Baggage Loss (Cont.)

corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association and is updated to January 2021. Cardholders should consult their issuer to verify that coverage applies to their Visa card.

hese benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator, Affinity Insurance Services, Inc., on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will all terms, conditions, limitations, exclusions, or other provisions of any govern

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/ or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreig Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any ctions law or regulation.

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign hange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this tion, nor to the payment of any claim made under this policy.

PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards, For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to vour Visa Card

DISCLAIMER: The information contained herein is intended solely for nformational purposes. It does not provide a complete description of program or insurance benefits provided by, or for, or issued to Visa International Service Association.

Extended Warranty

As a Visa Cardholder with this benefit you have Extended Warranty Protection which doubles the free repair period under the original manufacturer's written repair Warranty or store Warranty up to one additional year on eligible products with manufacturer's warranties between three months to three years (see table below).

additional months	
additional months	
additional year	
1 additional year	
o extension	

The item must be purchased entirely with your eligible Visa card.

What purchases are covered

Items to be eligible must be purchased entirely with a valid Visa card and the eligible item must have an original Manufacturer's written repair Warranty valid in the country where purchased, or valid in the country the item resides as long as the original Warranty covers it.

Relevant definition

Cardholder: it refers to a person who has an eligible and active eligible Visa credit card.

Warranty (Extended Warranty, Store Warranty, or Warranty):

contractual obligation to repair or to replace an article due to mechanical • Your Visa account statement showing the purchase claimed. preakdown that renders the article unfit for its intended purpose. This • Purchase itemized invoice. explicitly excludes any performance guarantees, design defects, aesthetic • Copy of the original manufacturer's written Warranty. onditions, acts of god, and consequential effects, among others.

What is not covered?

- Boats, automobiles and any other motorized vehicle; and motorized vehicle parts and accessories
- Consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods, or property, or professional advice of any kind. Consumables are products that consumers use recurrently. items which get used up or discarded. Perishable Items likely to spoil, decay or become unsafe to consume and/or use including but not limited to food, cosmetics and perfume.
- Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in material and workmanship of the item
- Used, rebuilt and re-furbished items
- Any shipping or promised time frames of delivery, whether or not stated or covered by the manufacturer's Warranty
- Any customized, unique, or rare items
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair Warranty, as supplied by the original manufacturer, or other eligible Warranty
- Items which are intended to become part of the real estate Products purchased for resale, commercial use; coverage is provided
- if your purchase is done for your individual professional use.

 Items with a manufacturer's original Warranty or store Warranty of less than (3) three months or more than (3) three years Benefit amount

Core Benefits/Benefit Amount

USD 5.000 per incident/maximum of USD 10.000 Visa Platinum per acct, per vear

How is the claim submitted?

The Cardholder can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll"
- b. Click on "Claims"
- c Click on "Create Claim"
- d. Choose a Product from the drop down menu e. Choose the benefit you need to file a Claim for and agree to all terms and conditions
- Complete all requested information and click on "Save". This step
- creates the claim case number. g. Attach all required documents
- h. Click on "Submit"

In case you have any questions or doubts on any step of the process,

contact us via chat.

Claim documentation

- Copy of any other Warranty, if applicable.
- The original repair order showing the cause of the damage Wire form
- Copy of national identity document.
- Additional information may be required.
- Note
- Cardholder must report any claim within 90 days of the incident. The Cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program tact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your

Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her purchases in cash.

If the Cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

Extended Warranty (Cont.)

General exclusion

Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any Assets Control (OFAC) of the U.S. Treasury Department, which would sanctions law or regulation.

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association throughout the Latin America and Caribbean Region and is updated to January 2021 Cardholders should consult their issuer to verify that coverage applies to their Visa card.

These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator Affinity Insurance Services Inc. on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern.

This insurance is subject to the terms and conditions described herei and includes certain restrictions, limitations and exclusions. AIG, and/ or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign expose AIG, and/or any corresponding Reinsurer if applicable, its parent ompany or its ultimate controlling entity, to any penalty under any sanctions law or regulation

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the Cardholder makes any claim knowing it to be false or fraudulen n any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to our Visa Card

DISCLAIMER: The information contained herein is intended solely for formational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa International Service Association.

Price Protection

Visa cardholders can benefit from this Price Protection Program which helps you get the best Price you can find on most products with your eligible card.

Simply pay for the entire cost of the product with your eligible card and if, within 30 days of the date you purchased the product, you see either a Printed Advertisement or Non-Auction Internet Advertisement for the same product (same model number and same model year) by the same manufacturer, in the Same Market*, we will refund the difference up to the benefit amount per item (and per account per 12 month period).

The Price difference must be above USD 25 for this coverage to apply. *Same market is defined as same Country and within 100 kilometers of point of purchase. For the U.S., it will mean the 48 contiguous states. Alaska, Hawaii and other U.S. territories will be treated separately

Products eligible for coverage

- New consumer products purchased entirely with your eligible card whether for your own use or given as a gift, qualifies for the Visa Price Protection program.
- Coverage is for up to the maximum benefit amount and for 30 days from the date of purchase.
- Coverage includes but is not limited to Black Friday, Cyber Monday, Mother's Day, Father's Day, etc.

Relevant definitions

Auction: An Internet site where items are sold through price bids, price quotes, or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. This includes both sites where people compete against one another for an item(s) by bidding up the price and where the price decreases as the number of people purchasing the product increase

Country: For the U.S. it means the 48 contiguous states. Alaska, Hawaii and the U.S. territories will be treated separately.

Non-Auction Internet Advertisements: Advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within [30 days] after the date the Cardholder purchased the product and must be for the identical item (same make, model number, and same model year). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including model number, sale price and date of publication

Price: Price refers to the amount paid for the Product exclusive of shipping, handling, tax, and other like charges.

Printed Advertisements: Advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer o store name, item (including make, model number), and sale Price. The advertisement must have been published within [30 days] after the date the Cardholder purchased the product and must be for the identical item (same make, model number, and same model year).

Store: The same store location where the Product was originally purchased, not including other stores or properties in the chain. Same Market: Same Country and within 100 kilometers of point of purchase

What is not covered?

- Products purchased for resale, commercial use; coverage is provided if your purchase is done for your individual professional us
- Merchandise for which claims have not been initiated within 4 calendar days of discovery of an internet site advertising the lower price or publishing of a printed advertisement showing a lower sales
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the condition of the items:
- Customized, unique and one of a kind items; Jewelry, collectibles, art, antiques, special order, or rare one-of-a-kind
- Lavaway items, items returned to any Store;
- Any products purchased from an internet Auction site
- Items for which the printed advertisement or Non-Auction interne advertisement containing the lower price was published more than 30 days after the date you purchased the product
- Items advertised or shown as price guotes, bids or final sale amounts from a Non-Auction internet site:
- · Items advertised in or as a result of "limited quantity", "going out-ofbusiness sales", "cash only" or "close out" advertisements (or similar items shown on price lists or price quotes, costs savings as a result of manufacturer's coupons or free items, or where the advertised price includes a bonus or free offers, special financing, installation or rebate, or one of a kind or other limited offers;
- Services (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind; Consumables or perishables:

Live plants or animals:

 Watercraft, motorized vehicles (including but not limited to snowmobiles, airplanes, automobiles and motorcycles), or their notors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle):

Labor of any kind, including labor on new parts eligible for this program; Land, permanent structures and fixtures (including but not limited to

Stuffed or mounted animals, animal and fish trophies, objects

buildings, homes, dwellings, and building and home improvements):

preserved through taxidermy, mummification or other preservation

Airline tickets (or transportation tickets of any kind), travelers checks.

cash or its equivalent, negotiable instruments, trading cards, bullion.

stamps, lottery tickets or other gambling related items, or tickets to

events or for entertainment, numismatic or philatelic property:

Differences in Price due to sales tax, storage, shipping, handling,

Differences in Price due to foreign exchange rates or fluctuation in

Delay, loss of use, loss of market, interruption of business or any other

postage, transportation and delivery;

indirect or consequential loss of damage

foreign exchange rates;

Price Protection (Cont.)

Benefit amount

Core Benefits / Benefit Amount

Visa Platinum USD 500 per item - Maximum of USD 2.000 per account per 12-month period

How is the claim submitted?

The cardholder or beneficiary has three options to open a claim:

1. Benefits Portal

The cardholder or beneficiary can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll"
- b. Click on "Claims"
- c Click on "Create Claim"
- d. Choose a Product from the drop down menu
- e. Choose the benefit you need to file a Claim for and agree to all terms
- and conditions f. Complete all requested information and click on "Save". This step creates the claim case number.
- g. Attach all required documents
- h. Click on "Submit"
- In case you have any questions or doubts on any step of the process, contact us via Chat.

Claim documentation

- Your Visa card account statement showing the purchase claimed. Purchase itemized invoice
- · Copy of the printed advertisement or screenshot of the Non-Auction internet advertisement as specified in the terms and conditions.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

Notes

 Cardholder must report any claim within 90 days of the incident. The cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program, contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your Visa card.

Indemnity or reimbursement payments will be made in national curren and in a single installment, using the exchange rate indicated in the cred card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her ourchases in cash

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusio

Member Companies of AIG Insurance Company and/or corresponding Reinsurer if applicable will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions. law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association throughout the Latin America and Caribbean Region and is updated to January 2021 Cardholders should consult their issuer to verify that coverage applies to their Visa card.

These benefits only apply to Visa cards with international use capability. This policy is on file at the offices of Visa International Service Association.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator Affinity Insurance Services Inc. on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy (ies) and the description of the program, the policy will

This insurance is subject to the terms and conditions described herein and includes certain restrictions, limitations and exclusions. AIG, and/ or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this ection, nor to the payment of any claim made under this policy.

PLEASE NOTE: The benefits described in this document do not apply to Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to vour Visa Card.

DISCLAIMER: The information contained herein is intended solely for formational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa national Service Association.

Purchase Protection

Visa Cardholders can benefit from the security and safety offered through Visa Purchase Protection If something you bought with your eligible Visa card is accidentally damaged or Stolen within 180 days from the date of purchase, you are protected.

Coverage is limited to the cost of the item (excluding delivery and ransportation costs) up to a maximum amount per Cardholder account per twelve-month period

Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the eligible purchases (such as homeowner's, renter's, or auto insurance), the Visa Purchase Protection will pay the amount not covered by your primary insurance up to the amount you paid for the item with your card, subject to the limits expressed below. overage for items that are made up of a pair or set will be limited to the cost of any particular part or parts. However, if the articles cannot be

used, replaced, or repaired individually, the value of the pair or set will be covered. Coverage for Stolen or accidentally damaged jewelry or fine art will be limited to the cost of the particular part or parts, regardless of any special value the article(s) may have had as part of a set or collection.

What do I need to be covered?

- The purchase must have been made entirely with your card, for
- yourself or as gifts with the exception of the items listed below.
- Purchase registration is not required to be eligible for this coverage.

What is covered?

Any items the Insured Person buys entirely with the eligible Visa card, except the ones specified below are covered for a full 180 days from the date of purchase indicated on the credit card statement.

Relevant definitions

Cardholder: Means an individual with an open Eligible card account in

Covered Purchase: An item Cardholder purchase and paid for by using Cardholder Eligible Card, after the effective date of this coverage and subject to the terms of this coverage. For a purchase to be considered a ered Purchase, the entire amount for the item must have been made through the Cardholder Eligible Card. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered.

Due Diligence: The performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

Mysterious disappearance: means the vanishing of an item in an unexplained manner when there is an absence of evidence of a wrongful act by a person or persons.

Stolen: A loss which involves the disappearance of a Covered Purchase from a known place under circumstances that would indicate the probability of theft.

What is not covered?

- Lost items or items that mysteriously disappear are not covered. Items lost Stolen or damaged miss-delivered while under the care
- and control of a third party or common carrier (including but not limited to airlines, the Postal Service, or other delivery services).
- Losses due to normal wear and tear, misuse, fraud, gradual deterioration and/or abuse; inherent product defects.

Purchase Protection (Cont.)

- Items that you damage through alteration (including cutting, sawing,
- Used, antique, collectibles of any kind or items with monetary value including but not limited to traveler's checks, tickets of any kind. bullion, rare or precious coins, philatelic and numismatic property; cash or its equivalent, previously owned, rebuilt, remanufactured, Motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, or accessories
- Damage caused by vermin.
- Plants, animals, consumables, and perishables
- Products purchased for resale, commercial use; coverage is provided if vour purchase is done for your individual professional use.
- · Theft of, or damage to, jewelry, cameras or video recording equip contained in baggage is not covered unless carried by hand by Cardholder, under Cardholder personal supervision or the supervisio of Cardholder traveling companion (someone previously known to Cardholder)
- Loss resulting from confiscation by any government, public authority or customs official. Loss resulting from Cardholder failure to exercise Due Diligence to
- avoid or diminish loss or damage

Benefit amount for consumer products

Core Benefits / Benefit Amount

 Coverage is limited to USD 5.000 per event and up Visa Platinum to USD 10.000 per account per 12 month period

How is the claim submitted?

The cardholder can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll"
- b. Click on "Claims"
- c. Click on "Create Claim"
- d. Choose a Product from the drop down menu
- e. Choose the benefit you need to file a Claim for and agree to all terms and conditions
- f. Complete all requested information and click on "Save". This step creates the claim case number.
- g. Attach all required documents
- h Click on "Submit"

In case you have any questions or doubts on any step of the process, contact us via Chat

Claim documentation

- Your Visa card account statement showing the purchase claimed.
- Purchase itemized invoice.
- In case of:
- a. Theft: a report from the police or the appropriate official authority in the location where the incident occurred, filed within 48 hours o the incident b. Damage: copy of repair estimate or repair bill.
- Wire form.
- Copy of national identity document.
- Additional information may be required.

 Cardholder must report any claim within 90 days of the incident. The Cardholder is the only person allowed to open a claim.

If you need to submit a claim or have questions regarding this program contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your Visa card

If you want to receive the Spanish version of this insert, please call Customer Service at 1-855-701-2265.

Whenever you need emergency service or answers, call the **Benefit Administrator**, 24 hours a day, 365 days a year. For calls outside the United States, call collect at 410-581-9994.

> 1-800-VISA-911 (1-800-847-2911)

VISA

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Beyond Platinum Visa of FirstBank

Basic Benefits

The following wording is applicable to Auto Rental Insurance, Price Protection, Puchase Protection, Extended Warranty, and Baggage Loss: Visa is not an insurance company. The insurance coverages are provided to the eligible Visa cardholders by a Member Company of AIG Insurance Company underwriting the Insurance coverage, and/or corresponding Reinsurer, if applicable, in the country where Visa has bound these coverages. The insurance company is the one to decide on the coverage and payment of claims based on the documentation submitted and the terms and conditi of the coverage. Visa does not intervene with these decisions. This document is a description of the benefits and does not constitute an insurance policy. The insurance is subject to the genera terms and conditions. limitations and exclusions of the policy contracted by Visa, and the coverages are subject to changes or cancellation of the general terms and conditions of the insurance.

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Indemnity or reimbursement payments will be made in national currence

and in a single installment, using the exchange rate indicated in the cred

card statement, presented by the cardholder, as proof of expenses of

purchase, if applicable. Otherwise, the exchange rate will be applied

as disclosed by the Central Bank or corresponding entity, on the date

he Insured made the payment to the service provider or made his/he

If the Cardholder makes any claim knowing it to be false or fraudulent

protection, nor to the payment of any claim made under this policy.

law or regulation which would expose Member Companies of AIG

Insurance Company and/or corresponding Reinsurer, if applicable, its

This description of coverage is not a contract of insurance or a policy

and is intended to be a general informative statement of the coverage

Latin America and Caribbean Region and is updated to January 2021.

This policy is on file at the offices of Visa International Service

Complete provisions pertaining to these plans of insurance are

made available by Visa International Service Association throughout the

Cardholders should consult their issuer to verify that coverage applies to

These benefits only apply to Visa cards with international use capability.

Insurance coverage is underwritten by approved Member Companies of

tained in the Master Policy(ies) on file with the Plan Administrator,

AIG Insurance Company and/or corresponding Reinsurer, if applicable

Affinity Insurance Services, Inc., on behalf of Visa International Service

This insurance is subject to the terms and conditions described herein

and includes certain restrictions, limitations and exclusions, AIG, and/

or any corresponding Reinsurer, if applicable, will not be liable to provide

any coverage or make any payment hereunder if to do so would be in

violation of any sanctions law or regulation such as, but not limited to.

the sanctions administered and enforced by the Office of Foreign Assets

AIG, and/or any corresponding Reinsurer if applicable, its parent company

Control (OFAC) of the U.S. Treasury Department, which would expose

or its ultimate controlling entity, to any penalty under any sanctions law

Benefit amounts are identified in US Dollars. Payment of claims will be

made in local currency where required by law, with the official Foreign

If the Cardholder makes any claim knowing it to be false or fraudulent

protection, nor to the payment of any claim made under this policy.

in any respect, he or she will no longer be entitled to the benefits of this

PLEASE NOTE: The benefits described in this document do not apply to

Cards, please check with your bank to verify what coverage applies to

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all terms, conditions, limitations, exclusions, or other provisions of any

program or insurance benefits provided by, or for, or issued to Visa

Brazil issued cards. For Latin American and Caribbean International Visa

Exchange Rate published on the date the claim is paid.

Association in Miami, FL, USA. In the event of any discrepancy betweer

the Master Policy(ies) and the description of the program, the policy will

in any respect, he or she will no longer be entitled to the benefits of this

Member Companies of AIG Insurance Company and/or corresponding

Reinsurer, if applicable, will not be liable to provide any coverage or make

any payment hereunder if to do so would be in violation of any sanctions

parent company or its ultimate controlling entity to any penalty under any

purchases in cash.

General exclusion

heir Visa card.

Association

or regulation.

your Visa Card.

nternational Service Association.

sanctions law or regulation.

General program provisions

Auto Rental Insurance

If you pay a Rental Car with a valid Visa card, you will have coverage for covered damages to the Rental Car for periods up to 31 days. For the coverage to be applicable, the Cardbolder must decline the Collision Damage Waiver (CDW) or similar coverage offered by the auto rental company

Who is covered?

The Cardholder and any additional authorized drivers designated in the Rental Car Agreement

The coverage is provided for covered loss to a Rental Car caused by the Rental Car's collision with another object or its overturn, and for physical damage as a result of hail, lightning, flood or other weather-related causes. Coverage is provided for the lower of:

- 1. the contractual liability assumed by the Visa Cardholder with the owner of the Rental Car:
- 2. the Actual Cash Value, subject to any maximum amount, as may be shown in the Benefit amount table:
- 3. the Reasonable and Customary charges of repair or replacement.

Covered vehicles are land motor vehicles with four wheels which the Visa Cardholder has rented for a period of time shown on the Rental Car Agreement. Coverage is provided for vans only if they are standard vans with standard equipment and are designed to carry a maximum of 8 people. Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.

This coverage is "primary". If the Cardholder is unable to decline the auto rental company coverage, the Visa coverage will be "secondary to the auto rental company coverage and will be responsible for any gap between the auto rental company coverage and the damages for which the Cardholder is responsible.

Visa Rewards Program is covered as long as a valid and verifiable Rental Car Agreement has been issued to the Visa Cardholder, and the entire transaction is charged to an Eligible Card.

The following specific costs are covered

- Damage due to collision.
- Theft of vehicle and related charges.
- Malicious vandalism charges.
- . Loss due to accidental fire as long as the liability rests with the Cardholder.
- Loss due to physical damage as a result of hail, lightning, flood or other weather-related causes.
- Towing charges as long as such charges result directly from a covered loss.
- Loss of use.
- Administrative fee charged by the rental company

Relevant definition

Actual Cash Value: the amount a Rental Car is determined to be worth based on its market value, age and condition at the time of loss. Cardholder: refers to a person who has an eligible and active Visa credit

Reasonable and Customary Charge: a charge in an amount consistently

made by other vendors/providers for a given service in the same geographic area and which reflects the complexity of the service taking into account availability of experienced repair personnel availability of parts, and the effort of the vendor/provider to repair the damaged vehicle (as measured by the ratio of total repair time to total time the vehicle is in the vendor/providers possession).

Rental Car Agreement: the entire contract an Insured Person receive when renting a car from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of al parties under the contract.

Rental Car: a land motor vehicle with four or more wheels which the Eligible Person has rented for the period of time shown on the Rental Car Agreement, It includes Light Trucks and/or Pickup Trucks that are not being use for commercial purposes and Vans with capacity of up to ter (10) people It does not include: 1) vehicles not required to be licensed: 2) antique cars (meaning cars which are over 20 years old or have not been manufactured for 10 or more years): 3) limousines: 4) expensive or exotic cars including but not limited to Aston Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce.

VISA

What is not covered

- Vehicles not required to be licensed
- Trucks, Light Trucks and/or Pickup Trucks that are being used for commercial purposes and Vans with capacity of more than 8 people.
- Antique cars (over 20 years old or have not been manufactured for ten or more vears)
- Limousines
- Expensive or exotic cars, including but not limited to as Aston-Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce.
- Motorcycles, mopeds, motor bikes, bikes, campers, trailers, golf carts (low speed vehicles - neighborhood electric vehicles) and recreational vehicles (motor homes)
- Any obligation assumed by the Cardholder under other agreements.
- Vehicles that do not fit the definition of covered vehicles
- Any collision that occurs while the Visa Cardholder is in violation of the Rental Car Agreement
- Losses covered by any insurance coverage and/or collision damage insurance purchased through the car rental agency.
- · Leases and mini leases.
- For rental agreements in excess of 31 days there is no coverage after the 31st day.
- · Gradual wear and tear due to normal use or mechanical problems.
- Injury to any person or damage to any object that is inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal Liability.
- Losses resulting from intentional acts, or losses arising from admission of guilt, being prosecuted or found guilty by a court of law of being under the influence of drugs or intoxicating substances, or as a result of illegal activities or smuggling.
- Confiscation by the authorities.
- · Any loss which occurs while the Rental Car is off- road (meaning any time at which the Rental Car is located on an unpaved surfac or a surface which is not a regularly maintained state or government
- The cost of the insurance coverage purchased through the auto rental company.
- The operation and care of the vehicle contrary to the terms of the auto rental contract.

Benefit amount

Core Benefits / Coverage Area

Visa Platinum	Worldwide **	

e includes country of card issuance, only if allowed by local regulations

How is the claim submitted?

If a Visa Cardholder is involved in an accident or the Rental Car is stolen, he or she should call the Claims Administrator immediately. A representative will answer any questions the Cardholder or the auto rental company representative may have and will send the Cardholder a claim form

Auto Rental Insurance (Cont.)

The auto rental company might require the Cardholder to pay for damages with his Visa card. If this happens, the insurance company will reimburse the Cardholder directly for the covered amount after the claim s processed.

The Cardholder or beneficiary can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click on "Login" or "Enroll
- b. Click on "Claims"
- c. Click on "Create Claim"
- d. Choose a Product from the drop down menu
- e. Choose the benefit you need to file a Claim for and agree to all terms and conditions
- f. Complete all requested information and click on "Save". This step creates the claim case number
- g. Attach all required documents
- h. Click on "Submit"

In case you have any questions or doubts on any step of the process. contact us via Chat.

Claim documentation

As soon as the accident occurs or the Cardholder returns the rental vehicle, he or she must request the following from the auto rental

- Copy of the Visa account statement where the full charge for the car rental appears.
- A copy of the Police or Traffic Authority Report (if a third party is involved or if there is a theft).
- Copy of the initial auto rental agreement (front and back).
- Copy of the final auto rental agreement (front and back).
- Copy of the auto rental reservation confirmation.
- A copy of the final itemized repair invoice.
- Wire form.
- Copy of national identity document.
- Additional documentation may be required.

Cardholder must report any claim within 90 days of the incident.

 The Cardholder is the only person allowed to open a claim. If you need to submit a claim or have questions regarding this program contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of your

Indemnity or reimbursement payments will be made in national currency and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her purchases in cash

If the Cardholder makes any claim knowing it to be false or fraudulent n any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

International Emergency Medical Services

About this guide

This document is intended as a reference guide about the Internationa Emergency Medical Services offered to Visa cardholders and their eneficiaries. Here you will find the complete Terms and Conditions (Section B) and a list of definitions (Section C). International Emergency Nedical Services are available during an ELIGIBLE TRIP, as defined in the erms and Conditions

AXA Assistance USA. Inc. ("AXA") is a service provider of Visa and Visa is AND THE CARIBBEAN REGION. Check with your financial institution to a customer of AXA and its services. AXA acts on behalf of Visa cardholders determine if it applies to your international Visa card. and their beneficiaries, without any obligation to make payments in their

The International Emergency Medical Service helps protect the CARDHOLDER and his/her BENEFICIARIES in the case of accidents r medical emergencies occurring outside the country of residence or where the card is issued. BENEFICIARY means the CARDHOLDER and or any person for whom the CARDHOLDER has paid the full rate of an nternational travel ticket with a valid Visa card, whether traveling together or separately.

The International Emergency Medical Service includes medical expenses dental expenses, medical prescription expenses, and transportation and lodging services as defined in the terms and conditions. In addition, it provides the Schengen Certificate free of charge, when traveling to Europe. The Visa CARDHOLDER and/or the BENEFICIARY for whom an nternational travel ticket with a TRANSPORTATION COMPANY was purchased by the CARDHOLDER, will have access to the International

General exclusion

Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

General program provisions

This description of coverage is not a contract of insurance or a policy and is intended to be a general informative statement of the coverage made available by Visa International Service Association throughout the Latin America and Caribbean Region and is updated to January 2021 Cardholders should consult their issuer to verify that coverage applies to their Visa card.

hese benefits only apply to Visa cards with international use capability his policy is on file at the offices of Visa International Service Association.

Insurance coverage is underwritten by approved Member Companies of AIG Insurance Company and/or corresponding Reinsurer, if applicable. Complete provisions pertaining to these plans of insurance are contained in the Master Policy(ies) on file with the Plan Administrator Affinity Insurance Services Inc. on behalf of Visa International Service Association in Miami, FL, USA. In the event of any discrepancy between the Master Policy(ies) and the description of the program, the policy will govern

his insurance is subject to the terms and conditions described here and includes certain restrictions, limitations and exclusions. AIG, and or any corresponding Reinsurer, if applicable, will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation such as, but not limited to the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, which would expose AIG, and/or any corresponding Reinsurer if applicable, its parent company or its ultimate controlling entity, to any penalty under any sanctions law or regulation

Benefit amounts are identified in US Dollars. Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rate published on the date the claim is paid.

If the Cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy. PLEASE NOTE: The benefits described in this document do not apply to

Brazil issued cards. For Latin American and Caribbean International Visa Cards, please check with your bank to verify what coverage applies to vour Visa Card.

DISCLAIMER: The information contained herein is intended solely for rmational purposes. It does not provide a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Visa ternational Service Association.

Emergency Medical Service up to the maximum benefit limit amount lister

below The CARDHOI DER and the BENEFICIARY can use these benefits whether traveling together or separately, provided the full travel fare has been paid for with an ELIGIBLE VISA CARD.

Bear in mind

The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA

SECTION A - INTRODUCTION

1. What do I need to use the International Emergency Medical Service?

To use this service, the BENEFICIARY must have purchased an international travel ticket from a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN REGION n addition, the benefits included in these Terms and Conditions will only e valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from he date of departure from the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE

f the BENEFICIARY does not show evidence of purchase of an international travel ticket purchased from a TRANSPORTATION COMPANY or other required documentation, the CUSTOMER SERVICE CENTER will only coordinate the medical assistance for the BENEFICIARY and will no imburse any expenses related to the International Emergency Medica

International Emergency Medical Services (Cont.)

2. Are the tickets acquired through a Rewards or Frequent Flyer Program

Yes, all international travel tickets purchased through i) Frequent Flyer Programs, ii) Visa Rewards Program and iii) Courtesy Tickets are included. provided the taxes and/or fees associated with the International travel ticke issuance have been entirely acquired with an ELIGIBLE VISA CARD. If there are no taxes or fees, or if they were purchased with rewards points the international travel tickets will only be considered as those obtained

send a letter to guarantee that the points acquired in the Rewards Program were generated by using the ELIGIBLE VISA CARD. SECTION B - TERMS AND CONDITIONS OF THE INTERNATIONAL MERGENCY MEDICAL SERVICES

through purchases made with an ELIGIBLE VISA CARD. The bank must

3. What is included under the International Emergency Medical Service 1. Assistance services prior to trip:

As a Visa cardholder you can have access to information prior and during travelling about destinations, health requirements and vaccinations

- 2. Medical assistance services
- a. Emergency medical expenses, because of an ACCIDENT or MEDICAL EMERGENCY
- Emergency dental treatment expenses arising from accidental injury to natural, healthy teeth during an ACCIDENT or MEDICAL EMERGENCY that requires immediate treatment to relieve pain
- c. Covid-19: The INTERNATIONAL EMERGENCY MEDICAL SERVICE will provide assistance for COVID-19 cases. Please see limitations and exclusions in section 6 - LIMITATIONS and EXCLUSIONS
- 3. Transportation and accommodation services
- a. Emergency medical evacuation: if adequate medical facilities are not available in the location where the ACCIDENT or MEDICAL EMERGENCY occurred, the CUSTOMER SERVICE CENTER will coordinate an Emergency Medical Evacuation of the BENEFICIARY and the USUAL AND REASONABLE EXPENSES will be applied for the evacuation to the nearest medical center equipped to provide adequate emergency treatment, or to return home after an eligible hospitalization. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the
- Repatriation of remains: in case of the unexpected death of the BENEFICIARY, our CUSTOMER SERVICE CENTER will coordinate the governmental authorizations and will incur in the USUAL AND REASONABLE EXPENSES for the Repatriation of the mortal remain to THE BENEFICIARY'S COUNTRY OF RESIDENCE, NO FUNERAL **EXPENSES ARE INCLUDED.** The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY
- Early return or extended stay: due to death, MEDICAL EMERGENCY or ACCIDENT of the BENEFICIARY, under this benefit the cost of changing the travel ticket to a similar one based on the original itinerary of the CARDHOLDER and his/her BENEFICIARIES affected by the incident is eligible. If changing the ticket is not possible, the costs of a new ticket comparable to the original itinerary will be considered. Under this benefit, only the return of the BENEFICIAR' to the COUNTRY OF RESIDENCE or to THE CARD COUNTRY OF ISSUANCE is eligible. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the RENEFICIARY
- . CONVALESCENCE: because of a hospitalization due to an ACCIDENT or MEDICAL EMERGENCY, under this benefit the BENEFICIARY is eligible for accommodation costs of up to five (5 nights of comparable accommodation during the ELIGIBLE TRIP The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY If the BENEFICIARY does not contact the CUSTOMER SERVICE CENTER prior to such CONVALESCENCE, BENEFICIARY will only be reimbursed for the USUAL AND REASONABLE EXPENSES of comparable accommodation

4. Visa Online Medic

As part of the VISA Online Medic program, the BENEFICIARY has access to teleconsultation services, a solution that allows for a digital medical visit when using the International Emergency Medical Service during an FLIGIBLE TRIP

If the BENEFICIARY needs assistance in SIMPLE/NONURGENT MEDICAL EVENTS, he/she can access a virtual medical consultation anywhere in the world* with licensed doctors without having to go to a medical center. BENEFICIARIES can access "Visa Online Medic," provided the following conditions are met

- 1. He/she is outside the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE
- 2. He/she bought 100% of the international travel ticket with an ELIGIBLE VISA CARD
- The assistance required is for the following medical conditions: Abrasions, Allergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 months,

under 70 years of age). Minor Lacerations, Lice, Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respiratory Infection without complications), Sinusitis, Sore Throat, Minor Skin Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Tract Infections imple), Yeast Infections, Vomiting, Minor Infections (example: skir sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other linor Conditions on a Case-By-Case Basis.

. The Beneficiary is not less than one year of age.

confirm your eligibility for this benefit, see Section 4 of this document The "Visa Online Medic" benefit may not be available in all countr nental or connectivity limitations. The "Visa Online Medic" benefit is not available da, Cuba, Svria, Sudan, Iran, North Korea, the Crimean Peninsula, Venezuela or any other country or JS economic or commercial sanctions.

4.1 How do Laccess Visa Online Medic?

This benefit is available 24 hours a day, 7 days a week in Spanish, English and Portuguese. If the service is not available in the requested language, the BENEFICIARY will be provided with a translator.

- BENEFICIARIES can access the benefit through:
- 1. Visa Benefits Portal: <u>www.visa.com/benefitsportal</u> AXA and Visa are not responsible for the quality of the internet connection, such as the mobile devices used by the BENEFICIARY to access this benefit.
- 2. Contacting the CUSTOMER SERVICE CENTER through the following ephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You can always make a collect call If the BENEFICIARY prefers not to use the "Visa Online Medic" service, he/ she has the option of requesting information of the nearest medical center or scheduling a doctor's visit.

4.2. How do i access the medical prescriptions prescribed through Visa Online Medic?

Because of the care received through "Visa Online Medic." the BENEFICIARIES may have access to the medical prescriptions by accessing the Visa Online Medic through the Visa Benefits Portal www.visa.com/benefitsportal. The medical prescriptions will be ready to be picked up if the beneficiary is in the United States. The prescription will be sent to the pharmacy closest to the BENEFICIARY's location indicated when accessing the Visa Online Medic program. Issuance of medical prescriptions will be subject to the local laws and regulations applicable to the sale of prescription drugs. For prescriptions outside the United States. it will be emailed to the BENEFICIARY's email provided when accessing the Visa Online Medic program.

eleconsultation services included as part of the "Visa Online Medic" benefit are provided by a third-party teleconsultation provider

5. Description of Optional benefit FirstBank

In the case of a MEDICAL EMERGENCY or ACCIDENT during an ELIGIBLE TRIP, a BENEFICIARY has access to the benefit limits listed below

International Emergency Medical Service - According to your issuing bank	Plan A OPTIONAL
Emergency Medical Expenses	5,000 USD
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	100 USD per tooth
Medical Emergency Evacuation	20,000 USD
Repatriation of Mortal Remains	7,500 USD
Early Return or Extended Stay	1,000 USD
Convalescence	500 USD

IF THE BENEFICIARY HAS VALID INSURANCE OR ANY OTHER OVERAGE UNDER ANOTHER PROGRAM, ALL BENEFICIARY EXPENSES MUST BE PAID BY HIS/HER INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM BEFORE THE BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFIT TREATMENT MUST BE RECEIVED BY RECOMMENDATION OF A REGISTERED MEDICAL DOCTOR FURTHERMORE THE TERNATIONAL EMERGENCY MEDICAL SERVICE BENEFITS ARI SUBJECT TO THE LIMITATIONS AND EXCLUSIONS SET FORTH BELOW

Due to U.S. or other applicable trade or economic sanctions, laws regulations and/or other reasons, all benefits and services described here are not available for traveling to Cuba, Iran, Svria, North Korea, the Crimean eninsula, Venezuela and Sudan. Accordingly, no services will be provided, including, but not limited to, the payment of any claims, in connection with travel to these countries. Should new sanctions be imposed that prohibit the provision of benefits or services related to travel to any additional countries travel to such countries shall be excluded from the International Emergency Medical Service

Consider the restrictions on services and benefits related to international laws on sanctions before planning your trip.

nternational Emergency Medical Services (Cont.)

6. What is not included in the International Emergency Medical Service?

To use this service, the BENEFICIARY must have purchased an international travel ticket from a TRANSPORTATION COMPANY with an with bank wire details, submit your receipts, and provide proof that you ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN REGION.

LIMITATIONS AND EXCLUSIONS

- 1. THE COST OF MEDICAL ASSISTANCE CARRIED OUT AGAINST MEDICAL OPINION.
- 2. THE INTENTIONAL INTERRUPTION OF PREGNANCY AND THE COST OF NATURAL BIRTH ARE EXCLUDED.
- 3. BEING UNDER THE INFLUENCE OF ILLEGAL DRUGS, MEDICATION NOT TAKEN ACCORDING TO INDICATIONS, OR NARCOTICS. UNLESS THEY HAVE BEEN PRESCRIBED BY A REGISTERED MEDICAL
- 4. ALL CHIROPRACTIC TREATMENT; HOMEOPATHIC TREATMENT; ACUPUNCTURE, OCCUPATIONAL THERAPY, PHYSIOTHERAPY.
- 5 EXAMINATIONS OR DIAGNOSTIC TESTS THAT ARE PART OF A ROUTINE PHYSICAL EXAM OR PROGRAMMED TREATMENT. INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: VACCINES: ROUTINE SIGHT AND HEARING EXAMINATIONS: OPTOMETR' AND SIGHT CORRECTION: GLASSES: CONTACT LENSES: HEARING AIDS AND ALL KINDS OF MAINTENANCE OR ADJUSTMENT THEREOF; PROSTHESIS; PURCHASE OR RENTAL OF HUMIDIFIERS, ATOMIZERS, WALKERS OR STICKS, INHALERS, EXERCISE FOUIPMENT OR SIMILAR FOUIPMEN
- 6. ORGAN TRANSPLANTS OR THE TRANSPORTATION THEREOF. 7. ALL TYPES OF HOTELS, RESTAURANTS, TAXIS, CELLULAR EXPENSES OR ANY OTHER TELEPHONE OR DATA EXPENSE
- RELATED WITH A MEDICAL EMERGENCY OR ACCIDENT OR NO 8. ALL MEDICAL ATTENTION OR TREATMENT COSTS INCURRED BY THE BENEFICIARY AFTER THE END OF THE ELIGIBLE TRIP. RELATED TO AN ACCIDENT OR MEDICAL EMERGENCY OR NOT, THAT OCCURRED, OR WAS DIAGNOSED, DURING THE BENEFICIARY'S
- 9 FUNERAL COSTS
- 10 ALL TREATMENT CHECKLIP OR MEDICAL SERVICE KNOWN BEFORE THE BEGINNING OF THE ELIGIBLE TRIP. OR MEDICAL EXPENSES INCURRED WHEN TRAVELING SOLELY FOR THE SPECIFIC PURPOSE OF OBTAINING MEDICAL TREATMENT
- 11 TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM NOT FOLLOWING SAFETY GUIDELINES OR PUTTING ONESELE EXCESSIVELY AT RISK WHILE PRACTICING. SPORTS OR OTHER ACTIVITIES
- 12 TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM BREACHING THE NORMAL LAWS, RULES REGULATIONS OR SAFETY REGULATIONS IN FORCE AT THE PLACE WHERE THE MEDICAL SERVICES WERE PROVIDED.
- 13 IN ADDITION TO THE ABOVE LIMITATIONS AND EXCLUSIONS THE INTERNATIONAL MEDICAL EMERGENCY BENEFIT REQUESTED AS A CONSEQUENCE OF COVID-19 WILL BE EXCLUDED IN THE FOLLOWING CASES:
- a. In case the BENEFICIARY is traveling to a country, specific region or event where the World Health Organization (WHO) or any regulatory authority in the country from/to which the BENEFICIARY has advised or prohibited against travel.
- b. In case the expenses are related direct or indirect as a consequence of the BENEFICIARY failing to obtain any recommended vaccines or medications prior to the trip

7. How to access the International Emergency Medical Service BENEFICIARIES can access the benefit through

- 1. VISA ONLINE MEDIC: by visiting the Visa Benefits Portal www.visa.com/benefitsportal
- AXA and Visa are not responsible for the internet connection quality, such as that of mobile devices used by the BENEFICIARY to access this benefit.
- Talk with an agent: Immediately or within the term of thirty (30) days from the date of the ACCIDENT or the Medical Emergency through the phone number in the back of your Visa card selecting option #4. You can always make a collect call. The delay in communication with the customer service center may result in the loss of the benefit.

8. How to request a refund?

The Visa CARDHOLDER and his/her BENEFICIARY may request reimbursement of medical expenses and/or prescriptions which they have incurred as part of the INTERNATIONAL EMERGENCY MEDICA SERVICE, including those prescriptions issued through "Visa Online

The Visa CARDHOLDER and his/her BENEFICIARY can submit a claim reimbursement online, by going to <u>www.visa.com/benefitsportal</u> and follow the steps below.

- 1. Log-in to VISA Benefits Portal and click on International Emergency Medical Service
- 2. Select Submit claim

3. Complete claim form and attach the documentation required. In case you have any questions or need assistance with the process, you can chat with one of our agents (www.visa.com/benefitsportal - Live chat) to CARDHOLDERS, it is done at their own risk. or call us trough the number in the back of your Visa card.

The necessary documents to request a refund include the following: For Claims up to 1.000 USD, you are required to fill out your claim online purchased your trip with your eligible VISA card. For Claims over 1,000 USD, you may be required to submit additional

- documentation, such as: Copy of the account statement of the Visa card showing the total
- harge amount for the ticket(s) Copy of the transportation company's ticket as proof that the total trip
- ount has been charged to the Visa card
- Detailed receipts and/or detailed invoice copy
- Medical information including the diagnosis and treatment, but not limited to:
- A medical report
- A note from your doctor
- Itemized bills
- If your assistance was provided in the United States, include the ills with the ICD-9 diagnosis codes (International Classification of
- Bank transfer form
- Additional documents may be requested

9. General provisions of the program

There are circumstances beyond AXA that may affect the provision of the vices or benefits mentioned herein. If possible and in accordance with the law, AXA will arbitrate all means to provide the services or benefits available to assist the BENEFICIARY and resolve the emergency.

Due to U.S. or other applicable trade or economic sanctions, laws. regulations and/or other reasons, all benefits and services described hereir are not available for traveling to Cuba, Iran, Svria, North Korea, the Crimear Peninsula, Venezuela and Sudan, Accordingly, no services will be provided including, but not limited to, the payment of any claims, in connection with travel to these countries. Should new sanctions be imposed that prohibit the provision of benefits or services related to travel to any additional countries, travel to such countries shall be excluded from the International Emergency Medical Service.

Consider the restrictions on services and benefits related to international laws on sanctions before planning your trip.

All benefits of the International Emergency Medical Service described herein are subject to change or cancellation. Therefore, this document should be modified periodically, and you should contact the CUSTOMER SERVICE CENTER or your financial institution to ensure that you have the most up-to-date information. The benefits of the International Emergence Medical Service become effective at the beginning of the ELIGIBLE TRIF and will cease within sixty (60) days from the date of the ELIGIBLE TRIP or at the time that the ELIGIBLE TRIP is completed.

These Terms and Conditions of the International Emergency Medica Service are not a contract or an insurance policy and are designed as a eneral informative statement of the International Emergency Medical rvice benefits available through the International Visa Services Association throughout LATIN AMERICA AND THE CARIBBEAN REGION. No legal action may be initiated after one (1) year from the time of notification by AXA to the BENEFICIARY of the decision regarding the application of the International Emergency Medical Service benefits. The benefits of the International Emergency Medical Service are administered by: AXA Assistance USA, Inc. AXA Assistance USA, Inc.

("AXA") is a worldwide medical emergency and assistance provider and the Visa service provider for this program. Teleconsultation services are provided by a third-party teleconsultation provider.

BEAR IN MIND: the benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with vour financial institution to determine if these benefits apply to your international Visa card.

Conversion of the Amounts into Foreign Currency

All amounts mentioned herein are expressed in US dollars. Payments under the IEMS [International Emergency Medical Service] Program will be made in the local currency of the CARDHOLDER or BENEFICIARY receiving the payment, when possible. The exchange rate used will be the rate in force at the time the claim has been evaluated and approved.

Important information

This reference guide contains a description of services and benefits available to certain Visa cardholders in Latin America and the Caribbear and it has been updated as of September 2019 Please confirm with your Visa representative the validity of this information before communicating said benefits to your clients and/or CARDHOLDERS, CARDHOLDERS should check with their issuing bank to verify that the services and benefits apply to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the International Emergency Medical Service program and is intended to be distributed to CARDHOLDERS in it entirety. If a Visa issuer distributes statements or portions of this document

ternational Emergency Medical Services (Cont.)

The benefits described in this reference guide are not guaranteed and are license, and (c) recognized as a physician in the place where the services subject to terms and conditions and include certain restrictions, limitations are rendered and exclusions. All benefits are subject to change or cancellation without prior notice.

Services and benefits are provided through third parties. Visa is not an insurance company. The details of all of the provisions referring to the benefits are detailed in the CARDHOLDER agreement. If there are any differences between the descriptions in this presentation and the CARDHOLDER agreement signed by the cardholder at the local level, the current CARDHOLDER agreement will apply locally (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that their card programs, CARDHOLDER contracts, benefits and card features, as well as other disclosures and practices are in full compliance with all laws, regulations and other legal provisions that may apply. The issuer must review the card benefits program with their legal counsel so that their card benefits program, disclosures, and contracts for CARDHOLDERS related to such benefits or card features, comply with all applicable legal requirements. Visa makes no representations or warranties regarding the information contained in this document. This material does not constitute advice or

The services and benefits provided by this program will be null and void if they violate the economic or commercial sanctions of the United States of America such as, but not limited to, the sanctions administered and regulated by the Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury, or other applicable sanctions programs.

The benefit amounts are denominated in US dollars. The payment of claims will be made in the local currency where required by law, using the exchange rate in force at the time services are provided. These Terms and Conditions does not apply to Visa cards issued in Brazil.

SECTION C - DEFINITIONS CORRESPONDING TO THE BENEFITS DESCRIBED IN THIS GUIDE

ACCIDENT: sudden, unexpected and uncontrollable physical event that happens to the BENEFICIARY during an ELIGIBLE TRIP.

LATIN AMERICA AND THE CARIBBEAN REGION: region comprised of the following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, Bermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curacao, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and Tobago and

"Core" benefit: means products provided through and funded by Visa to specific card portfolios: Platinum, Signature and Infinite.

"Optional" benefit: means products provided through Visa but funded by issuing banks

"IEMS program": International Emergency Medical Services for medical services that occurred overseas

"Services" and "Assistance Services" are provided by AXA Assistance Argentina in Maipú 255, C1084ABE, Buenos Aires, Argentina or any other AXA Assistance subsidiary/facility within the Americas region.

"IEMS Claims" services are provided by AXA Assistance Mexico in Av. 5 de Febrero 1531, Carrillo, 76138 Santiago de Querétaro, Qro., Mexico **BENEFICIARY:** the CARDHOLDER and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

CUSTOMER SERVICE CENTER: communication channel and available facilities (equipment, systems and personnel) whose purpose is to provide an interface between Visa and customers. You can contact the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (othe countries). You have the option of making a collect call.

AIRLINE COMPANY: a company mentioned in the Official Airline Guide (OAG) or in the ABC World Airways Guide, with a license, certificate or similar authorization for regular air transport, issued by the competent authorities of the country in which the aircraft is registered and that, in accordance with said authorization, maintains and publishes schedules and rates for passenger flights between airports at regular and specific times.

CONVALESCENCE: when a BENEFICIARY is hospitalized for up to 5 (five) days and must remain, by medical recommendation, in a hotel (outside his/her COUNTRY OF RESIDENCE) before obtaining medical discharge from his/her REGISTERED MEDICAL DOCTOR

MEDICAL EMERGENCY: sudden, unforeseen and urgent medical condition that requires immediate medical treatment or surgical treatment to alleviate acute pain and suffering during an ELIGIBLE TRIP that may prevent the ELIGIBLE TRIP from continuing, for which the BENEFICIARY seeks treatment, and for which medical services are paid in accordance with the Terms and Conditions of these benefits. The Legally Qualified Freating Physician and AXA medical team will collectively determine whether the situation or condition qualifies as a Medical Emergency. LEGALLY OUALIFIED PHYSICIAN: a physician or dentist (a) other than a BENEFICIARY an individual traveling with the BENEFICIARY or a family member of the BENEFICIARY, (b) practicing within the scope of his or her TRANSPORTATION COMPANY: company that operates a MEANS OF

TRANSPORTATION including an AIRLINF COMPANY

SIMPLE/NON-URGENT MEDICAL EVENTS: are those ailments that do not represent a life risk and that are treatable by a doctor through observation. The medical conditions included are: Abrasions, Allergies Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Cough, Diarrhea, Fever (people over 12 months, under 70 years of age), Minor Lacerations, Lice, Simple Medication Refills, Pink Eve or phiunctivitis, Rash, Upper Respiratory Infections (without complications Sinusitis, Sore Throat, Minor Skin Inflammation and Infections, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infectior omiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other Minor Conditions on a Case-By-Case Basis.

REIMBURSEMENT FORM: Online claim form, or document to be provided by the CUSTOMER SERVICE CENTER, upon notification of an incident or benefit request, which must be completed and returned together with all the required documents within the deadlines for each of the required

USUAL AND REASONABLE EXPENSES: means that the benefit for the BENEFICIARY will include medical treatments, supplies and EMERGENC MEDICAL services that are necessary from the medical point of view, provided they do not exceed the typical or standard charges for simila EMERGENCY treatments, supplies and services in the community or locality where EMERGENCY MEDICAL treatment is provided

REGISTERED MEDICAL DOCTOR: professional with a degree in medicine or qualified osteopathy doctor to provide medical services or perform surgeries in accordance with the laws of the country where these professional services are developed. THIS DEFINITION EXCLUDES CHIROPRACTIC, PHYSIOTHERAPISTS AND HOMEOPATHIC AND NATUROPATHIC THERAPISTS.

MEANS OF TRANSPORTATION: any means of transportation operate by a TRANSPORTATION COMPANY under a valid license for passenger ransportation, including

- AIR: aircraft operated by an AIRLINE COMPANY, duly authorized by the competent authorities to operate regularly scheduled flights; and
- I AND AND SEA: all those included in this definition WITH THE EXCLUSION OF (i) rental vehicles except those that have been
- rented by a TRANSPORTATION COMPANY for the transportation of passengers; (ii) taxis, (iii) transfers from car rental companies at hotels or parking lots outside airport limits THE CARD COUNTRY OF ISSUANCE: country of LATIN AMERICA

AND THE CARIBBEAN REGION in which a financial institution issued an ELIGIBLE VISA CARD to the BENEFICIARY

COUNTRY OF RESIDENCE: country in which the BENEFICIARY keeps his/ her home and main place of established and permanent residence and to which the BENEFICIARY intends to return

NATURAL BIRTH: means the process of giving birth without medical

REWARDS PROGRAM: program developed/offered by any Visa card and your issuing bank in LATIN AMERICA AND THE CARIBBEAN REGION. which allows the CARDHOLDER to obtain a security (miles, cash, etc.) and exchange it (products trips etc.) under any Visa Rewards Program or frequent flyer or additional tickets on which all taxes and fees have been applied at the time a paid ticket is issued with any Visa card. CARDHOLDER: individual who has an ELIGIBLE and active VISA CARD. sued in his/her name in LATIN AMERICA AND THE CARIBBEAN

REGION, as holder or additional holder ELIGIBLE VISA CARD: the following cards are eligible for the International mergency Medical Service: Platinum, Signature or Infinite Visa cards ssued by a financial institution in LATIN AMERICA AND THE CARIBBEAN REGION and any other Visa card where a financial institution in LATIN AMERICA AND THE CARIBBEAN REGION has purchased the benefit

BEAR IN MIND: The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your nancial institution to determine if it applies to your international Visa card ELIGIBLE TRIP: international itinerary outside the BENEFICIARY'S COUNTRY OF RESIDENCE and THE CARD COUNTRY OF ISSUANCE, that neets one of the following features:

- the total amount of the international ticket was paid to a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD; or
- international tickets were purchased for the exchange of points from a loyalty program, provided the boarding fee and possible taxes were paid with an ELIGIBLE VISA CARD; or
- if no boarding fees or taxes are charged, tickets were purchased by exchanging points earned by using a valid Visa REWARDS PROGRAM.

Likewise, the benefits established in these Terms and Conditions are only valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the departure date of the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE for said ELIGIBLE TRIP.

Baggage Loss

If your Baggage, or the Baggage of whoever you purchased a ticket for ith your eligible Visa Card is lost and determined to be unrecoverable by the Common Carrier Conveyance, this benefit will pay the amount as stated in the Benefit amount table as stated in this document ndependent of the number of "checked" baggage. This applies to Baggage Loss on any Covered Trip, domestic or international.

What do I need to be covered?

You must possess a valid and active Visa card. The entire travel fare must be purchased with your Visa card or through the Visa rewards program. Relevant definitions

Common Carrier Conveyance: Any land, water or air conveyance operated under a valid and in good standing license for the transportation of passengers for hire for which a ticket has been obtained.

Covered Trip: An international or domestic trip (where applicable), regardless of its origin and destination, where an Insured Person's full fare for a Common Carrier Conveyance has been paid with the valid Visa card and/or Visa Rewards Program.

Visa Rewards Program: All frequent flyer, rewards and complimentary nmon carrier tickets are covered if there are taxes and/or fees associated with the ticket issuance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with Notes rewards points, only tickets earned as direct result of charges made with • Cardholder must report any claim within 90 days of the inciden an eligible Visa card will be covered. The bank will have to send a letter to • The cardholder is the only person allowed to open a claim. guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

What is covered?

This coverage is for travel that has been purchased with the eligible Visa card

- 1. All benefits are paid in "excess" of the common carrier's liability
- 2. The luggage must be properly checked with and under the possession, care, custody and control of the common carrier during a Covered Trip;
- 3. Insurance benefits are provided for Covered Trips (worldwide)
- 4. A Covered Trip shall be deemed to have commenced when the insured person boards a common carrier for the purpose of going or
- 5. Luggage which appears to be lost, must be formally notified to the common carrier and a claim must be filed with the common carrier;
- 6. The luggage must be determined and verified to be unrecoverable by the common carrier:
- 7. If the Insured's checked baggage is permanently lost but was originally thought to be delayed, we will deduct any payment we may have made for Baggage Delay from the payment we make for your overall Claim for Baggage Loss.

What is not covered?

In addition to the EXCLUDED RISKS provided in the general conditions for this program, the following are excluded:

- . Wear and tear or gradual deterioration;
- Damage caused by insects or vermin:
- 3. Inherent vice or damage:
- 4. Confiscation or expropriation by order of any government or public authority;
- Seizure or destruction under guarantine or custom regulation
- 6 Radioactive contamination:
- Usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence;
- Transporting contraband or illegal trade;
- 9 Breakage or brittle of fragile:
- 10. Animals, birds or fish; automobiles or automobile equipment. boats, motors, trailers, motorcycles or other conveyances or their appurtenances (except bicycles while checked as Luggage with a Common Carrier): household furniture:
- 11. Any payment if to do so would be in violation of any sanctions law or

Benefit amount

Coverage applies up to a maximum amount depending on your card type, as stated in the tables below.

Optional Benefit FirstBank

Visa Platinum • Up to USD 500

How is the claim submitted?

The cardholder or beneficiary can open a claim using the Visa Benefits Portal: www.visa.com/benefitsportal

- a. Once in the landing page of the Benefits' Portal, please click or "Login" or "Enroll"
- b. Click on "Claims"
- c. Click on "Create Claim"
- d Choose a Product from the drop down menu
- e. Choose the benefit you need to file a Claim for and agree to all terms 18. Member Companies of AIG Insurance Company and/or and conditions

- f. Complete all requested information and click on "Save". This step creates the claim case number
- g. Attach all required documents.
- h. Click on "Submit"

In case you have any questions or doubts on any step of the process contact us via chat.

Claim documentation

- Copy of the Visa card account statement showing the total charge for the ticket (s)
- A copy of the common carrier ticket as proof that the full travel fare has been charged to your eligible Visa card.
- Report provided by the transportation company declaring loss of baggage
- Wire form
- Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of
- Copy of national identity document
- Additional information may be required.

If you need to submit a claim or have questions regarding this program contact the Claims administrator, 24 hours a day, 365 days a year by contacting the customer service telephone number on the back of you Visa card.

Indemnity or reimbursement payments will be made in national currence and in a single installment, using the exchange rate indicated in the credit card statement, presented by the cardholder, as proof of expenses or purchase, if applicable. Otherwise, the exchange rate will be applied as disclosed by the Central Bank or corresponding entity, on the date the Insured made the payment to the service provider or made his/her purchases in cash

If the cardholder makes any claim knowing it to be false or fraudulent in any respect, he or she will no longer be entitled to the benefits of this protection, nor to the payment of any claim made under this policy.

General exclusions

- 1. Suicide, attempted suicide or intentionally self-inflicted Iniury:
- Sickness unless specifically covered in the Policy:
- 3. Congenital anomalies and conditions arising out of or resulting there
- 4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an Injury:
- Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Iniurv
- 6. Bacterial infection except bacterial infection of an Injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria:
- 7. Any claim occurring as a result of: War, civil war, invasion, insurrection, revolution, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence:
- 8. Any claim occurring as a result of participating in military, naval or air service of any country:
- 9. Accident occurring while a passenger on; or operating; or learning to operate; or serving as a member of the crew of any aircraft except as provided in the policy:
- 10. Accident or claim occurring as a result of participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
- 11. Accident or claim occurring as a result of participation in contests of speed using a motorized vehicle or bicycle; in skydiving/parachuting. hang gliding, bungee jumping, scuba diving, mountain climbing, potholing or while riding on a motorcycle (greater than 100 cc);
- 12. Accident or claim occurring while under the influence of drugs, alcohol or other intoxicants unless prescribed by a Physician and taken as prescribed or the treatment of alcohol or drug abuse, addiction or overdose:
- 13. Depression, anxiety, mental or nervous disorder or rest cures;
- 14. An Insured travelling against the advice of a Physician;
- 15. Injury to which a contributing cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Insured or their beneficiaries:
- 16. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal, release or application of pathogenic or poisonous biological or chemical materials.
- 17. Any expenses covered under any workers compensation or employer's liability policy;