

TRAVEL ASSISTANCE PROGRAM

Welcome!

Thank you for visiting and purchasing your Travel Assistance Plan with Redbridge Assist.

Redbridge Assist Travel Assistance Plan offers assistance services for certain emergency situations or events which occur for the first time during a trip abroad, outside your country of permanent residence, and subject in all respect to the maximum limit per person shown in the Schedule of Services and General Conditions of the Plan.

Remember that you must notify **Redbridge Assist** within the next **72 HOURS** of the event and obtain **Pre-Certification** by the Company.

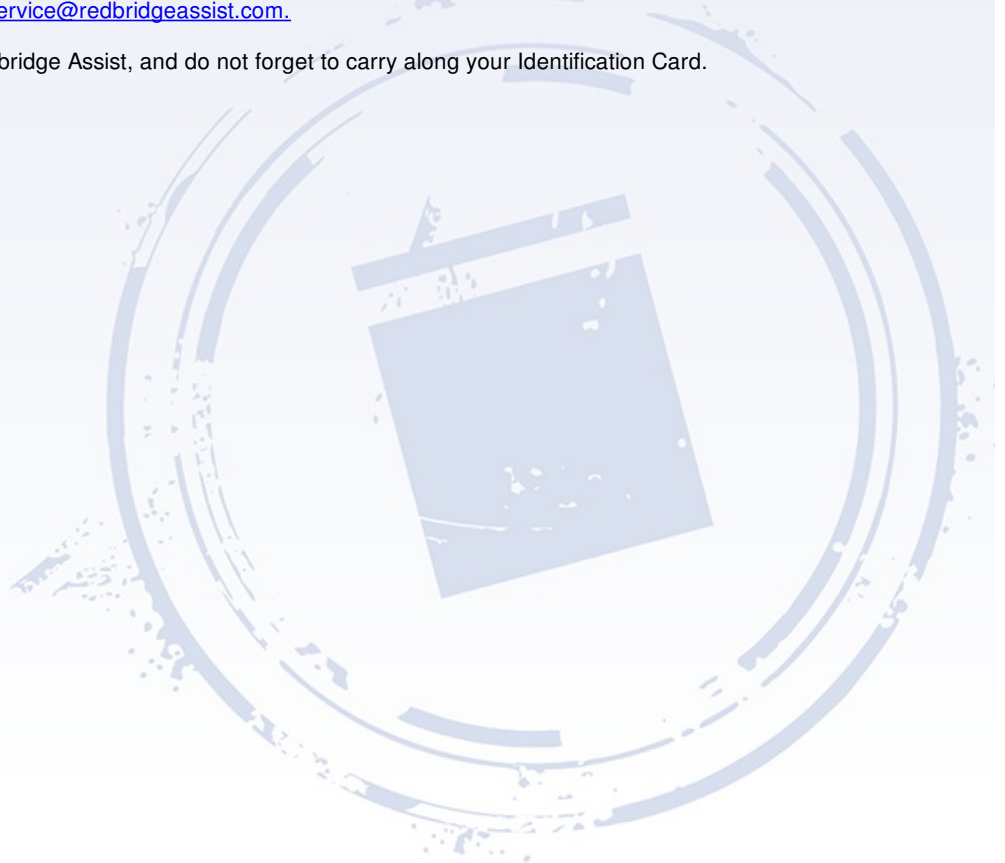
Our team of professionals is available 24/7 to offer you the support and coordination of the assistance services required by an emergency through our Global Network of Preferred Providers. We will do everything possible to refer you to adequate professionals; however, you must understand that assistance services are provided through independent service providers and Redbridge Assist is not responsible for the result of the services provided by them.

We urge you to read your Plan carefully, to learn more about the benefits, services, limits and exclusions contained in the same, as this might describe optional benefits and services not included under your Plan. Remember that this Plan is not a health insurance policy and does not cover emergencies resulting from preexisting and recurrent conditions; except up to the sub-limit amount provided by the Plan as specified in the Schedule of Benefits, item I.1.

Please verify your Plan registration at <http://www.redbridgeassist.com/my-account/> and should you have any question, please contact our office at **+1 (305) 537-1145** or through the telephone numbers shown in the back of your Identification Card, or write to us to our email address service@redbridgeassist.com.

We appreciate your choosing Redbridge Assist, and do not forget to carry along your Identification Card.

Have a good trip!



IDENTIFICATION CARD

Print this page for each person registered under the Plan, and cut along the dotted lines.
Don't forget to carry your Identification Card during a trip.

 ID#: <input type="text"/> Full name: <input type="text"/> Effective date: 05/07/2025 Eligible(s) dependent(s): N/A	<p>For assistance contact us 24 hours a day, 7 days a week</p>  <table><tr><td>Toll Free Numbers - USA & Canada</td><td>1.866.537.1145 1.800.785.4154</td></tr><tr><td>Direct Numbers - Rest of the world Collect Calls</td><td>1.305.537.1145 1.305.463.9696</td></tr><tr><td>Email - Monitored 24/7</td><td>service@redbridgeassist.com</td></tr><tr><td>WhatsApp</td><td>1.786.653.3717</td></tr><tr><td>Claims Department</td><td>P.O. Box 144490, Coral Gables, FL 33134, EE.UU.</td></tr></table> 	Toll Free Numbers - USA & Canada	1.866.537.1145 1.800.785.4154	Direct Numbers - Rest of the world Collect Calls	1.305.537.1145 1.305.463.9696	Email - Monitored 24/7	service@redbridgeassist.com	WhatsApp	1.786.653.3717	Claims Department	P.O. Box 144490, Coral Gables, FL 33134, EE.UU.
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WhatsApp	1.786.653.3717										
Claims Department	P.O. Box 144490, Coral Gables, FL 33134, EE.UU.										

IF AN EMERGENCY PUTS YOUR LIFE AT RISK, SEEK IMMEDIATE MEDICAL ATTENTION.

You or the person responsible to act on your behalf, must contact **REDBRIDGE**
within the seventy-two (72) **HOURS** following the Medical Emergency.

Always carry your Identification Card while traveling, which includes your Certificate number.

At any time and from anywhere,
refer to "My Account" in our website and you will have immediate access to your Plan documents.

[Http://redbridgeassist.com/my-account](http://redbridgeassist.com/my-account)

CERTIFICATE

In this Certificate, **Redbridge Assist, S.A.** is hereinafter also named as "Redbridge", "the Company", "We", "Our", "Ours" agrees to provide in favor of the Certificate holder and its eligible dependents registered as such hereinafter referred as "You", "Your", "Yours", the rendering of the services during the course of a trip abroad, subject in all respects to the assistance services and limits specified in the Schedule of Services and General Conditions of the Plan selected. All amounts are expressed in U.S. dollars.

Cardholder

First Name:
Last Name:
Date Of Birth:
Passport:
Mobile/Cellular:
Residence Address:
Email:
Country Of Residence: Canada

General Information

Plan: SINGLE TRIP
Amount Paid: U\$S 88.59

Pet Assistance: No
Accidental Death & Dismemberment (AD&D): No
How many dependents are over 65?: 0
Trip Duration: 15
Older Than 65: No
Destination: Rest of the World
Elegible Dependent: 0
Pre-existing Conditions Coverage (UPGRADE): No
Mom to be: No
VIP Legal Assistance: No
Maximum amount selected: \$ 100,000
Trip cancellation and Interruption due to catastrophic event: \$ 0
Dangerous, Professional or Amateur Sports: No
Deductible: \$ 0
Pre-Existing Medical Conditions: Yes (see table of benefits page #5)

Effective Period

Initial Date: 05/07/2025
Termination Date: 05/21/2025
Trip Duration (Mode): Single trip
Trip Duration (# In Days): 15
Area Of Travel: Rest of the World

eligible dependents

N/A

DISCLOSURE: This Certificate and the documents attached are issued based on the information provided at the time of your enrollment and the applicable payment in advance. When the Certificate holder is a minor between the ages of 6 months to 17 years, the Certificate is issued by Redbridge based on the information provided by the parent with legal custody of the minor or the legal guardian of such, at the time of enrollment. Redbridge is expressly exempt from any liability or obligation, concerning or resulting, while the minor is traveling alone in the custody and care of the common commercial carrier, or any other passenger transportation entity or service. Redbridge's liability and obligations are strictly limited to those set forth in the Travel Assistance Program. The Travel Assistance Plan is not a health insurance policy and its only intention is to provide assistance services for an unexpected emergency occurring during a trip abroad. This Plan does not cover preexisting or recurrent medical conditions; except up to the sub-limit amount provided by the Plan, as specified in the Schedule of Services, item I.1.

NON TRANSFERIBLE



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SCHEDULE OF SERVICES

I. EMERGENCY MEDICAL SERVICES		Limits expressed in United States dollars
1	<p>Medical services for the stabilization and treatment of a medical emergency due to illness or accident, including but not limited to:</p> <ul style="list-style-type: none"> • Telemedicine • House Call • Inpatient and Outpatient Emergency Services Anesthesia, blood transfusions, oxygen; • Hospital supplies, plasters, bandages, slings, etc. 	<p>Maximum limit per person, during the period of time or contracted dates of the trip, and while the Plan is in force.</p> <p>\$ 100,000</p> <p>Services will be provided until the emergency ceases, or the maximum limit has been reached.</p>
2	Medical Assistance for Pre-Existing Medical Conditions	<p>Up to \$500 – for plans with a maximum limit of \$10,000</p> <p>Up to \$600 – for plans with a maximum limit of \$25,000</p> <p>Up to \$1,000 – for plans with a maximum limit of \$50,000</p> <p>Up to \$1,500 – for plans with a maximum limit of \$100,000</p> <p>Up to \$2,500 – for plans with a maximum limit of \$150,000 or \$200,000</p> <p>Up to \$4,500 – for plans with a maximum limit of \$250,000 or \$500,000</p> <p>Up to \$5,000 – for plans with a maximum limit of \$1,000,000</p>
3	<p>Medical assistance for Covid-19 – Coronavirus.</p> <p>Coverage includes two (2) medically necessary screening tests. All tests that are necessary for entry into a destination country are excluded.</p>	Up to the maximum limit indicated in Section. I.1. (top)
4	Medical Assistance for Recreational Sports	Up to the maximum limit indicated in Section. I.1. (top)
5	Services of doctors and specialists for the care, treatment, or surgery required by an emergency	Up to the maximum limit indicated in Section. I.1. (top)
6	Medications prescribed by an emergency	Up to \$750.
7	Diagnostic tests and procedures required by an emergency.	Up to the maximum limit indicated in Section. I.1. (top)
8	Dental Emergency	<p>Up to \$250 – for plans with a maximum limit of \$10,000</p> <p>Up to \$500 – for plans with a maximum limit of \$25,000</p> <p>Up to \$750 – for plans with a maximum limit of \$50,000 up to \$250,000</p> <p>Up to \$1,000 – for plans with a maximum limit of \$500,000 or \$1,000,000</p>
II EMERGENCY ASSISTANCE SERVICES		
1	Ground or air transfer for medical emergency.	<p>Up to \$7,500 – for plans with a maximum limit of \$10,000</p> <p>Up to \$15,000 – for plans with a maximum limit of \$25,000</p> <p>Up to \$50,000 – for plans with a maximum limit of \$50,000 or more</p>

2	Repatriation for medical emergency	Up to \$7,500 – for plans with a maximum limit of \$10,000 Up to \$15,000 – for plans with a maximum limit of \$25,000 Up to \$50,000 – for plans with a maximum limit of \$50,000 or more
3	Hotel stay due to a prescribed convalescence resulting from a Medical Emergency.	\$100 per day, maximum 10 days – for plans with a maximum limit of \$10,000 up to \$250,000 \$300 per day, maximum 10 days – for plans with a maximum limit of \$500,000 up to \$1,000,000
4	Hotel stay for a positive Covid-19 test abroad	\$100 per day, maximum 14 days
5	Transfer of one (1) companion for hospitalization of the Holder for more than 5 days as a result of a medical emergency	Up to \$1,000
6	Hotel stay for one (1) companion	\$100 per day, maximum 10 days
7	Guaranteed return (date different from the scheduled one)	Up to \$500 – difference in fare cost or penalty imposed by the carrier
8	Return delayed by Covid-19	Up to \$300 – difference or penalty imposed by the carrier
9	Return of companion of 15 years or less, or adult over 75 years	Up to \$5,000
10	Funeral Repatriation	Up to \$10,000 – for plans with a maximum limit of \$10,000 or \$25,000 Up to \$35,000 for plans with a maximum limit of \$50,000 or more
11	Accidental Death & Dismemberment	Up to \$10,000
12	Legal assistance	Up to \$1,500
13	Deposit expense	Up to \$1,500
14	Tow service for rented vehicle	Up to \$100
15	Flight cancelled or delayed for more than six (6) consecutive hours	Up to \$300
16	Location of lost luggage	Support call – tracking and delivery
17	Baggage delay for more than 24 hours	Up to \$200 – for plans with a maximum limit of \$10,000 up to \$200,000 Up to \$500 – for plans with a maximum limit of \$250,000 or more
18	Definitive loss of luggage after 10 days	\$20 per kilogram of luggage weight, up to \$1,000 – for plans with a maximum limit of \$10,000 up to \$200,000 \$40 per kilogram of luggage weight, up to \$2,000 – for plans with a maximum limit of \$250,000 or more
19	Return due to the death of an immediate family member	Up to \$500 – difference in fare cost or penalty imposed by the carrier
20	Return for catastrophic loss at your permanent residence	Up to \$500 – difference in fare cost or penalty imposed by the carrier
21	Connection flight loss for more than six (6) consecutive hours	Up to \$150
22	Loss of passport	Up to \$500 – consular management
23	Crisis Assistance Plus Coverage	Crisis Assistance Services during a Period of Travel

III.	OPTIONAL BENEFITS	The following benefits will only be provided if the additional amount has been paid, the limit amount is indicated below and the benefit is specified in the Certificate issued by the Company.
1.	Trip cancellation and Interruption due to catastrophic event	Compensation for the loss of prepaid, non-refundable expenses in connection with an unavoidable cancellation or interruption of travel for a covered cause. Maximum limit: \$ 0
2.	Dangerous, Professional or Amateur Sports	Medical assistance services for the stabilization and treatment of a Medical Emergency resulting from your participation in Dangerous, Professional or Amateur Sports. The limit of this benefit will be the maximum coverage selected, not to exceed \$100,000 Included: No
3.	Pre-Existing Medical Conditions	Medical assistance services for the stabilization of a medical emergency resulting from a pre- existing condition. Maximum Limit: 30% of the maximum coverage selected under the plan, not to exceed \$30,000 Included: No
4.	Future Mom	Medical assistance services for the stabilization of a medical emergency due to illness or accident resulting from your pregnancy. Maximum limit \$10,000 Selected: No
5.	Pet Assistance	Medical assistance services for the stabilization of a medical emergency due to non-pre- existing disease or accident of the pet. Maximum limit \$1,000 by pet. Maximum 3 (apply for cats and dogs only) Selected: No
6.	VIP Legal Assistance	Legal presence assistance during your trip with local support. Selected: No

The total sum of all expenses incurred under this Plan may not exceed the maximum limit per person indicated under Subsection I.1 of this Table of Services. The benefits and services provided under this Plan only apply in emergency situations and events that occur suddenly and unexpectedly for the first (1st) time during a trip abroad. This Plan is not a health insurance policy.

Online Traveler Assistance Plan

I. CONDITIONS

REDBRIDGE ASSIST, S.A. hereinafter also referred to as "Redbridge", "the Company", "We", "Our", "Our", "Us", agrees to provide in favor of the Certificate Holder and his Eligible Dependents registered as such, hereinafter referred to as "You" "Your" "Your", the Traveler Assistance services included under the Plan during the course of a trip abroad, outside your country of domicile and permanent residence, in accordance with the number of days or dates contracted, subject in all respects to the limits specified in the Table of Services and the terms and conditions, limitations and exclusions of this Plan. Services must be considered Medically Necessary and approved by the U.S. Food and Drug Administration (FDA) (if applicable) and will be paid according to the Usual, Customary and Reasonable (UCR) costs or at special rates approved by the Company for the same geographic area, country or specific provider.

It is clearly understood and accepted by the Certificate Holder and his Eligible Dependents that the assistance plans do not constitute under any reason an insurance or related product, nor is it: a social security or prepaid medicine program, a home medical service or unlimited medical service. Therefore, they do not have as their main object the complete health, nor the definitive treatment of the ailments of the Holder and / or his dependents. The medical assistance services to be provided by the Company are expressly and only limited to emergency treatments of acute conditions and are only oriented to primary assistance in travel of sudden and unforeseeable events where a clear, verifiable and acute illness or medical condition has been diagnosed that prevents the normal continuation of a trip, as long as such disease or medical condition is not on the exclusion list. These plans are designed to guarantee the primary and normal and initial recovery of the Holder and / or dependents and the physical conditions that allow a normal continuation of their trip. They are not designed, contracted or loaned for:

- Elective medical procedures
- Perform routine medical check-ups, or check-ups that have not been previously authorized by the Operational Center
- Advance benign or long-lasting treatments or procedures

Any assistance or treatment will cease and will not be the responsibility of Redbridge once the Holder and his dependents return to their place of residence or when the period of validity of the chosen plan expires, at the time the emergency ceases or when the maximum limit has been reached.

The Traveler Assistance Services Program offers three (3) plans:

1. **1. Unique trip.** The Plan consists of one (1) single trip for the number of days or dates contracted, not exceeding one hundred and eighty (180) consecutive days outside your country of domicile and permanent residence, excluding any period of habitual, assiduous, temporary or secondary residence abroad.
2. **2. D.30 Unlimited Travel.** The Plan consists of three hundred and sixty-five (365) days of duration, allowing unlimited travel abroad, outside your country of domicile and permanent residence for a maximum of thirty (30) consecutive days per trip, being excluded any period of habitual, assiduous, temporary or secondary residence abroad. If your plan has a deductible, this must be covered by the Holder on each trip made in accordance with the emergency that arises.
3. **3. D.60 Unlimited Trips.** The Plan consists of three hundred and sixty-five (365) days of duration, allowing unlimited travel abroad, outside your country of domicile and permanent residence for a maximum of sixty (60) consecutive days per trip, excluding any period of habitual, assiduous, temporary or secondary residence abroad. If your plan has a deductible, this must be covered by the Holder on each trip made in accordance with the emergency that arises.

ELIGIBILITY. Individuals from six (6) months to ninety-nine (99) years of age attained, including Eligible Dependents from six (6) months to sixty-four (64) years of age attained. The Certificate Holder is responsible for notifying the Company of any change in country of residence.

When the Certificate Holder is a minor between the ages of six (6) months and seventeen (17) years, the Certificate is issued based on the information provided by the parent who enjoys parental authority or legal guardian of the minor at the time of registration. Redbridge expressly disclaims all liability or liability, concerning or related, while the minor is traveling in the custody and care of the common commercial carrier or any other passenger transportation entity or service. Redbridge's liability and obligations are strictly limited to those set forth under the Online Traveler Assistance Plan.

OTHER COVERAGES. The Certificate Holder and his/her Eligible Dependents registered as such, are required to communicate to the Company of any other travel coverage, medical expenses or any other similar coverage with another company. In no event shall Redbridge provide or pay for duplicate support services where the Certificate Holder and/or his/her dependents are covered or are requesting assistance through another assistance plan, policy or addendum for the same services, including with Redbridge or an affiliated company. If this occurs, Redbridge will only be liable for payment for services under the terms and conditions of the longest-serving assistance plan, policy or addendum in effect with Redbridge.

INABILITY TO PROVIDE ASSISTANCE. In places where it is not possible to provide immediate assistance due to lack of adequate infrastructure, areas with a small population, rural or outside the urban area or in the case of events of unforeseen circumstances or force majeure beyond our control or anticipation, Redbridge will be exempt from all responsibility. Redbridge agrees to carry out its commitments within the shortest possible time under the circumstances.

PRE-EXISTING AND RECURRENT MEDICAL CONDITIONS. The obligations contracted by this Plan will only apply in those unexpected events, accidents and illnesses that occur for the first (1st) time after the Start Date of the trip. The Plan excludes any pre-existing and/or recurrent medical condition, chronic or not, known or not by the Certificate Holder and eligible Dependents enrolled as such, as well as those diseases with ongoing treatments, their consequences and exacerbations or any other event provoked or resulting from them, except if otherwise indicated in the Services Table.

INTERNATIONAL TRAVEL ASSISTANCE. Redbridge agrees to provide twenty-four (24) hours a day, three hundred and sixty-five (365) days a year, the traveler assistance services required by an emergency situation or event that occurs during the course of a trip abroad, outside the country of domicile and permanent residence, in accordance with the contracted Plan. Redbridge provides travel assistance services through its Operational Center, responsible for managing, coordinating and / or paying for the services provided under the Plan, subject in all aspects to the limits, terms and conditions thereof. The time used to determine the date a service starts or ends, as well as the time to set the Plan Effective Date or End Date, will be the time of the country where the service is provided. Only those persons registered by the Certificate Holder as Eligible Dependents and whose names are indicated on the Certificate issued by Redbridge, will be entitled to the services provided by the Plan, non-transferable to third parties. Any person enrolled under the Plan agrees that the services provided by the Traveler Assistance Program are of means and not of results, therefore, Redbridge is exempt from all liability arising from, without limitation to, any malpractice, negligence, error, inexperience, recklessness or lack of organization of the providers or entities that provide the services in each case.

MAXIMUM PERIOD OF ATTENDANCE

Unique Travel Plan. Assistance services will be provided during the course of a trip according to the number of days or dates contracted by you, not exceeding one hundred and eighty (180) consecutive days in the same location or geographical area. The termination of the trip will imply the automatic cessation of all services under the Plan, including those cases initiated and in progress at the time of the end of this period, except those hospitalizations initiated in which the services will continue for a complementary period of five (5) days maximum. The Term of this Plan is equal to the number of days or dates recorded for one (1) single trip, and automatically ends at the end of the trip.

Unlimited Travel Plan (D.30 & D.60). Assistance services will be provided during the course of a trip without exceeding the maximum number of consecutive days granted by the contracted Plan, as indicated in the Certificate issued by the Company. The termination of the thirty (30) or sixty (60) consecutive days, depending on the contracted Plan, or the termination of the trip that implies the automatic cessation of all services under the Plan, including those services initiated and in progress at the time of the end of this period, except for those hospitalizations initiated in which the services will continue for a complementary period of five (5) days maximum. The Plan consists of three hundred and sixty-five (365) days, and automatically ends at the end of this period, at 12:01 a.m. standard time on the date of the country where the Plan is purchased.

Waiting Period. Any Plan purchased after the Start Date, will have a Waiting Period of seventy-two (72) hours and therefore, the coverage will come into force once this period has passed. In the event that the request is to acquire a new Certificate while the Holder and his Eligible Dependents are traveling, the new issue must be made before the end of the Certificate in force. Under no circumstances may the new Certificate be used to initiate or continue treatment and / or assistance for conditions arising during the validity of the initial Certificate. The new Certificate purchased will have a waiting period of eight (8) days for Covid-19 expenses and seventy-two (72) hours for any other expense contemplated within the selected service plan.

Cancellation of the Plan. If the Certificate Holder decides to cancel the Plan, he/she must send an email to service@redbridgeassist.com no less than seventy-two (72) hours prior to the Start Date/Time of the trip. Once received, we will proceed to invalidate all documents and refund the payment received, less the greater amount of, ten (10%) percent of the total cost or \$20.00, by the same payment method used at the time of purchase. Redbridge will not refund payment if, the cancellation request is received within seventy-two (72) hours or less to the Start Date of the contracted trip. Additionally, in the Unlimited Travel Plan, payment will not be refunded when the cancellation request is received after the start of the first trip.

II. DEFINITIONS

These definitions shall apply as long as the specific term is used in the text of this document.

Accident means any unforeseen event or situation, of bodily harm suffered by the Certificate Holder and/or his Eligible Dependents, caused by foreign, out-of-control and moving agents, external, violent and visible and sudden agents. Whenever the term "Accident" is mentioned, the resulting injury or ailment shall be understood to have been caused directly by such agents and independently of any other cause. Accidents whose origin is due to carelessness, provocation or the lack of prevention measures on the part of the Holder and / or his Dependents are excluded from any assistance. If the bodily harm is produced as a result of causes other than those mentioned above, the Certificate Holder and his Dependents will have coverage up to the amount of Medical Assistance for Illness of the Contracted Plan.

Acute Illness means the short and relatively severe process of alteration of the state of the body or any of its organs, which could interrupt or alter the balance of vital functions, which can cause pain, weakness or another manifestation foreign to its normal behavior.

Amateur Sports means any activity, athletic or sporting event of any kind, where participants compete without remuneration, including practice and training sessions for it.

Assistance Services means the services provided under the Plan.

Brand Name Drugs means any drug or medicine manufactured and synthesized by a laboratory responsible for its research, which has a patent and registered trademark, and the active ingredient and brand name appear on the product packaging.

Business Days means the working days during the calendar year.

Calendar Days means the three hundred and sixty-five (365) days of the calendar year.

Certificate means the document issued by Redbridge indicating the Contracted Plan, duration period, name of the Certificate Holder and any other persons registered as Dependents under the Plan and any other important information.

Certificate Holder (Customer) means the person purchasing the Travel Assistance Plan in favor of Eligible Dependents registered as such and whose name appears on the Certificate.

Chronic Illness means any continuous, repetitive and persistent pathological process over time, greater than 30 days of duration.

Close/Immediate Relative means the spouse or Domestic Partner (as defined), biological children, stepchildren, legally adopted children, parents, siblings of the Certificate Holder or your Eligible Dependents.

Common Commercial Carrier means the method of transport of passengers and cargo, whether by air, land or sea, subject to regular itineraries and published fees, hereinafter also referred to as "carrier".

Congenital Illness means the pathology present or existing from before the moment of birth.

Contracted Plan/Plan means the Travel Assistance Plan purchased online from Redbridge, or through an intermediary or by any other form or means approved by Redbridge, which contains the description, terms and conditions, limitations and exclusions of all services provided under the Contracted Plan, also referred to as "Plan".

Country of Domicile and Permanent Residence means the country where the Certificate Holder and Eligible Dependents maintain their permanent legal residence, also hereinafter referred to separately as "country of domicile" and "country of permanent residence."

Covered Travel means travel outside your Country of Domicile and Permanent Residence during the time period or dates selected by you, which can be evidenced by travel tickets and all passport pages, if deemed necessary.

Covid-19 means a respiratory disease caused by the coronavirus called SARS-CoV-2 of rapid spread between humans and declared by the World Health Organization as a pandemic in March 2020.

Dangerous Sports means any activity, competition, athletic or sporting event of any kind, whether private, public, professional or amateur, including practice and training sessions for the same, which presents a high degree of risk or danger to the physical and / or emotional integrity of the person. Dangerous Sports include but are not limited to: American football, rugby, aviation; bungee jumping, building climbing, torrenting, mountain climbing, puenting, caving, skeleton, animal hunting, bobsleigh, archery, rifle shooting; horse racing; racing on motor vehicles, automobiles, motorcycles, scooters, etc; skiing, snowboarding and/or other winter sports of any kind, hockey, mountaineering or alpinism, boat racing, spearfishing, diving, rafting; boxing, martial arts, wrestling; acrobatics, parachuting, paramotor, paragliding, model airplanes, ultralights, hang gliding, excursions to unexplored regions or areas, among others.

Deductible: means the fixed and determined amount that is the responsibility of the Holder and must be paid by him before the first medical assistance is provided, as a mandatory initial payment for the expenses that said assistance originates. The benefit begins once the Deductible is satisfied.

Domestic Partner means the person eighteen (18) years of age or older, living with the Certificate Holder at least six (6) months prior to the Plan Effective Date, maintaining a financially interdependent common law relationship that can be evidenced in an affidavit and any other suitable document, if required.

Effective Date means the date the Plan takes effect.

Eligible Dependents means the spouse or Domestic Partner (as defined) of the Certificate Holder and unmarried children of both up to the age of eighteen (18) years of age residing and economically dependent on them; or in the case of unmarried children up to the age of twenty-three (23) who are enrolled as full-time students at an accredited university or college and financially dependent on the parents.

Expiration Date means the date on which the Plan terminates or ceases to be in force.

Force Majeure means an unforeseen, sudden and involuntary event or circumstance that prevents immediate assistance.

Generic Drug means any drug or drug marketed without a registered trademark, of reduced cost, chemically identical to the registered trademark since both have the same active ingredients as a substance.

Hospital means an entity or medical center licensed as such, in the jurisdiction where it is located and its main function is:

- a. provide medical care, treatments and surgical services in its facilities to inpatient and outpatient patients;
- b. receive compensation from patients and insurance providers for such services;
- c. operate under the direction and supervision of a team of licensed physicians;
- d. provide 24-hour nursing services, delivered and supervised by licensed nurses; and
- e. count with equipment and facilities in its amenities for major surgery (or a written contractual agreement with a Hospital accredited in the practice of surgical procedures).

A facility or part thereof, the regular and principal operation of which is a resting center, nursing care facility, convalescent center, and/or nursing home, assisted living or care, mental health facility, or facility intended for the treatment of drug addiction, alcoholism and/or any other substance abuse problem is not considered a "Hospital". Hospital does not mean any entity or institution, governmental or not, in which the person receives treatment and is not required to pay.

Illness means a physical or mental disability, condition or disorder, which causes an adverse impact on your state of health.

Injured or Ill means the person suffering the results of an Accident or unexpected Illness resulting in a Medical Emergency.

Luggage means all personal possessions, including suitcases and packages carried during a trip, shipped and registered with the Common Commercial Carrier.

Medical Emergency means an Illness or Accident that endangers the life of the person or the roadway of any of their organs at risk and for which they require immediate medical attention.

Medical Team means Redbridge's medical staff who evaluate, manage and approve access to healthcare services in accordance with these conditions.

Natural Disaster means a climatological event of great magnitude, caused by natural forces resulting in a state of emergency that affects or endangers the life, personal integrity and property of a group of people. Examples of natural disasters include: hurricanes, tornadoes, earthquakes, fires, floods, volcanic eruptions and tsunamis, among others.

Operating Center means the support care center and the team of professionals that coordinate the provision of assistance services.

Physician or Specialist means an individual graduated and licensed as such, not limited to a physician or medical doctor (MD, PHD, DO), dentist (DDS or DMD), in the jurisdiction where he/she practices within the scope of his/her license.

Pre-existing Disease or Medical Condition means any pathological physical process that recognizes an origin or etiology prior to the Effective Date of the Plan or the trip Start Date (or that which is later) and that is feasible to be objectified through complementary diagnostic methods of habitual, daily, accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). Pre-existence is understood as any disease, or state of the body, or process known or not by the Certificate Holder and his Dependents, which has needed or required a period of training, or a gestation, or an incubation within the body of the Certificate Holder and / or his Dependents before having started the trip. Clear and common examples of pre-existences just to name a few are: kidney or gallstones, blockages of arteries or veins by clots or others, respiratory diseases such as asthma, lung problems, emphysemas, HIV, usually problems related to blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformations, genital mycosis, liver abscesses, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a short or long training period, but in all cases more than a few hours of flight, recognizing that this state or pathological process existed within the body before getting on the plane or the means of transport on the Effective Date of the assistance Plan, even when the symptomatology occurs for the first time after having started the trip. It is also considered a Pre-existing Condition, if: a) you have been advised to consult a doctor; b) you have consulted a doctor and/or have been recommended treatment; or c) you have or have had symptoms that cause a prudent person to see a doctor or health care provider.

Prescription Drug means any drug or medication approved by the U.S. Food and Drug Administration or any other regulatory entity, with legal restriction on its use, and which can only be dispensed upon prescription of a licensed physician or pharmacist in the jurisdiction where it is distributed for use.

Professional Sports means the practice, training or participation in sports or in any private or public sporting event or competition, for which a person receives economic compensation or any type of remuneration or benefit, directly or indirectly; recurring sports activities (hobby) receiving some type of sponsorship, donation, help, or benefit to cover or offset the expenses involved in the practice of said activity.

Recreational Sports means any activity or sport of a private, non-professional, amateur or competitive nature, carried out strictly in a recreational nature, in areas expressly suitable and authorized for that purpose, such as tours or rides in cars, bicycles, motorcycles or similar vehicles, whether as a passenger or driver, provided that such tours or rides do not constitute an athletic or sporting event, s or competition and that it is not a Dangerous Sport.

Recurrent Condition means disorder, symptom, illness or injury, Chronic or Congenital condition that emerges repeatedly.
Recurrent Illness or Medical Condition means return, repetition or appearance of the same illness or condition after being treated.

Repatriation or Repatriate means the return of the sick or injured person to the country of permanent residence or in case of death his mortal remains.

Serious Illness means an alteration or deviation of the physiological state in one or more parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less predictable, that is, any ailment or injury with permanent or non-permanent sequelae that partially limit or totally impede the occupation or habitual activity of the affected person, or incapacitate it for any activity and whether or not it requires the assistance of other people for the most essential activities of life.

Service Provider means the independent person or entity, contracted to supply the services or items at a certain cost.

Start Date means the date on which the trip abroad begins.

Station or Terminal means the facility for the arrival/departure of passengers and cargo, with regular scheduled itineraries, also called entry or exit point.

Sudden or Unforeseen Illness or Medical Condition means prompt, unthinkable, unforeseen illness contracted after the Effective Date of the assistance Plan.

Temporary Residence Abroad means any assiduous, frequent, temporary or secondary residence abroad, outside the Country of Domicile and Permanent Residence, including periods for studies or work abroad.

Termination Date means the date on which the provision of all services ends.

Terrorism or Terrorist Act means any act, activity or violent plot premeditated, planned or carried out by clandestine groups or agents against civilians or non-combatant targets, which injures or kills individuals or causes substantial harm to achieve a political, ethnic or religious objective, declared by an authorized government entity.

Travel means the departure abroad of your Country of Domicile and Permanent Residence and the subsequent return to it. For the purposes of this Plan, the trip begins once past the security point of departure at the Terminal of your Country of Domicile and Permanent Residence and ends on your return once you have passed the point of immigration and customs of arrival at the international Terminal of your Country of Domicile and Permanent Residence.

Travel Assistance Program means the assistance services provided in the Plan offered by Redbridge.

Usual, Customary and Reasonable means the rate or cost established by most Service Providers for the same or similar service or item, within the same Geographical Area, also known as UCR.

Zone or Geographical Area means a country, city, region or location used by the Company to determine the residence and cost of services and items, equal or similar, within the same area.

III. LIMITS

The limit per service and the amount of the Deductible (if selected) specified in the Table of Services are expressed in U.S. dollars equivalent to the local currency where the emergency occurred. In all events, these limits represent the maximum benefit amount recognized under the Plan. The sum of all expenses related to medical services provided under the Plan shall not exceed the maximum limit amount indicated in the Table of Services, Subsection I.1.

IV. SERVICES PROVIDED BY THE PLAN

All services described below are subject to the limits specified in the Services Table and require notification to Redbridge within seventy-two (72) HOURS of the event or emergency occurring to obtain Pre-Certification by the Company. Failure to comply with this requirement will relieve Redbridge of any liability or liability in connection with the required support service. This Plan expressly excludes any pre-existing and/or recurrent medical condition, chronic or not, known or not by the Certificate Holder and the dependents registered as such, as well as diseases with ongoing treatments, their consequences, complications and exacerbations or any other event provoked or resulting from them.

a. MEDICAL ASSISTANCE SERVICES FOR ILLNESS OR ACCIDENT

1. **Hospital Services.** Semi-private room, food, nursing care, surgery room, intensive or specialized care unit, anesthesia, blood transfusion, oxygen and other medical supplies, such as casts, bandages, crutches, cane, slings and splints, among others.
- **Preexisting Conditions.** Medical care for the stabilization of emergencies suffered by a pre-existing and/or chronic condition. It will be covered up to the limit amount specified in the Table of Services. The coverage provided for chronic and/or pre-existing diseases includes the following eventualities: Acute episode or unpredictable event, decompensation of known or previously asymptomatic chronic and/or pre-existing diseases. This coverage is provided exclusively for primary medical care in the acute episode, or unpredictable case, the emergency must require assistance during the trip and cannot be postponed until return to the country of residence, the Operational Center reserves the right to evaluate and notify the patient of the most appropriate treatment and / or repatriation to his country of residence.

- **Covid-19.** Medical services for the stabilization of the disease being the Holder and / or their dependents positive to the virus. The Holder and his dependents must always and without exception contact the Operational Center, who in turn will coordinate a virtual appointment by Telemedicine and, according to the opinion provided by the Medical Department (Medical Team), if the Holder and / or his dependents present symptoms related to COVID- 19, the Operational Center will coordinate the relevant medical consultation, according to the safety and health protocols of each country, covering the expenses incurred up to the maximum coverage limit indicated in the Table of Benefits. Within the medical benefit for Covid-19, two (2) medically necessary screening tests will be included, up to the amount sublimited for this disease. Under no circumstances will screening tests that are necessary for entry or return to any country be covered. All tests will be approved within the first 5 days after symptoms, as long as it is medically necessary and has been notified to the Operational Center.
 - **Recreational Sports.** Medical care for the stabilization of a Medical Emergency suffered by a practice of sports when this is done exclusively for recreational purposes, in areas expressly appropriate and authorized for this purpose, up to the limit specified in the Schedule of Services. Any practice of Dangerous Sports, Professional or Amateur, is excluded from this benefit.
2. **Services of Doctors and Specialists.** Consultations, treatments and surgical procedures provided by a licensed physician or specialist.
 3. **Prescribed Medications.** Medications prescribed to treat the emergency by the attending physician in the country where the event occurred.
 4. **Diagnostic Tests.** Urine and blood laboratories, x-rays, electrocardiogram and any other urgent tests required for the diagnosis of an emergency.
 5. **Dental Emergency.** Limited to the treatment of pain and control of inflammation or infection arising from an emergency, due or caused by trauma or accident. Dental treatments of ducts, changes of socks, crowns, prostheses, sealings, dental cleanings, smile designs or any other treatment not specified in this plan are excluded from coverage.

This Plan does not cover expenses incurred after the date the emergency ends, even in those cases where expenses were incurred for the ongoing treatment of the medical emergency, such as consultations and other follow-up medical services.

b. EMERGENCY ASSISTANCE SERVICES

These services are offered by independent service providers or entities, authorized by Redbridge.

1. **Land or air transfer by Medical Emergency.** It provides ground transportation to the nearest hospital facility to receive the medical assistance necessary for the stabilization and treatment of the emergency. When appropriate medical treatment is not available in the area where the sick or injured person is located and the attending physician certifies in writing the urgent need to transfer the patient to the nearest medical facility where appropriate medical care and treatment is available, Redbridge, after determining the validity and urgency of the case, coordinate the air medical transfer according to the possibilities and circumstances of the case, up to the sub limit amount for this benefit in accordance with the maximum limit of the contracted Plan, as indicated in the Table of Services, Subsection II.1. If the injured or sick person and/or their companions decide to proceed with the air medical transfer, contradicting Redbridge's opinion, all costs and responsibilities in connection with the transfer and its consequences shall be entirely the responsibility of the injured or sick person and/or their companions, exonerating the Company and its affiliates from any responsibility or obligation related thereto.
2. **Repatriation by Medical Emergency.** When the Company deems it necessary to repatriate the injured or sick person and provided that the doctor attending to him at the place where the emergency occurred certifies in writing that the patient is medically stable, medical repatriation to the country of permanent residence will be carried out by regular flight or air ambulance within the possibilities and circumstances of the case approved by Redbridge, up to the sub limit amount for this benefit in accordance with the maximum limit of the contracted Plan, as specified in the Table of Services, Subsection II.2. If the injured or sick person and/or his/her companions decide to proceed with the repatriation contradicting Redbridge's opinion, all costs and responsibilities in connection with the repatriation and its consequences, shall be entirely the responsibility and risk of the injured or sick person and/or his/her companions, exonerating the Company and its affiliates from any responsibility or obligation related thereto.
3. **Stay in Hotel for Convalescence.** This benefit requires a medical prescription and written certification by the attending physician at the place where the emergency occurs, indicating the purpose of immobilization of the injured or sick person as a direct result of an emergency, without prerogative to travel during the period of convalescence and provided that Redbridge determines the validity and urgency of the case and authorizes payment for the hotel stay of the convalescent person during the process of recovery, immediately after being discharged from the Hospital and up to the maximum limit and number of days indicated in the Table of Services.

4. **Hotel stay for Covid-19 Positive Abroad.** This benefit only pays for the stay in a hotel as indicated in the Table of Services, when you have traveled abroad and tested positive for Covid-19 during the trip and this prevents the return of the Holder and / or his dependents to their home or habitual residence or the continuation of the trip in the manner provided in the original itinerary. Only the additional accommodation expenses not foreseen in the original itinerary, made by the Holder exclusively during the period of confinement by public mandate up to a maximum of fourteen (14) days, will be paid. Additional accommodation expenses will include only expenses incurred for lodging, without extras, including phone calls, use of mini-bar, food or delivery of meals, rental of movies or other entertainment services. This benefit does not cover a preventive quarantine imposed by the local authority abroad, tests for Covid-19 necessary for entry into a destination country, or the stay of other people traveling with you who are not affected by Covid-19.
5. **Companion Transfer.** In the event that the Certificate Holder traveling alone or in the sole company of a minor is forced into hospital confinement projected to extend for more than five (5) consecutive days as a direct result of a Medical Emergency or Accident, the Company will pay for the transportation costs (economy class) of the person designated by the Certificate Holder to accompany the patient while he or she is hospitalized. The Company will verify the validity of the case and will be responsible for approving and determining the means and availability of the transfer.
6. **Hotel Stay for Companion.** Redbridge will coordinate and pay for hotel stay expenses and essential needs for one (1) companion previously authorized by the Company, to remain with the Certificate Holder while hospitalized as a direct result of a Medical Emergency or Accident for a period exceeding five (5) consecutive days, up to the maximum limit and number of days indicated in the Schedule of Services.
7. **Return Guarantee.** Redbridge will pay for the difference in fare cost or penalty imposed by the carrier for the return of the injured or ill person and one (1) companion to the country of domicile and permanent residence, on a date other than that originally scheduled; but only yes, such a change is a direct result of a medical emergency. Redbridge will be responsible for approving and determining the means and availability of transportation.
8. **Return delayed by Covid-19.** Redbridge will pay for the difference or penalty imposed by the carrier for the return of the Certificate Holder and / or his dependents in economy class of the same means of transport contracted, from the place where he is located to the country of domicile and permanent residence, when his original ticket is round trip, of reduced fare, with a fixed or limited date of return and cannot respect that date as a result of a positive diagnosis of Covid-19, which prevents the return to your home or residence. Tests performed for Covid-19 in order to return to the country of habitual residence are not covered.
9. **Return of Companion of 15 Years or Less or Adult Over 75 years.** Redbridge will coordinate and pay for the transportation of any dependent fifteen (15) years or younger and/or adult over seventy-five (75) years of age traveling in the sole company of the Certificate Holder and as a direct result of an emergency requiring hospitalization of the Holder, and the minor and/or older adult who needs assistance to return to their country of domicile and permanent residence and does not have any person or entity that will assist with the situation. In such case, Redbridge will approve one (1) companion and coordinate the return of the minor and / or older adult by the most appropriate means of transport in economy class, subject to availability in rate and without exceeding the maximum amount of this benefit.
10. **Funeral Repatriation.** In the event of the sudden death of a covered person during a trip abroad as a direct result of an emergency or accident that is not excluded under the Plan, Redbridge will coordinate and pay for the repatriation of the mortal remains or cremated remains (if required in the jurisdiction where the death occurs) to the place of burial in the country of domicile and permanent residence, by such means of transport as Redbridge deems appropriate. This benefit does not cover the cost of the final coffin, or funeral, burial, or cremation services.
11. **Accidental Death and Dismemberment.** In the event that the Certificate Holder and/or Eligible Dependents suffer permanent bodily loss or loss of life, as a direct result of an Accident occurring during the course of a Foreign Trip, Redbridge will pay for the services specified in the Profit and Loss Table.
Eligibility. This benefit only applies to the Certificate Holder and/or their spouse or Domestic Partner (as defined) between the ages of twenty (20) to sixty-five (65) years and dependent children, between the ages of twenty (20) to twenty three (23) years. This benefit ends when the Certificate Holder or his or her spouse or Domestic Partner reaches the age of seventy (70). For Dependent children, this benefit ends when the Dependent reaches the age of twenty-four (24).
Profit and Loss Table. With respect to the Dismemberment benefit, "loss" means a hand or foot by total separation through or above the wrist or ankle joint. With respect to an eye, "loss" means the total and irretrievable loss of sight in that eye. Payment of this benefit is subject to the Profit and Loss Table below:
 Life - 100% of the insured amount
 One hand - 50% of the insured amount
 One foot - 50% of the insured amount
 One eye - 50% of the insured amount

Loss of more than one limb resulting from an Accident - 100% of the insured amount.

12. **Reduction Benefit.** The benefit specified in the Table of Losses is automatically reduced by fifty percent (50%) when the Certificate Holder or his or her spouse or Domestic Partner reaches the age of sixty-six (66), subsequently maintaining the benefit unchanged until reach the age of seventy (70) years, the termination date of this benefit. In no case may the amount of this benefit exceed the limit selected for Emergency Medical Services indicated in Section I.1 in the Schedule of Services.
13. **Disappearance.** In the event of the disappearance of the Certificate Holder and/or their spouse or Domestic Partner or Eligible Dependents as a result of an Accident, for a period of more than twelve (12) months, we will examine all available documentary evidence and if the evidence leaves no alternative but to assume the loss of life, the Company will pay the accidental death benefit, subject in all respects to the terms and conditions of the Plan.
14. **Exposure.** If, as a result of an Accident, the Certificate Holder and/or their spouse or Domestic Partner or Eligible Dependent is unavoidably exposed to extreme weather conditions and a loss occurs as a result of the exposure, then such loss will be covered by the Plan.
15. **Maximum Liability:** The insured amount is per Certificate Holder. However, in the event of an Accident involving more than one Certificate Holder, the maximum liability for all affected Certificate Holder shall not exceed the amount indicated in the Table of Services as the maximum benefit. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made in proportion to the maximum liability defined in the Plan.

EXCLUSIONS. Accidental Death

1. loss occurs after ninety (90) consecutive days from the date of the Accident that caused the loss;
2. loss caused directly or indirectly, in whole or in part, or substantially contributed to by:
 - a. physical or mental injury, illness, infirmity or medical or surgical treatment;
 - b. mental or behavioral condition, disease or disorder;
 - c. ptomaine poisoning (products resulting from the putrefaction of animal or vegetable matter);
 - d. allergic reaction related to any previously diagnosed condition;
 - e. bacterial infections (except pyogenic infections that may arise from an accidental wound or laceration);
 - f. war or any act of war, whether declared or not;
 - g. self-inflicted injury, suicide, or attempted suicide;
 - h. participation in aeronautical operations or activities, except as a passenger on a commercial flight of regular itinerary;
3. attack against the, Certificate Holder and/or his Eligible Dependents or due to participating in fights, riots, strikes, assaults, any felony and/or criminal act;
4. having ingested, administered, absorbed, or inhaled alcohol, drugs, or a combination thereof, toxic substances, gases, or fumes, among others;
5. occurring after the Certificate Holder and/or his Eligible Dependents have attained seventy (70) years of age;
6. having ingested a medicine or, drug, unless: a. it has been prescribed by a licensed physician; and b. has been ingested at the dose prescribed by the licensed physician.
7. participation in the armed forces (any of its branches) of any country or international authority, at the federal or local level (any payment will be prorated for the period of service and returned by the Company) national guard, homeland security, police forces, firefighters, rescue unit and politicians;
8. hospitalizations in institutions or facilities whose main and regular operation is a rest home, convalescent center, nursing home, or centers specialized in the treatment and/or rehabilitation of drug or alcohol, addiction;
9. driving a vehicle, bicycle, motorcycle, or any type of motor vehicle (air, sea, or land) while under the influence of alcohol, drugs, and/or narcotics, including those bodily injuries resulting in death occurring while intoxicated (according to the legal level of the jurisdiction where the event occurred);

10. participation in Dangerous Sports, activities and/or sports competitions, whether amateur or professional, such as: American football, rugby, aviation; bungee jumping, body building climbing, torrenting, climbing, bungee jumping, juggling, caving, skeleton, animal hunting, bobsleigh, archery, rifle shooting; horse racing; racing in motor vehicles, automobiles, motorcycles, scooters, etc.; skiing, snowboarding and/or other winter sports of any kind, hockey, mountaineering; boat racing, spearfishing, scuba diving, rafting; boxing, martial arts, wrestling; acrobatics, skydiving, paramotoring, paragliding, model airplanes, ultralights, hang gliding, excursions to unexplored regions or areas, among others.
 11. mutilations, tattoos, body piercings, among others;
 12. participation in, practice of, or training in motor vehicle racing, whether by air, sea, or land;
 13. exposure to nuclear energy (nuclear reaction, radiation and/or contamination);
 14. Acquired Immunodeficiency Syndrome (AIDS), Complex AIDS-Related Syndrome (SCRS) and/or HIV-positive Opportunistic Diseases;
 15. cosmetic or reconstructive surgery;
 16. pregnancy, childbirth or abortion
 17. in connection with any person other than the Certificate Holder and/or his Eligible Dependent.
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12. **Legal Assistance.** In case you are involved in a traffic accident abroad and stopped by the local police and a legal process is initiated against you for the damages derived from the accident, Redbridge will reimburse you up to the maximum of the benefit indicated in the Table of Services. The Plan does not reimburse or pay for Legal Assistance expenses in the event of being involved in a traffic accident while driving under the influence of alcohol, drugs, hallucinogens or the combination of any of these, or having contravened the traffic laws in force of the country where the accident occurred. This Plan does not reimburse or pay for fines, penalties, or damages related to or resulting from the accident.
 13. **Deposit Expenses.** In case of being involved or being part of a traffic accident abroad and being stopped by the local police and to be released from jail a bond is required, Redbridge will reimburse up to the maximum benefit indicated in the Table of Services. The Plan does not reimburse or pay for bail expenses in the event of being involved in a traffic accident while driving under the influence of alcohol, drugs and/or hallucinogens, or having contravened the traffic laws in force in the country where the accident occurred. This Plan does not reimburse or pay for fines, penalties, or damages related to the accident.
 14. **Towing Service for Rented Vehicle.** If during the course of a trip abroad you rent a vehicle from a company legally constituted for that purpose and the vehicle suffers mechanical damage requiring the towing service, Redbridge will reimburse you for the expenses incurred by said trailer up to the maximum limit indicated in the Table of Services, provided that such expense has not been paid or recognized by the rental company.
 15. **Flight Delayed or Cancelled.** Redbridge will compensate you for Usual, Reasonable and Customary expenses up to the maximum amount indicated in the Table of Services for the expenses incurred for a hotel room and food in the event that your international flight is delayed or canceled for more than six (+6) consecutive hours for a covered cause beyond its control, without any other alternative transport available at the time, or by mandate of the authorities at the arrival/departure location and provided that such expenses have not been paid or acknowledged by the Carrier. This benefit will not apply if you are traveling subject to seat availability (stand-by). In such a case, if the delayed or cancelled flight causes you to miss a connecting flight, any expenses incurred will not be reimbursed by Redbridge.
 16. **Baggage Location.** Redbridge will provide assistance in tracking the destination of baggage lost by the carrier, without this implying any liability on your part. To access this service, you must first refer to the carrier and complete the Property Irregularity Report (P.I.R) provided by that carrier. Redbridge makes no commitment to locate baggage; but the carrier will be kept in contact and in the event that the luggage is located, the return of the luggage to the address provided will be arranged.
 17. **Baggage delay of more than 24 hours.** Redbridge will compensate you for reasonable and customary expenses incurred for the purchase of essential items such as personal hygiene items and clothing up to the maximum amount indicated in the Services Table, when the baggage checked under your name is not located by the carrier for more than twenty four (24+) hours from the time of arrival at the destination in your itinerary. You must refer to the carrier to report the loss and complete the Property Irregularity Report (PIR) provided by such carrier. This benefit will not apply when the destination of arrival is your country of permanent residence.

18. **Definitive Loss of Baggage** Redbridge will compensate the Holder and/or dependents in a complementary manner, up to the maximum limit specified in the Table of Services. To obtain this benefit, the following terms and conditions apply:
- That the airline and the Operational Center have been notified of the fact by the Owner before leaving the airport where the loss was recorded following the instructions described below.
 - That the baggage has been lost during its transport on a regular international flight, this benefit does not apply when the loss originates in a domestic flight journey, nor of chartered or chartered flights, private or military aircraft, or any flight that does not have a fixed published itinerary that operates regularly, nor when the loss originates in domestic flights abroad.
 - That the aforementioned baggage has been duly registered, labeled and dispatched in the hold of the aircraft and has been duly presented and delivered to the airline staff in the terminal clearance. Redbridge will not compensate Plan Holders for the loss of carry-on or cabin baggage or any other baggage that has not been properly registered with the airline and has been carried in the hold of the aircraft.
 - That the loss of the baggage occurred between the time it was delivered to authorized personnel of the airline to be boarded and the moment it should have been returned to the passenger at the end of the trip.
 - That the airline has assumed its responsibility for the loss of the aforementioned baggage and has paid or paid to the Holder or Dependents the amount provided by it. Redbridge will not compensate the Owner when he has not yet received payment from the airline.
 - Losses occurring in any type of ground transport abroad are not entitled to this compensation.
- Redbridge may only proceed with compensation for loss of baggage only after the airline responsible for the loss has duly compensated the Holder or Dependents. The Holder or Dependents cannot be compensated without proof of payment from the airline. NOTE: The compensation to the Holder or Dependents will be complementary to that paid by the airline as indicated in the Certificate corresponding to the plan purchased. In case of complementary compensation, the amount of the same will be determined as the difference between what is paid by the airline and the amount that is determined in accordance with the stipulations of the Purchased Plan, and always up to the maximum limit indicated by this concept in the Table of Services. No compensation will be valid if the payment of the airline equals or exceeds the maximum limit established in the Certificate for this concept. On the other hand, compensation for loss of baggage applies per piece or cargo and not per person.
19. **Return due to death of Close/Immediate Relative.** In the event that you have to interrupt a trip to return to your country of permanent residence due to the death of an Close/Immediate Relative (as defined), Redbridge will pay for the difference in fare cost or penalty imposed by the carrier. The Company at its own discretion will approve and determine the means and availability of this service and will ask you to deliver the segment of the unused ticket for return purposes.
20. **Return for Catastrophic Loss at Home.** In the event of a catastrophic event at your primary and permanent residence, such as violent break-in of doors and windows, vandalism, fire, explosion and/or flooding with potential risk of further damage, Redbridge will pay for the difference in fare cost or penalty imposed by the carrier for your return to the country of permanent residence. If the property belongs to two (2) or more persons registered under the same trip, Redbridge will only pay for the difference in fare cost or penalty imposed by the carrier for one (1) person. The Company at its own discretion will approve and determine the means and availability of transportation and will request the delivery of the segment of the unused ticket for return purposes.
21. **Loss of Air Connection.** In the event that you miss a connecting international flight (between two countries) for reasons attributable to the Carrier, resulting in a waiting period of six (6) hours or more, Redbridge will refund you for the expenses incurred for personal hygiene items, a hotel room and food, during the waiting period to board the next flight to the scheduled destination, and up to the maximum amount indicated in the Table of Services. This benefit will be applicable to connecting flights that have a transit time of at least 3 hours.
22. **Loss of Passport.** If during a trip abroad you accidentally lose your passport, Redbridge will reimburse you for the cost of consular management to obtain the temporary documentation required to return to your country of permanent residence. You must present Redbridge with the original invoice/receipt issued by the consulate, which provides details of the formalities, costs and evidence of payment.
23. **Crisis Assistance Plus Coverage.** Crisis Assistance Services during a Period of Travel. The Certificate Holder and/or Eligible Dependents receive a range of Crisis Response Services (listed in the general conditions of this benefit), that directly affect or have the potential to affect the Certificate Holder and/or Eligible Dependents during a Period of Travel. For more information about this coverage and its benefits, please refer to the general conditions and exclusions published in the QR code located on your Certificate card.

V. OPTIONAL BENEFITS.

The Optional Benefits available under the Online Traveler Assistance Program are described below and will only be provided if the applicable additional amount has been paid and up to the maximum amount indicated in the Services Table.

1. Cancellation and Interruption of Trip for listed reasons.

Cancellation Fees: In the event of an unforeseen, unavoidable and necessary cancellation of your trip for any of the following reasons, which occur after the date of purchase of the plan, we will compensate the Certificate Holder for the not refunded credited or otherwise compensated portion of the total deposits and other expenses paid in advance by the Certificate Holder, such as, transportation services, lodging expenses, excursions or shows, in connection with a trip which has not yet commenced and, in accordance with the terms of the contract/agreement entered into with the travel agency, tour operator and/or airline or cruise company, up to the maximum amount indicated in the Table of Services for this benefit.

Interruption Expenses: In the event of an unforeseen, unavoidable and necessary interruption of your trip for any of the following reasons, we will compensate the Certificate Holder for the not refunded, credited or otherwise compensated portion of the total deposits and other expenses paid in advance by the Certificate Holder, such as transportation services, expenses for accommodation, excursions or shows, from the date of interruption of the trip and, in accordance with the terms of the contract/agreement made with the travel agency, the tour operator and/or the airline or cruise company, up to the maximum amount indicated in the Table of Services for this benefit.

a. For Health Reasons

- i. Death or, Serious Illness or injury of the Certificate Holder or first-degree Close/Immediate Relative (as defined). A Serious Illness or injury is considered a health condition that requires hospitalization or makes it medically impossible for the person to start or continue the trip on the scheduled date. (This benefit includes hospitalization for more than 5 consecutive days due to Covid-19)
- ii. Death, injury or Serious Illness of the companion, who is considered to be the person who shares the same hotel room or cruise cabin with the Certificate Holder. A Serious Illness or injury is considered a health condition that requires hospitalization or makes it medically impossible for the person to start or continue the trip on the scheduled date. (This benefit includes hospitalization for more than 5 consecutive days due to Covid-19)
- iii. Notification for an immediate organ transplant to the Certificate Holder or first-degree immediate family member (parents, spouse, children, siblings), provided that the person was on the waiting list on the date of purchase of both, the trip and this optional benefit.
- iv. Complications of maternity until the twenty-eighth week (28) of gestation.
- v. In case of an Accident while heading to the airport or port to start the trip.
- vi. Death of the person hired to care for the minor or disabled children of the Certificate Holder.

b. For Legal Reasons

- vii. Summons as a party or witness issued by a court of competent jurisdiction requiring the Certificate Holder's presence in a proceeding that does not allow for postponement or extension.
- viii. Delivery for adoption of a child that coincides with the Start Date of the trip or occurs during the trip; except for the trips planned in order to formalize the delivery of the child for adoption.
- ix. Official summons of the Certificate Holder for divorce proceedings; excludes summons requisitions by the lawyer of the Certificate Holder.
- x. Police detention of Certificate Holder.
- xi. Police require the presence of the Certificate Holder after a robbery or other criminal activity at your primary and permanent residence or business.

c. For Work Reasons

- xii. Termination of employment of the Certificate Holder, provided that on the date of purchase of this benefit there has been no verbal or written communication to the Certificate Holder about the termination of employment. Excludes justified dismissal from work or resignation of the Certificate Holder.
- xiii. The Certificate Holder begins in a new job, in a different company unrelated to the previous employer, with an employment contract of more than six (6) months, provided that the job offer is received after the date of purchase of this benefit and before the Start Date of the trip.
- xiv. Immediate transfer of work of the Certificate Holder to another region for a period of six (6) more months, provided that the transfer notification is received after the date of purchase of this benefit and before the Start Date of the trip.

d. For Extraordinary Reasons

- xv. Natural Catastrophe (or the imminent threat thereof) or Terrorist Act that occurs the week prior to the scheduled Start Date of the trip or occurs during the trip, and the trip has to be canceled or interrupted.
- xvi. Catastrophic damage by fire, theft or by the force of nature in the main and permanent residence of the Certificate Holder or commercial premises owned by the Certificate Holder, which make the premises uninhabitable and require the presence of the Certificate Holder.
- xvii. The cancellation of the scheduled wedding of the Certificate Holder before the Start Date of the trip.
- xviii. Side effects of the vaccine required for the scheduled trip prior to the Start Date of the trip, which causes a serious illness that makes it medically impossible for the Certificate Holder to travel.
- xix. Theft of legal documentation within three (3) days prior to the Start Date of the trip, which makes it impossible for the Certificate Holder to travel.
- xx. Testing positive for Covid-19 , within 72 hours before the Start Date of the trip and preventing the start of the trip . Redbridge will pay the amount not refunded, credited or otherwise compensated by the airline or cruise line for the events contracted and paid prior to the Start Date of the trip. Fine suffered in a 75% in all expenses related to said trip such as hotel, vehicle rental, flight change, scheduled excursions.
As a requirement to obtain the benefit it is essential to present:
 - Positive Covid-19 test result issued by a qualified medical laboratory
 - Resolution of the Ministry of Health if the country so requires
 - Documents and invoices of penalties charged for the services that the Certificate Holder will not be able to use.

e. Requirements for Compensation - Cancellation and interruption of Travel

1. Having paid in advance the total amount requested for reimbursement.
2. Notify Redbridge within seventy-two (72) hours of the occurrence of the event causing the cancelation or interruption of the trip.
3. Provide original documentation to evidence your claim.
4. Provide complete round-trip tickets (or unused portion), and proof of total cancellation of the same.
5. Certification from the service providers (airline, cruise company, hotel and/or wholesale operator, as examples) indicating the penalty applied and the amount of the refund issued (if any), or other compensation, such as a credit for future trips, or that you did not receive any refund, credit or other compensation from said provider.
6. In case of Accident or Illness, medical certificate, and complete medical history. If it is an Accident, the police report must be provided.
7. In the event of death, a duly legalized copy of the death certificate must be submitted.
8. Proof of immediate family status.

EXCLUSIONS. Trip cancellation or interruption of Travel

1. Due to any cause that is not specified above
2. Any trip that does not meet all of the aforementioned conditions.
3. Expenses in connection with Travel that is waitlisted or cancelled by the Carrier.
4. Travel expenses with outstanding balances or payments due at the time the event occurs.
5. When any Eligible Dependent registered in the Certificate, decides to start or continue the trip regardless of whether the Certificate Holder has canceled or interrupted their trip.
6. In relation to any injury or Illness occurring 91 days or more prior to the Start Date of the trip, or Illness or injury existing at the time of purchasing the travel services of an agency, tour operator, airline or cruise line, including its consequences, complications, exacerbations, relapses, convalescences and all conditions under treatment prior to the Travel Start Date. The nature of the Illness or injury will be determined by Redbridge's Medical Team.
7. Traveling against a doctor's recommendation and/or traveling to receive medical services or treatment abroad.
8. Mental or behavioral Illness, disorders, and treatments, including occupational therapy.
9. Illness or injury caused or arising from the consumption of alcohol, use of drugs, narcotics, medications ingested in excess or without observing the prescribed dose, or any combination thereof;
10. Complications of pregnancy after the twenty-eighth (28th) week of gestation, natural childbirth or cesarean section.
11. Voluntary interruption of pregnancy and its consequences.
12. Illnesses or injuries arising from any illegal or unlawful act under the laws of the place where they occurred, or of the country where the Certificate Holder was involved in such act, directly or indirectly.
13. Injuries or Illnesses which are self-inflicted or deliberately consented to by others, suicide, suicide attempt, sexually transmitted diseases and open exposure to any kind of dangers, whether or not you are of sane mind.
14. Participation or practice involving the use of dangerous equipment in connection with a profession, air transport (except as a passenger paying a ticket); the use of two- or three-wheel motor vehicles, unless a valid driver's license issued in your Country of Domicile or Permanent Residence allows the use of such vehicles; professional training, Professional Sports, racing (except on foot), competitions with any type of motor vehicle, or any high-speed race or endurance test.
15. Operational tasks or missions as a member of the armed forces (any of its branches), local bodies, police, firefighters, or the rescue forces of any country.
16. Illness or injury during imprisonment, detention or any deprivation of liberty, regardless of the reason.
17. When the Certificate has been acquired and/or issued in the country of destination.
18. Consequence of default or financial failure of any transport or accommodation provider, any agent or travel agency acting on their behalf or any agent acting on behalf of the Certificate Holder and/or their Eligible Dependents.
19. The travel provider has provided the Certificate Holder with any type of compensation or credit for future use. These credits will be considered as compensation and the value will not be refunded, except for any penalties that the Certificate Holder pays due to the cancellation or interruption.

2. **Dangerous, Professional and Amateur Sports** Provides medical assistance services for the stabilization of a medical emergency resulting from the participation in or practice of Dangerous, Professional or Amateur Sports I, provided that it is carried out exclusively in areas expressly appropriate and authorized for this purpose during the course of a trip abroad, up to the maximum amount indicated in the Table of Services, Subsection I.1 Not exceeding USD \$100,000. This optional benefit does not include assistance derived from the practice of water activities carried out outside the areas authorized for this purpose, the practice of diving below 12 meters deep, as well as the practice of skiing, snowboarding and/or other winter sports outside the regulation tracks, excursions to unexplored regions or areas, alpinism or mountaineering that requires specialized equipment or that occurs above eleven thousand five hundred (11,500) feet or three thousand five hundred (3,500) meters. Building climbing, bungee jumping, base jumping, any kind of skill or speed competition with mechanical vehicles. NOTE: The age limit for participation in sports in any category is 65 years. The limit of this benefit will be the maximum coverage selected, not to exceed \$100,000.
3. **Preexisting Medical Conditions** It provides medical assistance for the stabilization of a medical emergency resulting from a pre-existing medical condition that emerges during the course of a trip abroad. Acute episode or unpredictable event, decompensation of known chronic and/or Pre-existing conditions, occult or previously asymptomatic. This coverage is provided exclusively for primary medical care in the acute episode, or in case of not predictable, with the superior coverage specified by the Contracted Plan, the Emergency must require assistance during the trip and cannot be postponed until the return to the Country of Domicile or Permanent Residence, the Operational Center reserves the right to decide the most appropriate treatment among those proposed by the medical staff and / or Repatriation to its Country of Domicile or Permanent Residence. All diseases related to sexual transmission are excluded from this coverage, including, but not limited to, syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others. Not covered in any of our Plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, glasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, outpatient ventilators, implantable devices, specific disposable equipment, etc. Diseases caused by the ingestion of drugs, narcotics, drugs that are reliably taken without a prescription, alcoholism, etc. This benefit will not cover for any reason the follow-up or continuation of treatments initiated during the validity of the first Certificate of a Certificate Holder or Dependent who has decided to purchase a second assistance Pan. For Plans purchased on an annual basis (unlimited plans), the coverage limit purchased will be applicable for the entire term of the Certificate, not per trip. The optional pre-existing illness benefit will only cover 30% of the benefit under Subsection I.1, not to exceed USD 30,000.

Obligations of the Certificate Holder and his Dependents:

- The Holder and/or his/her Dependents shall follow all medical instructions given by the attending physician assigned by Redbridge and take all medications as prescribed and necessary form.
 - If the Holder and/or Dependents are interested in contracting a plan that includes emergency coverage for pre-existing medical condition and suffers from any of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the Holder and/or Eligible Dependents must consult their personal physician in their home country before starting the trip and obtain written confirmation. that they are able to travel for all the scheduled days, the desired destination and condition is not an inconvenience for all scheduled activities.
 - The Holder and/or Eligible Dependents will not be able to start the trip after receiving a terminal diagnosis.
 - In order to access this coverage, the Holder and/or Dependents must have been stable for more than 12 months.
- In the event that it is determined that the reason for the trip was treatment abroad for a chronic or pre-existing condition, the Operational Center will deny coverage.

4. Mom to be

Provides medical services for the stabilization of a medical emergency due to illness, accident or clear and unforeseeable complications that may arise linked to pregnancy from 12 weeks to 32 weeks of gestation completed, including premature births and miscarriages, which emerges during the course of a trip abroad, up to the maximum amount selected in the optional benefit of the Assistance Plan.

Futura Mamá's coverage will be valid for a maximum of 30 days from the start date of the trip abroad. Particular Exclusions to this benefit:

- a. Controls, ultrasounds, medical consultations in general, medical studies, etc., that are part of the routine controls of the pregnancy process and are not emergency
- b. Deliveries and caesarean sections of normal course and in term
- c. Medical expenses related to the newborn
- d. When it is determined that the reason for the trip is to attend your birth abroad and. When it is determined that the purchase of the Certificate was made before week twelve (12) after week thirty-two (32) of pregnancy.

NOTE: The age limit to access the Future Mom benefit is a minimum of 18 years up to a maximum of 40 years. This benefit will have a deductible of USD \$200.

5. Pet Assistance

Provides medical services for the stabilization of a non-pre-existing medical emergency or accident of the Certificate Holder's pet, which emerges during the course of an overseas trip, up to the maximum amount selected in the optional benefit of the Assistance Plan. Redbridge will cover the expenses of necessary veterinary assistance, such as consultations, medication, diagnostic tests or surgical interventions, among others, as long as it is a verifiable medical emergency.

Particular requirements to this benefit:

- o Only dogs and cats will be allowed.
- o The pet is eligible as long as they are four (4) months old and are not older than eight (8) years.
- o The owner of the pet must present the complete and current vaccination card, on the understanding that the pet under one year must prove to have received its booster shots.
- o The pet at the time of travel must not present any disease. The pet must be properly dewormed, internally and externally.

Particular exclusions to this benefit:

- o It will not cover any type of controls, investigative examinations, medical consultations in general, medical studies, etc., that are not of medical emergency.
- o Vaccinations and/or deworming.
- o Diseases resulting from the lack of deworming or vaccinations.
- o Pets in gestation.
- o Pets that, at the time of travel, are sick.
- o Pets in medical treatment.
- o Pets under four months and over eight years.
- o Pets that do not have the complete and current vaccination card.
- o Pets that do not comply with the rules and legal requirements for international transfer.

Pet Assistance coverage must last based on the number of days of the selected plan up to a maximum of 90 days from the start of the trip abroad.

6. VIP Legal Assistance

It provides legal assistance services during your trip abroad. The assistance available usually includes advice and consultations for various legal matters, including: immigration, visa issues, Covid-19 legal information, traffic violations and accidents, minor infractions, criminal, civil, administrative incidents and representation in preliminary stages in potential litigation, among dozens of daily legal matters that a traveler may suffer during their stay abroad.

The benefit includes:

- o Coverage of 5 hours of legal assistance (remote or personal) per event.
- o Up to 3 legal events for the term of the respective plan.

VI. PLAN LIMITATIONS AND EXCLUSIONS

This Plan does not cover or pay for emergencies, events, losses and/or deaths caused by, related to and/or resulting from, directly or indirectly, any of the following:

1. events or situations that occur: a) before the Plan Effective Date and after the Registered Travel End Date, b) during the Waiting Period c) in the country of permanent residence, or in the country where the Plan was contracted, or in the country where the client was located on the date the Plan was contracted, c) during trips that exceed the total number of days allowed in accordance with the contracted Plan;
2. in the event that the Certificate Holder or any eligible dependent registered as such: a) requests or has requested the provision of services in connection with the same event, through any other independent company or service provider, b) has contracted, procured or is covered under any other Traveler Assistance Program, insurance policy or similar plan covering the same event, c) request or have requested follow-up medical services for a condition, illness or injury or accident for which you received treatment during a trip; (d) for treatment provided after the end of the journey or after returning to their country of permanent residence;
3. visits, consultations, treatments, surgeries and medical supplies that in Redbridge's opinion: a) do not constitute an emergency or are not medically necessary, b) expenses were incurred, without obtaining Pre-Certification by Redbridge; c) decisions were made, arrangements were made and expenses were incurred contradicting Redbridge's opinion or without having taken into consideration the Company's advice;
4. disease, chronic or not, congenital, pre-existing and / or recurrent, diagnosed or not, known or not, as well as its sequelae, symptoms or complications and / or any condition or harmful effect on health resulting from treatment, drugs and / or chemicals, even when these emerge for the first (1st) time during a trip;
5. illnesses, injuries, conditions or medical complications resulting from treatments carried out or carried out by persons or professionals not authorized by the Company's medical department;
6. medical, dental and hospital services, drugs, treatments, examinations and/or surgeries provided, managed and/or prescribed by a doctor or medical professional who is a relative/relative (up to 4th degree of consanguinity) of the Holder and/or any of the Eligible Dependents;
7. conditions, burns or injuries resulting from prolonged exposure to the sun or sources of heat, chemical, UV rays.
8. cosmetic treatments, plastic or reconstructive surgery, and any complications;
9. homeopathic treatment, chiropractic, acupuncture, kinesiotherapy physio, thermal cure, podiatry, non-conventional medicine or considered experimental or investigative;
10. physiotherapies, in these cases the expenses will be borne by the Certificate Holder and / or his dependents unless it is a non-work accident, or sports practices (only plans that include sports practice) have been previously authorized by the Operational Center, under no reason may exceed 10 sessions. If it is found that the reason for the trip was the treatment abroad of a basic disease, and that the current treatment has some direct or indirect link with the ailment prior to the trip, Redbridge will be relieved of providing the assistance services. To this end, Redbridge reserves the right to investigate the connection of the current event with the previous ailment;
11. any condition, illness or injury:
 - self-inflicted, suicide, attempted suicide, mutilation, piercing and/or tattooing, among others and their consequences, whether or not you are in sound mind;
 - caused by or resulting from your participation in risky acts of serious recklessness such as fighting, assaults, strikes or any crime or criminal act, use of weapons, or while imprisoned, detained or deprived of liberty, regardless of the cause;
 - caused by or as a result of driving a car, motorcycle or any type of motor vehicle under the influence of alcohol, drugs, narcotics, hallucinogens or chemicals or the combination thereof;
 - caused by or as a result of driving a car, motorcycle or any type of motor vehicle without the license, without a helmet, without insurance contracted or registration required or having violated the laws of the jurisdiction where the event occurred
12. psychological disorder, mental illness, emotional or nervous conditions; or any illness or injury resulting from the ingestion of alcohol, drugs, narcotics, hallucinogenic, chemical substances or any combination of such; or any drug, medication or sedative taken freely without observing the dosage prescribed by the doctor, or the excessive abuse of over the counter medications; alcoholism and drug addiction;
13. illness or injury, sequelae, complication or exacerbation resulting from the inexperience, negligence, error, ignorance, neglect, recklessness, organizational failure or malpractice of the provider or independent entity providing the service;
14. exposure to radiation, gases or chemicals; reaction to, contamination of nuclear energy and/or high levels of radiation;

15. any disease, symptom or condition related to Gynecology, including office visits, medical examination, diagnostic tests, consultations, maternity care, childbirth, cesarean section or elective abortion, hormonal or fertility treatment, any contraceptive methods, devices or products, among others, even when they are the result of an accident;
16. any routine visit or ongoing care, preventive check-up, follow-up visits or medical services for a medical condition, illness or injury, whether or not diagnosed by the attending physician during a trip; or for the purpose of changing or replacing medications, adjusting or replacing regulatory devices; including, but not limited to, step-marks or cardiac devices; graduated glasses, contact lenses, hearing aids, dentures, among others or as a result of damage, loss or theft of these;
17. deliveries, pregnancy statuses, gynecological check-ups, related examinations and also all contraceptive methods, unless otherwise indicated in the Table of Services and in the Certificate issued by the Company;
18. abortions, or losses whatever their etiology or origin, except as otherwise indicated in the Table of Services and in the Certificate issued by the Company;
19. any request for assistance that is not properly documented in accordance with Redbridge's opinion; or any refund request submitted after sixty (60) days from the date of the event for which attendance was requested; or any type of assistance service, medical or non-medical, that has not been notified, Pre-Certified and coordinated by the Company;
20. any condition, disease or injury related to Otolaryngology and General Dentistry, including, but not limited to extraction, endodontics, third molar treatments and orthodontics; except for dental emergency as indicated in this Plan;
21. any condition, disease or injury related to Ophthalmology, including, but not limited to corrective treatments, laser surgery, intraocular lenses, pterygium, blepharoplasty, strabismus surgery, graduated glasses, corrective lenses, contact lenses and sunglasses, among others; except for a Medical Emergency or Accident as provided in this Plan;
22. epidemic, pandemic or contagious condition; except Covid-19 disease as specified in the Services Table;
23. organ and tissue transplants and any other complications or sequelae resulting from the transplant;
24. illness or injury resulting from terrorist acts, terrorism, war or acts of war, whether or not declared, rebellion, international conflict, foreign invasion, public disturbances, riot, mutiny, strike, attacks and/or insurrection;
25. accidents that occur during unauthorized or licensed flights, as well as those flights on which you are part of the crew;
26. illnesses or injuries related to your active participation in the armed forces (any of its branches) of any country, local and federal bodies, national security, special forces, police, fire, and rescue units; politicians;
27. diseases derived or due or consequential from congenital deformities known or not by the Holder and / or Dependents of the Certificate;
28. diseases, or indispositions resulting from menstrual period disorders in women, such as advances or delays, as well as bleeding, discharges and others;
29. thyroid-related problems;
30. liver diseases, such as cirrhosis, abscesses and others;
31. examinations and/or hospitalizations for stress tests and all types of preventive check-ups;
32. any type of hernias and their consequences;
33. kidnapping or its attempt;
34. surgical procedures required for the implantation and/or repair of prostheses, orthotics and/or synthetics, mechanical or artificial aid or any other related component;
35. any sexually transmitted disease, Acquired Deficiency Immune Syndrome (AIDS), AIDS-Related Complex (CRS) or HIV-positive opportunistic diseases;

36. Medical visits in the consultation or services, even if these have been prescribed by the attending physician for the control and monitoring of blood pressure, hypertension or hypotension, syncope, cardiovascular disorder; cancer and related conditions; diabetes; chronic respiratory disease; chronic kidney infection; hepatitis, pancreatitis; and any immune-related conditions, as well as complications and/or sequelae, including side effects caused by the treatment or medication required by such condition;
37. expenses corresponding to public or private transport or trips paid by the Owner and / or Dependents from their hotel or place where they are to the hospital center, or medical center, or doctor's office. Unless such expenses have been expressly authorized in writing or verbally by the Operational Center;
38. Accidents, injuries or illnesses related to your participation in Dangerous, Professional and/or Amateur Sports except as otherwise indicated in the Table of Services and in the Certificate issued by the Company; and as long as the sports are carried out in areas expressly suitable and authorized for that purpose. The following sports remain excluded: the practice of water activities carried out outside the areas authorized for this purpose, the practice of diving below 12 meters deep, as well as the practice of skiing, snowboarding and / or other winter sports outside the regulation slopes, excursions to unexplored regions or areas, alpinism or mountaineering that requires specialized equipment or that occurs above eleven thousand five hundred (11,500) feet or three thousand five hundred (3,500) meters. building climbing, bungee jumping, , base jumping, any kind of skill or speed competition with mechanical vehicles.
39. any expenses, reimbursements or services required as a result of, or related to, natural disasters;
40. ill-intentioned and/or bad faith acts on the part of the Holder or his Dependents;
41. expenses for a second medical consultation not previously requested and authorized by the Redbridge Operational Center;
42. any expense, reimbursement or service that exceeds the reasonable, usual and customary cost;
43. professional risks: if the reason for the trip of the Holder and / or Dependents was the execution of works or tasks that involve a professional risk;
44. any expenses or medical assistance that have not been previously consulted and authorized by the Operational Center;
45. By or for the benefit of individuals, entities and/or countries subject to economic and political sanctions and embargoes and restrictions imposed by the U.S. government or any of its agencies/dependencies, including the Office of Foreign Assets Control (OFAC), or any official regulation in force that makes it impossible for the Company to cover a risk or pay claim;
46. accidents and illnesses occurring in countries in civil or foreign war;
47. no assistance of any kind will be provided to the Holder and /or Dependents in an illegal immigration or labor situation (including undeclared work in the country from which the assistance is required, or to students caught working in a foreign country without the respective authorization of the local authorities);
48. any service or benefit not specified in the Certificate or Table of Services
49. any invoice, receipt and/or document submitted without business letterhead, merchant identification number and details of services or evidence of payments or deposits;
50. at the age of hundred (100) years of age.

ADDITIONAL EXCLUSIONS. This Plan does not cover or pay for any of the following:

1. any illness or injury reported or for which assistance was provided on a previous trip;
2. any person entitled to medical, governmental or any other assistance, for which he does not have to pay for the services received, if he had not had an insurance policy or assistance plan;
3. damage, in whole or in part, to the baggage or its contents, whether intentional or not; baggage checked as merchandise or cargo; baggage sent in advance of the Start Date (departure) of the recorded journey; baggage sent on a different flight than the one you are travelling on; damage due to defective material or imperfect material of manufacture, wear and use;
4. payment in addition to the compensation paid by the carrier, any other plan, policy, source or means;
5. when the carrier or any other entity or source, offers you any other type of concessions or courtesies such as cash advances, change of rate or credit for future trips, or accommodation, among others;
6. losses that occur on domestic connections of an international trip;
7. individuals not registered on the Certificate issued by Redbridge, or individuals who do not meet the Plan's eligibility requirements, or children under six (6) months and persons ninety-nine (99) years of age or older;
8. injury or illness resulting from a cause not covered by this Plan;
9. damages or losses caused by the Certificate Holder or any dependent, relative, friends or travel companions to a holiday property, rented properties, hotel or similar facility and the content of these;
10. damage or loss of personal property in the custody of, provided by, stored or in use of the Certificate Holder and/or dependent, or which has been delivered to the Certificate Holder or any of the dependents to ensure proper transportation and delivery; or for commercial purposes; or in your possession for any other reason;
11. damages or expenses resulting from or related to business operations, employment or your occupation;
12. judicial process presented by the Certificate Holder and/or any dependent; or any liability that extends beyond the contractual liabilities set forth in this Plan;
13. any accident, damage or event caused by a pet traveling with you;
14. pipes or expenses resulting from an illness transmitted to another person by the Certificate Holder and/or any dependent, whether by a contagious disease or by any other means;
15. damages or expenses resulting from the participation of the Certificate Holder and / or any dependent in any type of legal or illegal activity;
16. damages or expenses incurred by Redbridge resulting from the Certificate Holder and/or any dependent in admitting their liability for losses or damages caused by them; or
17. search and rescue services.

VII. CLIENT OBLIGATIONS

All requests for assistance services must be notified within 72 HOURS of the event requiring assistance and obtain Pre-Certification by the Company. Failure to comply with this requirement will release Redbridge from all liability and obligation related to the service required.

CONTACT INFORMATION: Telephone: +1 (305) 537-1145 | Facsimile: +1 (305) 232-8881 | Email: service@redbridgeassist.com | WhatsApp: +1 (786) 653-3717 | +1 (305) 537-1145

1. Contact Redbridge and provide the following information:
 - person's full name
 - Certificate number
 - travel dates
 - type of assistance required
 - Country of Domicile and Permanent Residence
 - phone number and contact information
 - copy of all passport pages and round-trip tickets, if requested.
2. During the Pre-Certification process, Redbridge will tell you:
 - the authorized benefit amount;
 - whether the cost is directly bearable or not; or
 - the applicable conditions for reimbursement, according to the occurrence or emergency.
3. If a life-threatening emergency, seek medical attention immediately. If the emergency does not allow you the time to contact and obtain immediate Pre-Certification by Redbridge, you or the person responsible to act on your behalf, are obliged to contact the Company within the first seventy-two (72) HOURS of the event occurring and in such case, you must provide the original records and invoices that validate such situation.
4. Accept the alternatives and solutions provided by the Company, including but not limited to Redbridge's recommendations in case of repatriation to the country of residence, among others.
5. To request refunds or compensation, please submit to Redbridge all documentation required for the proper assessment of your claim, as specified in Section VIII. Claims Management.
6. Deliver the unused ticket tickets to Redbridge for return purposes, in the event that the Company pays for the cost of the return ticket on a date other than the scheduled date or in case of repatriation.
7. Obtain and complete the Irregular Ownership Report (PIR) provided by the carrier.
8. Provide written authorization to Redbridge for the disclosure of your health information to individuals, professionals, entities, authorities and medical institutions that intervened in the Medical Emergency or event, to allow for the appropriate determination of Redbridge's liability in connection with the services requested. Authorization could include personal and professional contacts, primary care doctors, and the medical history of before and after travel.

VIII. CLAIMS MANAGEMENT

To request reimbursement or compensation, you must:

1. Have notified within the first seventy-two (72) hours of the event and obtained the Pre-Certification by REDBRIDGE;
2. Submit to REDBRIDGE within sixty (60) days of the event, the Claim Form with all required documents. Any claim filed after the period specified herein will be waived without the right to compensation.

Refer to our website: www.redbridgeassist.com to download the Claim Form and Authorization to Disclose Medical Information. Documents required when filing a claim:

1. Claim Form completed and signed by the patient.
2. Authorization to Disclose Medical Information signed by the patient.
3. Evidence of travel, including copy of passport pages, itinerary, and round-trip tickets.
4. Medical history including the notes of the attending physician, diagnostic tests, radiology, magnetic images and prescriptions or prescriptions, among others.
5. Original invoices and payment receipts including: patient name, date of service, diagnosis and procedure, cost per service; name, address and telephone numbers of the doctor and/or the Hospital. The Claim Form must be signed by the attending physician.
6. Police report, court order, original attorney's bill, and evidence of payment (if applicable).
7. Tickets, deliver the unused ticket segment, provided that Redbridge pays for the cost of the ticket.
8. Loss or Delay of Baggage, present the Report of Irregularity of Ownership (PIR), copy of the baggage control/identification tag and proof of the carrier accepting responsibility for the loss/delay of baggage
9. Towing Service, provide copy of the vehicle rental agreement, invoice from the towing company and evidence of payment.
10. Delayed, Cancelled, or Lost Connection Flight, present the original receipts for purchases of essential items previously approved by Redbridge and proof of the carrier accepting responsibility for the delay, cancellation or loss of the connecting flight.

Illegible documents, copies of bank statements, or credit card statements are not accepted.

The Company reserves the right to request any additional information or documents deemed necessary during the claim evaluation process and to verify the authenticity thereof.

Send your complaint to: service@redbridgeassist.com

Send original documents to: **Redbridge Network & Health Care | P. Or. Box 144490 | Coral Gables, Florida 33134 USA**

IX. ADDITIONAL GENERAL CONDITIONS

ARBITRATION. Any and all disputes, claims and/or controversies arising out of or relating to this Plan or any matter having to do directly or indirectly with this Plan that cannot be resolved between the parties shall be resolved exclusively through private and confidential, binding and non-appeal arbitration. The request for arbitration shall be in writing and sent by Certified or Registered Mail, or licensed international courier service. Each party shall elect one (1) arbitrator and the two (2) arbitrators shall elect a third (3rd) arbitrator who shall elect a third (3rd) arbitrator who be impartial to preside over the arbitration forum. If either party fails to select its arbitrator within a period of thirty-one (31) days after being notified by the other party, the other party may elect a second (2nd) arbitrator after ten (10) days have elapsed after the written notice has been sent by certified or registered means of its intention to do so. The arbitration shall take place in and be governed by the laws of Costa Rica. The final decision submitted in writing by any of two (2) arbitrators shall be final and binding. The panel shall interpret this Plan as an honorable contract and not as a legal obligation and shall make its decision considering the custom and practice used in the assistive services business. The costs of arbitration shall be shared equitably between the parties.

FRAUD. Fraud is a crime subject to criminal prosecution and civil penalties. Redbridge will not make any payment for the assistance services included in this service plan, when the information provided in the registration is inadequate and/or false; when a claim is intentionally filed including false information and/or deliberately concealing or misrepresenting material factual information. Redbridge may hold the Certificate Holder and dependents enrolled as such under the Plan liable for the value of the claim filed, if such claim is paid by Redbridge.

Redbridge may reject any claim related to services provided under the Plan, if the information provided in your enrollment or otherwise is inaccurate, false and/or deliberately conceals material facts. Redbridge reserves the right to void services provided under the Plan and/or defend its decision as to a claim.

MONITORING AND RECORDING. Redbridge reserves the right to audit, monitor and record the communication and / or telephone conversation it deems necessary to corroborate the quality and development of the provision of services. The Holder of the Certificate and his dependents expressly agree with this modality and the possible use of the recordings as evidence in case of controversies regarding the assistance provided.

RIGHTS. Redbridge reserves the right to demand a refund of any incorrect payment for services not included under the Plan, for services outside the Plan's term, and/or for those cases that do not comply with or are in violation of the terms and conditions of the Plan and its Table of Services. Redbridge reserves the right to demand the return of any amount recovered by you and your third-party dependents, unused travel tickets due to a change in date(s) of the recorded trip, or in those cases where the travel ticket is not used due to repatriation.

RIGHT TO EXAMINE - AUTOPSY OR NECROPSY. Redbridge, assuming the cost, reserves the right and opportunity to examine any person registered under the Plan, provided that this is reasonably deemed necessary and while a claim is pending; or in case of death, require an autopsy or necropsy, provided that it is not prohibited by law in the jurisdiction where the death occurs.

SUBROGATION. Up to the amount paid and complying with the obligations arising from this Plan, Redbridge will automatically subrogate all rights and actions that may correspond to the Certificate Holder, or his dependents, beneficiaries and heirs, against third parties—, legal person or entity, by virtue of the event that caused the presentation of assistance. The Certificate Holder, their Eligible Dependents and their heirs irrevocably assign to Redbridge all rights and actions included in this clause, and agree to carry out any legal proceedings— necessary for this purpose, and to provide all required collaboration in favor of the agreed subrogation.

TIME FOR APPEAL. Claims Appeal Process. The Company provides an explanation of benefits (EOB), listing the expenses and charges processed. The Certificate Holder has the right to request in writing a complete and fair review of their claim and its payment or denial. The Claims Appeal process is as follows:

- a. The Certificate Holder must submit a written Letter of Appeal to the Company within sixty (60) calendar days after receiving the claim settlement or denial, indicating the specific grounds for the Appeal and including any additional supporting information or documentation.
- b. The Letter of Appeal must include the Policy number, full name of the Certificate Holder, name of the patient (if different), service provider information, date of service, amount of the claim and the date the claim was paid or denied.
- c. The Company, within thirty (30) calendar days after receiving the original Appeal Letter, will notify the Certificate Holder of the final decision and the specific grounds for that decision. If an extensive review is required, the final decision must be reached within ninety (90) days from the date the original Letter of Appeal was received by the Company.

