maximum of three (3) business days after the first payment of tourist services that may be cancelled.
- 2) Give notice to the support center within three (3) business days after the event that motivates the cancellation has occurred. The basis for calculating compensation, the date of occurrence of the Cancellation case and not the date of notice of the Beneficiary to **TARJETA CELESTE** shall be taken as the basis for calculation. At the same time, the Beneficiary must cancel with the tourism agency Cruise, Travel Agency, Tour Operator, etc. his trip, so as not to increase the penalty that the same body will apply to him.
- 3) Submit up to 30 calendar days from the opening of the case in **TARJETA CELESTE**, all the documentation that **TARJETA CELESTE** considers to evaluate the coverage of this benefit including, but not limited to: Document clearly and ugly-demonstrating the reason for cancellation of the trip, letters from the respective service providers, invoices and payment receipts.
- 4) In the case of "Annual Multi-Travel" plans, this benefit will apply only once and corresponds to the initial travel of the passenger, it cannot be held as applicable for all trips that the Beneficiary may make during the total duration of the voucher.

- 5) In the event that the Beneficiary cancels for reason 12 – cancellation of travel by COVID-19 – he must have contracted the Cancellation service at least 14 days before the date of departure or start of validity (whichever comes first).

They are justified causes for the purposes of this benefit and 100% of the cap marked on the voucher:

1. The acute disease of the beneficiary Understanding as such a process with a certain beginning and purpose, which causes the alteration of the state of the body or any of its organs, which affects the balance of vital functions, can cause pain, weakness or other strange manifestation that prevents a healthy condition of the body and that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.
2. The death, accident or serious illness of the Beneficiary or family member in the first degree of consanguinity spouse, parents, children, siblings, a serious illness is understood as an alteration of health that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.
3. The call as part, witness or jury of a court.
4. Damage that, by fire, theft, theft or by force of nature in their habitual residence or in their professional premises that make them uninhabitable and inescapably justify their presence.
5. Medical quarantine as a result of accidental events.
6. Proven dismissal of work, with a post-contracting date of assistance.
7. Emergency call for military, medical or public service.
8. Unforeseen exacerbations of pre-existing diseases. In which case the passenger with such a pre-existing illness must have remained stable, without episodes, for a minimum period of 6 months prior to the trip. TARJETA CELESTE reserves the right to request the original medical history of the passenger prior to the date on which the passenger manifests the acuteness of the disease.
9. Complications of pregnancies are excluded from all coverage if a congenital baby disease causes cancellation.
10. Wedding cancellation.
11. Delivery of child for adoption.
12. COVID-19: The Beneficiary may cancel his/her trip in advance in case of positive diagnosis of COVID-19 of the Beneficiary, travel companion or family member in the first degree of consanguinity. And that, in the opinion of the Medical Department of the Central Assistance, makes it impossible for the Beneficiary to start the trip on the date originally contracted.
13. Emergency delivery.

They are justified causes for the purposes of this benefit and contemplated at 70% of the cap marked on the voucher:

14. Kidnapping of the Beneficiary or direct relatives as long as it is verifiable, and of public knowledge.
15. Change of work.
16. Visa denial (Your resolution must be at least 72 hours prior to the date of travel).
17. If the person to accompany the Beneficiary on the trip, understood as such the persons who share the same hotel room with the Beneficiary, or cruise cabin, or are first-degree relatives of in-law spouse, parents, children or siblings also possessing an Assistance Plan under the same conditions as the Beneficiary and such companions are obliged to cancel the trip for any of the reasons listed above.

Acquired the plan under the conditions indicated above, and if the benefit is applicable, the validity of the benefit begins at the time the Beneficiary acquires his/her assistance plan and ends at the time of the start of the validity of the voucher. This benefit applies to Beneficiaries 75 years of age or older and up to 85 years of age even with additional value.

In the event that the reason for cancellation was point 12 – cancellation of travel by COVID-19 – it will not apply to persons over 70 years of age. In addition, travel cancellation requests will not be covered if it is found to be caused by a border closure by the Government of origin or destination. In addition, if the hotel provider, airline or any other tour operator offers the Beneficiary the option to leave the dates open, reschedule, credit in favor, and among other solutions, even if the Beneficiary rejects such option, there will be no refund for expenses incurred.

## **XI. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS**

**TARJETA CELESTE** The following events are expressly excluded from the **TARJETA CELESTE** support system:

1. Chronic or pre-existing diseases, defined, or recurrent, suffered prior to the beginning of the validity of the plan and/or the trip, whether or not they are aware of the Knowledge of the Beneficiary, as well as their sharpness, sequelae and direct or indirect consequences (even when they first appear during the trip).
2. Illnesses, injuries, conditions or medical complications resulting from treatments performed or carried out by persons or professionals not authorized by the Medical Department of the **TARJETA CELESTE Assistance** Center, or except as determined in the preceding point.
3. Homeopathic treatments, acupuncture treatments, kinesitherapy, thermal cures, podiatry, manicure, pedicure, etc.
4. Conditions, illnesses or injuries arising from the beneficiary's company, attempt or criminal or criminal action, directly or indirectly such as fights, quarrels, floggings, etc.

5. Treatment of diseases or pathological states caused by intentional intake or administration of toxics (drugs), narcotics, alcohol, or by the use of medicines without the respective medical order
6. Expenses incurred in any type of prosthetics and orthosis, including dental, lens, hearing aids, wheelchairs, crutches, glasses, among others.
7. Events that occurred as a result of simple training, simple practices or active or non-active participation in sports competitions (professional or amateur). In addition, occurrences consistent with the practice of dangerous or risky or extreme sports are expressly excluded including but not limited to: Motorcycling, Motorsport, Boxing, Polo, Water Skiing, Diving (up to 30 meters maximum), Wing Deltism, Kartism, Quad bikes, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball Ball, Volleyball, Handball, Karate do, Kung Fu, Judo, Archery, Shooting, Tejo , Rappel, Diving, Torrentism, Mountaineering, Climbing, Puenting, Athletics, Cycling, Luge Speleology, Skeleton, Animal Hunting, Bobsleigh, etc., and other sports practiced outside of regulatory tracks and authorized by the respective sports federations.
8. Births, pregnancy states, gynecological check-ups, gynecological exams. Abortions, or losses whatever their etiology or origin. Also, all complications resulting during and after pregnancy.
9. A ll types of mental illnesses, including but not limited to neurosis, psychosis or any other mental illness or psychological condition, as well as its consequences.
10. Conditions, diseases or injuries arising from the consumption of alcoholic beverages of any kind.
11. Acquired immune deficiency syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, sequelae and consequences. Venereal diseases and/or in general any type of provision, examination and/or treatment that has not received prior authorization from the Assistance Service Center.
12. Events and the consequences of triggering natural processes, tsunamis, tremors, earthquakes, storms, strato clusters, storms, hurricanes, cyclones, floods. Nuclear radiation and radioactivity events. As well as any other natural phenomenon or not with an extraordinary, unusual character, it comes out of order or general rule. Or event that, due to its proportions or severity, is considered as regional or local national disaster or catastrophe, earthquakes, hurricanes, floods etc.
13. Suicide, attempted suicide or injuries inflicted on itself by the Beneficiary and/or his/her family, as well as any act of manifest irresponsibility or serious recklessness by the Beneficiary of travel assistance.
14. Events as a result of acts of war, invasion, acts committed by foreign or domestic enemies, terrorism, hostilities or operations of war (whether or not war has been declared) civil war, rebellion, insurrection or military, naval or usurped power, the intervention of the Beneficiary in riots, demonstrations or tumults that are or are not of the nature of civil war, that is, the intervention is personal or as a member of a civil or military organization; terrorism or other serious disruption of public order.



15. Ill-intentioned and/or bad faith acts on the part of the Beneficiary or its representatives.
16. Routine medical examinations, laboratory examinations for medical checkups, diagnostic and or control tests, laboratory or radiological or other tests, the purpose of which is to establish whether the disease is a pre-existence, such as radiology tests, doppler, MRIs, CT scans, ultrasounds, imaging, scanners of all kinds, etc. Medical examinations performed to establish whether the condition corresponds to a pre-existing condition or not.
17. Expenses for public or private transport or travel paid by the Beneficiary from your hotel or place where you are to the hospital, or medical center, or doctor's office. Unless such expenses have been expressly authorized in written or verbal form by the Central Assistance Services.
18. Diseases arising from or due to or consequential from congenital deformations known or not by the Beneficiary.
19. Injuries or accidents arising from air accidents on aircraft not intended or authorized as public transport, including private chartered flights.
20. Conditions, illnesses or injuries arising directly or indirectly from quarrels or fights (unless it was a case of self-defense proven with police reporting), strike, acts of vandalism or popular tumult in which the Beneficiary had participated as an active element. Attempting or commissioning an illegal act and, in general, any intentional or criminal act of the Beneficiary, including the provision of false or different information from reality.
21. Endemic, pandemic, or epidemic diseases, Care for these diseases in countries with or without health emergency in the event that the Beneficiary has not followed suggestions and/or indications on travel restrictions and/or prophylactic treatment and/or vaccination emanating from health authorities.
22. Any expenses or medical assistance that have not been previously consulted and authorized by the **TARJETA CELESTE** Assistance Services Center.
23. Liver diseases, such as Cirrhosis, Abscesses and others.
24. Tests and/or hospitalizations for stress tests and all kinds of preventive checkups.
25. Any kind of hernia and its consequences.
26. Kidnapping or attempt.
27. Occupational risks: if the reason for the Beneficiary's journey is the execution of work or tasks involving a professional risk, as well as injuries classified as repetitive effort injuries, work-related musculoskeletal diseases, continuous or ongoing trauma injury, etc., or the like, as much as their post-treatment consequences including surgical at any time.
28. Driver or passenger injuries from the use of any type of vehicle, including bicycles, motorcycles and speed vehicles without a driver's license, or without a helmet, or without contracted insurance.

29. Accidents and diseases in countries in civil or foreign war are excluded. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
30. No assistance of any kind shall be provided to the Beneficiary in an illegal immigration or employment situation (including undeclared work in the country from which assistance is required, or to students caught working abroad without the respective authorization of the local authorities).
31. **TARJETA CELESTE** will not take care of costs for physiotherapies referred to for the treatment of ailments related to occupational accidents, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. Physiotherapies shall be covered only in such a case that the ailment has been caused by a non-working accident under the prior authorization of the Medical Department of the Central Assistance Services in such a case that it is determined that with them the passenger may improve his current condition and under no reason, may exceed ten (10) sessions.

If it is found that the reason for the trip was the treatment abroad of a basic disease, and that the current treatment has some direct or indirect link with the ailment on the occasion of the trip, **TARJETA CELESTE** will be relieved to provide its services. For this purpose, **TARJETA CELESTE** reserves the right to investigate the connection of the current fact with the prior ailment.

Competition Agreement: It is expressly agreed between the parties, with regard to the contractual relationship between the Voucher Beneficiary and the supplier that any problem of interpretation as to the scope thereof and/or judicial claim, which cannot be resolved amicably between the parties, shall be subject to the jurisdiction of the courts of Doral, Florida, to the exclusion of any other forum and jurisdiction that may correspond.

Non-cumulative services and/or Intervention of other companies: In no case **will TARJETA CELESTE** provide the assistance services to the Beneficiary established in the MEDICAL ASSISTANCE PLAN of the TRAVEL CERTIFICATE, nor will it refund expenses of any kind, as long as the Beneficiary requests or has requested benefits for the same problem and/or condition from any other company, before, during or after having requested them from the provider.

## **XII. SUBROGATION**

Until the conclusion of the sums disbursed in compliance with the obligations a resulting from these general conditions, **TARJETA CELESTE** and/or the insurance companies that assume the risk as a result of the order of **TARJETA CELESTE** will be automatically subrogated in the rights and actions that may correspond to the Beneficiary or its heirs against third natural or legal persons under the event that motivates the assistance provided and / or benefit paid.

The Beneficiary of the product granted undertakes to pay in the act **to TARJETA CELESTE** any amount that it has received from the event and/or its Insurance Company(s) as an advance(s) in account of the settlement of the final compensation to which the Beneficiary is entitled; this up to the amount of payments received by the insurance companies in the event of the settlement of the final compensation to which the Beneficiary is entitled; this up to the amount of payments received by the insurance companies in the event of the

**In addition, TARJETA CELESTE** will be subrogated, understanding that any insurance, travel assistance and /or health insurance will have the obligation in the first instance of payment either of all or part of the expenses that may be triggered by the event suffered by the Beneficiary.

This, without the statement being understood as exclusive, is expressly included in the surrogacy before **TARJETA CELESTE**:

- a. Accidents in any type of transport that is mandatory the coverage of Third Party Liability Insurance or its equivalent must first cover this insurance. In case of ground transportation of passengers in excess of Liability Insurance to Third Parties will follow the coverage of the vehicle's contractual liability policy. In excess of any additional insurance of land, river or sea transport, **TARJETA CELESTE will** assume up to the amount indicated.
- b. Third parties responsible for a traffic accident.
- c. Third parties responsible for the payment of all or part of expenses that may be triggered by the event suffered by the Beneficiary, understood as: national health insurance of the Beneficiary, travel assistance company, travel assistance coverage included in the Beneficiary's credit card(s).
- d. Transport companies, as far as restitution - in whole or in part **TARJETA CELESTE** - of the price of unused tickets has been taken over by the transfer of the Beneficiary or his remains. Accordingly, the Beneficiary irrevocably assigns in favor of **TARJETA CELESTE** the rights and actions covered by this clause, obliging itself to carry out all the legal acts that are necessary for this purpose and to provide all the cooperation required of it in the context of the agreed surrogacy.

If you refuse to collaborate or to subrogate such rights to **TARJETA CELESTE** you will be freed from the obligation to comply with the services offered and/or due. Likewise, **TARJETA CELESTE** reserves the right to be able to assign in whole or in part both the rights that assist it arising from the contractual relationship with the Beneficiary, as well as the execution, provision of services and other obligations at its expense to third professional legal persons in the field of assistance to companies in the sector.

In this sense, the Beneficiary is aware of that right and therefore expressly waives to be notified or communicated in advance of such assignments.

### **XIII. CLAIMS PAYMENT**

If the Beneficiary is cared for by a medical professional, clinic, hospital or emergency room during his/her trip, he or she may receive invoices back to his/her country for the provision of services received. Whether basic or complex studies, interventions, specialist care among others. The administrative protocol to be followed by medical institutions in general has as its first contact nexus the patient receiving the medical provision, and it is the latter to whom it directs the invoices. And, in a second instance, you contact the travel assistance provider, in this case with **TARJETA CELESTE**.

It is very important to make known to the Beneficiary the administrative collection process of medical centers and hospitals to avoid surprises. The medical institution may take a couple of months or more until the corresponding administrative documentation is sent to the Operational Center of Tarjeta Celeste.

If in the meantime the Beneficiary receives invoices or other medical documents, please send them via -email to [claims@tarjetaceleste.com](mailto:claims@tarjetaceleste.com) to review in our records, process and pay, if applicable, as soon as possible.

#### **XIV. EXCEPTIONAL CIRCUMSTANCES OF UNIMPUTABLE UNEJECTION**

Neither **TARJETA CELESTE**, nor its network of service providers, shall be liable, enforceable or enforceable for fortuitous cases, which cause unimputable delays or non-compliance due to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism or pronouncements, popular manifestations, radioactivity, or any other cause of force majeure. Where such elements intervene, **TARJETA CELESTE** undertakes to implement its commitments as soon as possible and provided that once such provision of services is feasible, the contingency justifying it is maintained.

#### **XV. RESOURCE**

**TARJETA CELESTE** reserves the right to require the Beneficiary to refund any expenses made by the Beneficiary improperly, in case of having provided services not covered by this contract or outside the term of the contracted assistance plan, as well as any payment made on the assistance reserved by the Beneficiary.

#### **XVI. RESPONSABILITY**

**TARJETA CELESTE** shall not be liable and shall not indemnify the Beneficiary for any damage, damage, injury or illness caused by having provided the Beneficiary to its request, persons or professionals to assist it medically, pharmaceutically or legally. In these cases, the person or persons designated by **TARJETA CELESTE** shall be held as agents of the Beneficiary without recourse of any nature or circumstance against **TARJETA CELESTE**, on account of such designation. **TARJETA CELESTE** strives to make available to passengers the best health professionals and the best means, however **TARJETA CELESTE**, they may never be held in whole or in part as responsible for the bad services or malpractice of such professionals or entities **TARJETA CELESTE**.

#### **XVII. EXPIRATION - RESOLUTION - MODIFICATION**

Any claim aimed at implementing the obligations that **TARJETA CELESTE** assumes through these general conditions, must be made in due form and in writing within the maximum unbreakable period of thirty (30) calendar continuous days, counted from the date of end of the validity of the voucher. After the indicated period, all rights not exercised in a timely manner will be automatically expired.