To request information or present a claim, please call or write:

* Mexico City and Metropolitan Area
  53 77 3836
* The Rest of the Mexican Republic Toll Free No.
  01 800 400 53 53
* E-mail: vivaerobus@allianz-assistance.com.mx
1. **COVERAGE CHART**

The expiration date and application of the following coverages are subject to the Clauses of these Terms and Conditions.

**Viva Emergency Medical Protection**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit up to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Expenses</td>
<td>$7,000 MXN</td>
</tr>
<tr>
<td>Emergency Dental Expenses</td>
<td>$3,000 MXN</td>
</tr>
</tbody>
</table>

The plan is administered by Allianz Global Assistance Assistance México, S.A. de C.V., a company of Allianz Global Assistance Group, and the Insurance is regulated by Seguros Atlas, S.A.

<table>
<thead>
<tr>
<th>To request information or immediate assistance you must get in touch immediately with:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available 24 hours a day, 365 days per year</td>
</tr>
<tr>
<td>* Mexico City and Metropolitan Area 53 77 3836</td>
</tr>
<tr>
<td>* Rest of the Mexican Republic Toll Free No. 01 800 400 53 53</td>
</tr>
<tr>
<td>* E-mail: <a href="mailto:vivaaerobus@allianz-assistance.com.mx">vivaaerobus@allianz-assistance.com.mx</a></td>
</tr>
</tbody>
</table>

2. **GENERAL PROVISIONS**

The plan is a set of services designed for national and international trips created by Allianz Global Assistance, world leader in travel assistance. Allianz Global Assistance Mexico shall coordinate the forseen services in these Terms and Conditions, that will be offered through a net of qualified staff. To request these services, please contact Allianz Global Assistance Call Center which is available 24 hours, 365 days per year.

3. **DEFINITIONS**

- **Accident.**
  It is the event coming from a sudden and violent external cause that produces bodily injuries or death of the Client and occurs while the coverage of this service is active.

- **Aircraft.**
  Airplane operated by a duly authorized airline.

- **Client.**
  Refers to the person identified by the Air Line as user of the plane ticket in order to obtain the travel assistance protection according to the terms and conditions determined in this document.

- **Ticket.**
  It is the proof of travel issued by any airline, according to the applicable regulations.

- **Unforseeable circumstances.**
  It is the event that could not be forseen but, even if it could, it couldn’t be avoided. Unforseeable circumstances event in which human beings take part in or influence, for example Wars, general strikes.

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**How can we help?**

Mondial Assistance México, S. A. de C. V.
Insurgentes Sur 1602 Piso 3-302
Col. Crédito Constructor C.P. 03940
Del. Benito Juárez México D.F.
Tel: +52 (55) 53 77 38 00
Fax: +52 (55) 53 77 38 10
www.allianz-assistance.com.mx
• **Checked Baggage.**
Suitcase or suitcases that have been checked with the Airline, being under the Air Line’s custody and control, for which a voucher has been issued as proof of registration.

• **Strike.**
Any labor disagreement that delays the departure or arrival of the aircraft of the Air Line with which one has purchased the service.

• **Infection.**
Implantation and development in the organism of a pathogen living being with the consequent appearance of a disease. An infection is produced when pathogen microorganisms, like viruses, bacteria, fungi or parasites, invade an organism where they reproduce; the symptoms of the provoked diseases are seen by the reaction of the organism facing these germs.

• **Air Line.**
It refers to the legally established and authorized enterprise to provide the passenger air transport service, with an established route and subject to regular itineraries using aircraft vehicles and whose flights are made between legally established land airports.

• **Passenger.**
It refers to the person that uses the aircraft and that has a ticket for it. The staff, like pilots, stewardesses on duty in the aircraft are excluded.

• **Loss.**
Event that originates the payment of a compensation by the insurance company in terms of the agreed service in this contract.

• **Limit.**
Is the maximum amount to be paid on each of the coverages in case of a payable loss.

• **Terrorism.**
Actions performed by a person or group of people that perform activities by force, violence or by using any other means with political, religious, ideological, ethical purposes or of any other nature, doing it on their own name or representing someone else or in connection to any organization, with the purpose of influencing or pressing the government to react in a certain way, or trying to undermine the authority of the State; causing injuries or death of one or more people.

• **Air Travel.**
It begins at the moment in which the passenger is duly registered and with a boarding pass at hand and/or other proof issued by the Air Line within the airport’s departure boarding room. It continues with the take-off of the plane, the airplane arrives at the destination airport and the passenger disembarks.

• **Flight.**
An uninterrupted air travel made only in one continuous journey on an aircraft.

• **Emergency or Medical Urgency.**
It is considered Medical Emergency when a disease or accident covered by the service, endangers the life of the client or the viability of any of the client’s organs.
• **Disease.**
Is the health alteration, caused by morbid agents of internal or external origin, that requires medical or surgical treatment of the Client.

• **Covered Disease.**
Any alteration of the Client’s health, duly diagnosed, accordingly to the general provisions and is originated regardless of by accidents, as long as the symptoms, the diagnosis and the medical attention occur during the term of the covered Service. It is considered as the same disease those produced as an immediate and direct consequence of the latter, as will as its treatment or surgical management, its recurrences, relapses, complications and sequels.

• **Medical Fees.**
It is the remuneration obtained by the medical professional for the services provided to the Client.

• **Hospitalization.**
It is the justified and verifiable continuous stay at a hospital or sanatorium, given the illness or health condition of the Client, beginning at the time the Client is admitted as an inpatient.

• **Congenital Conditions.**
Diseases or malformations that had their origin during the gestational period, regardless of being evident at the moment of birth or being manifested subsequently. The diverse malformations will be considered as one event.

• **Preexisting Conditions.**
The preexisting conditions will be understood as those which present one or several of the following characteristics:

  a. Those whose symptoms and/or signs are shown before the discharge date of the Client within the term of the service.
  b. Those which a medical diagnosis has been previously made to the discharge date of the Client, within the term of the service.
  c. Those whose symptoms and/or signs couldn’t go unnoticed.

• **Prosthesis.**
All those pieces or apparatus that permanently replace an organ or a limb, allowing its preservation or the recovery of its function.

• **Coverage.** National or International.

• **Validity.**
Two hours before the departure of the flight and three days after its arrival on a single flight or round trip with the Air Líne.

• **Dental Emergency.**
It is considered a dental emergency, the breaking of natural teeth by accident and any event that jeopardizes the natural tooth.

• **Medical Equipment.**
The medical equipment is the group of professionals of the medical area, hired by Allianz Global Assistance and duly qualified to provide accompanying, coordination and supervision services of the medical services required as a consequence of a disease or accident.

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• **Event.** 
  It is the occurrence of a fact, an accident or an illness during the covered travel period included in the deffinitions and coverages defined in these Terms and Conditions.

• **Suppliers.** 
  Natural or legal persons selected by Allianz Global Assistance to service the Clients.

4. **COVERAGE DESCRIPTION**

In the following pages, an overall description of the coverages is provided. They will apply accordingly to the corresponding plan acquired by the Client.

The services shall be provided by Allianz Global Assistance. In order to obtain the benefit of the Service, the Client must call the Contact Center which is available 24 hours a day, to the following phone numbers:

- Mexico City and Metropolitan Area: 53773836
- Inside Mexico: 01-800-4005353

- **Emergency Medical Expenses by Accident and Dental Emergency**
  - **Medical Expenses.** If, as a consequence of an accident or illness that occurs during the trip, the Client needs medical, surgical or hospital assistance, complementary examinations and medicines whenever these are indicated by the treating doctor, the payment of the corresponding expenses will be made, up to the limit of MXN $ 7,000.00 (seven thousand mexican pesos). This coverage does not guaranteed any dental treatment, which is covered by the following section.
  - **Dental Emergency.** A limit of up to MXN $ 3,000.00 (three thousand mexican pesos) per event shall be provided, for the payment of the dental expenses that the Client is obliged to make in case of an emergency. The necessary proceedings are covered exclusively to alleviate the pain or diminish the emergency situation. No definitive dental treatment will be covered, nor any medical treatment beyond the aforementioned proceeding or as a consequence of an accident where the Client has also suffered other physical injuries, for which he or she needs hospital assistance or medical treatment, will be provided under this section in any case.

**Exclusions**

- The provision of services that haven’t been previously requested through Allianz Global Assistance or that have been executed without its authorization are not guaranteed by the Terms and Conditions.
- When the Client doesn’t provide truthful and timely information, which consequently does not allow Allianz Global Assistance to provide proper assistance for the assistance situation.
- When the Client doesn’t demonstrate its legal entity as the right holder of the assistance service.
- There shall be no responsibility for the payment or refund of the expenses of the Client regarding to/or as a consequence of:
  a) Events that occurred previously to the beginning of the covered term, its evolution, and natural complications (foreseeable or preexisting disease);
  b) Preexisting medical conditions or congenital conditions.
  c) Dental, alveolar, gingival treatments or maxillofacial, that aren’t specified within the ones covered by this service.
  d) Derived expenses from the cesarean operation, pregnancy complications, birth and puerperium.
  e) Abortion treatment whichever its cause is.
  f) Treatment originated by conduct disorders, language and learning as well as sleep disturbances.
g) Treatment originated by mental disorders, psychic or nervous state of depression, hysteria, neurosis or psychosis; in general, any psychological, psychic or psychiatric treatment, regardless of its causes or complications.

h) Any injuries the Client suffers derived from accidents resulting from the Client’s serious responsibility, when under the effects of alcohol, drugs, psychotropic or any other substance or drug ingested without medical prescription and has a stimulating or depressing effect on the nervous system. The use of these substances will be determined by the toxicology study or by means of the complete performances of the Public Prosecutor. The fact of being responsible for the accident when under the effects of the above mentioned substances without medical prescription will be considered a serious offense.

i) Medical or surgical treatments for sterility, infertility, birth control and its complications.

j) Surgical treatments or interventions to correct presbyopia, myopia, farsightedness, astigmatism, strabismus or any other diffraction defect. Moreover, glasses, contact lenses or intraocular lenses are not covered.

k) Surgical treatments or interventions of esthetic or plastic nature, except for the reconstructive ones resulting essential to the recovery of the functionality of an organ or limb, as a consequence of a covered Accident or Disease occurred during the validity of this service.

l) Medical or surgical treatment to correct obesity, baldness or small pathological size.

m) Medical or surgical treatments of experimental or research nature.

n) Medical or surgical treatments based on hypnosis or detoxication.

o) Treatment of pigmentary injuries on skin known as nevus or mole.

p) Medical or surgical treatments to correct xifosis, lordosis or scoliosis on the spine.

q) Medical or surgical treatments due to infections, except those resulting from injuries derived from a covered accident.

r) Medical or surgical treatments due to ionizing radiations, nuclear fusion or fission or radioactive pollution.

s) Medical, surgical, drug, dental and hospitalization prescriptions done or prescribed in Mexico, including consultations to obtain medical prescriptions for chronological medicines such as but not limited to: anti-hypertension (medicines for the high blood pressure), oral hypoglycemic (medicines for diabetes), among others;

t) Acquired immunodeficiency syndrome (AIDS), the symptomatic complex related to AIDS (CRS) and all the diseases caused and/or related to the HIV Positive.

u) Medical situations related to diabetes, cancer, coronary conditions, kidney failure and tuberculosis even when the Client doesn’t know his or her condition and hasn’t had previous symptoms.

v) Excessive amount of the Usual and Customary Expense of medical fees or medical treatment of covered Accidents or Diseases.

w) Expenses for medical fees or natural person expenses for accompanying services when relocating the Client as a patient.

x) Medical or surgical fees performed by acupuncturists, naturists or macrobiotic treatments.

y) Injuries originated by participating in military activities of any kind, acts of war (declared or not), acts of a foreign enemy, invasion, rebellion, insurrection or revolution.

z) Injuries and/or Organical Losses caused by criminal acts in which the Client participates, intentionally and/or directly.

aa) Injuries caused by the participation of the Client in fights, as long as the Client provokes them.

bb) Injuries caused by any suicide attempt or voluntary mutilation, even when it is committed in a mental derangement stage.

cc) Injuries that the Client suffers when he or she travels as a pilot, a passenger, a mechanic or a member of the crew of aircrafts not belonging to a legally established commercial line and is authorized to provide passenger service transportation.

dd) Injuries that the client suffers when participating as crew or as a passenger in any vehicle in competitions, races, warm-ups, trials or security, resistance or speed contests.

ee) Injuries that the Client suffers when traveling on motorcycles, scooters, aquatic and aerial motor vehicles, or other similar motor vehicles.
ff) Injuries that the Client suffers as a consequence of the professional practice of any sport.

gg) Injuries caused by parachuting, diving, mountaineering, charretería, sky, bullfighting, car racing, horseback riding, any other aerial sport, wrestling, martial arts, hunting, extreme sports, contests, dangerous related activities or any practice that isn’t regulated or is illegal.

hh) Injuries suffered by the Client derived from accidents resulting from his or her serious fault, when under the effects of alcohol, drugs, psychotropics or any other substance or drug ingested without medical prescription, and has a stimulating or depressive effect of the nervous system. The use of these substances will be determined through the corresponding toxicological test or through the intervention of the Public Prosecutor. The fact of being responsible for the accident when under the effects of the substances mentioned without medical prescription will be considered a serious offense.

ii) Organic Losses caused by firearm injuries, regardless of the origin, motive, circumstances or type of gun.

jj) Hospital expenses and other excluded medical services.

kk) Rent or purchase of hearing devices.

ll) Any complication derived or that could arise during or after the medical or surgical treatment of the disease, injuries, affections, interventions or studies expressly excluded in the service.

mm) Reposition of orthopedic devices or existing prosthesis to the date of purchase of the service.

nn) Resting cures, lab and/or imaging studies, periodical medical examinations known as check-ups.

oo) Medical, surgical, pharmaceutical, dental, hospitalization, as well as repatriation or medical removal expenses derived from epidemics or pandemics.

5. TERRITORIALITY

5.1 The services mentioned in this Terms and Conditions are valid in the Mexican Republic.

5.2 The provided services are applicable in foreign countries according to the routes of the Air Line with the exclusion of the services of Roadside Assistance and Telephone Legal Assistance.

5.3 The claims in countries different from the destinations of the Air Line are excluded.

6. LIMITATION OF THE ASSISTANCE SERVICES

6.1 The assistance services will be applied to trips done by the Client within the covered term. However, as long as the assistance is initiated during the covered term, the Client will have the right to the continuity of the services even after the expiration of the term, respecting the forseen contractual limits.

6.2 With exception of life threatening situations, the Client will have the right to use the assistance services solely with previous authorization of Allianz Global Assistance. In the hypothesis of the impossibility of previous communication and consent, whenever possible, the Client shall inform the Contact Center for the duly record of the occurrence.

6.3 The aforementioned assistance services shall not be provided whenever no cooperation is shown by the Client, or by any of the people requiring the assistance service on behalf of the Client, regarding the information required by the Contact Center. The following is essential information to provide the assistance service: name, Certificate / Service number or reservation number, address, desired assistance, without prejudice of other required information considered as necessary according to the nature of the case.

7. CANCELLATIONS

7.1 Allianz Global Assistance reserves the right of automatically cancelling the Client’s plan, as well as it’s rights to the benefits of the services, when he or she willingly causes or provokes facts or situations that trigger any of the services described here, or when the Client skips or declares false information.

8. ACCIDENTS AND ASSISTANCE REQUESTS

How can we help?

Mondial Assistance México, S. A. de C. V.
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Fax: +52 (55) 53 77 38 10
www.allianz-assistance.com.mx

10/2014
ATTENTION: THE ACCIDENTS THAT HAVEN’T BEEN PREVIOUSLY INFORMED TO THE CONTACT CENTER OF ALLIANZ GLOBAL ASSISTANCE ARE NOT COVERED, ACCORDING TO THIS CLAUSE:

8.1 In case of a disease or accident, before taking any measures, the Client must have available the reservation number, certificate number or service number for the Client’s plan and:
8.1.1. Call the Contact Center immediately, describing what happened and providing all the necessary information to coordinate the corresponding suppliers for the requested assistance service;
8.1.2. Provide all the information of the plan correctly and clearly;
8.1.3. Follow the instructions of the plan and take the necessary and possible measures to restrict the effects of the occurrence or prevent the seriousness of its consequences;
8.1.4. Satisfy, as long as it’s necessary, the information requested by Allianz Global Assistance and provide all notifications, original claim documents or appointments that the Client receives in a timely way, to comply with the necessary formalities;
8.2. In the cities where there is no local adequate professional infrastructure available to provide the services mater of this contract, the Client and his family may organize them, as long as they have notified Allianz Global Assistance for their authorization. This will be confirmed through the Contact Center. The Client must notify Allianz Global Assistance before leaving the place of assistance, when it’s an emergency that precludes the previous contact.

9. SUBROGATION
9.1. Allianz Global Assistance will remain subrogated in the corresponding rights of the Client, up to the limit of the paid or reimbursed amount indicated in these Terms and Conditions, against those that due to action, fact, or omission, caused the prejudices or have concurred for them, forcing the Client to facilitate the necessary means for the excercises of this subrogation.

Note:
1. Mondial Assistance México, S.A. de C.V. is the administrator of this plan, under the trademark of Allianz Global Assistance. The coverage of the insurance are provided by Seguros Atlas, S.A.