



TERM GLOSSARY

DEFINITIONS

- a) **User:** any person who has access to the services described in these general conditions.
- b) **Services:** the activities provided by iké to Users under the terms of these general conditions.
- c) **Coordinator:** person who is part of the Telephone Assistance Booth (TAB).
- d) **Assistance Situation:** any accident or illness experienced by a User and/or beneficiary under the terms and limitations provided in these general conditions, as well as any other provided situation warranting the provision of services.
- e) **Illness:** any alteration in the health of the User and/or beneficiary, that occurs, originates, or appears during the term of this agreement.
- f) **Serious illness:** is defined as the sudden and unexpected appearance of manifestations, with or without loss of consciousness, whose severity gives the impression of imminent death.
- g) **Urgency:** an emergency is considered to be any situation that, in the opinion of the patient, his family or whoever makes the decision, requires immediate medical care.
- h) **Emergency:** defined as an injury or illness that poses an immediate threat to a person's life and in relation to which assistance cannot be delayed.
- i) **Medical references at a discount:** any piece of information or data provided to the User and/or beneficiary on iké's medical provider network at a discount or preferential cost.
- j) **Specialists:** any person who works in a specific branch of science.
- k) **Telephone Assistance Booth:** physical space where coordinators provide the assistance services.

TERRITORY

Services are provided in the territory of Mexico.

PERSONS PROVIDING THE SERVICES

The persons providing the services are, for the most part, independent contractors of iké; therefore, although iké is responsible for the provision of the services as provided in these general conditions, it will never be responsible for the opinions and conclusions given by such persons.

TERM

The program is valid for one year.



SERVICES

1. Medical services:

1.1 Medical consultation

Iké will manage the appointments that the user requires for general medical consultation, in office, in main cities of the Mexican Republic, and where the medical infrastructure allows it, does not include COVID.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.

Exclusions:

- a) When the User does not provide truthful and timely information, which by its nature does not allow to carry out a proper interrogation.
- b) When the User does not accredit himself/herself as such.
- c) When the iké physician determines, by means of a directed interrogation, that the patient's current condition requires attention in the emergency area or sending an ambulance and is not a candidate to be treated in the doctor's office.

1.2 Telephone Medical Consulting

When the user needs medical support, the Iké Asistencia team will guide him/her about the measures to follow according to the case, without issuing a diagnosis. Iké Asistencia will provide upon request, the information corresponding to the substances contained in patent medicines, as well as everything related to the information that is available in the register of medicines vademecum, definitive diagnoses will not be given.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.

Exclusions:

- a) When the user does not provide truthful and timely information, which by its nature does not allow to carry out a proper interrogation.
- b) When the user is under the influence of alcoholic beverages, intoxication by substances related to drug dependency, and his call becomes aggressive, offensive or inappropriate.
- c) It is worth mentioning that Iké Asistencia's medical team does not prescribe or change medical treatments.

1.3 Doctor to the hotel

When the user and/or beneficiary cannot travel to a doctor's office and the situation can be resolved at home by a general practitioner without requiring medical attention in an emergency room, a



doctor will be sent to the home subject to medical evaluation by the doctor who receives the request call and availability of the Iké Asistencia medical network in the main cities of the Mexican Republic. In case there is no doctor in the area, the medical consultation will be offered by video call.

Limitations:

Este servicio se brindará sin costo adicional y sin límite de eventos durante la vigencia del programa.

Exclusions:

- a) When the user does not provide truthful and timely information, which by its nature does not allow to carry out a proper interrogation or incurs in false information.
- b) When the user is under the influence of alcoholic beverages, intoxication by substances related to drug dependency, and is in an aggressive state or does not allow his/her attention.
- c) When the user makes use of high-flown words.
- d) When the physician of Iké Asistencia determines by means of a directed interrogation that the patient's current condition requires attention in the emergency area or sending an ambulance and is not a candidate to be attended at home.
- e) Does not include the application of medications, or any other type of procedures such as (placement of casts, probes, sutures, solutions, cures, etc.).
- f) Does not include specialist physicians or COVID.

1.3 Medical discounts

Iké will provide the User with access to a network of medical discounts in:

- Laboratories.
- Cabinets.
- Hospitals on room.
- Pharmacies.

The service will be provided in the main cities of the state of Quintana Roo, for other places, iké will do its best to help the user to locate the required medical institution as quickly as possible.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.

Exclusions:

- Iké cannot guarantee to the User to provide the service required in any of the following situations:
- (a) Rates or discounts other than those offered to the public are not guaranteed.
 - b) Access to establishments outside business hours, or when the product or service is not available is not guaranteed.
 - c) No services are provided in circumstances that are not legal or ethical.



- d) Iké is not responsible for any non-compliance or fault committed by the contacted supplier or referenced establishment, or for the services and/or products sold by them.
- e) Iké is not responsible for information provided and that for any circumstance differs from reality, as long as there is a reliable source from which such information has been obtained (e.g. advertising or promotional errors).
- f) Iké is not obliged to know street information or very focused information of a place, but it will investigate it.

1.4 Ground ambulance

If the User suffers an accident or serious illness that causes injuries or traumas such that iké's medical team recommends hospitalization, iké will organize and cover the cost of transferring the User to the nearest hospital center or as defined by the User, by land ambulance. Does not include COVID, applies in main cities of the Mexican Republic and where the medical infrastructure allows it. Waiting times are not included.

Ike does not interfere in the acceptance of the user by the hospital.

Limitations:

This service is limited to 2 (two) free events during the program period.

Exclusions:

- a) Does not include ambulance by COVID.
- b) Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, popular movements, radioactivity, or any other force majeure cause.
- c) Self-harm, suicide or participation of the User in intentional criminal acts.
- d) Mental illness.
- e) Scheduled transfers or second services.
- f) does not include waiting times.

1.4 Air ambulance

If the patient suffers an accident, which iké asistencia's medical team recommends for hospitalization, iké asistencia will arrange and cover the cost of air transportation to the nearest or most appropriate hospital. If necessary for medical reasons, such transfer will be carried out under medical supervision. The coordination has to be done by the iké asistencia cabin. General rules for air ambulance

1. Location of the beneficiary. The air transfer will be carried out as long as the locality where the patient is located does not have the minimum infrastructure for medical care and requires the displacement to another locality that does have all the physical resources and medical personnel required as the case may be.



2. Patient's health condition and flight authorization. If the patient's conditions allow the transfer by air, the attending physician must grant the flight authorization in writing. In case of voluntary discharge, the user or his/her family member will allow the patient to be evaluated by the medical crew and if the general conditions for the transfer do not exist, he/she will accept the cancellation or rescheduling of the transfer.

3. Medical report. Iké shall request the responsible family member, attending physician or legal representative, designated, who shall provide the iké medical team with a detailed medical report, specifying background, current conditions, diagnoses and treatments as well as the prognosis, in order for the cardholder to be transferred with the necessary infrastructure to guarantee his/her integrity. As long as it is exempted by the applicable legislation.

4. Signing the liability waiver form. Once the family member, beneficiary or legal representative is informed about the flight conditions and risks, iké will ask him/her to sign the liability waiver form to release the airline company or iké from any responsibility for any complication that may arise during the transfer.

Limitations:

This service is limited to 2 events, up to 15,000 usd for the duration of the program. In case there is an excess, the family member and/or responsible party will be notified and will have to cover it if they agree.

Exclusions:

- a) Does not include ambulance by COVID.
- b) Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, popular movements, radioactivity, or any other force majeure cause.
- c) Self-harm, suicide or participation of the User in intentional criminal acts.
- d) Mental illness.
- e) Pregnancies in the last three months prior to the probable date of delivery, as well as the latter and prenatal examinations.
- f) Transplants or transfer of organs of any kind.
- g) When the User does not provide truthful and timely information, or incurs in false information regarding the type of injury, mechanism or relationship.
- h) Patients in a state of drunkenness or drug abuse who are in an aggressive state or do not wish to be transferred.

1.4 Emergency Odontologist

At the request of the User, Iké will provide an emergency consultation at the network office closest to the hotel, which may include:

- Emergency consultation.



- Intraoral periapical radiography.
- Prophylaxis per arch.
- Topical application of fluoride.

Limitations:

This service is limited to 2 (two) events during the term of the program, up to \$300 USD per event.

Exclusions:

- a) When the User does not provide truthful and timely information.
- b) When the User is under the influence of alcoholic beverages, intoxication by substances related to drug dependency.

1.4 Outpatient medications to the hotel

Derived from the medical consultation iké will cover directly to the provider of its network, the medicines that are prescribed by the treating physician, in main cities of the Mexican Republic and where the medical infrastructure allows it, it does not include medicines for COVID diagnosis.

Service subject to availability, terms and conditions of the providers, with delivery time between 24 and 48 hours.

Limitations:

This service is limited to 1 (one) event during the term of the program, up to \$85 USD per event, including shipping cost.

Exclusions:

- a) Requests such as purchase, monitoring or any kind of information about narcotics, or illicit purchase that affects the integrity of the service and the user.
- b) Requests outside the legal or ethical framework.
- c) When the holder does not provide truthful and timely information that allows us to properly provide assistance or incurs in false statements.

3. Legal Services:

3.2 Legal telephone service

Iké will make available to the User its network of consulting lawyers 24 hours a day, 365 days a year for telephone consultations in the following areas of law: civil, criminal, commercial, administrative and family law.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.



Exclusions:

- a) When an intentional action of the User results in the commission of a crime.
- b) When the User makes use of high-flown words.
- c) When the User does not provide truthful and timely information or incurs in false information.
- d) When the User fails to comply with any of the obligations indicated in these general conditions.
- e) Also excluded are situations that are a direct or indirect consequence of:
 - a. a. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, popular movements, radioactivity or any other cause of force majeure.
 - F) tax, agrarian and labor advice is not provided.

3.2 Legal assistance for loss of documentation

Iké will assist and advise the User by telephone to notify the corresponding authorities and institutions of the loss or theft of essential documents for the continuation of his/her trip (such as: passport, visa, traveler's checks, credit cards, airline tickets, etc.) and will provide the User with support by telephone or e-mail with the necessary instructions to obtain the replacement or reissuance of such documents.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.

Exclusions:

- a) When the beneficiary does not provide truthful and timely information that would allow us to properly provide the service.

4. Specialized:

3.4 Funerary

In case of death of the User due to accident or illness, iké will coordinate through its network of providers the following services:

- Transfer to the funeral agency.
- Wake room for 24 hours or installation of chapel at home.
- Hearse.
- Escort bus (subject to availability).
- Cremation.
- Urn for ashes.
- Transfer from one city to another up to the limit of coverage.
- Discount network included.



Limitations:

This service is limited to 1 (one) event at no cost, during the term of the program for a maximum amount of \$1,150 USD.

Exclusions:

- a) Bus service is subject to availability (no redemption or reimbursement).
- b) It does not cover embalming unless required by law.
- c) Also excluded are situations that are a direct or indirect consequence of:
 - a. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, popular movements, radioactivity or any other cause of force majeure.
 - b. Self-injury or participation of the User in intentional criminal acts.
 - c. Participation of the User in any kind of race, competition or exhibition (automobiles, horses, bicycles).
 - d. Suicide, accident, homicide, illness, natural death.
- d) Service subject to the terms and conditions of the providers as well as the availability, surplus and/or additional services shall be covered by the family members.
- e) When the policyholder and/or beneficiary does not provide truthful and timely information that would allow us to provide the service properly.
- f) Transfers outside the locality are not covered.
- g) Does not include niches or grave, no ransom or reimbursement is applicable.
- h) Only applies to the User between 18 and 65 years of age.

3.4 Repatriation due to death

If the User dies while traveling, all the necessary formalities (including any legal formalities) shall be carried out and the coordination and expenses inherent to the repatriation of the mortal remains to the burial or cremation site indicated by the beneficiary, including the expenses inherent to the transfer from the airport to the User's place of residence, shall be borne by the Beneficiary.

If the Beneficiary decides to have the User's mortal remains buried or cremated in the place where the death occurred, iké shall be responsible for the coordination and expenses resulting from such burial or cremation, the maximum limit of liability shall be the equivalent of the cost of repatriation.

Iké will decide when is the most appropriate time for repatriation and will determine the most appropriate dates and means. It will be indispensable for the User's relatives to contact iké once the death occurs in order to receive the corresponding orientation. In the absence of such notifications, iké will hold the beneficiary responsible for the costs and expenses incurred.

Servicio sujeto a disponibilidad y a las legislaciones locales.



Limitations:

This service is limited only to the death of the User, during the term of the program and up to \$20,000.00 USD. In case of excess, it will have to be covered by the responsible party.

Exclusions:

- a) No redemption or refund applies.
- b) It does not include crypt or grave.
- c) The following are not entitled to services: emergency situations occurring during trips or vacations made by the User against medical prescription or during trips abroad for more than 60 (sixty) calendar days.
- d) The User's participation in any kind of race, competition or exhibition (automobiles, horses, bicycles).
- e) Also excluded are situations that are a direct or indirect consequence of:
 - a. strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, popular movements, earthquakes, pandemics, epidemics, radioactivity or any other cause of force majeure.
- f) Self-injury.
- g) When the beneficiary does not provide truthful and timely information that would allow us to properly provide the service.
- h) Service subject to local laws.

4.1 Concierge

The User will be able to download unlimited coupons through the viveplus.com platform, during the term of the contract. The User must log in by identifying himself/herself with his/her reservation number.

At the User's request, specialized service will be provided and information related to:

- Life & Style:

- Restaurants: recommendation and reservation at the best restaurants in the world.
- Nightlife: recommendation and reservation at the best night clubs in the world.
- Shows: recommendation, reservation and purchase of the world's best shows or special events.
- Cinema: location and recommendation of complexes and/or movies, as well as reservation/purchase in complexes with such faculty.
- Museums and art galleries: recommendation of temporary and permanent exhibitions and museums or galleries anywhere in the world.
- Golf courses: recommendation and reservation of the best golf courses in the world.
- Spa's and beauty salons: recommendation and reservation of the best spa's and salons in the world, with the most appropriate treatment for each user.
- Real estate: locating, listing and leasing real estate to meet temporary or permanent housing needs anywhere in the world.



- Recommendations: recommendation of gyms, sports facilities.
- Special service referrals: personal shopper, pet walking referrals, pet boarding, interior design, image consultation, event planning, photographers, security, car detailing, car cleaning services.
- Luxury transportation: private jet, helicopter or yachts in most cities of the world.

- Travel Services:

- Airline tickets: information, reservation and purchase of airline tickets on any airline in the world.
- Hotels: information, recommendations and reservations.
- Train tickets: information, reservation and purchase of airline tickets.
- Tours: recommendation, reservation and purchase of national and international tours.
- Cruises: recommendation, reservation and purchase of any cruise in the world.
- Travel: recommendation, reservation and purchase of any national and international tourist destination.
- Car rental: reservation of any type of vehicle.
- Transportation: from cab service to luxury car rental. Including Pick-Up service at any airport in the world.
- Limousines: information and limousine reservations.
- International sporting events: Super Bowl, Formula One Grand Prix, US Open, Roland Garros, NASCAR, figure skating, sailing, regatta and any other requested by the User.
- Weather information: weather information, seasonality and weather forecasts.
- Location references: locations and opening hours of any point of interest at the traveler's destination.
- Pre-travel assistance: information on embassy and consulate offices, pre-travel information such as vaccinations, measures to be taken by the user prior to travel, as well as procedures and requirements such as visas, passports, etc.
- Schedule information: schedules and reservations in the most exclusive museums in the main cities of the world, sporting events and shows, airports, bus stations and offices for procedures before the competent authorities.
- Consular information: addresses of embassies, consulates and/or representative offices of the Mexican government in the city or country where you are, to notify the loss, theft or misplacement of your official documents. If possible, coordinate the appointment with the corresponding Mexican authority to report the loss.

- Shopping:

- Flowers and gifts: recommendation and coordination of shipment.
- Hard to find items: from original gifts, collectibles, imports, wine, among many others.
- Store locator: information about the location of the most prestigious brands worldwide.
- Purchase and delivery of gifts and furnishings: research and comparison of products, purchase and home delivery.
- Domestic or international purchases: search, purchase and delivery of any item.



- Personal service:

- Business logistics: coordination of any type of event for executive meetings.
- Banquets and private events: your personal concierge will recommend the perfect supplier for your needs.
- Document delivery: delivery of documents anywhere in the world, in case of forgetfulness, loss or theft at a cost to the user.

- Service for executives:

- References: references of interpreters, temporary secretarial services or protection, in the main cities of the world. Support in locating computer equipment and telephones.
- Executive transportation: at the client's request, an executive cab will be arranged for your transfers.
- Usages and customs: local customs and etiquette, protocol and etiquette for international business.

- InfoCard Protection:

- a. Registration of credit, debit and commercial cards; so that with a single call, the customer can be linked to the issuing companies to proceed with the cancellation of such cards in case of loss or theft.
- b. Driver's licenses, military service cards, professional cards, etc., so that, in case of loss or theft, with a single call the client can be connected with the Mexican embassies or consulates anywhere in the world, as well as with the governmental institutions in national territory, where the documents must be reported.

NOTE: All costs generated by the information, reservation, purchase or any other activity will be at the User's expense and concierge does not charge any fee to the User for performing its services.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.

Iké will assist and advise the User by telephone to notify the corresponding authorities and institutions of the loss or theft of essential documents for the continuation of his/her trip (such as: passport, visa, traveler's checks, credit cards, airline tickets, etc.) and will provide the User with support by telephone or e-mail with the necessary instructions to obtain the replacement or reissuance of such documents.

Exclusions:

Iké cannot guarantee that the User will receive the service he/she requires in any of the following situations:

- a. No rates or discounts other than those offered to the public are guaranteed.
- b. Availability is not guaranteed (e.g. restaurant full, flights or events completely sold out).



- c. Access to private venues or events is not guaranteed.
- d. There is privileged or restricted information to which the Concierge cannot have access (e.g. an artist's hosting itinerary).
- e. Access to establishments is not guaranteed after business hours, or when the product or service is not available (e.g. a play is out of season).
- f. The purchase and delivery in non-permitted places is not guaranteed.
- g. Services are not provided in circumstances that are not legal or ethical.
- h. Iké is not responsible for any non-compliance or fault committed by the contacted supplier or referenced establishment, or for the service(s) and/or product(s) sold by them.
- i. Iké is not responsible for information provided and that for some reason differs from reality, as long as there is a reliable source from which such information has been obtained (e.g. advertising or promotional errors).
- j. Iké is not obliged to know information of streets, main tourist destinations or very focused information of a place, but it will investigate it.

4. Benefits:

4.2 Discount network

The User will be able to download unlimited coupons through the viveplus.com platform during the term of the contract.

Limitations:

Este servicio se brindará sin costo adicional y sin límite de eventos durante la vigencia del programa.

Exclusions:

- a) No rates or discounts other than those offered to the public are guaranteed.
- b) Iké is not responsible for any non-compliance or fault committed by the contacted supplier or referenced establishment, or for the services and/or products sold by them.
- c) Iké is not responsible for information provided and that for some circumstance differs from reality, as long as there is a reliable source from which such information has been obtained (e.g. advertising or promotional errors).

4. Travel Services:

4.2 Transfer of a family member due to medical convalescence

If as a consequence of an urgency and/or medical emergency the User requires to be hospitalized for more than 5 (five) calendar days, the round trip transportation of a person designated by the User from the User's place of residence to the place where he/she is hospitalized will be arranged and covered.

Medical opinion required.



Limitations:

This service is limited to 1 (one) event during the term of the program, only includes round trip economy class airfare, with no cost limit.

Exclusions:

- a) Any pre-existing, chronic or recurrent illness, as well as mental illnesses are excluded.
- b) The following are not entitled to the services: trips made to attend medical situations.
- c) The User must contact iké at the time the service is required in order to receive the corresponding orientation. In the absence of such notifications, iké will hold the User responsible for the costs and expenses incurred.
- d) Service subject to availability, Terms and Conditions of the providers.
- e) When the User does not provide truthful and timely information that allows to properly provide the service.
- f) When an intentional action of the User results in the commission of a crime.
- g) The User's participation in any kind of race, competition or exhibition (automobiles, horses, bicycles). Also excluded are situations that are a direct or indirect consequence of:
 - a. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, earthquakes, popular movements, radioactivity or any other cause of force majeure.

4.2 Payment of a relative's hotel in case of hospitalization.

If as a result of a medical emergency and/or urgency the User requires hospitalization for more than 5 (five) calendar days, the lodging expenses of the person designated by the User will be covered.

Limitations:

This service is limited to 1 (one) event during the term of the program, up to a maximum of \$3,000 USD, i.e. \$200 USD per day, for up to 15 (fifteen) consecutive calendar days.

Exclusions:

- a) Any pre-existing, chronic or recurrent illness, as well as mental illnesses are excluded.
- b) The following are not entitled to the services: trips made to attend medical situations.
- c) The User must contact iké at the time the service is required in order to receive the corresponding orientation. In the absence of such notifications, iké will hold the User responsible for the costs and expenses incurred.
- d) Service subject to availability, Terms and Conditions of the providers.
- e) When the User does not provide truthful and timely information that allows the service to be properly provided.
- f) The User's participation in any kind of race, competition or exhibition (automobiles, horses, bicycles).
- g) Also excluded are situations of assistance that are a direct or indirect consequence of:



a. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, earthquakes, popular movements, radioactivity or any other cause of force majeure.

4.2 Payment of Hotel for medical convalescence in case of accident

If as a consequence of a medical emergency and/or urgency the User requires to be hospitalized for more than 5 (five) calendar days, the necessary expenses for the extension of the stay in a hotel chosen by the User shall be coordinated and covered, immediately after having been discharged from the hospital, if such extension has been prescribed by the local physician and the medical team of the Provider. COVID is not included.

Limitations:

This service is limited to 1 (one) event during the term of the program, up to a maximum of \$3,000 (three thousand) USD, i.e. \$200 (two hundred) USD per day, for up to 15 (fifteen) consecutive calendar days.

Exclusions:

- a) Any pre-existing, chronic or recurrent illness, as well as mental illnesses are excluded.
- b) The following are not entitled to the services: trips made to attend medical situations.
- c) The User must contact iké at the time the service is required in order to receive the corresponding orientation. In the absence of such notifications, iké will hold the User responsible for the costs and expenses incurred.
- d) Service subject to availability, Terms and Conditions of the providers.
- e) When the User does not provide truthful and timely information that allows the service to be properly provided.
- f) The User's participation in any kind of race, competition or exhibition (automobiles, horses, bicycles).
- g) Also excluded are situations of assistance that are a direct or indirect consequence of:
 - b. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, earthquakes, popular movements, radioactivity, or any other force majeure cause.

4.2 Urgent messages

Upon request, the User will be able to send or receive urgent messages derived from emergency situations, anywhere in the world.

Limitations:

This service will be provided at no additional cost and with no limit to the number of events during the term of the program.



Exclusions:

- a) For no reason iké will lend itself to requests outside the law.
- b) Requests such as purchase, monitoring or any type of information about narcotics, erotic massages, weapons, or any type of fraudulent or illicit information that affects the integrity of the service are excluded. Requests outside the legal or ethical framework.
- c) When the User does not provide truthful and timely information that does not allow the proper provision of the service or incurs in false statements.

4.2 Baggage recovery

Iké will provide the User with the necessary information and telephone support for the location and recovery of luggage on any airline in the world, as well as coordination of the shipment to the place of origin.

All expenses incurred shall be borne by the User.

The recovery of the luggage is not guaranteed, although every effort is made to achieve it.

Limitations:

Este servicio se brindará sin costo adicional y sin límite de eventos durante la vigencia del programa.

Exclusions:

- a) Requests outside the legal or ethical framework.
- b) When the holder and/or beneficiaries do not provide truthful and timely information that allows for the proper provision of the service or incur in false declarations.

4.2 Trip interruption

If the user is forced to interrupt his/her trip, iké will arrange the return to the user's place of residence; it will be necessary to verify that the initially scheduled means of transportation, transportation line and/or service provider cannot be used.

The service will proceed when the user is on a trip and must interrupt the trip for the following reasons:

- Due to the death of a first-degree relative (immediate family members such as parents, children, siblings or spouse)
- Due to illness of a first-degree relative (immediate family members such as parents, children, siblings or spouse)
- Due to the accident of a first-degree relative (immediate family members such as parents, children, siblings or spouse).
- Your health condition does not allow you to return to your place of residence (domicile) by the means initially foreseen, as prescribed by the treating physician in conjunction with the iké medical team and where there has been a medical prescription for convalescence of at least 10 days.



- In case of theft, total loss or repair of the User's vehicle for more than 10 days; the service will cover for the user and the occupants (maximum 5 including the owner) the cost of transfer to their place of residence by land or air in tourist class or the transfer to continue to the original destination as long as the cost does not exceed the cost of transfer to their place of origin.
- Covers economy class commercial airline ticket (the class may be subject to consideration in case there is a medical prescription indicating a different instruction).

It will be indispensable for the user to contact the assistance at the time the service is required to receive the corresponding orientation, in the absence of such notifications, iké will consider the beneficiary as responsible for the costs and expenses incurred.

Service subject to availability, terms and conditions of the providers.

Limitations:

This service is limited to 1 (one) event during the term of the program, single economy class travel.

Exclusions:

- a) No redemption or reimbursement applies
- b) When the owner and/or beneficiary does not provide truthful and timely information that would allow us to properly provide assistance.
- c) When an intentional action of the beneficiary results in the commission of a crime.
- d) The participation of the beneficiary in any kind of race, competition or exhibition (automobiles, horses, bicycles).
- e) Also excluded are situations that are a direct or indirect consequence of:
 - a. strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, pronunciations, demonstrations, popular movements, radioactivity or any other cause of force majeure.
- f) Self-injury or participation of the beneficiary in intentional criminal acts.
- g) No expenses incurred after check out are covered.

4.2 Cab for medical emergency

When the User is unable to transport himself/herself, but the severity of the injuries does not require the dispatch of an ambulance, iké will coordinate ground transportation to the nearest hospital or to the hospital of the User's choice.

Limitations:

This service is limited to 1 (one) event during the term of the program and up to \$80.00 USD. In case of exceeding the established amount, the excess must be paid directly by the user to the cab driver.



Exclusions:

a) They shall be outside the scope of this coverage when it is proven that the User has changed the normal destination or route.

4. Insurance:

THE FOLLOWING SERVICES WILL BE PROVIDED BY AN INSURANCE COMPANY, DULY AUTHORIZED BY THE NATIONAL INSURANCE AND BONDING COMMISSION (HEREINAFTER REFERRED TO AS "THE INSURER").

4.2 Accident medical expenses

If as a direct consequence of a covered Accident and within ten (10) days following the occurrence thereof, the Insured should be required to undergo medical treatment, surgery, Hospitalization, ambulance, medicines or laboratory and cabinet studies up to the Usual, Reasonable and Customary Expense; the Company shall reimburse, in addition to other indemnities to which he/she may be entitled, the amount of the Covered Medical Expenses, upon verification.

Reasonable and Customary Usual and Customary Expense means the amount which is customarily charged for services of a similar nature in the locality where they are rendered, considering that the services are those which are generally provided for (i) the treatment of the injury; (ii) the characteristics and level of the treatment and services rendered; (iii) the prestige, (iv) the experience, and (v) the level of the persons in charge of the care.

Coverage for each covered Accident shall automatically terminate at the end of ninety (90) days from the date of the Accident, or upon exhaustion of the Sum Insured.

No Waiting Period applies for this Coverage.

Check

In order to make effective the payment of the indemnity for this coverage, the following information must be submitted to the Company:

- a. A Physician's certificate or report attesting to the injuries and treatment as a consequence of the covered Accident, as well as the dates on which the Accident occurred and the date of the first attention to the patient.
- b. Studies carried out and showing the injury(ies) suffered by the Insured Party.
- c. Invoices and tax receipts for the medical services received, such invoices must be in the name of the Insured Party, and must also contain the corresponding breakdown of expenses.
- d. Declaration of the Event to the Company in the forms provided by the Company;
- e. Identification documents;
- f. Original or certified copy of the Insured's birth certificate if the Insured's age has not been previously verified;
- g. Original (for comparison) and copy of any official identification of the Insured Party and in case of being a foreigner, original (for comparison) and copy of the document that proves his/her legal stay in the country; Individual Certificate, if any, or in the absence thereof, accompany the document or



- reference with which the existence of the insurance is evidenced. In case of not having it, the Company may confirm against the Register of Insured Parties prior to the payment of the indemnity, the Insured Party's membership in the Collective as well as the validity of the Individual Certificate.
- j. Specific documentation indicated in each coverage to prove the occurrence of the Event.
 - k. In the event the claim is submitted by the Beneficiary, the following identification information must also be submitted:
 - l. Original (for collation) and copy of any official identification of the Beneficiary and in case of being a foreigner, original (for collation) and copy of the document proving his/her legal stay in the country;
 - m. Original (for comparison) and copy of any proof of address of the Beneficiary not older than 3 (three) months;
 - n. Original (for comparison) and copy of the Beneficiary's Federal Taxpayer Registry and/or Unique Population Registry Code.
 - o. In case of being the spouse of the Insured Party, original or certified copy (for comparison) and copy of the marriage certificate.
 - p. In the event of being the common-law spouse of the Insured Party, a declaration signed under oath by the Beneficiary stating that the Beneficiary and the Insured Party had no impediment to marry and lived together for at least a period of 2 (two) years or have a child in common.
 - q. In case of being the Insured's child, original or certified copy (for collation) and copy of his birth certificate, as well as a statement under oath that there is no other person with better right to claim the insurance.
 - r. In the event that payment is requested by the legal succession of the Insured, original or certified copy (for collation) and copy of the will or of the result of the probate proceeding, as well as a declaration under oath that there is no other person with a better right to claim the insurance.

The minimum age of acceptance is 1 (one day) and the maximum age for coverage is until reaching 75 (sixty-five) years of age. For users over 75 years of age, ike will provide the service through direct payment to the network hospital.

Limitations:

This service is limited to 1 (one) event per year up to \$100,000 MXN.

Exclusions:

The Company will not reimburse medical expenses incurred as a result of:

- a) Miscarriage, unless it is the consequence of a covered Accident.
- b) Accidents occurring while the Insured was engaged in or practiced risky, extreme or radical sports activities including: underwater diving, mountaineering, hang-gliding, parachuting, charrería, skiing, bullfighting, boxing, wrestling and Greco-Roman wrestling, rafting, bungee jumping, rappel, jet-skiing; horse, automobile or boat racing, or the practice of a sport qualified as extreme or radical sport, unless this exclusion is eliminated by means of an Endorsement.
- c) Consumption of vitamin and food supplements and/or complements, as well as any infant food formula, even by medical prescription in covered Accidents, whatever their cause.



- d) Any ailment or surgical intervention which is not a direct consequence of injuries caused by a covered Accident.
- e) Bodily or mental illness, unless it is a consequence of a covered Accident.
- f) Poisoning of any origin and/or nature, except when it is proven to be accidental.
- g) Expenses incurred by companions of the Insured Party during Hospitalization, except for the cost of an extra bed for a companion.
- h) Medical fees when the treating physician is a direct relative of the Insured Party.
- i) Infections, with the exception of those resulting from accidental injury.
- j) Inhalation of gas or smoke unless proven to be accidental.
- k) Self-inflicted injuries, even when committed in a state of insanity.
- l) Injuries caused directly by the Insured Party, with his/her intentional participation, including attempted suicide, even when committed in a state of insanity.
- m) Injuries caused by the Insured Party's intentional participation in criminal acts.
- n) Injuries sustained by the Insured Party as a consequence of rendering military service or participating in acts of war (declared or not), insurrection, revolution or rebellion.
- o) Injuries sustained by the Insured Party when traveling as a passenger, pilot, mechanic or crew member in air or sea vessels not belonging to a commercial line legally authorized for the regular transportation of passengers.
- p) Injuries sustained while under the influence of intoxicants, stimulants or similar, unless they were prescribed by a Physician and are related to any ailment of the Insured Party. Intentional overdose is excluded.
- q) Injuries sustained by the Insured Party while participating in riots.
- r) Injuries sustained by the Insured Party while participating in safety, endurance or speed trials or competitions in vehicles of any type.
- s) Injuries sustained by the Insured Party while riding on motor scooters or other similar motor vehicles, either as driver or passenger, unless the Insured Party is engaged in work activities or this exclusion is eliminated or modified by means of an Endorsement.
- t) Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Symptomatic Complex (ARC), and all illnesses caused by and/or related to the HIV positive virus.
- u) Medical treatment of the Insured for conditions resulting from an Accident occurring while intoxicated, or if the alcoholic content of the blood is higher than the permitted levels as determined by the respective authority.
- v) Medical treatment of the Insured Party for ailments resulting from atomic, nuclear, chemical, biological radiation and/or derivatives thereof.
- w) The following expenses are not covered:
- x) Eyeglasses, contact lenses and hearing aids.
- y) The cost of services provided by homeopaths and naturopaths. El costo por reposición de aparatos ortopédicos y de prótesis.
- z) Donations to institutions that provide medical services.
- aa) The costs corresponding to the organ donor, even if the Insured pays such costs.



- bb) Dietary, medical and/or surgical treatments for obesity, anorexia or bulimia, as well as their complications.
- cc) Treatments or injuries arising as a direct consequence of Pre-existing Conditions, as well as their consequences and complications.
- dd) Medical and/or surgical treatments, whether dental, gingival and alveolar, except for those which are indispensable as a consequence of a covered Accident.
- ee) Medical and/or surgical treatments resulting from alcoholism or drug addiction.
- ff) Treatments or surgical interventions of an esthetic nature, except for those which are indispensable as a consequence of a covered Accident.
- gg) Treatments arising from behavioral and learning disorders, as well as mental derangement, states of psychic or nervous depression, hysteria, neurosis, psychosis, whatever their clinical manifestations may be; as well as any psychiatric, psychiatric or psychological treatment, regardless of the originating cause.
- hh) Chiropractic or acupuncture treatments.

4.2 Accidental death

The Company shall pay the Beneficiaries the Sum Insured indicated in the corresponding Individual Certificate, in one or more installments, if the Insured dies as a direct and immediate consequence of an Accident.

Immediate death shall be understood as death occurring within 90 (ninety) days following the Accident.

No Waiting Period applies for this Coverage.

The minimum age for acceptance is 1 (day) and the maximum age for coverage is until the Insured reaches 75 (sixty-five) years of age.

Check

In order to make effective the payment of the indemnity for this coverage, the following must be submitted to the Company:

- a) Original or certified copy of the death certificate of the Insured Party;
- b) Certified copy of the proceedings before the Public Prosecutor's Office, in case the death of the Insured has occurred in a violent manner; and
- c) Physician's certificate attesting that the causes of death derived from a covered Accident.
- d) Declaration of the Event to the Company in the forms provided by the Company;
- e) Identification documents;
- f) Original or certified copy of the Insured's birth certificate if the Insured's age has not been previously verified; Original (for comparison) and copy of any official identification of the Insured Party and in case of being a foreigner, original (for comparison) and copy of the document proving his/her legal stay in the country;



- g) Individual Certificate, if any, or in the absence thereof, accompany the document or reference with which the existence of the insurance is evidenced. In case of not having it, the Company may confirm against the Register of Insured Parties prior to the payment of the indemnity, the Insured Party's membership in the Collective as well as the validity of the Individual Certificate.
- h) Specific documentation indicated in each coverage to prove the occurrence of the Event.
- i) In the event that the claim is submitted by the Beneficiary, the following identification information must also be submitted:
- j) Original (for collation) and copy of any official identification of the Beneficiary and in case of being a foreigner, original (for collation) and copy of the document evidencing his/her legal stay in the country;
- k) Original (for collation) and copy of any proof of address of the Beneficiary not older than 3 (three) months;
- l) Original (for comparison) and copy of the Beneficiary's Federal Taxpayers Registry and/or Unique Population Registry Code.
- m) In case of being the spouse of the Insured Party, original or certified copy (for comparison) and copy of the marriage certificate.
- n) In case of being the common-law spouse of the Insured Party, a declaration signed under oath by the Beneficiary stating that the Beneficiary and the Insured Party had no impediment to marry and lived together for at least a period of 2 (two) years or have a child in common.
- o) In case of being the Insured's child, original or certified copy (for collation) and copy of his/her birth certificate, as well as a statement under oath that there is no other person with better right to claim the insurance.
- p) In case payment is requested by the legal succession of the Insured, original or certified copy (for collation) and copy of the will or of the result of the probate proceeding, as well as a declaration under oath that there is no other person with a better right to claim the insurance.

Limitations:

This service is limited to 1 (one) event during the term of the program, up to \$150,000 MN.

Exclusions:

- a) Any Accident that occurred prior to Discharge from the Individual Certificate.
- b) Any Illness or Event other than an Accident.
- c) Any Accident resulting from malicious acts committed against the Insured Party, provided that the Insured Party is the active subject of a crime, or is the instigator.
- d) Accidents occurring due to gross fault or negligence of the Insured Party as a consequence of being under the influence of alcohol, drugs, hallucinogens, sleeping pills or other intoxicating substances, except if prescribed by a Physician legally authorized to practice as such and who is qualified with respect to the abuse of drugs and medicines.
- e) Accidents occurring while the Insured was engaged in or practiced risky, extreme or radical sports activities, including underwater immersion, mountaineering, hang-gliding, parachuting, charrería, skiing, bullfighting, boxing, wrestling and Greco-Roman wrestling, rafting, bungee jumping, rappel,



jet-skiing; horse, automobile or boat races, or the practice of a sport qualified as extreme or radical sport, unless this exclusion is eliminated by means of an Endorsement.

f) Accidents occurring during the direct participation of the Insured Party in civil or military war, declared or not, invasion, action of a foreign enemy, hostilities, invasion, rebellion, insurrection, acts of terrorism, demonstration, labor disturbances, military coup, usurped power, social disturbances, participation in any riot, participation in criminal acts or due to being part of a local armed force or of any country.

g) Accidents occurring during the direct participation of the Insured Party in reckless acts or in any maneuver, experiment, exhibition, challenge or notoriously dangerous activity, understood as those where the life and physical integrity of persons is endangered, unless this exclusion is eliminated by means of an Endorsement.

h) Accidents occurring during the Insured Party's service in the armed forces, police, law enforcement agencies of any kind, rescue or fire departments, whether public or private, unless this exclusion is eliminated by means of an Endorsement.

i) Intentional participation in criminal or delinquent acts, regardless of whether the Insured has been convicted or not, acts of guerrilla warfare, rebellion, sedition, riot, terrorism or acts of terrorism, or civil commotion;

j) Accidents in aircraft, except as a passenger in an aircraft owned and operated by a duly authorized commercial airline or company authorized by the competent authorities to render air transportation services.

k) Injuries where the Insured Party is a driver or passenger and also the use of vans and other type of motorized vehicles of similar characteristics, unless this exclusion is eliminated by means of an Endorsement.

l) Catastrophic events caused by natural phenomena.

5. Road services:

5.1 Crane towing

In case of mechanical breakdown that does not allow the autonomous circulation of the User's vehicle, iké Asistencia shall organize and pay the cost of towing services, tow truck or flatbed, according to the conditions of the vehicle to be towed to the workshop chosen by the insured for its repair in the city of usual residence.

In all cases, the User or his representative shall accompany the tow truck during the transfer.

Limitations:

This service is limited to 1 (one) event at no cost, during the term of the program, up to \$4,000 (four thousand) MXN, any excess must be covered by the user.



Exclusions:

- a) Vehicles over 3.5 tons, vehicles used for cargo transportation, minibuses, colectivos, buses, modified cars and leased vehicles are excluded.
- b) Iké Asistencia does not cover toll booths, maneuvers/salvage, flagging and waiting time.
- c) Towing services due to loss of keys are not covered.
- d) In cases where the vehicle cannot be driven as a result of damage caused by extraordinary natural phenomena such as flood, earthquake, volcanic eruption and cyclonic storm.
- e) Towing due to accidents are not covered.

5.1 Auto locksmith

Opening of car doors, as long as it is due to forgotten keys inside the car and the User is present during the service.

If a second service is required, it will be provided at a preferential cost.

Limitations:

This service is limited to 1 (one) event free of charge, during the term of the program, up to \$2,000 (two thousand) MXN, any excess must be covered by the user.

Exclusions:

- a) It does not include the making of keys, replacement of opening sensor, glove box or trunk opening.
- b) When the User does not have the contracted service.
- c) Vehicles used for cargo transportation, cabs, minibuses, buses, buses and leased vehicles.

5.1 Current Flow

In the event that the user's vehicle is without power, a supplier will be sent to power the vehicle. Iké Asistencia is not responsible for damages caused as a result of failures in the electrical installations of the insured vehicle.

Limitations:

This service to 1 (one) event at no cost, during the term of the program.

Exclusions:

- a) When the User does not have the contracted service.
- b) When the vehicle is not on the public road.
- c) Vehicles used for cargo transportation, cabs, minibuses, colectivos, buses, vehicles over 3.5 tons and leased vehicles.
- d) Iké Asistencia does not cover toll booths, maneuvers/salvage, flagging and waiting time.



5.1 Tire change

In the event that any of the tires of the user's vehicle should get a flat tire or any of the tires should be low, ike assistance will organize and pay for the service so that the damaged tire can be replaced by the spare tire. It is essential that the user has a spare tire in good condition and in the case of having a safety lock, the user must have the key; in the case of not having a spare tire, ike will offer towing service.

Limitations:

This service to 1 (one) event at no cost, during the term of the program.

Exclusions:

- a) When the User does not have the contracted service.
- b) When the vehicle is not on the public road.
- c) Vehicles used for cargo transportation, cabs, minibuses, colectivos, buses, vehicles over 3.5 tons and leased vehicles.
- d) Security bolts are not blown if you do not have the key.
- e) Iké Asistencia does not cover toll booths, maneuvers/salvage, flagging and waiting time.

5.1 Gasoline supply

In case the user's vehicle runs out of gasoline, iké asistencia will send a supplier to provide up to 5 (five) liters of gasoline so that it can reach the next gas station, the cost of the gasoline is at the insured's expense. The user must indicate the type of gasoline to be supplied (regular, premium or diesel).

Limitations:

This service to 1 (one) event at no cost, during the term of the program.

Exclusions:

- a) When the User does not have the contracted service.
- b) When the vehicle is not on the public road.
- c) Vehicles over 3.5 tons, vehicles for cargo transportation, minibuses, colectivos, buses, modified cars and leased vehicles are excluded.
- d) Iké Asistencia does not cover toll booths, maneuvers/salvage, flagging and waiting time.