

Terms and Conditions – Travel

Global Guard Travel Protection Assistance Services
Traveler Assistance Services

Important Reminder:

We strongly recommend purchasing travel protection at check-in, as you will only have two hours to do so. After this period, you will not be able to make the purchase, even if you scan another QR code.

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I. Introduction

All the assistance services provided by this assistance plan are covered by GLOBAL GUARD TRAVEL PROTECTION, a company whose main purpose is to coordinate and/or provide medical, legal, and personal assistance services exclusively in cases of **emergencies** and during the trip within the validity period of the contracted plan.

It is important to inform you that GLOBAL GUARD TRAVEL PROTECTION is **not** an insurance company and does not underwrite any type of insurance or reinsurance. The insurances included in our products and their complementary guarantees are covered by our partners licensed as insurance providers.

For services that involve an insurance/policy or insurance component, this service is provided by insurance companies with which we have a commercial partnership and that are duly regulated by the corresponding authorities.

User Acceptance

These General Conditions, together with the purchase of the voucher and/or assistance plan, form the traveler assistance contract provided by GLOBAL GUARD TRAVEL PROTECTION. The User declares that they have read and accept these General Conditions, as evidenced by any of the following acts:

- Payment for the contracted services.

- The use or attempt to use any of the contracted services.

In both cases, the User acknowledges that they have chosen, read, and accepted all the terms and conditions of the services expressed in these General Conditions, which govern the relationship between the parties at all times, becoming an adhesion contract.

It is clearly understood and accepted by the User that the plans offered by GLOBAL GUARD TRAVEL PROTECTION are not, under any circumstances, an insurance or similar product, nor are they a social security program or prepaid medical service. Therefore, they are not designed to ensure complete health or provide definitive treatment for the User's ailments. The medical assistance services offered by GLOBAL GUARD TRAVEL PROTECTION are expressly and exclusively limited to emergency treatment of acute cases and are solely focused on **primary assistance** during the trip, addressing sudden and unforeseeable events where an illness or medical condition has been diagnosed that prevents the normal continuation of the trip, provided that this illness or medical condition is not on the list of exclusions.

These plans are designed to ensure the primary and initial recovery of the User and the physical conditions necessary for the normal continuation of their journey. They are not designed or contracted to provide:

- Elective medical procedures.
- Routine medical checkups or checkups not previously authorized by the Assistance Service Center.
- Advance treatment for benign or long-term conditions.

All assistance or the contracted assistance plan will terminate, and GLOBAL GUARD TRAVEL PROTECTION will no longer be responsible, once the User returns to their place of residence or when the validity period of the chosen plan expires (whichever occurs first). The acquisition by a User of one or more vouchers does not result in the accumulation of benefits or time contemplated in them; in such cases, only the limits established in the first issued voucher will apply.

Note: The User understands that this assistance plan is a travel assistance service, and in the event that it is offered through an assistance company, it does not constitute international medical assistance, insurance, or reinsurance.

II. User/Age Limit

The User is the natural person whose full name is registered in the certificate and/or assistance plan, and only the User is entitled to all its benefits until the last day of their birthday, inclusive of the age limit according to the type of plan purchased through the certificate and/or assistance plan. Once the User exceeds the age limit, they lose all rights to the benefits and assistance services defined in these general conditions, as well as the right to any refund or claim arising from events occurring after the day of their birthday.

The benefits or services of the respective plan may be received exclusively by the User and are non-transferable. Therefore, the User must prove their identity and present the certificate and/or assistance plan, letter, or corresponding assistance certificate, and travel documents to determine the validity and applicability of the requested benefits or services.

The User may use the contracted services until midnight (00:00 AM) on the day of their birthday, according to the contracted plan. After this date, the User loses all rights to the benefits and assistance services defined in these General Conditions, as well as the right to any refund or claim arising from events occurring after their birthday.

Example: A person is considered 84 years old until the day before they turn 85.

III. Duration - Validity

This is the period during which the benefits indicated in the GLOBAL GUARD TRAVEL PROTECTION medical assistance plans can be obtained. It runs from midnight on the start date of validity of the plan (start date of validity) while the passenger is in foreign territory until 23:59 (eleven fifty-nine PM) on the day of the end of validity, both dates reflected in the certificate and/or assistance plan purchased by the User. The end of validity implies the automatic termination of all benefits, services, or services in progress, including those cases or treatments initiated before the expiration of the plan's validity.

The "Short Trips" plan has a maximum validity of 4 days on average, based on the number of nights spent at the hotel.

The GLOBAL GUARD TRAVEL PROTECTION assistance plan operates exclusively on a **calendar day** basis. Therefore, once the validity period of the assistance plan begins, it is not possible to interrupt it. Unused days in the certificate and/or assistance plan are **non-refundable**. Once the validity period of the plan is interrupted, it terminates and cannot be reactivated.

The purpose and objective of the trip must be **touristic**, and it may not cover individuals performing professional activities or business trips abroad. If the User's travel purpose is the performance of tasks or work involving professional risk, requiring high specialization, or exposure to hazardous substances, machinery, or physical exertion, and as a result, they suffer an accident or illness, GLOBAL GUARD TRAVEL PROTECTION is exempt from any responsibility. In these cases, the employer must bear the costs through their professional risk liability plan. This regulation also applies to individuals acting independently or in an illegal work or immigration situation.

In cases where the User is hospitalized due to a disease or accident covered by GLOBAL GUARD TRAVEL PROTECTION at the expiration of the coverage period, only hospitalization costs under the coverage of medical expenses due to illness and/or accident will be covered, as follows:

- For a maximum of eight (8) additional days from the expiration of the certificate and/or assistance plan.

- If the contracted amount for the benefit is exhausted within the eight (8) days of extended coverage, the coverage will cease automatically.
- Until the User's discharge is signed by the physician during the eight (8) days of extended coverage.

Note 1: If the User is already in the destination country and requests authorization to issue a travel assistance plan, provided that it is authorized by the Emergency Center, the plan will have a **three-day waiting period**.

Note 2: Passengers who have been in the destination country for more than two years will not be able to purchase a new travel plan, as they will be considered residents of that country.

IV. Geographical Validity

Geographical coverage will be **global, national**, or exclusively for the European regional area, depending on the certificate and/or assistance plan purchased by the User. Regardless of where the User is located, they will be covered in case of assistance needs according to the respective plan purchased. The country or city of the User's **habitual residence** or the country where the Assistance Plan was issued is excluded from coverage.

For example, if the User purchased the certificate in **Mexico**, they will not have coverage in **Mexico** under the assistance certificate and/or assistance plan.

- **International Assistance Plan:** Coverage within an 80 km radius, excluding the country and city of residence.
- **National Assistance Plan:** Coverage within a radius greater than 75 km from the User's habitual place of residence.

Each plan will specify the territorial coverage applicable to the plan's coverage.

V. Procedure for Requesting Assistance - Assistance Centers

When the User requires assistance, regardless of their geographical location and in strict accordance with the rest of the clauses of these general conditions, the User must contact the GLOBAL GUARD TRAVEL PROTECTION Assistance Center. To contact the Assistance Center by telephone, the User must place a collect call or directly call the Assistance Center at the numbers provided for each country.

If there is a charge for calling the GLOBAL GUARD TRAVEL PROTECTION Assistance Center, and due to the urgency, the User will be refunded for the cost of the call. To claim this refund, the User must present the receipt or invoice showing the charge to one of the numbers provided below.

It is the User's exclusive responsibility to always report the emergency they are experiencing. If the User is unable to call and report the emergency, any accompanying friend or family

member can do so. The emergency call must be made within 72 hours of becoming aware of the emergency. If the User is at sea and unable to communicate with the Assistance Center, they must report the medical event within 72 hours after disembarking at the first port. Failure to comply will result in the **automatic loss** of any right to claim by the User.