

Trip Cancellation (Cont.)

Benefit amount

For you and anyone you purchased a ticket for with your eligible Visa card—benefits apply up to a maximum amount depending on your card type, as stated in the tables below.

Optional Benefit FirstBank

Visa Infinite ¹ Up to USD 2,500 per person

How is the claim submitted?

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

1. Benefits Portal

In case you have any questions or doubts on any step of the process, contact us via Chat or call our Customer Support.

The cardholder may request the Visa Benefits[®] Portal through the link www.visa.com/benefitsportal

- Once in the landing page of the Benefits[®] Portal, please click on "Login" or "Enroll"
- Click on "Claims"
- Click on "Create Claim"
- Choose a Product from the drop down menu
- Choose the benefit you want 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.
- Attach all required documents
- Click on "Submit"

2. By eMail

¹ Please send your request to lactamiamap@visa.com including the benefit form which you want to open the claim.

The cardholder will receive an initial package containing the claim form and the list of documents that are needed for each claim

- All required documents, including the claim form, must be sent electronically to lactamiamap@visa.com

3. By Mail

Priority Pass Card Benefits Administration
Majid 255, P.O. Box 17
CIB048E, Buenos Aires, Argentina

Claim Documentation

Each claim case number contains a statement showing the total charge for the travel and accommodation expenses.

a. The back of your Visa card

b. A copy of the common carrier ticket as proof that the full travel fare has been charged to your eligible Visa card.

c. Substantiation of non-recoverable, pre-paid, covered, trip related travel and accommodation expenses charged to your valid Visa card.

d. Substantiation of cancellation charge

e. Documentation from independent source including but not limited to a medical report, police, fire or other official entity detailing the reason for cancellation.

e. Wire form.

Copy of national identity document.

Additional information may be required.

Notes

The cardholder must report any claim within 30 days of the incident.

The cardholder is the only person allowed to open a claim.

You need to submit a claim or have questions regarding this program, contact the Claims Administrator, 24 hours a day, 365 days a year at LAClaimap@visa.com or call the customer service telephone number on the back of your Visa card.

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.

In local currency, 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 injury.

2. Sickness unless specifically covered in the Policy.

3. Congenital anomalies and conditions arising out of or resulting therefrom.

4. Elective cosmetic or plastic surgery unless medically necessary as the result of an injury.

5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of injury.

6. Bacterial infection except bacterial infection of an injury, or except bacterial infection from the accidental ingestion of a substance contaminated by bacteria.

Priority Pass

Priority Pass is the world's largest independent airport lounge access program with lounges in airports in each region of the globe.

What is the Priority Pass program?

Having a Priority Pass card provides and provides the travelers with airport lounge access, regardless of where they travel, or which airline and class they fly. The program applies to travelers who want to escape crowded, noisy departure areas without having to incur the added costs of traveling in first or business class or do not have access to lounges in the U.S. normally exclusively reserved for airline lounge program members.

The Priority Pass network of lounges provides access to over 850 participating Airport VIP Lounges in more than 400 cities across 120 countries. Thus, Visa upscale cardholders will appreciate a productive and quiet place to work or relax during their business or personal travels.

What are the cardholders' benefits?

Affluent cardholders are often avid travelers, traveling frequently to different corners of the globe. With a Priority Pass membership, they could enjoy the following privileges around the world:

The chance to relax in over 850 airports VIP Lounges in 400 cities around the world, whether they are traveling for work or pleasure.

A quiet and comfortable place to wait for flights, with complimentary refreshments and snacks.

All the facilities required to do vital business - with most lounges offering in-house connectivity state-of-the-art conference spaces.

The opportunity to entertain colleagues, clients and guests.

The flexibility to choose the airline and class of travel that suits their schedule and budget - with the peace of mind that they won't forfeit lounge access.

Priority Pass (Cont.)

6. Participating lounges report to Priority Pass cardholders their regularly a. Lounges with electronic readers report the visits daily or weekly. b. Lounges with manual imprint machines and vouchers report visits daily or weekly.

7. Priority Pass reports the cardholders' visit activity to Visa on a monthly basis. In turn, Visa uploads the bank's cardholders visit activity via Visa Online system.

How are the renewals handled?

1. The bank is responsible for notifying Visa the desire to renew the Priority Pass program prior to the expiration of current participating agreement.

2. If bank decides not to renew the program, the issuing bank must contact Visa immediately. The bank will use Visa a list of card numbers that are in the market with a future expiration date.

3. If issuing bank does not notify Visa about the renewals two months prior the expiration date of the participating agreement, as long as the bank has a valid priority cards in the market, Priority Pass Visa will renew the next year participating fee automatically, as well as any visits that are applied against membership cards.

How are the renewals handled?

1. All lost and stolen cards must be notified immediately to Priority Pass copying Visa, by the issuing bank by submitting the appropriate form reflecting the replacement membership number.

2. If Bank does not report the lost or stolen cards to Priority Pass with copy to Visa, the bank will be responsible for the visits that are applied against the Priority Pass membership.

3. All cancelled cards must be notified to Visa, by the issuing bank by submitting the appropriate form to priortypassap@visa.com. In turn Visa will notify to Priority Pass which will update the internal system, including the lounge access and/or corresponding Reinsurer if applicable.

4. Any expensed, who is responsible for the cardholder's payment card and being cancelled. Priority Pass reserves the right to pursue legal action to recover any outstanding charges. Cancellation of membership must be in writing and signed by the cardholder or the cardholder's authorized representative.

5. Renewal terms and conditions are at the sole discretion of Priority Pass. Priority Pass has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in violation of anti-trust laws.

6. In the event that the cardholder does not accept any change in the lounge visit charges, the cardholder shall have the right to terminate their membership on providing notice in writing directly to Priority Pass, or to the card issuer, who shall be responsible for providing a replacement card. A charge may be levied for any replacement card.

7. To the extent permissible by local law or regulation these Conditions of Use shall be governed by and construed in accordance with English law and Priority Pass and the cardholder submit to the non-exclusive jurisdiction of English courts to resolve any disputes that arise out of them.

8. Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court shall, to the extent of its invalidity or unenforceability, be deemed severable and shall not affect the other provisions of these Conditions of Use.

9. If there is any conflict in meaning between the English language version of these Conditions of Use and any version or translation of these Conditions of Use, the English language version shall prevail.

Available following Visa cards

Core Benefits

— Visa Infinite

Important notice

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 through the Latin America and Caribbean Region and is updated to April 2019. 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, Latin America and Caribbean Region.

What is Priority Pass policy for taking guests into a lounge?

The cardholders can invite friends and guests to join the lounge as described in the lounge directory. Subject to the issuing bank's policy, a fee will be applied for any guests in addition to the cardholder and/or accompanying guest.

The lounge will have appropriate, make a voucher/imprint /log entry and the lounge directory. When a cardholder is responsible for ensuring the lounge and/or accompanying guest's visit, the guest may have a sign record of any guests at the time of the visit, and it is the cardholder's responsibility to ensure this is correct. The lounge visit fee will be charged later as applicable.

How does the cardholder pay for the guest's visit?

The cardholder is responsible for ensuring the Cardholder's copy of the record of any guests at the time of the visit, and it is the cardholder's responsibility to ensure this is correct. The lounge visit fee will be charged later as applicable.

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Priority Pass (Cont.)

the airport which means that access is only provided to those lounges if cardholders are traveling between Schengen countries (an up to date list of Schengen countries is located at http://ec.europa.eu/dgs/external_relations/visas/what-we-do/policies/details-and-visas/schengen/index_en.htm).

19. Admittance to lounges is subject to cardholders and any guests if permitted (including children) behaving and dressing in accordance with the relevant terms and conditions, and any person not complying with such terms and conditions may be asked to vacate the lounge facilities. The Priority Pass Group of companies is not liable for any loss suffered by the cardholder and any guests where a lounge operator has released admission because the cardholder and/or guests have not complied with these conditions.

20. The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the cardholder and any person not using by any person other than the named cardholder and only one Priority Pass card may be used for each lounge visit.

21. The Priority Pass card is not a payment card nor is it proof of solvency. The bank will use Visa a list of card numbers that are in the market with a future expiration date.

22. Admittance to a lounge is conditional upon presentation of one valid Priority Pass card or, if applicable, its corresponding Digital Membership Card per person only (some restrictions may apply to Priority Pass Select cardholders) and Priority Pass cardholders are responsible for any personal belongings brought into a lounge by cardholders.

23. Lost, stolen or damaged Priority Pass cards are to be notified immediately to (i) the Priority Pass office from which the card was issued or (ii) to the card issuer, who shall be responsible for providing a replacement card. A charge may be levied for any replacement card.

24. In the event of the cardholder cancelling or not renewing their Priority Pass membership or their payment card with the card issuer, the Priority Pass membership and the bank will use Visa a list of card numbers that are in the market with a future expiration date.

25. Priority Pass may amend the lounge visit charges at any time on providing 30 days' notice in advance of such change. Where the cardholder receives the Priority Pass card through third party card issuer, any changes in lounge access and/or corresponding Reinsurer if applicable, shall be advised by the cardholder. Priority Pass reserves the right to pursue legal action to recover any outstanding charges. Cancellation of membership must be in writing and signed by the cardholder or the cardholder's authorized representative.

26. Renewal terms and conditions are at the sole discretion of Priority Pass. Priority Pass has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in violation of anti-trust laws.

27. In the event that the cardholder does not accept any change in the lounge visit charges, the cardholder shall have the right to terminate their membership on providing notice in writing directly to Priority Pass, or to the card issuer, who shall be responsible for providing a replacement card. A charge may be levied for any replacement card.

28. To the extent permissible by local law or regulation these Conditions of Use shall be governed by and construed in accordance with English law and Priority Pass and the cardholder submit to the non-exclusive jurisdiction of English courts to resolve any disputes that arise out of them.

29. Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court shall, to the extent of its invalidity or unenforceability, be deemed severable and shall not affect the other provisions of these Conditions of Use.

30. If there is any conflict in meaning between the English language version of these Conditions of Use and any version or translation of these Conditions of Use, the English language version shall prevail.

Available following Visa cards

Core Benefits

— Visa Infinite

Important notice

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.

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

What is Priority Pass policy for taking guests into a lounge?

The cardholders can invite friends and guests to join the lounge as described in the lounge directory. Subject to the issuing bank's policy, a fee will be applied for any guests in addition to the cardholder and/or accompanying guest.

The lounge will have appropriate, make a voucher/imprint /log entry and the lounge directory. When a cardholder is responsible for ensuring the lounge and/or accompanying guest's visit, the guest may have a sign record of any guests at the time of the visit, and it is the cardholder's responsibility to ensure this is correct. The lounge visit fee will be charged later as applicable.

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Auto Rental Insurance (Cont.)

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 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 it 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

Travel Accident Insurance

Visa cardholders, their spouses and dependent children under 23 years of age (Insured Person) with this benefit will be covered worldwide against accidental bodily injuries, which are the cause of loss of life or dismemberment while traveling, boarding or descending from an aircraft operated by a scheduled commercial air carrier, or while in the custody of a licensed Common Carrier on a maritime or land conveyance operated by a licensed Common Carrier Conveyance duly authorized to transport passengers, provided the full travel fare has been paid in full for the insured Visa card.

The Insured Person has this coverage when using a Common Carrier Conveyance, such as a bus authorized to transport passengers from the airport premises, if this is included in the ticket price or if the airport provides that type of transportation within its facilities. All frequent flyer, rewards and complimentary Common Carrier Conveyance tickets are covered if there are taxes and/or fees associated with the ticket and the insured person is charged in their entirety to the Visa card.

If there are no taxes or fees, or they are paid with rewards points, only tickets earned as direct result of charges made with an eligible Visa Card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

If bodily injuries cause death or dismemberment, including loss of sight, speech and hearing, benefits will be paid as described below:

Loss / Percentage of benefits payable

Accidental loss of life 100%
Loss of both hands or both feet, or the sight of both eyes, or speech 100%
Loss of hearing in both ears, or one hand and one foot, or either hand or foot, and sight of one eye 50%
Accidental loss of one hand or one foot, or the sight of one eye, or 50% speech or hearing in both ears

Accidental loss of index finger and thumb on same hand 25%

If the Insured Person has multiple losses as the result of an accident, the Company will pay the single largest benefit amount applicable. The death benefit will be paid to the beneficiary designated by the Insured Person, if 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 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.

General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting therefrom as a result of an injury;
4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an injury;
5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of injury;

Common Carrier Conveyance Any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or intermodal bus lines.

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 a Visa Rewards Program.

Insured Person: Visa cardholders, their spouses and dependent children under 23 years of age.

Spouse: Husband or wife or domestic partner of the Cardholder as legislated and regulated by the local law and existing at the same residence as the Cardholder in the Cardholder's Home Country.

Visa Rewards Program: All frequent flyer, rewards and complimentary Common Carrier Conveyance tickets are covered if there are taxes and/or fees associated with the ticket insurance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

Benefit Amount

Core Benefits / Benefit Amount

Visa Infinite USD 1,500,000

*NOTE: Only for eligible Visa Infinite cards issued in Puerto Rico and the U.S. Virgin Islands, this benefit will not be covered. Covered benefits based on file as of January 1, 2021.

Travel Accident Insurance (Cont.)

17. Any expenses covered under any workers compensation or employer's liability policy;

18. 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 it 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.

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 your Visa Card.

DISCLAIMER: The information contained herein is intended solely for informational 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.

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. 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 or regulation 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.

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Visa Luxury Hotel Collection

Visa Luxury Hotel Collection is comprised of some of the world's most intriguing and prestigious properties.

What card? 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 it 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 Amount

Core Benefits / Benefit Amount

Visa Infinite USD 400,000 per account per 12-month period

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 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

• Copy of account statement for the Visa Card showing the total charge for the ticket;

• Copy of itinerary or ticket from the Common Carrier Conveyance showing the total charge for the ticket(s);

• In case of death: Certified copy of death certificate, police report, autopsy report and any newspaper clippings;

• In case of accident (dismemberment): Report of Accident from the Transport Company;

• Copy of national identity document;

• Document proving the relationship of Insured Persons with the cardholder (Beneficiary);

• Additional documentation 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 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.

General exclusions

1. Suicide, attempted suicide or intentionally self-inflicted injury;
2. Sickness unless specifically covered in the Policy;
3. Congenital anomalies and conditions arising out of or resulting therefrom as a result of an injury;
4. Elective cosmetic or plastic surgery unless Medically Necessary as the result of an injury;
5. Loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of injury;

Common Carrier Conveyance Any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or intermodal bus lines.

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 a Visa Rewards Program.

Insured Person: Visa cardholders, their spouses and dependent children under 23 years of age.

Spouse: Husband or wife or domestic partner of the Cardholder as legislated and regulated by the local law and existing at the same residence as the Cardholder in the Cardholder's Home Country.

Visa Rewards Program: All frequent flyer, rewards and complimentary Common Carrier Conveyance tickets are covered if there are taxes and/or fees associated with the ticket insurance and they are charged in their entirety to an eligible Visa card. If there are no taxes or fees, or they are paid with rewards points, only tickets earned as direct result of charges made with an eligible Visa card will be covered. The bank will have to send a letter to guarantee that the points acquired in the loyalty program were generated by the use of the Visa card covered by the insurance.

Benefit Amount

Core Benefits / Benefit Amount

Visa Infinite USD 1,500,000

17. Any expenses covered under any workers compensation or employer's liability policy;

18. 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 it 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.

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• In case of accident (dismemberment): Report of Accident from the Transport Company;

• Copy of national identity document;

• Document proving the relationship of Insured Persons with the cardholder (Beneficiary);

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Benefit Amount

Core Benefits / Benefit Amount

Visa Infinite USD 1,500,000

*NOTE: Only for eligible Visa Infinite cards issued in Puerto Rico and the U.S. Virgin Islands, this benefit will not be covered. Covered benefits based on file as of January 1, 2021.

Visa Concierge (Cont.)

17. Any expenses covered under any workers compensation or employer's liability policy;

18. 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 it 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.

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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 it 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.

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