



Travel Insurance Policy Terms and Conditions



Travel Insurance Policy Terms and Conditions

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Travel Insurance Policy Terms and Conditions

General Definitions

Wherever the following words or phrases appear in the policy, including any sections, they will always have the meanings shown under them.

Accident

Injury or handicap which affects the personal integrity, health or strength of the Insured as the result of an external, violent, sudden and unexpected event. In view of the foregoing, when this contract refers to an Accident, no illnesses of any type are covered.

Beneficiary

Is the person named by each one of the Insured to receive the benefit of the insurance, in the event of the death.

Business associate

Any employee, partner, co-owner, officer, or director whose level of responsibility in the business is such that if both you and they were absent for a period of five (5) consecutive full working days or more this would have a significantly detrimental impact on the running of the business.

Child/Children

A person who is 17 years of age or under before or on the policy issue date.

Civil unrest, riot or commotion

A gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

Common carrier

A bus, coach, ferry, sea-vessel, train, tram, and any fixed-wing aircraft:
(a) authorised pursuant to any statute, regulation, by law or equivalent therefore for the transportation of fare paying passengers; and
(b) Which operate to fixed, established and regular schedules and routes.
It does not mean taxis, cruises nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

Covered transport

Any land, water or air conveyance operating under a valid license of public transportation in the country that you are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes.

Deductible

Amount payable by the Insured to be discounted from the indemnity for each event.

Dismemberment

The surgical or traumatic amputation of a foot, a hand, the thumb or index finger or a total loss of their use; the loss of an eye will be understood to mean the complete and irreparable loss of the seeing function of that eye.

Home

Your primary residence within Mexico.

Hospital

Institution legally authorized to provide hospital services, whether medical or surgical, which operates under the constant supervision of a Doctor.

Immediate family member

Your or your partner's parent, brother, sister, child, grandparent, grandchild, step-parent, step-brother, step-sister, next of kin or legal guardian.

Immediately necessary/medically necessary

Medical treatment or surgery that is urgent and can't wait without risk of death for the Insured

Injury

Means a physical bodily injury sustained by you as a result of an Accident during the trip which occurs solely, directly and independently of any other cause or causes including sickness, disease or any pre-existing physical or congenital condition, except sickness directly resulting from medical or surgical treatment rendered necessary by such injury.

Insured person(s) Asegurados

The person or persons shown on the Policy Schedule.

Limb

The entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss of or loss of use

The permanent total functional disablement or complete and permanent physical severance through or above the wrists or ankle joints (the junction between two or more bones, usually formed of connective tissue and cartilage).

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Manual work

Work, paid or unpaid, involving physical labour or the use of machinery. This does not include office and clerical work, retail work, bar and restaurant work, music performance and singing, fruit picking (only when not operating machinery), chalet maids, au pairs or nannies.

Doctor/Medical practitioner

A registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending medical practitioner cannot be you or your relative or your business associate, employer, employee or your travelling companion.

Travel Insurance

Policy Terms and Conditions

Necessary personal effects

Clothing and toiletry items, which are included in the insured's baggage and are required for the insured's trip. Necessary personal effects do not include jewellery, perfume or alcohol.

Natural disaster

Typhoon, hurricane, cyclone or tornado, wild-fire, flood, tsunami, volcanic eruption (including volcanic ash clouds), earthquake, landslide, mudslide, avalanche, fire, or blizzard, that is due to natural causes.

Pair or set of items

Items of personal property which belong together and cannot be used or work separately for the purpose intended. For example, a pair of earrings.

Parent

A person with parental responsibility including a legal guardian acting in that capacity.

Partner

A person who is an insured person's husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

Permanent

Lasting six (6) consecutive months from the date of an accident and at the expiry of the six (6) month period being beyond any hope of improvement.

Permanent total disablement

Total disablement which continues for six (6) consecutive months and at that time is certified by a registered medical practitioner other than you or member of your family, as being beyond hope of improvement and you are entirely prevented forever from:

- (a) If you are working, from engaging in any business or gainful occupation of any and every kind; or
- (b) If you have no business or occupation, from attending to any duties, which would normally be carried out by you in your daily life. This means your inability without the assistance of another person or mechanical device from being able to undertake three or more of the following activities:
 - (i) dressing and undressing;
 - (ii) washing, bathing and toileting;
 - (iii) eating and drinking;
 - (iv) general household duties; or
 - (v) shopping.

Policy

The policy means and includes this policy document, the Policy Terms and Conditions, your Policy Schedule and any appropriate endorsements, riders, declaration pages attached hereto.

Policy holder

The person who has paid for this policy and is shown on the Policy Schedule.

Policy Schedule

A document we issue to you after you have purchased your insurance policy with us. It contains policy details showing the type of insurance product you have purchased, insured persons' details, deductible where applicable and any other special terms applicable to you.

Policy end date

The policy end date which is midnight on the date as specified on the Policy Schedule.

Policy issue date

The date this policy was issued as specified on the Policy Schedule. Cover does not commence prior to the time you purchased this policy on this date.

Policy start date

The start date of your trip as specified on the Policy Schedule.

Pre-existing medical condition

Is that state or pathological affliction which, prior to the entry into effect of the policy:

- A) Was diagnosed by a Doctor; or
- B) Caused an expense, or
- C) Was obvious on sight; or
- D) Was one of those which, due to their symptoms or signs, it was impossible not to perceive.

Relative

Your partner, son, daughter, son-in-law, daughter-in-law, child, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, step-parent, stepdaughter, stepson, niece, nephew, aunt or uncle.

Travelling companion

The person who is accompanying you for the entire duration of your trip, including departing and returning with you who is not an insured person.

Trip

Your holiday or journey starting from the time that you leave your home in Mexico or from the policy start date shown on your policy schedule, whichever is the later, until arrival back at your home address in the Mexico or your policy end date shown on your policy schedule, whichever is the earlier.

Unattended

When you do not have full view of your property or where you are not in a position to prevent the unauthorised taking of your property, unless it is left in a locked room or a locked safety deposit facility.

Valuables and electronic/computer equipment

Sun glasses, jewellery, watches, furs, silks, precious stones and articles made of or containing Gold, Silver or precious metals, digital camera, photographic, audio, video and electrical equipment, including CDs, DVDs, video and audio tapes and electronic games, (but excluding mobile phones, including smart phones) portable computers, tablets and audio or media players.

War

A hostile contention caused by or between nations or states, or parties in the same nation or state, exercising at least de facto authority within a given territory and commanding an armed force. It also include incident directed or carried out by a member or members of an armed force in the prosecution of war.

We, Our, Us or Company

AIQ Seguros Mexico, S.A. de C.V.

You, your, yourself

An insured person.



Travel Insurance Policy Terms and Conditions General Conditions

The coverages are provided for each insured person. It is important that you refer to the individual Sections of cover in these Policy Terms and Conditions for full details of what you are entitled to do if should you need to make a claim. The sum insured and the deductible applicable to any claim made will depend upon the Plan you have selected. Your policy schedule will show which Plan you have purchased as outlined in the table below

Deductible - If you need to make a claim under the Sections listed in the table below, we will deduct the amount shown in respect of the policy excess from the sum we pay you for any valid claim. The deductible will apply to each and every person claiming, and to each incident and to each Section of the policy under which a claim is made.

Your travel insurance

Please read the entire policy, including these Policy Terms and Conditions to familiarize yourself with the cover provided and check the details outlined within your Policy Schedule and any applicable endorsements to make sure that the information shown is correct.

Words appearing in bold text throughout these Policy Terms and Conditions have been defined and have a special meaning, please refer to the General Definitions Section on page 2.

Insurance provider

This policy is underwritten by AIG Seguros Mexico, S.A. de C.V.

Law

This policy shall be governed by and interpreted in accordance with Mexico law.

Residency

To be eligible for cover under this policy you must either be a citizen or permanent resident of Mexico with full rights of entry and return to Mexico and your main home must be in Mexico.

Conditions and Exclusions

This policy contains conditions and exclusions which limit or exclude certain coverage. Please carefully review your entire policy for important information regarding these conditions and exclusions.

Early Termination

Notwithstanding the period of effect of this policy, this contract can be terminated early under the following circumstances:

Should the Insured wish to terminate same, he/she should so notify the Company in writing. In this case, the early termination will come into effect on the day and at the time the notification is presented to the Company. The Company will be entitled to that part of the premium corresponding to the time the policy remained in force, in accordance with the following rates for short-term insurance:

For insurance contracts covering a single journey, within the 48 hours following formalization of the contract, the Company will be entitled to 25% of the total premium.

For insurance contracts valid for one year:

- Up to three months, 40% of the total premium will correspond to the Company.
- Up to four months, 50%
- Up to five months, 60%
- Up to six months, 70%
- Up to seven months, 75%
- Up to eight months, 80%
- Up to nine months, 85%
- Up to ten months, 90%
- Up to eleven months, 95%

Should the Company desire to terminate this contract early, it so should notify the Insured in writing, sending a notification by certified mail with at least thirty calendar days' advance notice prior to the date on which it wishes to terminate, and should also return the corresponding part of the unused premium within a term of 30 days, in accordance with the provisions of Article 71 of the Insurance Contract Law.

The provisions of this clause will not apply for any coverages of Accidental Death which may have been contracted.

Automatic Termination

This contract will terminate automatically without the need for prior notification in the following cases:

- On the date the period of effect terminates, as indicated on the cover page of the policy.
- Upon termination of the period of grace given in number 24 herein below, without the premium having been paid.
- In the cases specifically provided for in each coverage contracted.
- The insurance with respect to children, on the anniversary date of the policy on which they attain the age of 18 years.

Specific Earlier termination cause

It will be cause of earlier termination of this agreement, with any liability to the Insurer, if the insured, policy holder or beneficiary were convicted by a judge resolution for any crime related with the production, possession, trafficking, proselytism or any other act related with drugs or narcotics, concealment or transactions involving illegally-sourced funds, terrorism and/or organized crime within the Mexican Republic or even in any other country in which Mexico has signed a International Treaty regarding what is stated in this paragraph or when it is mentioned in the OFAC Lists or in any other similar list.

In case the insured, policy holder or beneficiary obtains a judgment of acquittal or ceases to be included in the mentioned lists upon written request in the policy period established in the declaration page, the Insured will reinstate the insurance contract, with retroactive effects for the period of time the insured was not covered by paying corresponding due premium reinstating all rights, obligations and inception date of the insurance contract that is reinstated.

Age Limits

The Policy Holder must be 18 years of age or over on the policy issue date. All insured persons must be 6 months of age or over on the policy issue date. The age of the Insured will be considered as that attained on his/her birthday immediately prior to the date the policy comes into effect.

The age declared by the Insured must be legally verified on one single occasion to the Company, and the date and manner in which the age was accredited and before whom this was done, will be recorded in the policy or in any other document.

Seguro Individual Accidentes Personales

Condiciones Generales

In the event of a false declaration of age, the amount insured will be increased or decreased depending on the premium paid, in the terms of article 161 of the Insurance Contract Law.

If for any reason the policy has been issued in favor of a person whose age is outside the limits established in the benefit contracted, the obligation of the Company will be limited to returning to the Insured the mathematical reserve of the contract at the moment of rescission.

Changes to your health after purchasing this policy - ongoing duty of disclosure
Only in case your policy covers multiannual trips, if you suffer a medical condition or your general state of health deteriorates after you have purchased this policy, but before the policy start date of your trip, you must contact us and disclose your change in circumstances. We reserve the right to review the cover previously granted for the trip. If we apply new restrictions and the new restrictions imposed by us prevent you from undertaking the trip, then you will have the right to lodge a claim under [Section A] Cancellation of your trip.

Policy Period

Cover under Section A, Cancellation of your trip, and Section L, Trip Cancellation due to large events, commences on your policy issue date and ceases when you leave your home to commence your trip on your policy start date.
Cover for all other Sections commences when you leave your home to commence on your trip on your policy start date and ends when you arrive back at your home or on the policy end date, whichever is the earlier.

Trips taken in Mexico

Cover is only provided in Mexico if you stay in accommodation which you have paid for in advance of the date you depart on your trip or if you have paid for public transport or air fares in advance of the date of departure to enable you to reach your destination in Mexico. All trips within Mexico must be minimum of 75 kilometers away from your home. For trips taken solely within Mexico no cover is available under Section B Travel delay, Section D Out of country emergency medical and evacuation expenses, Section F Funeral expenses overseas or repatriation of mortal remains Section G Personal baggage, Section M1 Travel delay due to large events, and Section M2 Abandonment due to large events.

Cover cannot be purchased once you have departed on your trip.

Policy Period Extension

If, due to unexpected circumstances beyond your control, for example, you are suffering from an illness or injury which is covered under this policy and this prevents you from being able to travel or there are unavoidable delays to covered transport, and your trip cannot be completed within the policy period as outlined in your policy schedule, cover will be extended for you at no extra cost for up to thirty (30) days. If you cannot return home after at the end of the 30 days extension, we must authorise a further extension.

It is a condition of cover that you make every endeavour to return home at the first available opportunity and follow our instructions.

Product and Plan Selections

On your Policy Schedule you will see your selected Product, Plan, Covered Region and Policy Type.

1. Product:

This is a single return trip insurance product that covers one return trip only during the policy period up to the maximum duration as shown on your Policy Schedule.

2. Plans:

The most we will pay under any Section of this policy is the sum insured limit shown in the Policy Schedule for the Plan and Region you have selected. Sub limits or other restrictions may apply so please refer to both the Policy Schedule and relevant policy section for this information.

3. Covered Region:

The Covered Region selected by you when purchasing this policy includes your intended travel destinations. The Covered Region you selected will be listed in your Policy Schedule.

This insurance only covers you in the countries that are included in the Covered Region shown on your Policy Schedule. For example, if you travel to the USA, but the Covered Region in your Policy Schedule is Europe, any claim occurring in the USA will not be covered. You will be covered while on a transit stop that does not necessitate entry in to a country, or if you are diverted from your Covered Region following an emergency.

Your Policy Schedule also identifies which of the three offered Policy Types applies to you:

Individual

One person who is 6 months of age or over.

Couple

An individual and his or her partner provided they live together.

Family

An individual and his or her partner provided they live together and up to six of their dependent children (which can include fostered or adopted children) who are under 18 years old at the date of buying this policy and are either in full time education or living with them.

How to make a claim

You must register a claim under all sections by contacting:

- Spanish: (57) 1 736 2153
- English: (57) 1 736 2150
- Portuguese: (57) 1 736 2144
- Para Viaje Internacional:
001 888 264 4557 Código 2423
- Desde el interior de la República Mexicana:
01 800 062 1023 Código 2423

Please note:

All claims must be notified as soon as it is practical after the event which causes you to submit a claim and no longer of 5 days, except in cases of force majeure in which the claim must be notified as soon the force majeure cease.

Late notification of a claim will reduce the amount we pay to the extent the timely advice was done. We will ask the claimant to complete a claim form and to provide all necessary evidence to the extent the timely advice was done required by us to support a claim. If the information supplied is insufficient, we will identify the further information that is required.

Complaint Information

The claimant must present to the Company at his/her cost, in addition to the declaration forms supplied thereto by the latter, proof of the facts and relative documents giving rise to the claim.

On processing any claim in connection with this contract, the Company will be entitled to practice, at its cost, medical examinations of the Insured, as well as to verify the veracity of the facts declared by the Insured, Beneficiary or their representatives.

Seguro Individual Accidentes Personales

Condiciones Generales

The Company will pay indemnity for death to the appointed Beneficiaries. Indemnities originated by events other than death will be paid to the PolicyHolder. The Company will effect payment of the indemnity at its domicile, within the 30 days following the date on which the evidence on which the claim is based is received.

Emergency Assistance

Medical and other emergencies

The emergency assistance company, will, consistent with the terms of the policy, provide assistance if you are ill, injured or die during the trip. The emergency assistance company provides 24-hour emergency service, 365 days a year. The contact details are as follows:

- Spanish: (57) 1 736 2153
- English: (57) 1 736 2150
- Portuguese: (57) 1 736 2144
- Para Viaje Internacional:
001 888 264 4557 Código 2423
- Desde el interior de la República Mexicana:
01 800 062 1023 Código 2423

Please have the following information available when you contact the emergency assistance company so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your policy schedule

Please note: Neither this policy nor any assistance services provided therewith constitute private medical insurance. If you go into Hospital abroad and you are likely to be kept as an inpatient for more than 24 hours, you or someone acting on your behalf must contact the emergency assistance company.

We must authorize any return to your country of residence under Section C Cutting short your trip, and Section O Cutting short your trip due to large events. If we do not, we may provide no cover or we may reduce the amount we pay for your return to your country of residence.

Other General Conditions

1. You must take all steps to avoid or reduce any loss which may lead to you having to make a claim under this insurance.
2. You must give us all the documents needed to evaluate and process any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim, you will need to supply proof that you were unable to travel, such as a medical certificate completed by your Doctor.
3. You must help us get back any money that we have paid from anyone or from other insurers by giving us all the details we need and by completing any necessary forms.
4. The obligations of the Company will become null and void:
 - Should the Insured, the Beneficiary or his/her representatives, dissimulate or inexactly declare facts which would exclude or be able to restrict said obligations in order to induce the Company to error.
 - Should, for the same purpose, they fail to deliver the documentation requested on time to the Company.
 - Should there be deceit or bad faith on the part of the Insured, the Beneficiary, the successor or the agents or representatives of any of the foregoing.
 - Should the Accident occur due to the serious fault of the Insured.

We will not refund any premium paid by you if you have committed the fraud, deliberate misstatement or non-disclosure relating to this policy or any claim hereunder.

5. The insured person must give us permission to obtain any medical reports or records needed from any Doctor who has treated the insured person; and related to the claim, otherwise we may not pay any claim.
6. We may ask the insured person to attend one or more medical examinations if the existing ones are not enough to process the claim and determine if the event is covered. If we do, we will pay the cost of the examination(s) and for any medical reports and records and the insured person's travel expenses to attend (and any person required to travel with them), if these expenses are agreed to by us in advance. If the insured person fails to attend without cause, we may reject the claim.
7. If an insured person dies, we have the right to ask for a post mortem examination at our expense.
8. You must reimburse us any amounts that we have paid to you which are not covered by the insurance. This could include any overpayments and payments which you are not entitled to, for example, if your claim for lost luggage has been paid but your suitcase is subsequently returned to you.
9. After a claim has been settled, any damaged items which you have sent to us will become our property.
10. This policy may not be assigned or transferred unless previously agreed by us in writing.
11. Compensation payable under this policy shall be payable to you or to the service provider directly according to the coverage. In a scenario where you passed away, any compensation owing to you at the date of your death will be paid to your estate.
12. We will deal with claims under Section H (Personal accident) in respect of accidental death as follows:
 - a. If an insured person is 12 years of age or over any sums payable will be made to the executor or personal representative of the deceased insured person's estate.
 - b. If an insured person is under 12 years old any sums payable will be made to a parent of the deceased insured person just under funeral expenses coverage.
13. We may also contact third parties who have or who were to provide services to the insured person (for example, an airline, travel company or hotel) to verify the information provided related to a claim.
14. Only the policyholder, an insured person (or their parent if they are under 17 years of age or their Beneficiary, executor or personal representative in the event of the death of an insured person) or us may enforce the terms of this policy.

You must provide notice of all claims as soon as is practical after the event which causes the claim but no longer than 5 days except in cases of force majeure in which the claim must be notified as soon the force majeure cease. Late notification of a claim will reduce the amount we pay to the extent the timely advice was done.

Seguro Individual Accidentes Personales

Condiciones Generales

16. We will not cover you for any loss, event or liability giving rise to a claim under this policy to the extent that it is claimable and reimbursable by

- another insurance policy;
- any other source.

To the extent permitted by law, we will however pay the difference of what is payable under the other insurance policy or other source, or in accordance with local legislation, and what you would have been entitled to recover under this policy. This does not apply to the Personal Accident / Travel Delay / Baggage Delay / In-Hospital Cash Sections of this policy.

17. If you are covered under more than one (1) voluntary comprehensive leisure travel insurance policy underwritten by us for the same trip, we will consider you to be insured only under the policy which provides the highest benefit level and we will apply the benefits payable in accordance with that insurance policy and we will refund you the premium received from the unclaimed policies.

18. In the event of any payment under this policy, we shall be subrogated to the extent of such payment to all of your rights of recovery, contribution and indemnity and you will provide all assistance and you will do nothing to prejudice such rights or you can lose your rights under this policy.

Omissions or Inexact Statements

The Insured is obliged to declare to the Company in writing all important facts for appreciation of the risk which could have an effect on the conditions agreed, as they are known or should be known at the moment this contract is formalized. An omission or inexact statement of the facts to which the previous paragraph refers, will empower the Company to consider rescission of the contract in full accordance with law, even when not influencing the occurrence of the accident.

Article 25 of the Insurance Contract Law

In the terms of the provisions of article 25 of the Insurance Contract Law, should the contents of the policy or its amendments fail to agree with the offer, the Insured can request the corresponding rectification within the 30 days following the date on which the policy was received. Once this period has elapsed, the provisions of the policy or its amendments will be considered to have been accepted.

Statute of Limitations

All the actions deriving from this contract will prescribe in two years, counted in the terms of article 81 of the Insurance Contract Law, from the date of the event on which they are based, except in the cases of exception provided in article 82 of the same law.

The prescription will be interrupted not only for normal reasons, but also by the appointment of experts or for the reasons and in the terms to which the Law on the Protection and Defense of the User of Financial Services refers.

Currency

All the payments to be made by the Insured and the Company under this contract, will be effected in national currency in accordance with the Currency Law in force in the United Mexican States on the date of payment. Should the policy be drawn-up in dollars, indemnity will take place according to the exchange rate in force published in the Official Gazette of the Federation by the Bank of Mexico on the date of payment.

Competence

In the event of controversy, the Insured or his/her Beneficiaries can enforce their rights before the Specialized Unit for Attention, Consultation and Claims of the Company or at the National Commission for the Protection and Defense of the Users of Financial Services (CONDUSEF), being able at his/her election to determine the competence by territory, by reason of home or any of its delegations,

in the terms of articles 50 Bis and 68 of the Law on the Protection and Defense of the User of Financial Services and 136 of the General Law on Mutual Insurance Institutions and Corporations, the foregoing within a term of two years counted as from the date on which the event originating same occurred or, as applicable, as from the refusal of the Company to meet the claims of the user, by submitting the parties to arbitration by the CONDUSEF, or whomsoever the latter proposes, leaving the rights of the claimant free to be enforced before the judge of the home of said delegations.

In all cases, the claimant can appear before said entities or directly before the corresponding judge.

Moratory Interests

In the event that the Company, notwithstanding having received documents and information which fully support the grounds and origin of the claim presented thereto by the Beneficiary empowered for such purpose, failure to comply with payment of the amount insured indicated in this contract when this becomes legally requirable, in the terms of applicable current legislation, it will pay the creditor the amount for late payment corresponding thereto in the terms of article 135 Bis of the General Law on Mutual Insurance Institutions and Corporations.

Beneficiaries

Each Insured of legal age will be entitled to appoint a third party as Beneficiary, without the need for consent by the Company. The Insured should notify the change in writing to the Company, indicating the name of the new Beneficiary and remitting the policy for annotation.

Each Insured, even when a third party has been named as Beneficiary of the insurance, can dispose freely of the right deriving therefore, either by an act among the living or by reason of death.

If only one Beneficiary has been named and the latter die before or at the same time as the Insured and no new Beneficiary has been appointed, the amount of the insurance will be paid to the inheritance of the Insured unless he has agreed to waive the right to revoke the appointment.

The right to revoke the appointment of the Beneficiary will only cease when the Insured waives his/her entitlement to same and, moreover, so notifies the Beneficiary and/or the Company. The waiver must necessarily be shown in the policy, and this record will be the only means of admissible proof.

Should the Insured fail to state the degree of relationship, or name as the Beneficiaries of his/her policy persons who should not inherit as heirs, omitting to specifically indicate the proportion corresponding to each, the insurance will be distributed among them all in equal parts.

The Company will effect payment of the corresponding indemnity in accordance with the last registered appointment of Beneficiaries, being released from the obligations incurred under this contract.

Should any of the Beneficiaries disappear, his/her portion will be evenly distributed among the remainder.

When there is no Beneficiary named, the amount of the insurance will be paid to the legal inheritance of the Insured. The same rule will be observed unless otherwise provided, should the Beneficiary and the Insured die simultaneously, or when the Beneficiary or Beneficiaries appointed die before the Insured without any alternative Beneficiary having been named.

Warning: In the event it is desired to name minors as Beneficiaries, no person of legal age should be appointed to represent them in order to collect the indemnity on their behalf.

The foregoing is due to the fact that civil legislation provides for the manner in which guardians, executors, the representatives of heirs or other similar officers should be named, and do not consider an insurance contract as a suitable instrument for such purpose.

Seguro Individual Accidentes Personales

Condiciones Generales

Should an adult be named to represent minor beneficiaries during their minority, this could legally imply that the adult who, in any case would only have a legal obligation, could be named as Beneficiary, since the appointment of Beneficiaries in an insurance contract grants him/her the unconditional right to dispose of the amount insured.

Language

Any translation of this document is by courtesy but, in any event, the spanish version will prevail.

Notifications

All communications with the Company should be made in writing directly to the latter's offices, at its home. Those made to the contracting party and/or Insured by their successors, will be addressed to the last home notified in writing by the Insured for such purpose or, otherwise, that shown on the cover page of the policy. All notifications will be taken as made the same day and will be negotiated with any person receiving same at the corresponding home.

Commissions of the Insurance Agents

During the term of the policy, the contracting party can ask the institution in writing to inform him/her as to the percentage of the premium which, as commission or direct compensation, corresponds to the intermediary or corporate entity for their participation in the formalization of this contract. The institution will provide this information in writing or by electronic means, within a term not to exceed ten business days following the date on which the request was received.

Premium

The amount of the premium is that shown on the cover page of the policy.

Date of Payment

The premium falls due and must be paid on the date the insurance contract is formalized.

Form of Payment

The premium can be paid by charges made by the Company to the credit card or bank account selected by the Policy Holder, whether his/her own or those of a third party, always providing that the third party holding the account grants his/her written or tacit consent. In the event the charge is not made for reasons imputable to the holder of the account involved, the Policy Holder will be obliged to effect payment of the premium or the corresponding part thereof direct at the offices of the Company, or to make the respective deposit to the account indicated thereto by the Company itself.

The Policy Holder of the account to which charges are made will be responsible for cancelation of the credit card or bank account, the absence of a balance or available credit or any other similar situation which prevents collection of the corresponding amount.

In accordance with the provisions of the Insurance Contract Law, in the case of insurance covering a single journey, payment of the premium cannot be effected by installment.

Period of Grace

If the premium has not been paid within the 30 calendar days following the due date, the effects of the contract will automatically cease at twelve hours on the last day of this term.

Payments Pending

In the event of a claim, the Company will deduct from the indemnity owed to the Beneficiary the total premium pending payment or the parts of this which have not been paid, until the entire premium corresponding to the insurance period covered has been completed.

Place of Payment

The premiums agreed should be paid at the offices of the Company or by deposit to accounts in its name as provided by the Company, against delivery of the corresponding receipt.

Medical Arbitration Clause

Only in the event of rejection due to previously-existing medical conditions, can the Insured resort to arbitration proceedings to resolve controversies arising from pre-existence.

The arbitration proceedings will be carried out according to the following:

Complaint

The plaintiff will have thirty business days counted as from the day following that on which the rejection of the indemnity is known, to file his/her complaint with the Company, mentioning the facts on which it is based, the points of controversy, and the benefits claimed.

The complaint should be signed by the claimant or by his/her duly-empowered legal representative, and accompanied by the respective proofs.

Response

The defendant must reply in writing to the points contested within the thirty business days following notification of the complaint.

Appointment of arbitrator

The arbitrator appointed should be independent and a single arbitrator, to be named by agreement between the parties, will intervene in the proceedings.

The written complaint should contain the name and home of the arbitrator proposed by the claimant. The written response should contain the acceptance or new proposal of arbitrator of the defendant.

The party proposing the arbitrator should notify the arbitrator appointed in order for the latter to accept office.

Should the parties fail to agree on the appointment of an arbitrator within a term of forty business days following notification of the complaint, the arbitrator will be named by a judge in the terms of the provisions of article 1427, section III, of the Commercial Code.

Hearing of evidence

The arbitrator will examine the evidence offered in the complaint and response and decide whether it is necessary to hold a hearing.

The discovery period must conclude in a period of three months counted as from the acceptance date of the office of arbitrator.

Allegations

Once the discovery period has concluded, the arbitrator will notify the parties of commencement of a period of fifteen business days for the parties to file allegations in writing.

Resolution

Upon termination of the allegations period, the arbitrator will have three months to issue and notify his award to the parties, which award will bind the parties and have the effect of res judicata between them.

The arbitrator will resolve based on the text of the corresponding contract conditions and must justify his decision. The Insurance Contract Law and the General Law on Mutual Insurance Corporations and Institutions should govern the grounds of the matter.

Notifications

On all declarations, evidence, expert opinions or other information filed by one of the parties with the arbitrator, the other party will be notified on the same date.

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Domicile

Notification of the arbitration proceedings will be given:

- For the Company: to its home located at Insurgentes Sur 1136, Colonia del Valle, C.P. 03219, Delegacion Benito Juarez, Mexico, Federal District.
- For the Insured: to the home indicated on the cover page of the policy.
- For the appointed Arbitrator: to the home reported by the latter to the parties on accepting office.

All notifications will be given by private messenger service and will be taken as made on the day they are received. Refusal by one of the parties to receive the notifying document will not give rise to cause to consider the document not notified.

Costs of the Arbitration

Should arbitration take place, this procedure will be at no cost to the claimant and will be paid by the Company, with the exception of the claimant's travel costs and costs of expert advisory services.

Place of Arbitration

The place of arbitration will be the home of the Company.

Supplementary Provisions

In everything not provided for in the present clause the provisions of the fourth heading of the Commercial Code will apply.

General Exclusions

The following General Exclusions apply to all sections of this policy. In addition to these General Exclusions, certain exclusions may apply to individual Sections of the policy.

We shall not be liable under any Section of this policy for any claim arising out of, based upon or attributable to:

1. Any losses, liability or expenses that are for, related to or as a result of a pre-existing medical condition.

Notwithstanding the foregoing, the Company can only reject a claim for a pre-existent injury and/or illness when it has any of the proofs indicated in the following cases:

- i) Statement (prior to formalization of the insurance contract) on the existence of said injury and/or illness, or
- ii) Medical file containing a diagnosis prepared by a legally-authorized Doctor, or
- iii) Laboratory or cabinet tests, or
- iv) Any other recognized method of diagnosis.

The Company can also reject a claim for a pre-existent injury and/or illness when, prior to formalization of the insurance contract, the Insured has incurred in expenses, verified by documents, to receive medical treatment for the injury and/or illness in question.

Independently of the foregoing, when the Company holds documentary proof that the Insured has incurred in expenses in order to receive a diagnosis of the illness or injury in question, it can request the results of said corresponding diagnosis from the Insured or, as applicable, the medical or clinical file, in order to resolve on the applicability of the claim.

This exclusion will not apply if the Insured underwent the medical examination prior to accepting the contract in the terms indicated by the Company, since the exclusion of pre-existence cannot be applied thereto with respect to any illness and/or injury whatsoever unless this was diagnosed at said medical examination.

2. You are travelling with the purpose of receiving medical treatment care or advice.

3. You, a relative, business associate, or a travelling companion or a relative or friend living abroad who you have planned to stay with, have been given a terminal prognosis at the time of purchasing this policy.

4. Any claim relating to any circumstance which you were aware of or could be expected to be aware of at the time

you purchased this policy and which could be expected to lead to a claim.

5. Any claim relating to a psychological or psychiatric disorder, anxiety or depression which was diagnosed by a medical practitioner which you a relative, business associate, or a travelling companion have suffered from, or required medication or treatment for, in the two years before you purchased this policy.

6. Any claim arising from a trip in, to or through the following countries: Afghanistan, Cuba, the Democratic Republic of the Congo, Iran, Iraq, Liberia, the Sudan or Syria

7. Any claim consequence of terrorism acts, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

For the purposes of this exclusion, terrorism means the type of criminal action described in article 139 of the Federal Criminal Code, that is, the use of explosives, toxic substances or firearms or by fire, flooding or any other violent means by means of which acts are committed against persons, things or public services producing alarm, fear, terror in the population or in a group or sector of same, in order to disturb public peace or try to undermine the authority of the state or put pressure on authority to adopt a decision.

8. Declared or undeclared war, any declared or undeclared act of war, civil war, invasion, revolution, or rebellion.

9. It will be cause of exclusion in this insurance agreement, if the insured, policy holder of beneficiary is convicted by a jurisdictional authority by any crime associated with the production, possession, trafficking, proselytism or any other acts related with drug or narcotics, concealment or transactions involving illegally-sourced funds, terrorism and/or organized crime within the Mexican Republic or even in any other country in which Mexico has signed a International Treaty regarding what is stated in this paragraph or when it is mentioned in the OFAC Lists or in any other similar list.

10. Nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

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11. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip or purchased this policy, whichever is the later).

12. Any indirect losses, this means loss of profits, loss of use, loss of business, loss of business opportunity, or any claim for consequential loss or for indirect loss of any nature. Loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen.

13. The refusal, failure or inability of any person, company or organization including any carrier or travel provider to provide services, facilities or accommodation by reason of their own financial default or the financial default of any person, company or organization with whom or with which they have business dealings.

14. Any claim arising from:

- a. your suicide or attempted suicide if you do not have at least 2 years of coverage of this policy; or
- b. you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).

15. Any claim arising from you being involved in, or attempting, any deliberate, malicious, reckless, illegal or criminal act.

16. Any claim involving you taking part in manual work during your trip.

17. Any claim arising directly or indirectly from using alcohol (being in a state of drunkenness) or drugs (unless the drugs have been prescribed and used as directed by a medical practitioner) or you being affected by any sexually transmitted disease or condition.

A state of drunkenness will be understood as the presence of a level in excess of 150 milligrams of alcohol over 100 milliliters of blood of the Insured, at the moment the Accident occurs.

18. Any costs which you would have had to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).

19. Any claim arising as a result of you failing to get the inoculations or vaccinations that are required for a passage through or entry into any country in relation to your trip.

20. You are travelling against the advice of a medical practitioner or you are acting in a way which goes against the advice of a medical practitioner.

21. Your failure to follow the advice or instruction of us or the assistance company including with respect to any decision including but not limited to your return to your home country.

22. Any claim arising from you failing to get or being refused a visa or permit or restriction of access to any locality by a government or official authority.

23. Any claim arising from pregnancy, miscarriage, child birth, infertility, contraception or operations related to sterilization.

24. Sports and Activities

You are covered whilst engaging in usual tourist activities that are accessible to the general public and which are provided by a recognized commercial local operator, providing that you are acting under the guidance and supervision of qualified guides and/or instructors of the operator, using all recommended safety equipment and are following the safety procedures, rules and regulations of the qualified guides and/or instructors.

Cover under Section D Out of country emergency medical and evacuation expenses, Section H Personal accident and Section I Personal liability, is not available when you take part in any of the following sports and activities:

- (a) Any professional sports or any sport in which you would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
- (b) Organised interscholastic team sports or athletic events;
- (c) Expeditions for the purpose of this exclusion expedition means any journey to a high risk, inaccessible and/or inhospitable location. This includes the Arctic or Antarctica or any areas which are not encompassed within established tour operator destinations because they are not recognized as being accessible to the general public.
- (d) Any activity involving guns or weaponry;
- (e) White water rafting in water of grade 4 or above;
- (f) Sailing outside of territorial waters;
- (g) Scuba diving unless you hold a PADI certification (or similar recognized qualification) or you are diving with a qualified instructor. In these situations, the maximum depth that we will cover is as specified under your PADI certification (or similar recognized qualification) but no deeper than thirty (30) meters and you must not be diving alone;
- (h) Motor sport or motor racing, including training or practice for the same;
- (i) Motor cycling unless:
 - a. the motor cycle is 125cc or less and you hold a valid motor cycle licence for the country the motor cycle is being operated in; or
 - b. the motor cycle is 126cc or greater and you or the person in control of the motor cycle holds a current and valid licence for the motor cycle being used and also holds

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a valid motor cycle licence for the country the motor cycle is being operated in; and

c. at all times local road rules are being adhered to and a motor cycle helmet and appropriate safety gear is being worn;

(j) mountaineering and outdoor rock climbing necessitating the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment;

(k) hiking or trekking above 3000 meters;

(l) Winter sports, including but not limited to skiing and snowboarding on and off piste; tobogganing, sledding, bobsleigh, ice skating, Ice hockey, snow mobiling, heli-skiing;

(m) Equestrian activities, including, but not limited to, horse-back riding, charreada, horse umping and polo;

(n) Sports of a combative nature, including, but not limited to, boxing, martial arts, wrestling, bullfighting,

(o) Canyoning, potholing, base jumping, cliff jumping;

(p) Extreme tests of endurance, including, but not limited to, ultra marathons, triathlons, biathlons;

(q) Hang gliding or paragliding;

(r) Skydiving, parachuting, or bungee cord jumping;

(s) Water skiing or jet skiing;

(t) Hunting or shooting;

(u) Spelunking.

Coverages

Section A

Cancellation of your trip

If it becomes necessary that you cancel your trip as a result of one or more of the events you are covered for listed under Section A below, we will pay up to the sum insured limit shown in the Policy Schedule for your selected Plan for:

1. Transportation and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back from any other source;
2. The cost of excursions, tours and activities which you have paid for and which you cannot get back from any other source; and
3. The cost of single trip visas which you have paid for and which you cannot get back from any other source.

Events you are covered for under Section A

An event described (1) to (5) below must prevent you from being able to undertake your trip, first occur after the policy issue date and not be something you were aware could be likely to give rise to a claim at the time of purchasing this policy.

1. The unexpected death, serious illness or injury of:
 - a. you
 - b. an immediate family member,
 - c. business associate,
 - d. your travelling companion; or
 - e. relative or friend living abroad who you had planned to stay with

2. Your involuntary loss of employment within seven (7) consecutive days before your travel start date, as long as you had been working at your current place of employment for a minimum continuous period of two (2) years, and that at the time of booking the trip or the date you purchased this insurance cover, whichever is earlier, you had no reason to believe that you would experience involuntary loss of employment. This cover would not apply if you are self-employed or accept voluntary loss of employment.

3. You or your travelling companion, within thirty (30) consecutive days before your travel start date and without prior notice, are required to attend court as a witness but not as an expert witness.

4. The police or relevant authority needing you to stay in Mexico after a fire, storm, flood, burglary or vandalism to your home or place of business in Mexico within seven (7) days before your travel start date.

5. If you are a member of the armed forces and you are called to active military service or have your leave revoked.

6. An event described (a) to (b) below that occurs at your main travel destinations after the Policy issue date and within five (5) consecutive days of your travel start date and prevents you from travelling to your main travel destinations or to commence your trip:

- a. Epidemic or pandemic for which a declaration is issued by the relevant government authority of Mexico or the World Health Organisation advising against all travel to infected areas.
- b. Civil unrest, riot or commotion resulting in an advisory against all non-essential travel by the local relevant government authority.

Exclusions under Section A:

In addition to the General Exclusions of this policy we shall not be liable under this section for any claim arising out of, based upon or attributable to:

1. Costs which have been paid for on behalf of a person other than you.
2. You not wanting to travel or a change in travel plans on the part of you or your travelling companion.
3. You not advising the holiday, tour company or travel agent as soon as you know you have to cancel or alter your trip.
4. Where permissible under Law, any loss or event or liability which is covered under any other insurance Policy, scheme or Act of Parliament or is payable by any other source including but not limited to a hotel, covered transport or travel agent or any other provider of travel and/or accommodation. We will however pay the difference between what is payable under the other insurance Policy, scheme or Act of Parliament or such other source and what you would be otherwise entitled to recover under this policy.
5. Any costs you would have still had to pay even if you had not been due to travel such as time share management fees or holiday club membership fees

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6. Natural disaster resulting an advisory against all non-essential travel by the local relevant government authority; to the area you are travelling to.

7. An event leading to airspace or multiple airport closures.

Claims evidence required for Section A may include, but is not limited to the following:

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate for the appropriate medical practitioner to complete
- An official letter confirming: involuntary loss of employment and confirmation of employment length
- Trial documents or citations
- Evidence of call to active duty or revocation of leave

Section B1

Travel Delay

You cannot claim under both Section B1 and B2

Sections B1 and B2 do not apply to domestic trips taken solely within Mexico.

In the event that your pre booked and paid covered transport, is unavoidably delayed for at least eight (8) consecutive hours from the scheduled departure time as a result of one or more of the events described in (1) to (6) below, we will pay a benefit for each complete eight (8) hour period you are delayed, up to the total amount outlined on the Policy Schedule for your selected Plan. It is a condition of this Section that you depart on the trip.

Section B2

Abandonment

In the event that your pre booked and paid covered transport is unavoidably delayed for at least twenty four (24) consecutive hours on your outbound journey from the scheduled departure time, as a result of one or more of the events you are covered for listed below, we will pay up to the sum insured limit shown in the Policy Schedule for:

1. Transportation and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back from any other source;
2. The cost of excursions, tours and activities which you have paid for and which you cannot get back from any other source; and
3. The cost of single trip visas which you have paid for and which you cannot get back from any other source.

Events you are covered for under Section B1 and B2

1. Poor weather conditions causing unavoidable delay
2. Major industrial or covered transport accident
3. Civil unrest, riot or commotion resulting in delays of scheduled covered transport services
4. Strike resulting in delay of scheduled covered transport services

Exclusions under Sections B1 and B2

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

1. Any claims where you have not checked in for your trip at your departure point, at or before the recommended time.

2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

3. Any claims relating to events which you were aware or could be considered to be aware would lead to a claim before purchasing this policy. For example if your trip was delayed due to a strike, we would consider you aware of the strike action if it was announced in the media before you purchased this policy.

4. Any loss arising from the time you fail to take the first available alternative transportation offered by the provider of the relevant covered transport.

5. Any subsequent delay or misconnection of each covered transport in which you have arranged to travel during the course of your trip.

6. Delay caused by the covered transport provider, including employees of the covered transport provider.

7. Mechanical breakdown, equipment failure or structural defect of the covered transport.

8. Where permissible under Law, any loss or event or liability which is covered under any other insurance policy, scheme or Act of Parliament or is payable by any other source including but not limited to a hotel, covered transport or travel agent or any other provider of travel and/or accommodation. We will however pay the difference between what is payable under the other insurance policy, scheme or Act of Parliament or such other source and what you would be otherwise entitled to recover under this policy.

9. Any claims relating to a Natural disaster.

10. An event leading to airspace or multiple airport closures.

Claims evidence required for Section B may include, but is not limited to the following:

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (for claims under Section B2 only)

Section C

Cutting short your trip

If after your trip has commenced it becomes necessary and unavoidable to cut short your trip and return home as a result of one or more of the events you are covered for listed under this Section, we will pay up to the amount shown in the Policy Schedule for your selected Plan for:

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1. Transportation and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back from any other source.
2. The cost of excursions, tours and activities which you have paid for and which you cannot get back from any other source.
and / or
3. The additional public scheduled transport cost equivalent to an economy class fare [unless a higher grade of travel is confirmed medically necessary by us] to return you home.
4. Additional accommodation costs (room charge only) reasonably and necessarily incurred and paid by you.

It is a condition of this Section that you contact the emergency assistance company, as soon as you are aware that it is necessary and unavoidable to cut short your trip. We must authorise your return home, otherwise your claim may not be covered or the amount we pay may be reduced.

We will calculate claims for interruption of your trip from the day you are due to return to Mexico following your trip being interrupted or the day you go into Hospital overseas as an inpatient. Your claim will be based on the number of complete days of your trip you have not used.

Events you are covered for under Section C

1. The unexpected death, serious illness or injury of:
 - a. you
 - b. an immediate family member,
 - c. business associate,
 - d. your travelling companion; or
 - e. relative or friend living abroad who you had planned to stay with.
2. The police or relevant authority requires you to return to Mexico after a fire, natural disaster, burglary or vandalism render's your home uninhabitable.
3. If you are a member of the armed forces and you are called to active military service or have your leave revoked due to an unforeseen emergency.
4. Epidemic or pandemic for which a declaration is issued by the relevant government authority of Mexico or the World Health Organisation advising against all travel to infected areas.
5. Civil unrest, riot or commotion resulting in an advisory against all non-essential travel by local relevant government authority.

If you do not hold a return ticket, we will deduct from your claim an amount equal to your original carrier's published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

Exclusions under Section C:

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

1. Costs which have been paid for on behalf of a person other than you.
2. You not wanting to travel or a change in travel plans on the part of you or your travelling companion.
3. Failure to timely notify us of a trip interruption in excess of 24 hours.
4. Where permissible under Law, any loss or event or liability which is covered under any other insurance policy, scheme or Act of Parliament or is payable by any other source including but not limited to a hotel, covered transport

or travel agent or any other provider of travel and/or accommodation. We will however pay the difference between what is payable under the other insurance policy, scheme or Act of Parliament or such other source and what you would be otherwise entitled to recover under this policy.

5. Any additional expenses incurred should you decide to travel to any destination other than Mexico in the event of cutting short your trip. If you have to cut short your trip and you do not return to Mexico we will only be liable for the equivalent costs which you would have incurred had you returned to Mexico.

6. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.

7. Any costs you would have still had to pay even if you had not been due to travel such as time share management fees or holiday club membership fees.

8. A natural disaster resulting in an advisory against all non-essential travel by local relevant government authority to the area you occupy or are travelling to.

9. An event leading to airspace or multiple airport closures.

Claims evidence required for Section C may include, but is not limited to the following:

- Proof of travel cost (confirmation invoice, flight tickets, unused excursion, tour or activity tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to Mexico, for example confirming your emergency posting overseas

SECTION D - Out of country emergency medical and evacuation expenses

Section D1

Out of country emergency medical expenses

We will reimburse you up to the sum insured limit shown in the Policy Schedule for your selected Plan for the necessary medical expenses you incur out of country following an emergency arising from a serious injury or illness you suffer during your trip, which required treatment by a medical practitioner.

We will pay for medically necessary in-patient medical expenses, out-patient/specialist treatment services provided by a medical practitioner, and ambulance services.

Important:

If you are entitled to receive payment of all or part of the medical expenses from any other source, we will pay the difference between what was actually incurred and paid by you and the amount you are entitled to receive from such other source.

Please note: This is not a private medical insurance. If you go into Hospital abroad and you are likely to be kept as an inpatient for more than 24 hours, you or someone must contact the emergency assistance company, on your behalf. If you or someone on your behalf does not notify us prior to your stay exceeding 24 hours, we may reduce the amount we pay for medical expenses to the extent the timely advice was done.

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Section D2

Emergency medical evacuation and repatriation

When as the result of injury or illness occurring while you are travelling on your out of country trip and if in our opinion it is judged medically appropriate to move you to another location for medical treatment, or at our sole discretion to either return you to Mexico, we shall arrange for the evacuation, using the means we believe to be most appropriate based on the medical severity of your condition.

We will arrange the evacuation and all decisions as to the means of transportation and the final destination will be made by us. You must follow our instructions at all time. Covered expenses are only those authorised by us for transportation and medical support services necessarily incurred and paid as a direct result of your emergency medical evacuation or repatriation.

The maximum we will pay is up to the sum insured limit shown in the Policy Schedule for your selected Plan.

Section D3

Accompanying Person

If you are hospitalised out of country following a serious illness or injury and no adult immediate family member is with you, we will pay the reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from and to Mexico, and the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges), incurred by an immediate family member or your travelling companion who will attend you at the place you are hospitalized.

This benefit is only payable if you are a child or we agree that you require an adult to assist with your nursing care or recovery, or to escort you back home.

The transportation and accommodation services must be arranged or pre-approved by us.

We will only cover one person. Where there is a dispute, we will only authorise the immediate family member as accompanying person under this cover, unless we receive clear instruction from you to the contrary.

The maximum we will pay is up to the sum insured limit shown in the Policy Schedule for your selected Plan.

Section D4

Child guard

If you are hospitalized out of country and accompanied by your child/ren, and if no other adult is travelling with you, then providing the child/ren are also insured persons under this policy, we will pay the reasonable and necessary scheduled transportation expenses (economy class return fare where available) for travel from and to Mexico, and the reasonable and necessary hotel accommodation expenses (room charge only including any mandatory taxes and charges) for an immediate family member residing in Mexico to take care of the child/ren and accompany them home.

The maximum we will pay is up to the sum insured limit shown in the Policy Schedule for your selected Plan.

Section D5

In-Hospital cash

If a medical practitioner confines you to Hospital as an in-patient due to a serious injury or illness first occurring whilst on an out of country trip, we will pay you for each continuous 24 hour period of Hospital confinement.

This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

The maximum we will pay per day up to the total sum insured amount is shown in the Policy Schedule for your selected Plan.

Section D6

Out of country Emergency Dental Expenses

We will reimburse you for reasonable out of country dental expenses as long as it is for the immediate relief of pain only arising from an unforeseen emergency.

If you are entitled to receive payment of all or part of the dental expenses from any other source, we will pay the difference between what was actually incurred and the amount paid by such other source.

The maximum we will pay is up to the sum insured limit shown in the Policy Schedule for your selected Plan.

Important note applicable to Section D

• In no event will the amount payable under any of these sections in total exceed the maximum limit specified in the Policy Schedule under D1.

Exclusions under Section D

In addition to the General Exclusions, we shall not be liable under this section for any claim arising out of, based upon or attributable to:

1. Experimental, elective or investigative procedures; or any cosmetic surgery, apart from reconstructive surgery required by a covered accident that you suffer whilst on a trip which is medically necessary to allow you to return home.
2. Any expenses or cost relating to treatment or surgery which we assess is not immediately necessary (the one that is not urgent and can wait without risk of death for the Insured) and can wait until you return to Mexico.
3. The extra cost of a single or private Hospital room unless this is medically necessary.
4. Any search and rescue costs charged to you by a government, regulated authority or private organization connected with finding and rescuing you. This does not include medical evacuation costs by the most appropriate transport.
5. Any costs you have to pay when you have refused to return home and we considered you were fit to return home.
6. Any treatment or medication of any kind that you receive after you return to Mexico.
7. Routine dental care or lack thereof.
8. Any expenses relating to services provided by another party for which you are not liable to pay, or any expenses already included in the cost of your scheduled trip.
9. Any expense for external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth and dental bridges or wheelchair or walking aids. This does not include wheelchair hire and like aid or devices used by you under the instruction of a medical practitioner during a period of Hospital confinement.

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10. Routine physical examinations.
11. Mental health care.
12. Traveling for the purpose of securing medical treatment.
13. Any costs for the following:
 - Telephone calls (other than the first call to the assistance company to notify them of the medical problem);
 - Taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a Hospital); or
 - Food and drink expenses (unless these form part of your Hospital costs if you are kept as an inpatient).

Claims evidence required for cover under Section D may include, but is not limited to the following:

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating medical practitioner to confirm the expenses were medically necessary
- Proof of your Hospital admission and discharge dates and times (for claims under Section D5)

Section E

Domestic emergency medical expenses following an injury

We will reimburse you up to the sum insured limit shown in the Policy Schedule for your selected Plan for the necessary and reasonable medical expenses you incur on a trip within Mexico following an emergency arising from a serious injury you suffered during your trip, which required treatment by a medical practitioner.

We will pay for medically necessary in-patient medical expenses, out-patient/specialist treatment services provided by a medical practitioner, and ambulance services.

Important:

If you are entitled to receive payment of all or part of the medical expenses from any other source, we will pay the difference between what was actually incurred and paid by you and the amount you are entitled to receive from such other source.

To be covered under this Section you must have pre-paid for accommodation or covered transport and be undertaking a trip for a minimum of 75 kilometres away from your home.

Please note: This is not a private medical insurance. If you go into Hospital abroad and you are likely to be kept as an inpatient for more than 24 hours, you or someone must contact the emergency assistance company, on your behalf. If you or someone on your behalf does not notify us prior to your stay exceeding 24 hours, we may reduce the amount we pay for medical expenses to the extent the timely advice was done.

Exclusions under Section E

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

1. Experimental, elective or investigative procedures; or any cosmetic surgery apart from reconstructive surgery required by a covered accident that you suffered whilst

on a trip which is medically necessary to allow you to return home.

2. Any claim arising from illness or infectious disease.
3. Any expenses or cost relating to treatment or surgery which is not immediately necessary (the one that is not urgent and can wait without risk of death for the Insured).
4. The extra cost of a single or private Hospital room unless this is medically necessary.
5. Any search and rescue costs charged to you by a government, regulated authority or private organization connected with finding and rescuing you.
6. Any expenses relating to services provided by another party for which you are not liable to pay, or any expenses already included in the cost of your scheduled trip.
7. Any expense for external prosthetic appliances or devices which includes but is not limited to artificial limbs, hearing aids, contact lenses, lenses, glasses, artificial teeth and dental bridges or wheelchair or walking aids. This does not include wheelchair hire and like aid or devices used by you under the instruction of a medical practitioner during a period of Hospital confinement.
8. Any dental expenses.
9. Any costs for the following:
 - telephone calls (other than the first call to the assistance company to notify them of the medical problem);
 - taxi fares;
 - food and drink expenses (unless these form part of your Hospital costs if you are kept as an inpatient).
10. Failure to timely notify us of a Hospital stay in excess of 24 hours.
11. Routine physical examinations.
12. Mental health care.
13. Experimental or investigative treatment or procedures.
14. Traveling for the purpose of securing medical treatment.

Claims evidence required for cover under this Section E may include, but is not limited to, the following:

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating Doctor to confirm the expenses were medically necessary and the result of an injury
- Proof of your Hospital admission and discharge dates and times (for claims under Section E)

Section F

Funeral expenses overseas or repatriation of mortal remains

In the event of your death whilst on an overseas trip, we will pay for the reasonable and necessary funeral costs in the country in which you died provided this is outside of Mexico or we will pay for the reasonable and necessary costs incurred to repatriate your mortal remains to Mexico.

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We will make the necessary arrangements for your funeral or return of your mortal remains to Mexico.

Repatriation covered expenses include the reasonable and necessary costs for:

1. embalming;
2. cremation;
3. the most economical coffins or receptacles adequate for transportation of the remains; and
4. transportation of the remains, by the most direct and economical conveyance and route possible.

The maximum amount we will pay under this Section is the sum insured limit shown in the Policy Schedule for your selected Plan.

Exclusions under Section F:

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

1. Any costs incurred and paid for the transportation of your mortal remains and related services not pre-approved or pre-arranged by us.

Claims evidence required to be eligible for cover under this Section F may include, but is not limited to, the following:

- A death certificate
- Proof of necessary costs incurred

Section G - Personal baggage, belongings and documents & baggage delay.

Section G1

Personal Baggage - items lost, stolen or damaged whilst travelling on a common carrier

We will pay for items which are carried or worn by travellers to be used during a trip. We will pay up to the sum insured limit shown in the Policy Schedule for your selected Plan for items which are owned by you (not borrowed or rented) which are lost, stolen or damaged during your trip whilst you are travelling on a common carrier.

Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction in payment, determined at our sole discretion, will be made for wear, tear and loss of value depending on the age of the property. The maximum amount we will pay for any one item, or pair or set of items is shown in the Policy Schedule under your selected Plan.

The maximum amount we will pay for valuables and electronic/computer equipment in total is shown in the Policy Schedule under your selected Plan.

Section G2

Personal Baggage - items lost, stolen or damaged during your trip.

1. Personal Baggage

We will pay for items which are carried or worn by travellers to be used during a trip. We will pay up to the sum insured limit shown in the Policy Schedule for your selected Plan for items which are owned by you (not borrowed or rented) which are lost, stolen or damaged during your trip.

Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction in payment will be made for wear, tear and loss of value depending on the age of the property.

The maximum amount we will pay for any one item, or pair or set of items is shown in the Policy Schedule under your selected Plan.

The maximum amount we will pay for valuables and electronic/computer equipment in total is shown in the Policy Schedule under your selected Plan.

Section G3

Baggage Delay

We will pay up to the amount shown on the Policy Schedule for your selected Plan, for buying necessary personal effects if your personal baggage is delayed in reaching you at your final international disembarkation point for more than eight (8) hours.

There is no cover under this Section if your personal baggage is delayed on your final inward journey returning home.

You must get written confirmation of the length of the delay from the covered transport provider and you must keep all receipts for the necessary personal effects you buy.

If your baggage is permanently lost or damaged during the delay, we will deduct any payment we make for Baggage delay, including, but not limited to, the cost of necessary personal effects, from your overall claim for Personal baggage under Section G1.

Section G4

Passport and travel documents

If your passport, travel visa, identity card or entry permit is stolen or damaged during your trip, we will pay up to the sum insured limit shown in the Policy Schedule for your selected Plan, for the reasonable and necessary schedule transportation, accommodation and replacement charges, not covered elsewhere under this policy, and which you actually pay overseas to secure an emergency passport, travel visa or relevant document to allow you to either continue with the trip or return back to your home country.

Conditions applicable to Section G

1. You must act to look after your property as if uninsured and not leave it unattended or unsecured in a public place;
2. You must carry valuables and electronic/computer equipment and money with you when you are travelling. When you are not travelling, keep your money, passport, valuables and electronic/computer equipment with you at all times or leave them in a locked safety deposit box or safe;
3. For loss or damage to personal baggage items due to the covered transport or accommodation or any service provider, any claim must first be made against the covered transport or accommodation or service provider. Any claim submitted to us shall contain a proof of claim, proof of compensation received from the covered transport or accommodation or service provider and if such compensation is denied, written proof of such denial.
4. You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
5. You must provide the Claims Department with all the documents they need to evaluate your claim, including a police report, a property irregularity report provided by the common carrier company, receipts for the items being claimed as applicable.

Seguro Individual Accidentes Personales

Condiciones Generales

Exclusions under Section G:

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

1. Property you leave unattended in a public place.
2. Any claim for loss or theft to personal baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering the loss or theft and for which you do not get a written police report.
3. Any claim for loss, theft, damage or delay to personal baggage which you do not report to the relevant airline or transport company within 24 hours of discovering the loss, theft, damage or delay and for which you do not get a written report. In the case of an airline, a property irregularity report (or similar report used by the specific relevant airline) will be required from the airline. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within five (5) days of leaving the airport and get a written report from them.
4. Loss, theft or damage to hired or leased equipment; business goods and samples or equipment of any kind; mobile phones (including smart phone and all accessories).
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report.
6. Any loss, theft or damage to valuables and electronic/computer equipment which you do not carry in your hand luggage while you are travelling on covered transport.
7. Money, passports and travel documents which you do not carry with you unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Damage to fragile objects or damage or loss of sports equipment while being used (including clothing and accessories).
11. Damage due to scratching or denting unless the item has become unusable as a result.
12. Loss due to variations in exchange rates.
13. If your property is delayed or detained by Customs, the police or other officials.

14. Credit cards, financial securities and instruments of any kind, credit value loaded cards, title deeds, driving license and identity cards; and data recorded on tapes, cards, discs, USB or any other form of device.

15. Loss of jewellery while swimming or taking part in sports and activities.

16. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.

17. Loss, theft or damage to contact or corneal lenses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food), furniture, collectables, antiques, artefacts, paintings, works of art; musical instruments and manuscripts.

18. Personal baggage items (i) sent in advance or with someone else, mailed or shipped separately; or (ii) given to someone else to look after who is not a member of your travelling party or an authorised person such as hotel or transport representative.

You must also refer to the General Exclusions Section of this policy.

• Claims evidence required for Section G may include, but is not limited to the following:

- Police report
- Airline - property irregularity report, proofs of claim, flight tickets and baggage check tags
- Written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property

SECTION H PERSONAL ACCIDENT

If you are involved in an accident during the trip which solely and independently of any other cause results in one or more of the following within six (6) consecutive months of the date of the accident:

- Permanent loss of or loss of use of limb
- Permanent loss of sight
- Death
- Permanent total disablement

We will pay compensation for the specific event suffered as set out in the Benefits Table below under listed events 1 to 9. The maximum amount we will pay is the Principal Sum Insured for the selected Plan listed below.

Principal Sum Insured Per insured person	Plan 1	Plan 2	Plan 3
Agés 14 days to 17 years			

Seguro Individual Accidentes Personales

Condiciones Generales

TABLE OF INDEMNITY FOR DISMEMBERMENT
SCALE "A"

Event	CONCEPT	PERCENTAGE
1	Death	100%
2	Permanent total disablement	100%
3	Loss of both hands	100%
4	Loss of both feet	100%
5	Loss of both eyes	100%
6	Loss of one hand and one foot	100%
7	Loss of one hand and an eye	100%
8	Loss of a foot and an eye	100%
9	Loss one hand or one foot	50%
10	Loss of an eye	30%
11	Loss of the thumb of either hand	15%
12	Loss of the index finger of either hand	10%

Specific conditions applicable to Section H:

Compensation:

1. If more than one (1) of the above events 1 to 9 listed under the Benefits Table are applicable, only the event with the highest percentage of Principal Sum Insured will be payable under this Section. We will not pay out more than one event and the maximum benefit stated in the Policy Schedule for your selected Plan.

2. The insurance for you under this policy shall terminate upon the occurrence of any loss for which indemnity is payable under any one of the above events listed under the Benefits Table, event 1 to 9, but such termination shall be without prejudice to any claim originating out of the accident causing such loss.

3. If during a trip you disappear as a result of the disappearance, sinking or wrecking of the means of transportation in which you were travelling at the time of the accident, and:

(a) remain missing after twelve (12) consecutive months from the date of the accident, and

(b) we have reason to believe that you died in the accident,

then we will pay the Death benefit (Event 1), subject to receipt of a signed undertaking by the personal representative of your estate that any such payment shall be refunded to us if it is later discovered that you did not die as a result of the accident.

Exclusions under Section H:

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to illness or infectious disease.

SECTION I - PERSONAL LIABILITY

We will pay up to the total amount shown in the Policy Schedule for your selected Plan, if during an insured trip, you are legally liable for accidentally:

- Injuring someone; or
- Damaging or losing someone else's property

Exclusions under Section I

1. Any liability arising from an injury or loss or damage to property:

a. Owned by you, a member of your family or household or a person you employ; or

b. In the care, custody or control of you or of your family or household or a person you employ, such as rented property or damages to hotels.

2. Any liability for death, disease, illness, injury, loss or damage:

a. To members of your family or household, or a person you employ;

b. Arising in connection with your trade, profession or business;

c. Arising in connection with a contract you have entered into;

d. Arising due to you acting as the leader of a group taking part in an activity; or

e. Arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.

You must also refer to the General Exclusions Section of this policy.

Important information:

- You must give the Claims Department notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim;
- You must help the Claims Department and give them all the information they need to allow them to take action on your behalf;
- You must not negotiate, pay, settle, admit or deny any claim unless you get our Claims Department's permission in writing. The admission of a fact by the Insured can not be considered as an acceptance or recognition of liability; and
- We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defense of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for section I

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- In the terms established within the general conditions, tell the Claims Department about any claim that is likely to be made against you and send them all the documents that you receive

SECTION J

BAIL BOND

Bail Bond Costs

We will pay up to the total amount shown in the Policy Schedule for your selected Plan, the cost of the bail bond that any foreign government or authority imposes on you as a result of being charged with the responsibility of an accident covered by this policy. Indemnity under this coverage operates by one of the following systems:

1. Through refund, up to the maximum sum insured in the event that you assume direct payment of the bail bond.

2. Through direct payment of the bail bond, up to the insured value, made directly by us or someone designated by us.

Seguro Individual Accidentes Personales

Condiciones Generales

SECTION K

Legal Expenses

We will pay up to the amount shown in the Policy Schedule for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

Additional to General Exclusions, you are not covered for under section K1:

1. Any legal costs and expenses which we have not agreed to accept beforehand in writing.
2. Any claim where is not likely to be successful or if the costs of taking action will be greater than any award.
3. The costs of making any claim against us, assistance company, our agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business.
6. Any claims arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.

Important information:

- We will have complete control over any legal representatives appointed and any proceedings;
- You must follow our advice or that of our agents in handling any claim;
- You must use reasonable efforts to get back all of our expenses where possible. You must pay us any expenses you do get back
- You must send us any documents relating to a claim;
- You must help us and give us all the information we need to take action on your behalf;

Section L

Trip Cancellation due to large events

If it becomes necessary that you cancel your trip as a result of one or more of the events you are covered for listed under Section L below, we will pay up to the sum insured limit shown in the Policy Schedule for your selected Plan for:

4. Transportation and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back from any other source;
5. The cost of excursions, tours and activities which you have paid for and which you cannot get back from any other source; and
6. The cost of single trip visas which you have paid for and which you cannot get back from any other source.

Events you are covered for under Section L

The events described below must prevent you from being able to undertake your trip, first occur after the policy issue date and not be something you were aware could be likely to give rise to a claim at the time of purchasing this policy.

1. An event described (a) to (b) below that occurs at your main travel destinations after the Policy issue date and within five (5) consecutive days of your travel start date and prevents you from travelling to your main travel destinations or to commence your trip:

- a. Natural disaster resulting an advisory against all non-essential travel by the local relevant government authority; to the area you are travelling to.
- b. An event leading to airspace or multiple airport closures.

Exclusions under Section L:

In addition to the General Exclusions of this policy we shall not be liable under this section for any claim arising out of, based upon or attributable to:

8. Costs which have been paid for on behalf of a person other than you.
9. You not wanting to travel or a change in travel plans on the part of you or your travelling companion.
10. You not advising the holiday, tour company or travel agent as soon as you know you have to cancel or alter your trip.
11. Where permissible under Law, any loss or event or liability which is covered under any other insurance Policy, scheme or Act of Parliament or is payable by any other source including but not limited to a hotel, covered transport or travel agent or any other provider of travel and/or accommodation. We will however pay the difference between what is payable under the other insurance Policy, scheme or Act of Parliament or such other source and what you would be otherwise entitled to recover under this policy.

12. Any costs you would have still had to pay even if you had not been due to travel such as time share management fees or holiday club membership fees

Claims evidence required for Section L may include, but is not limited to the following:

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate for the appropriate medical practitioner to complete
- An official letter confirming: involuntary loss of employment and confirmation of employment length
- Trial documents or citations
- Evidence of call to active duty or revocation of leave

Section M1 Travel Delay Due To Large Events

You cannot claim under both Section M1 and M2

Seguro Individual Accidentes Personales

Condiciones Generales

Sections M1 and M2 do not apply to domestic trips taken solely within Mexico. In the event that your pre booked and paid covered transport, is unavoidably delayed for at least eight (8) consecutive hours from the scheduled departure time as a result of one or more of the events described in (1) to (2) below, we will pay a benefit for each complete eight (8) hour period you are delayed, up to the total amount outlined on the Policy Schedule for your selected Plan. It is a condition of this Section that you depart on the trip.

Section M2 Abandonment due to large events

In the event that your pre booked and paid covered transport is unavoidably delayed for at least twenty four (24) consecutive hours on your outbound journey from the scheduled departure time, as a result of one or more of the events you are covered for listed below, we will pay up to the sum insured limit shown in the Policy Schedule for:

1. Transportation and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back from any other source;
2. The cost of excursions, tours and activities which you have paid for and which you cannot get back from any other source; and
3. The cost of single trip visas which you have paid for and which you cannot get back from any other source.

Events you are covered for under Section M1 and M2

1. Natural disaster
2. An event leading to airspace or multiple airport closures.

Exclusions under Sections M1 and M2

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

11. Any claims where you have not checked in for your trip at your departure point, at or before the recommended time.
12. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
13. Any claims relating to events which you were aware or could be considered to be aware would lead to a claim before purchasing this policy. For example if your trip was delayed due to a strike, we would consider you aware of the strike action if it was announced in the media before you purchased this policy.
14. Any loss arising from the time you fail to take the first available alternative transportation offered by the provider of the relevant covered transport.
15. Any subsequent delay or misconnection of each covered transport in which you have arranged to travel during the course of your trip.
16. Delay caused by the covered transport provider, including employees of the covered transport provider.
17. Mechanical breakdown, equipment failure or structural defect of the covered transport.

18. Where permissible under Law, any loss or event or liability which is covered under any other insurance policy, scheme or Act of Parliament or is payable by any other source including but not limited to a hotel, covered transport or travel agent or any other provider of travel and/or accommodation. We will however pay the difference between what is payable under the other insurance policy, scheme or Act of Parliament or such other source and what you would be otherwise entitled to recover under this policy.

Claims evidence required for Sections M1 and M2 may include, but is not limited to the following:

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (for claims under Section M2 only)

Section O - Cutting short your trip due to large events

If after your trip has commenced it becomes necessary and unavoidable to cut short your trip and return home as a result of one or more of the events you are covered for listed under this Section, we will pay up to the amount shown in the Policy Schedule for your selected Plan for:

5. Transportation and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back from any other source.
6. The cost of excursions, tours and activities which you have paid for and which you cannot get back from any other source. And / or
7. The additional public scheduled transport cost equivalent to an economy class fare [unless a higher grade of travel is confirmed medically necessary by us] to return you home.
8. Additional accommodation costs (room charge only) reasonably and necessarily incurred and paid by you.

It is a condition of this Section that you contact the emergency assistance company, as soon as you are aware that it is necessary and unavoidable to cut short your trip. We must authorise your return home, otherwise your claim may not be covered or the amount we pay may be reduced.

We will calculate claims for interruption of your trip from the day you are due to return to Mexico following your trip being interrupted or the day you go into Hospital overseas as an inpatient. Your claim will be based on the number of complete days of your trip you have not used.

Events you are covered for under Section O

1. A natural disaster resulting in an advisory against all non-essential travel by local relevant government authority to the area you occupy or are travelling to.
2. An event leading to airspace or multiple airport closures.

If you do not hold a return ticket, we will deduct from your claim an amount equal to your original carrier's published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

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Condiciones Generales

Exclusions under Section O:

In addition to the General Exclusions, we shall not be liable under this Section for any claim arising out of, based upon or attributable to:

10. Costs which have been paid for on behalf of a person other than you.

11. You not wanting to travel or a change in travel plans on the part of you or your travelling companion.

12. Failure to timely notify us of a trip interruption in excess of 24 hours.

13. Where permissible under Law, any loss or event or liability which is covered under any other insurance policy, scheme or Act of Parliament or is payable by any other source including but not limited to a hotel, covered transport or travel agent or any other provider of travel and/or accommodation. We will however pay the difference between what is payable under the other insurance policy, scheme or Act of Parliament or such other source and what you would be otherwise entitled to recover under this policy.

14. Any additional expenses incurred should you decide to travel to any destination other than Mexico in the event of cutting short your trip. If you have to cut short your trip and you do not return to Mexico we will only be liable for the equivalent costs which you would have incurred had you returned to Mexico.

15. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.

16. Any costs you would have still had to pay even if you had not been due to travel such as time share management fees or holiday club membership fees.

Claims evidence required for Section O may include, but is not limited to the following:

- Proof of travel cost (confirmation invoice, flight tickets, unused excursion, tour or activity tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to Mexico, for example confirming your emergency posting overseas