Continental assist

Learn about the general **conditions applicable to our travel assistance plans**

Effective from 13.01.2025



www.continentalassist.com

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1. Preliminaries, generalities and definitions

1.1 Preliminary

Important recommendation:

It is essential for CONTINENTAL ASSIST assistance plan holders to read these General Conditions before beginning their trip. The assistance services provided to travelers by CONTINENTAL will be provided exclusively to the holder up to the maximum limits indicated in the contracted plan, if they are specifically provided and that the holder is of legal age and is abroad, i.e., outside of their country of habitual residence.

1.2 Generalities:

It is essential for CONTINENTAL ASSIST assistance plan holders to read these General Conditions before beginning their trip. The assistance services provided to travelers by CONTINENTAL will be provided exclusively to the holder up to the maximum limits indicated in the contracted plan, if they are specifically provided and that the holder is of legal age and is abroad, i.e., outside of their country of habitual residence.

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: CONTINENTAL ASSIST, LLC (hereinafter identified as CONTINENTAL), is an international travel assistance organization whose main objective is to provide, among others, medical, legal and personal assistance services only in cases of sudden emergencies that occur during a trip abroad.

These General Conditions define the method of obtaining and the amount of the benefits or assistance that the Holder may claim during the temporary validity and in the geographical area of validity of said plan. These, together with the remaining documentation, are made available to the Holder at the time of purchase or awarding of the plan in his/her name and constitute the travel assistance contract that binds the parties.

The Owner declares that they are aware of and accept these General Conditions. Such acceptance is confirmed by any of the following actions: Payment for the contracted services, either by themselves or by a third party awarding them to the Owner, or the use or attempted use of any of the contracted services by the Owner.

CONTINENTAL plans do not, under any circumstances, constitute insurance or a similar product, nor are they a social security or prepaid medical program, a home medical service, an EPS, or a POS health program. They are not an unlimited medical service; therefore, their primary objective is not complete healthcare or definitive treatment for the Policyholder's ailments. The medical assistance services to be provided by CONTINENTAL are expressly and solely limited to emergency treatment of acute conditions and are solely intended for primary travel assistance in the event of sudden and unforeseen events where a clear, verifiable, and acute illness has been diagnosed that prevents the normal continuation of a trip, provided that said illness is not a pre-existing illness or condition, as defined in these General Conditions, nor is it included in the list of exclusions.

These plans are designed to ensure the Policyholder's initial, normal recovery and physical condition to allow for a normal continuation of their trip. They are not designed, purchased, or provided for elective medical procedures; routine medical checkups, or checkups not previously authorized by the Assistance Center; or for advancing benign or long-term treatments or procedures. The Policyholder clearly understands that their plan is primarily a travel assistance product; and the fact that it is offered through an insurance company or similar company does not constitute international health insurance.

1.3 Definitions

Below we list the definitions of the terms used in these General Conditions, for a better understanding by the Holders of a CONTINENTAL plan:

Accident: An accident is understood to be a bodily injury resulting from the sudden and unexpected action of an external cause beyond the intention of the HOLDER, which consequently directly causes an injury or illness to be said HOLDER.

Additional benefits: These are exclusive benefits that the Policyholder has the option to acquire as an addition or supplement to their purchase of an assistance plan, and therefore, they are protected with said added benefits up to the maximum amount contracted for this purpose.

Fortuitous event: An event beyond the control of the obligor, which excuses the fulfillment of obligations. A generally harmful event that occurs by chance, for which no one can be held responsible.

Catastrophe: An unfortunate event that seriously disrupts the regular order of things, involving numerous people.

Assistance Center/Call Center: This is the CONTINENTAL office responsible for coordinating the services requested in case of emergencies.

Covid 19: It refers to the infectious disease known as CORONAVIRUS.

Deductible: This represents the sum of money the Policyholder must assume for the cost of medical assistance services, as stated in their individual assistance plan/voucher. This sum must be paid by the Policyholder before or at the time of the provision of assistance. Otherwise, CONTINENTAL may refuse to provide the service.

Ailment and/or Condition: The terms condition and illness shall be understood for all purposes in these general conditions as illness.

Illness: Any alteration in the health status of the Holder, the diagnosis and confirmation of which is carried out by a legally recognized physician.

Congenital Disease: It is the one with which one is born, having contracted in the womb of the mother.

Chronic Illness: Any continuous, repetitive and persistent pathological process lasting more than 90 days.

Serious Illness: Any alteration in the health status of the Holder, which requires urgent and essential medical services to avoid risk to the life or physical integrity of the Holder.

Pre-existing Illness: Any illness, disease, or injury that has been previously diagnosed or treated, or is purely symptomatic, that began or contracted prior to the effective date of the assistance plan, even if the symptoms appear for the first time after the trip has begun.

Recurrent disease: Return, recurrence or appearance of the same disease after it has been treated.

Sudden or Unforeseen Illness: An unforeseen, unexpected, sudden illness that results in a short and relatively serious process of alteration of the state of the Holder's body or any of his or her organs, which could interrupt or alter the balance of his or her normal functions and could give rise to pain, weakness, or other manifestation outside of his or her normal behavior.

Event: Set of all individual facts eligible for assistance, which arise or are directly caused by the same occurrence or event and for which assistance is requested by the Holder.

Force majeure: Circumstances that, because they cannot be foreseen or resisted, exempt from fulfilling an obligation and/or that arise from the will of a third party.

Attending Physician: Medical professional authorized by the CONTINENTAL Assistance Center who assists the Holder at the place where he or she is staying abroad or in his or her offices or clinical institute.

Partner: Spouse, common-law partner registered as such in an official or local, regional or national registry, as well as situations of proven similar cohabitation.

Assistance plan: This is the detailed set of travel assistance services offered, indicating a comprehensive list of them and their monetary, quantitative, geographical, and age limits for the Holder.

Waiting period: Period of time during which the health benefits included in the Plan are not effective. This period is calculated in days from the voucher's effective date, provided the holder is already outside their country of habitual residence at the time of purchase.

Supplier(s): Person(s) or entities (public or private) that provide assistance services in the different areas of assistance to the Holders or their assets, while they remain abroad on a trip, to whom, at the request of the Assistance Center, the provision of the service required by the Holders is entrusted and who together make up the CONTINENTAL provider network.

Main residence: The place where the Holder has his or her main residence. In case of doubt, this will be understood to be the place indicated as such in his or her census registration.

Holder: The Policyholder is the natural person whose name appears on the assistance plan and is the only one entitled to receive its benefits. Therefore, they may not assign, transfer, or endorse it in whole or in part in any way.

Maximum limits: They represent the maximum amounts of assistance benefits indicated specifically for each contracted assistance plan/voucher and with their respective restrictions.

Voucher: Refers to the document issued by CONTINENTAL containing the specific benefits of each plan, as well as its specific characteristics, amount paid, duration, and other elements that individualize it, including the identification data of the Holder.

2. Process for requesting assistance and benefits

If assistance is needed in the event of an international emergency, and before the Cardholder commits to any expenses or service costs with third parties, he or she must contact the Continental Assistance Center directly or through a third party. Failure to comply with this rule will automatically result in the loss of any right to claim by the Cardholder.

To contact the call center, Cardholders are provided with various methods of communication, both by telephone and electronically. If the Cardholder chooses to use the telephone service, they must call the telephone numbers provided for various countries directly. If they cannot reach the call center, they must request a collect call or request a collect call from the call recipient (reverse charge or collect). If calls are not permitted using the above methods, the Cardholder must call the Assistance Center directly, and Continental will reimburse them for the cost of the call. For this purpose, we ask that you keep proof of payment for the call. In the case of calls made from hotels, you must keep a copy of the invoice showing the charge for the call and the corresponding number.

Means to contact the assistance center by telephone:

Country	Number
Argentina	+54-1159842027
Brazil	+55-2135000471
Canada	+1-4166132558
Chili	+56-232103615
Colombia	+57-6013819372
USA	1-3057225824
France	+33-173045654
Italy	+39-0699266524
Portugal	+351-308805005
Mexico	+52-5546242440
Spain	+34-919010891
England	+44-2039667117
Peru	+51-17075632

Note: Phone numbers must be dialed exactly as shown. If the cardholder is located in a country other than those listed above, they must call through the international carrier of their country of residence and request a collect call to the United States number: 1-786-613-7102 . The cardholder must provide their name, voucher/plan number and validity period, their location, contact phone number, and the reason for requesting assistance.

Means of communication with the assistance center by electronic means:

WhatsApp

Escanea o cliquea este QR para contactarnos al número:

+1-305-722-5824

Correo

Envíanos un correo a:

asistencia@continentalassist.com

Condiciones Generales

3. The assistance plan and validity of the services

3.1 The assistance plan:

Only those services, guarantees, or benefits in effect as of the date of issue of the assistance plan specified in the voucher/plan contracted by the Holder or awarded in his or her name will be valid and applicable for the purposes of this contract. Consequently, any modification, amendment, exclusion, or inclusion of services, benefits, or guarantees made after the date of contracting or issuing any CONTINENTAL assistance plan will not modify, benefit, or harm the Holder.

3.2 Validity:

Only those services, guarantees, or benefits in effect as of the date of issue of the assistance plan specified in the voucher/plan contracted by the Holder or awarded in his or her name will be valid and applicable for the purposes of this contract. Consequently, any modification, amendment, exclusion, or inclusion of services, benefits, or guarantees made after the date of contracting or issuing any CONTINENTAL assistance plan will not modify, benefit, or harm the Holder.

CONTINENTAL international travel assistance plans operate on a rolling-day basis; therefore, once a plan has started, it cannot be interrupted. Unused days included in vouchers/plans are non-refundable. Once a plan expires, it automatically expires and cannot be reactivated.

Multi-Trip Annual Assistance Plans are valid for a total of 365 days; however, based on the type of annual plan chosen, the Cardholder may only request assistance services during the maximum number of days indicated for each trip (30, 60, or 90 days abroad). After this maximum period per trip, the Cardholder will lose all benefits from the assistance services purchased while on that trip.

All assistance or treatment will cease, and CONTINENTAL will no longer be responsible for, once the Cardholder returns to their country of habitual residence or when the validity period of their voucher/plan expires, except for the exceptions provided herein. Consequently, if the Cardholder is hospitalized abroad due to an event covered by the assistance plan, CONTINENTAL will only be responsible for the hospitalization costs incurred, within the limits of the respective illness or accident benefit, excluding any other medical costs until the specific amount of this benefit has been exhausted.

The CONTINENTAL Assistance Center will ask the Cardholder for a copy of their passport and airline ticket at the time of service, showing the departure date from their country of habitual residence and the entry date to the country from which they are requesting assistance.

- **Extension of the validity of a plan/voucher:**

Exceptionally to the above, if the Holder suddenly needs to extend his/her trip, he/she may request a new voucher to be issued, subject to prior approval by CONTINENTAL under the following conditions:

a. That the Holder was not using any assistance service within the validity of the current voucher.

b. That the current voucher has not expired. If it has expired and issuance is authorized, the first five (5) days of validity of the new voucher/plan will be considered a waiting period and exemption from liability for CONTINENTAL to provide services or benefits to the Holder.

c. That the voucher be authorized by CONTINENTAL and issued by the agent issuing the first voucher, detailing the additional travel days.

d. That payment be made at the offices of the authorized agent at the time of the new issue

e. Any new travel assistance service plan and its corresponding voucher or receipt issued under the conditions referred to in this clause may not be used under any circumstances to initiate or continue treatment and/or assistance for problems that have already arisen during the validity of the first original voucher and/or previous ones or before the validity of the new plan and/or voucher, regardless of whether the ongoing procedures or treatments have been authorized by CONTINENTAL or by third parties.

f. Any medical assistance treated in the first voucher/plan will not be covered by CONTINENTAL.

The acquisition by a Holder or the awarding in his/her name of one or more medical assistance services does not result in the accumulation of the services or amounts of medical assistance and/or benefits nor of the time contemplated in them. In these cases, only the limits established in the services that are most beneficial to the Holder may be applied.

4. Obligations of the holder

In all cases, to obtain assistance services, the Holder must:

a. Notify the Assistance Center, either personally or through a third party of any circumstance that requires assistance no later than 72 hours after the event occurred. Failure to notify within 72 hours will automatically result in the loss of the Cardholder's rights to claim or request any compensation. You should be aware that there are some benefits that, by their nature, must be reported immediately and the 72-hour benefit will not apply. Exceptionally, in those cases where the incident occurred during the voyage on a cruise ship and the Cardholder received assistance on board, notification to the Assistance Center must be made within 24 hours after the end of the cruise.

b. Request and obtain authorization from the Assistance Center **before taking any initiative or committing to any expense** related to the benefits provided by the voucher/assistance plan.

c. CONTINENTAL will not assume any financial responsibility in cases where the Cardholder leaves the medical center where they are admitted, of their own volition, without proper medical authorization, or against the advice of the treating physicians. CONTINENTAL will also not assume any liability for complications and/or worsening of the Cardholder's medical condition that may result from failure to follow medical instructions.

d. In the event of a situation **where the life of the policyholder is at risk or threatened due to a real and verifiable accident or medical condition,** he or she must go to the nearest medical center to seek the necessary treatment, with the unavoidable obligation to inform the CONTINENTAL Assistance Center within 72 hours of the event. After evaluating the case and once possible exclusions have been ruled out, CONTINENTAL will decide whether to cover the expenses generated by the assistance and with the following limitations: (1) They may not exceed the limits established for the assistance provided according to the acquired plan. (2) They may not exceed the values that CONTINENTAL would have paid to a provider in its network for the same assistance. (3) It must be adjusted to the values normally used in the country or region where the event occurred. For the specific case of events occurring in the USA, the reference values to be used will be those known in said country as "Usual and Customary amount". In the event that the Holder goes directly to an emergency room and the life-threatening condition **is not justified** at the discretion of the Medical Department of the CONTINENTAL Assistance Center and based on the medical report resulting from said emergency, CONTINENTAL will have the unilateral option of paying the participating medical center the sum of US$300, which is considered the equivalent of the payment of medical fees that CONTINENTAL would have paid for an ordinary assistance procedure, or reimburse the Holder said maximum amount if he/she had paid directly to the medical center.

e. Accept and comply with the solutions indicated and recommended by the Assistance Center and, if necessary, consent to repatriation to your country of origin, when, in the opinion of a doctor, your health condition allows and requires it.

f. Provide documentation confirming the origin of the case, as well as all original receipts for expenses to be evaluated for eventual reimbursement by Continental and all medical information (including information from before the start of the trip) that will allow the central office to evaluate the case.

g. In all cases where CONTINENTAL or the Provider involved in the care requires it, the Data Subject must authorize the disclosure of their medical history by completing the Record Release Form, which will be sent to the Care Center and returned electronically. The Data Subject also authorizes CONTINENTAL or its providers to request any medical information on their behalf from professionals both abroad and in their country of residence, to evaluate and, if necessary, decide on the applicability of restrictions in cases of chronic or pre-existing conditions or the condition that gave rise to the care.

h. It is the Holder's obligation to deliver to CONTINENTAL the ticket(s) in his/her possession, in those cases in which CONTINENTAL takes charge of the difference between the original ticket(s) and the new one(s) issued, or when they proceed to repatriate the Holder for whatever reason.

i. In cases of hospitalization, whether outpatient or not, due to a sudden emergency during a trip abroad, the Cardholder is obligated to inform CONTINENTAL whether he or she has medical insurance or other similar coverage that covers such expenses. Consequently, if this is the case and the situation falls within the provisions of the respective plan/voucher, CONTINENTAL will be responsible for coordinating the entire relevant procedure. CONTINENTAL undertakes to maintain communication with the responsible insurance company or similar company. If applicable, CONTINENTAL will assume all expenses incurred up to the maximum deductible established by the insurance policy or similar company.

NOTE: In some countries, and primarily in the United States and Europe, due to IT standardization processes, most medical care centers such as hospitals, doctors' offices, clinics, laboratories, among others, often send invoices and/or payment requests to the patients they serve, even after the accounts or invoices have been paid and settled by CONTINENTAL. If this occurs, the Account Holder must contact the Assistance Center by sending an email to asistencia@continentalassist.com and notify them of this situation. The Center will be responsible for clarifying the situation with the hospital.

5. Obligations assumed by CONTINENTAL

The obligations of CONTINENTAL expressed in this document will only apply to accidents and/or sudden and acute illnesses contracted after the effective date of the plan/voucher or the start date of the trip, whichever is later.

a. CONTINENTAL is expressly released, exempt, and excused from any of its obligations and responsibilities in the event that the Owner suffers any damage or requests assistance as a result of and/or arising from an act of God or force majeure, which are cited by way of example and not limited to: natural disasters, earthquakes, floods, storms, volcanic eruptions and ash, international war or civil war, declared or not, rebellions, internal commotion, civil insurrection, acts of guerrilla or anti-guerrilla warfare, hostilities, reprisals, conflicts, embargoes, coercion, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor unrest, acts of government authorities, etc.; as well as problems and/or delays resulting from the termination, interruption, or suspension of communication services. When elements of this nature intervene and they are overcome, CONTINENTAL undertakes to fulfill its commitments and obligations as quickly as possible.

b. CONTINENTAL is obligated to analyze each refund request to determine if it is appropriate and, consequently, reimburse the corresponding amounts in accordance with these general conditions and coverage amounts of the contracted Plan.

c. CONTINENTAL will have the right to demand immediate reimbursement from the Cardholder for all improperly incurred expenses if any service has been paid for, or if financial responsibility has been previously verified, or if payment has been made by any third party directly to the service provider or the CUSTOMER. The Maximum Global Amount of Medical Expenses within the country of issue will be as indicated on your voucher/plan.

6. Age

This is the maximum and/or minimum age the Holder must be at the time the plan/voucher is issued. However, some benefits may have special conditions, which will be detailed in the voucher's specific terms and conditions.

IMPORTANT: When the purchased CONTINENTAL plan/voucher has a purchase age limit, said age will automatically apply as the limit for the validity of the accidental death insurance.

7. Currency, limits and service caps

- **CURRENCY:** The benefits offered by CONTINENTAL, as well as their maximum benefit limits, are reflected in the voucher/plan contracted in US dollars or Euros, as applicable.

- **SERVICE LIMITS/CAPS:** Maximum limits are established for the entire duration of the contracted plan, for each event or assistance. In no case will the amount to be assumed by CONTINENTAL due to the assistance provided during the trip abroad exceed the maximum total amount of the assistance benefit according to the assistance plan acquired by THE HOLDER.

  If one or more emergencies arise that are assisted and assumed by CONTINENTAL and that exceed the amount of a particular benefit, THE HOLDER must assume such surplus.

  In the event of a catastrophic event affecting multiple Holders, the maximum amount to be covered for all those affected may not exceed THREE MILLION DOLLARS (US$3,000,000), regardless of whether the protections for such persons come from a group or individual plan.

8. Geographical validity

8.1 Internacional:

Geographic coverage will be worldwide or exclusively for Europe, depending on the voucher/plan purchased. In all cases, the holder's country of permanent residence is excluded. The country of residence is understood to be the place from which the trip originated, as documented with the official carrier abroad.

Regardless of where the Cardholder is located, they will be provided with service if they require assistance in accordance with the respective plan purchased.

8.2 National (Applies only in those countries in which this service is offered):

Healthcare services for CONTINENTAL plans with scope and validity within the country of issue of the voucher/plan will be provided within the territorial limits of the same and from the number of

kilometers of distance as established below, counted from the place of habitual residence of the Holder and only when he/she is temporarily traveling. In all cases of assistance provided within the country of issue of the voucher/plan, the financial responsibility of CONTINENTAL will always and without exception, be complementary and subsidize the financial responsibility that may correspond to the social work and/or prepaid medicine company and/or health insurance and/or insurance policy of any type and/or any service of which the Holder is a beneficiary.

Kilometers of distance from the place of residence:

- **Mexico:** 75 kms.
- **Colombia:** 100 kms.

9. Of benefits and services

9.1 Health- Related topics

1. Medical expenses due to accident

2. Medical expenses for non-pre-existing illness

3.Medical expenses due to COVID - 19

For the purposes of providing the assistance, benefits and services mentioned in points (1), (2) and (3) above, it is understood that they include the following medical services:

a. Telemedicine: According to the criteria of the Assistance Center, the services contemplated in paragraphs b and c may be provided through telemedicine, in accordance with the health status of the plan/voucher holder, in those situations where the condition does not endanger the life of the holder.

b. Medical Consultations: These will be provided in the event of an accident or acute, unforeseen, non-pre-existing illness. Depending on the nature, severity, or urgency of the incident, care will be provided at the discretion of the Assistance Center, either at the hotel or home where the Policyholder is staying, or at a nearby medical office.

c. Specialist Care: This service will only be provided when indicated and authorized by the CONTINENTAL Assistance Center's medical team in the area where the Cardholder is located, or by the Center's attending physician. These services are provided in the specialists' medical offices and not at home, as a rule.

d. Additional Medical Examinations: Only when indicated by the attending physician and previously authorized by the medical team at the Assistance Center.

e. Medical expenses for hospitalization: In cases where the Policyholder requires hospitalization due to an accident or a sudden, non-preexisting acute illness, CONTINENTAL will cover the medical expenses incurred for such hospitalization, up to the maximum amount covered by the Policyholder's respective assistance plan.

These expenses include:

- **Hospitalization:** Depending on the nature of the injury or illness, the Policyholder will be admitted to the health center closest to where he or she is located when formally indicated by the treating physician and always with the approval of the CONTINENTAL Assistance Center.

- **Surgical Interventions:** In emergency cases requiring immediate treatment and which cannot be postponed until the Policyholder returns to their country of origin, provided they are authorized by the Medical Department of the Assistance Center. If, in the judgment of the regulating physicians of the Assistance Center, it is possible to return to the place of origin to receive the necessary surgical treatment, the Policyholder will be repatriated, and they are obligated to accept this solution. If the Policyholder refuses repatriation, they will lose all benefits granted by their CONTINENTAL plan. Medical repatriation will be considered in cases of long-term treatments, scheduled surgeries, and non-urgent surgeries.

- **Intensive Care and Coronary Care Unit:** When the nature of the disease either injury So it requires, and always with the previous authorization of the Department Doctor of the Central of Assistance will be authorized this is this service.

f. Orthoses and Prostheses: The costs of orthoses and prostheses will be covered up to the limit indicated in the benefit of the contracted plan/voucher, generated from the emergency surgical intervention, which allows the Holder to overcome the acute and sudden event in international territory.

g. Physical Therapies: Physical therapies will only be covered if the ailment was caused by a sudden and unforeseen event (not work-related) with prior authorization from the Medical Department of the Assistance Center in case it is determined that the Holder's current condition can be improved with them. A maximum of ten (10) sessions will be covered.

4. Medical expenses for pre-existing illness.

In products that explicitly include medical assistance in the case of chronic or pre-existing conditions, CONTINENTAL will assume the expenses derived from medical assistance up to the maximum limit for such concept indicated in the plan/voucher, and only in the case of an acute episode, or unforeseeable events, whose urgency requires attention at the time of the trip and cannot be deferred to the return to your country of origin. The financial responsibility that CONTINENTAL must assume will consist of the resolution of the acute condition, and treatments intended to definitively resolve the problem, or the diagnostic investigation of conditions prior to the trip will be excluded.

5. Medical expenses due to pregnancy complications.

CONTINENTAL will only cover medical care expenses for clear and unforeseen complications that may arise related to pregnancy up to the 28th week of gestation (at the time of requesting care), only up to the limit indicated in your Voucher/Plan.

6. Medical expenses for recreational sports.

Provides coverage for recreational activities such as amateur athletics, martial arts, recreational scuba diving (up to 15 meters), cycling, cricket, aerobics, angling, archery, badminton, bowling, dancing, curling, roller skating, hiking, skateboarding, kayaking up to level 2, rafting up to level 2, swimming, snorkeling, rowing, coastal sailing, walking, surfing, boogie boarding, canoeing, yoga, CrossFit, water sports, equestrian sports, team sports (football, futsal, handball, basketball, volleyball, baseball, softball, American football, handball, field hockey, lacrosse, kickball).

7. Expenses for prescription drugs.

CONTINENTAL will cover the costs of prescription medications received because of medical care covered by the plan/voucher. Any disbursements made by the Holder for the purchase of medications previously authorized by the Assistance Center will be reimbursed in accordance with the reimbursement procedure established below.

8. Virtual/Telephone Doctor.

CONTINENTAL Members may receive recommendations via telephone and/or video conference (subject to availability) with a healthcare professional who will provide guidance on what to do to relieve their symptoms while remaining at their hotel or place of stay or will be recommended to seek care in urgent care centers or emergency rooms, according to the severity of the symptoms they describe.

9. Emergency dental expenses.

CONTINENTAL will cover the costs of dental care arising from an emergency, due to or caused by trauma, accident or infection, limited only to pain treatment and/or tooth extraction.

10. Emergency medical transfer.

In cases of emergency, CONTINENTAL will arrange for the Policyholder's transfer to the nearest medical center for medical attention. When the Medical Department of the assistance center advises transfer to another more suitable medical center, such transfer will be arranged, according to the circumstances, under the conditions and with the means authorized by CONTINENTAL, and exclusively within the territorial limits of the country where the event occurred.
If the Cardholder needs to be transported for a medical appointment to a care center more than 25 kilometers away from their current location at the time of the request, CONTINENTAL will cover the taxi costs paid by the Cardholder. Please keep the receipt or invoice for any reimbursement.

11. Medical repatriation.

Includes transfer of the Cardholder by scheduled airline or medical aircraft, if necessary for medical reasons assessed at the sole discretion of CONTINENTAL's assistance center, with medical or nursing accompaniment, if necessary, and subject to availability of seats to the Cardholder's country of habitual residence. This Service will only be provided for medical reasons, assessed at the sole discretion of the Medical Department of the assistance center, and justifying its appropriateness. If the Cardholder or their family members or companions wish to be transferred against CONTINENTAL's instructions or without prior authorization, such transfer, and its cost will be excluded from this Service. Medical repatriation is not an evacuation service in the event of pandemics, epidemics that are detected, or that suddenly arise in the Cardholder's destination countries.

12. Funeral repatriation.

In the event of the death of the Policyholder during the validity of a CONTINENTAL Plan, even due to a pre-existing illness, CONTINENTAL will organize and pay for the funeral repatriation of their remains, taking charge of the costs of the mandatory simple coffin for international transport, administrative procedures, and transportation of the body by the means they consider most convenient, to the first point of entry into the deceased's country of habitual residence, assuming the costs up to the limit specified in the table of benefits. The costs of the final coffin, funeral procedures, land or air transportation within the country of residence, and burial will not be covered by CONTINENTAL. This benefit does not contemplate or include under any circumstances expenses for family members or accompanying individuals of the deceased Policyholder. However, if the deceased policyholder's relatives choose to have their remains cremated in the country of their death, CONTINENTAL will cover the cost of this procedure and the shipping of their ashes to the location they indicate.

13. Hotel expenses for convalescence.

When, according to the attending physician and in common agreement with the Medical Department of the Assistance Center, the Holder has been hospitalized for at least five (5) days and upon discharge must rest, CONTINENTAL will cover the hotel expenses up to the amount indicated in his assistance plan, with a maximum of 10 (ten) days.

8. Virtual/Telephone Doctor.

CONTINENTAL Members may receive recommendations via telephone and/or video conference (subject to availability) with a healthcare professional who will provide guidance on what to do to relieve their symptoms while remaining at their hotel or place of stay or will be recommended to seek care in urgent care centers or emergency rooms, according to the severity of the symptoms they describe.

9. Emergency dental expenses.

CONTINENTAL will cover the costs of dental care arising from an emergency, due to or caused by trauma, accident or infection, limited only to pain treatment and/or tooth extraction.

10. Emergency medical transfer.

In cases of emergency, CONTINENTAL will arrange for the Policyholder's transfer to the nearest medical center for medical attention. When the Medical Department of the assistance center advises transfer to another more suitable medical center, such transfer will be arranged, according to the circumstances, under the conditions and with the means authorized by CONTINENTAL, and exclusively within the territorial limits of the country where the event occurred.
If the Cardholder needs to be transported for a medical appointment to a care center more than 25 kilometers away from their current location at the time of the request, CONTINENTAL will cover the taxi costs paid by the Cardholder. Please keep the receipt or invoice for any reimbursement.

11. Medical repatriation.

Includes transfer of the Cardholder by scheduled airline or medical aircraft, if necessary for medical reasons assessed at the sole discretion of CONTINENTAL's assistance center, with medical or nursing accompaniment, if necessary, and subject to availability of seats to the Cardholder's country of habitual residence. This Service will only be provided for medical reasons, assessed at the sole discretion of the Medical Department of the assistance center, and justifying its appropriateness. If the Cardholder or their family members or companions wish to be transferred against CONTINENTAL's instructions or without prior authorization, such transfer, and its cost will be excluded from this Service. Medical repatriation is not an evacuation service in the event of pandemics, epidemics that are detected, or that suddenly arise in the Cardholder's destination countries.

12. Funeral repatriation.

In the event of the death of the Policyholder during the validity of a CONTINENTAL Plan, even due to a pre-existing illness, CONTINENTAL will organize and pay for the funeral repatriation of their remains, taking charge of the costs of the mandatory simple coffin for international transport, administrative procedures, and transportation of the body by the means they consider most convenient, to the first point of entry into the deceased's country of habitual residence, assuming the costs up to the limit specified in the table of benefits. The costs of the final coffin, funeral procedures, land or air transportation within the country of residence, and burial will not be covered by CONTINENTAL. This benefit does not contemplate or include under any circumstances expenses for family members or accompanying individuals of the deceased Policyholder. However, if the deceased policyholder's relatives choose to have their remains cremated in the country of their death, CONTINENTAL will cover the cost of this procedure and the shipping of their ashes to the location they indicate.

13. Hotel expenses for convalescence.

When, according to the attending physician and in common agreement with the Medical Department of the Assistance Center, the Holder has been hospitalized for at least five (5) days and upon discharge must rest, CONTINENTAL will cover the hotel expenses up to the amount indicated in his assistance plan, with a maximum of 10 (ten) days.

14. Hotel quarantine expenses due to COVID-19.

When the Holder is diagnosed with COVID 19 and is ordered by a doctor to quarantine or isolate himself/herself in a commercial hotel establishment, CONTINENTAL will cover the accommodation expenses exclusively for said Holder, for the time recommended by the doctor up to a maximum of fourteen (14) nights and up to the maximum amount established by the purchased plan.

15. Transfer of a family member due to hospitalization of the holder.

If a Cardholder's hospitalization, while traveling alone and unaccompanied, exceeds five (5) days, CONTINENTAL will cover the cost of an economy class airfare, subject to space availability for a companion family member. If included in the product benefits table, the Cardholder may be entitled to cover hotel expenses for their accompanying family member, up to the maximum amount indicated for the plan purchased.

16. Psychological assistance

This assistance consists of a 24-hour telephone psychological support service for Cardholders who have been affected during their trip due to medical repatriation, the death of a family member, or a natural disaster. This service is provided as psychological support during times of potentially emotional stress. Under no circumstances can it replace the direct care of the Cardholders' psychologist or psychiatrist. Therefore, it should not be used by Cardholders to establish a diagnosis or self-medicate. They should consult with the professionals in each individual case.

17. Second medical opinion.

If, while traveling abroad, the Cardholder is diagnosed with a life-threatening or incurable illness that seriously compromises their quality of life, or if the proposed treatment carries a high risk of death, they may request a second medical opinion through CONTINENTAL's Assistance Center. This opinion will be sent to the requester by a specialist. The purpose of the second medical opinion is to:

a. Diagnostic confirmation of the disease.
b. Recommendation of therapeutic treatment alternatives.
c. Suggestion of additional tests to guide diagnosis or treatment.

This benefit may be used only once within the validity period of the voucher/plan, regardless of the duration. The cost of shipping the medical records and the fee charged by the medical professional(s) for reviewing the case are included.

18. Pre- and post-trip medical teleconsultation (15 days before and after the trip).

Telephone medical assistance is defined as a set of actions developed through information and communications technologies (voice platforms) that seek to provide the Data Subject with information, counseling, and advice on the components of health promotion, disease prevention, diagnosis, treatment, rehabilitation, and palliation.

19. Conference with family doctor in country of origin.

CONTINENTAL will make available to the Holder a telephone consultation with their primary care physician or pediatrician in their country of origin. It is expressly stated that this consultation will be for informational purposes only but will not be binding on the medical treatment to be provided, which will be the decision of the intervening medical provider.

9.2 Topics related to travel, luggage and cancellations

20. Compensation for loss of air baggage.

CONTINENTAL will compensate the holder of an assistance plan that includes this benefit an amount equal to the amount paid or recognized by the airline in addition, up to the limit specified in the table of benefits for permanent loss of baggage.

The following terms and conditions apply to obtaining this benefit:

a. That the airline and the CONTINENTAL central office have been notified of the incident by the Holder within 24 hours of reporting the loss to the responsible carrier, following the instructions described below.

b. Baggage lost during transportation on a scheduled international flight. This benefit does not apply when the loss occurs on a domestic flight within the country of residence, or on chartered or chartered flights, private or military aircraft, or any flight that does not have a fixed, published schedule that operates regularly.

c. That the baggage has been properly registered, labeled, and dispatched to the aircraft's cargo hold and has been duly presented and handed over to the airline staff at the terminal check-in desk.

d. That the loss of baggage occurred between the time it was handed over to authorized airline personnel for boarding and the time it should have been returned to the passenger at the end of the itinerary.

e. That the airline has assumed responsibility for the loss of the baggage and has paid the Cardholder the compensation provided for. Continental cannot compensate the Cardholder until they have received compensation from the airline.

f. Compensation for total loss of baggage will be limited to one complete and complete baggage permanently missing and to one injured Cardholder. If the missing baggage is registered in the name of several Cardholders, compensation will be prorated among them, provided the corresponding ticket numbers for each are included.

g. If the airline offers the Holder the option of receiving a monetary value or one or more tickets or another form of compensation, CONTINENTAL will proceed to pay the Holder the corresponding and additional financial compensation for lost luggage, once said option is exercised.

h. CONTINENTAL will act as an intermediary facilitator between the carrier airline and the passenger; therefore, it cannot be considered or held directly responsible for the loss or the search for the baggage. Airlines reserve the right to accept or reject claims against CONTINENTAL and, in general terms, may require that claims be filed directly by passengers and may not allow CONTINENTAL to act as an intermediary.

i. Compensation will always be for the loss of the entire item. CONTINENTAL and its insurance and reinsurance companies will not compensate for partial loss of luggage.

j. Compensation for total loss of luggage will be paid only in the country where the CONTINENTAL assistance plan was purchased.

In case of lost luggage, the Holder must follow these instructions:

a. Immediately after verifying the loss of baggage, contact the airline or the responsible person at the baggage claim area, usually located inside the cargo hold, to request and complete a PIR (Property Irregularity Report). Request a copy from the airline and keep it for your records.

b. Contact the Continental Assistance Center within the next 24 hours to report your lost luggage, informing them of the PIR and its contents.

c. Send CONTINENTAL the airline's compensation letter (check, proof of payment) and airline tickets.

21. Compensation for lost luggage on a cruise.

CONTINENTAL will compensate the holder of a CONTINENTAL assistance plan that includes this benefit the same amount that the shipping company pays or recognizes in a complementary manner, up to the limit specified in the table of benefits.

The following terms and conditions apply to obtaining this benefit:

a. That the shipping company and CONTINENTAL's headquarters have been notified of the incident by the Holder within 24 hours of reporting the loss to the responsible carrier, following the instructions described below.

b. Luggage that has been lost during transport on board a cruise ship.

c. That the baggage has been duly registered, labeled, and dispatched to the vessel's hold, and has been duly presented and delivered to the shipping company's staff at the terminal. CONTINENTAL will not compensate plan holders for the loss of carry-on or cabin baggage, or any other item that has not been duly registered with the shipping company and transported on the vessel.

d. That the loss of luggage occurred between the time it was handed over to authorized personnel of the shipping company for boarding and the time it should have been returned to the passenger at the end of the trip.

e. That the shipping company has assumed responsibility for the loss of the luggage and has paid the Holder the compensation provided for by it.

Compensation for total loss of baggage will be limited to one complete and permanently missing piece of luggage and one injured Cardholder. If the missing piece of luggage is in the name of several Cardholders, compensation will be prorated among them, provided the corresponding ticket numbers for each are included.

Continental will act as an intermediary facilitator between the carrier and the passenger and therefore cannot be considered or held directly responsible for the loss or the search for the baggage. The shipping companies reserve the right to accept or reject claims against Continental and, in general terms, may require that claims be filed directly by passengers and may not allow Continental to act as an intermediary.

Compensation will always be for the loss of the entire item. CONTINENTAL and its insurance and reinsurance companies will not compensate for partial missing luggage.

Compensation for total loss of luggage will be paid only in the country where the Continental assistance was purchased. Please note that delayed luggage does not qualify for any compensation.

22. Compensation for delayed baggage.

This service will only be provided if the baggage is not located within six (6) hours from the flight's arrival to an international destination, having notified CONTINENTAL of such circumstance, within 24 hours of reporting the delay to the carrier airline. In such case, CONTINENTAL will reimburse the Holder whose plan so establishes and has been authorized by the Assistance Center, the expenses incurred in the acquisition of personal hygiene items and clothing by presenting the original receipts for purchases made during the period of delay in the delivery of his/her baggage.

If the baggage is declared completely lost by the airline and the HOLDER is compensated, CONTINENTAL will deduct from the amount to be reimbursed under "Compensation for lost baggage" the total reimbursed for expenses under this baggage delay benefit.

This service operates on a reimbursement basis with prior authorization from the Assistance Center and is governed by the timeframes established in the reimbursement procedures.

23. Compensation for damaged luggage.

If the Cardholder's luggage suffers any type of damage that leaves the items inside exposed, or if locks, handles, zippers, or wheels are broken, CONTINENTAL will grant the Cardholder the amount indicated according to the specifications of the contracted plan, either for the repair of the suitcase or the purchase of a new one. To make this benefit effective, it must be verified that the damage occurred between the time the baggage was checked in and the time it should have been delivered to the Cardholder upon disembarking. Additionally, the case must have been reported to CONTINENTAL's Assistance Center within 72 hours of the incident, and the Cardholder must present to CONTINENTAL the complaint receipt issued by the airline or shipping company and the original receipts for the repair of the breakages or replacement of the baggage.

24. Guidance in case of lost luggage or documents.

CONTINENTAL will advise the Cardholder on reporting the loss or theft of their luggage and personal belongings, as well as in the event of loss of travel documents and/or credit cards, providing instructions for the Cardholder to file the respective reports and process their recovery.

25. Loss of passport.

CONTINENTAL will compensate the holder of the plan that establishes it, up to the maximum amount indicated in the respective voucher/plan, for the costs that may have been incurred in replacing their passport due to theft or loss during a trip abroad.

To make this benefit effective, the event must have been reported to the CONTINENTAL Assistance Center within 72 hours of its occurrence, and the Holder must present to CONTINENTAL the report receipt issued by the relevant official authorities, both in the country of origin and in the country where the event occurred or was detected.

26. Missed or missed flight or train connection.

If the CARDHOLDER misses a connecting flight or train to an international destination and/or direct flights or train journeys abroad, for any reason beyond the airline's control and not excluded, CONTINENTAL will assume, up to the maximum contracted liability limits, the payment of penalties to the respective airline or train company for the issuance, reissuance, or purchase of new tickets, as well as for food, calls, and hotel accommodations for the CARDHOLDER based on the limits of their plan/voucher. This benefit applies even to flights within the passenger's country of residence (excluding flights departing from the passenger's city of habitual residence or those originating less than 100 km from it), but only if they are connecting with international flights.

This service will not be provided if the Cardholder is travelling with a ticket subject to space availability or if the airline provides the CARDHOLDER with said compensatory services. In any case, the CARDHOLDER must notify the Assistance Center of this situation within 24 hours of the incident occurring.

27. Missed cruise boarding.

Exclusively when the Holder has not been able to embark on the scheduled initial departure date of his cruise, due to a delay of his connecting flight of more than (6) hours, over the originally scheduled time, CONTINENTAL will cover the cost of a one-way airline ticket in economy class on a commercial airline, from the airport closest to the port of embarkation to the airport closest to the next port of call of the contracted cruise. This benefit will be provided as a refund after presentation of the due receipts and claim to the carrier airline.

28. Expenses for delayed or canceled flights.

If, once abroad, any flight of the Cardholder is delayed for more than six (6) consecutive hours than originally scheduled, or is cancelled by the carrier airline, without the carrier having provided an alternative solution to the CARDHOLDER and provided that there is no other transportation alternative during said period, CONTINENTAL will reimburse, up to the coverage limit indicated in the plan/voucher, the hotel, meal and communication expenses made during the delay and against the presentation of the original receipts, accompanied by a certificate from the airline, reflecting the delay or cancellation suffered by the Cardholder's flight. This service will not be provided if the Cardholder is travelling with a ticket subject to space availability or if the airline provides the CARDHOLDER with said compensatory services. In any case, the CARDHOLDER must notify the Assistance Center of this situation within 24 hours of the incident occurring.

29. Access to VIP lounges due to flight delays – Xentral Pass –

Xentral Pass service is enabled for certain assistance plans and the coverage of this benefit will be reflected in the voucher/plan and under the following conditions:

1. Xentral Pass will automatically monitor the flights registered on its platform, to Identify flight delays in real time and notify the Owner of the steps to follow in in case of a delay.

2. The service will be activated if there are delays of more than 60 minutes.

3. Applies exclusively to holders of international travel assistance plans Continental of the categories: Short Stay, Long Stay, Annual Multi-trip, Plans Corporate and Student Plans.

4. The Cardholder may register a maximum of 4 flights per trip. These flights must be within the validity period of the contracted Assistance Plan.

5. To use Xentral Pass, the Holder will receive a notification from CONTINENTAL via email. This notification will provide the route through from which you must access the flight registration module. Once there, the Holder who wishes to enable this benefit, you must, without exception, complete the information that the system required to activate monitoring and confirm your data. To prevent fraud and identity theft, it is reported that the email address that CONTINENTAL uses to notify your complementary benefits is info@continentalassist.com.

6. The service does not apply to private or charter flights.

7. Monitoring flights must always be recorded for up to 24 hours. before their departure. If the user wishes to cancel a registration, he/she may do so up to 6 hours before the start of the flight.

8. In the event of a delay and the event is adjusted to the conditions for the provision of the service, CONTINENTAL will issue a voucher to the Holder's email address access to the available VIP lounge. This voucher will guarantee access for the Holder and the number of companions specified in your International Assistance Plan (up to 6 passengers companions). The voucher must be used during the same day of the event delay.

9. In cases where the Holder travels with companions, it is clarified that only the Holder must Register the voucher in Xentral Pass to extend the benefit to all travelers covered by the Assistance Plan. In other words, companions do not need to register in Xentral Pass, only The Holder.

10. The Service is provided on a non-transferable, non-refundable and non-modifiable basis. will offer alternatives in cash or credit.

11. By accepting the service and accessing the VIP lounges, you also accept the policies and rules established for the use and good behavior within said spaces.

12. When the Holder uses the services of the VIP lounges that are part of the Xentral Pass network, it is clarified that any loss or liability arising from related events, or in connection with the use of these rooms will be the responsibility of the Owner of the VIP lounges. CONTINENTAL is not will be responsible for any disputes that arise between the the Owner of the VIP lounges and the rooms providing the service.

13. We will not be liable for any breach of any of our obligations under these Terms and Conditions, which are caused by events beyond our reasonable control including but not limited to : strikes, lockouts or other industrial actions by third parties, civil commotion, riots, invasion, attacks terrorists or threat of terrorist attacks, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks .

30. Expenses for trip cancellation or interruption.

CONTINENTAL will cover, up to the maximum coverage limit according to the plan purchased, penalties for early cancellation or interruption of trips, including tours, package tours, excursions, airfare, and cruises organized by a travel agency (tour operator) or a professional shipping company duly accredited at the destination. The minimum age for this benefit is 1 year old, and the maximum is 75 years old.

Exceptionally, and only in the event of the death of a Policyholder, whose age is between 76 and 85 years old, CONTINENTAL will grant the benefit established herein.

To be eligible for this benefit due to cancellation or interruption, the plan/voucher holder must:

a. In the event of early cancellation, THE CARDHOLDER must have purchased the plan/voucher within 72 hours of purchasing the tour package and/or cruise. In the case of annual plans, the tour package and/or cruise must have been purchased at least 45 days in advance of each scheduled trip and fully paid for. This is only possible if the penalty period published by the travel agency or shipping company has not yet begun.

b. In the event of a contracted trip being interrupted once the itinerary and the Holder's stay abroad have begun, cancellation penalties must have been effectively applied by the providers of the pre-contracted and paid services, reflecting a total or partial loss of the price paid to one or more suppliers.

c. Notify the Assistance Center within a maximum of 72 hours after the event that motivated the cancellation.

d. Submit all documentation that Continental considers necessary to evaluate coverage for this benefit, including, but not limited to a document clearly and reliably demonstrating the reason for the trip cancellation or interruption (medical report, death certificate, etc.), letters from the respective service providers, invoices, and payment receipts. (See specific requirements for the cruises listed below.)

In this case, the Holder must:

Immediately notify the travel agency or shipping company in writing of your decision and obtain proof from them that clearly indicates the date of said formal notification of the impossibility of starting the trip on the originally contracted date.

The HOLDER must also obtain the General Conditions of Contract from the travel agency or shipping company, which clearly indicate the procedure for applying penalties or penalty clauses for early cancellation of a contracted and fully paid trip.

The CARDHOLDER must obtain from the travel agency or shipping company a receipt showing the amount of the penalty applied to their particular travel contract and the amount of the refund, if applicable. Once the above documentation has been obtained, they must clearly and reliably demonstrate to Continental in writing that the cause or causes that led to the trip cancellation are covered by the plan and send all documentation to the Assistance Center for eventual verification by Continental and reimbursement, if applicable.

If the Cardholder agrees with the travel or cruise agency to any type of arrangement whereby, instead of being subject to the contractual penalties, they can travel on another cruise in the future, the Cardholder will automatically lose the Cancellation benefit provided herein.

The following are justified causes for the purposes of this benefit for the Holder:

a. The death, accident or serious non-pre-existing illness of the Policyholder or a first-degree blood relative (parents, children or siblings) or spouse, where a serious illness is understood to be a health condition that, in the opinion of the Medical Department of the Assistance Center, makes it impossible for the Policyholder to start the trip on the originally contracted date.

b. The summons as a party, witness, or juror in a court case to be held on the scheduled dates of the cruise.

c. Damage caused by fire, theft, robbery, or force of nature to your habitual residence or business premises that renders them uninhabitable and unavoidably justifies your presence.

d. Medical quarantine because of an accidental event.

e. Verified dismissal from work, with a date after the contracting of the assistance plan.

f. Emergency call for military, medical, or public service.

g. If the person who is to accompany the Holder on the trip, understood as the person(s) who share the same cruise cabin with the Holder, that is(are) first-degree blood relative(s) (parents, children or siblings) or spouse, also holder(s) of an assistance plan under the same conditions as the Holder and said companion(s), were/are forced to cancel the trip for any of the reasons listed above.

Once the plan has been purchased under the conditions indicated above, and if the benefit is applicable, its validity begins at the time the Holder acquires their assistance plan and ends at the time the trip begins.

31. Fare difference for delayed or early return trip due to medical emergency

If the Cardholder needs to advance or delay their trip due to medical care covered by the plan/voucher, CONTINENTAL will cover any penalties incurred by the cardholder for changing their original ticket to return to their country of habitual residence.

9.3 Topics related to travel assistance

Annual Digital Prevention License: Blue Cyren:

Continental will grant the Cardholder who has purchased a plan/voucher that includes this coverage an annual Blue Cyren license. This annual protection service provides support to mitigate fraud and is activated through an online platform that remains active in the background for monitoring purposes, without compromising the Cardholder's privacy. This platform will send alerts to the Cardholder when their information is compromised on the Web and the Deep Web. Continental will inform Cardholders who purchase an Assistance Plan with this benefit about the Blue Cyren registration process and will provide them with the unique authentication code to activate the annual license. This platform allows for the protection of one email address, one mobile device, and one credit card.

32. Early return due to the death of a family member.

If the Cardholder must return to their country of habitual residence due to the death of a direct relative within the first degree of consanguinity (parents, spouse, children, or siblings) residing there, CONTINENTAL will cover the difference in the cost of the Cardholder's return airfare to their country of origin. This assistance must be supported by a death certificate of the relative and a document proving the relationship.

33. Early return due to an emergency at home.

In the event of a fire, explosion, flood, or robbery with damage or violence at a Cardholder's home while traveling, Continental will be responsible for the corresponding difference or the cost of a new economy class ticket from the Cardholder's location to the airport of entry to the country of residence. This request for assistance must be substantiated by presenting the original police report to the Assistance Center within 72 hours of the incident. The Cardholder must contact the Assistance Center for authorization. Requests for reimbursement will not be accepted without justification duly documented to the satisfaction of Continental.

34. Legal assistance for traffic accidents.

CONTINENTAL will cover, up to the limits indicated in the plan, the fees incurred by the civil, criminal or penal defense of the Holder, due to the attribution of liability for a traffic accident.

35. Transmission of urgent messages.

CONTINENTAL will transmit urgent and justified messages related to any of the events covered by the services contemplated in these general conditions.

36. Transfer of funds

37. Transfer of funds for legal bail.

During the trip, in the event of urgent and unforeseen needs, and subject to prior deposit at the CONTINENTAL office, the latter will arrange for the Cardholder to receive amounts up to the limit specified in the voucher/plan purchased, in the country where they are located. This coverage will be applied only once, regardless of the validity period of the assistance voucher plan.

38. Transfer of substitute executive due to hospitalization of the Owner.

In the event that the Holder is on a business trip abroad and is hospitalized due to a serious medical emergency that prevents him from continuing his professional duties, CONTINENTAL will take care of the economy class ticket, subject to availability of seats, of the person designated by his company as a substitute and of the hotel expenses up to a maximum of USD 80 (eighty dollars) per day for a maximum of five (5) days.

39. 24-hour information line.

From the moment of purchase until expiration, holders of a CONTINENTAL plan may request information from the Assistance Center regarding consular, health, tourism, and other obligations concerning their destination country.

40. 24/7 Concierge

The Continental Concierge service is available 24 hours a day, 365 days a year to assist Cardholders in obtaining information regarding show tickets, travel arrangements, car rentals, theater reservations, and any other information the Cardholder may need in major cities around the world. The Cardholder will be responsible for all costs and expenses related to requesting Concierge assistance services; this service is for informational purposes only.

41. Accompaniment for children under 15 years of age.

42. Accompaniment for people over 75 years of age.

If a Holder travels as the sole companion of minors under fifteen (15) years of age or of those over seventy-five (75) years of age and due to illness or accident confirmed by the Medical Department of the Assistance Center, is unable to care for them, CONTINENTAL will organize at its own expense the transportation of said persons to their usual residence in their country of origin, by the means that CONTINENTAL considers most appropriate.

43. Repatriation due to the bankruptcy of the IATA airline

If, after the start of the HOLDER's trip, the airline member of IATA (International Air Transport Association) issuing the ticket of the Holder were to file for bankruptcy or cease its activity, and no private or public body had the obligation or was in charge of taking charge of the return to its country of origin, CONTINENTAL will organize and deliver to the HOLDER the return air ticket in economy class to the country of habitual residence.

44. Protected purchase:

The expenses necessarily incurred by the Beneficiary for the replacement, as a result of loss due to Theft (i.e. due to use of force, intimidation with weapons, assault or pickpocketing) throughout the world for the duration of the trip, exclusively of the following personal belongings will be covered up to the amount indicated in the plan/voucher, and based on the sublimit detailed below: notebook PC/Tablet, Cell Phone/Smartphone, diaries, music players, cameras, GPS and video cameras.

Sublimit:

- Notebook/Laptop/ up to USD 400.
- Cell phone/Smartphone up to USD 300.
- Photographic cameras/camcorders up to USD 300.
- Tablets and/or GPS up to USD 250.
- Music players hasta USD 150.

It is noted that for coverage limits, the benefit measure is the absolute first risk and, in the annual accumulation, up to 1 (one) event will be covered. The replacement of up to one (1) single unit of each product included in personal property will be covered exclusively.

In case of theft the Holder must:

a. Immediately report the incident to the competent authorities and accompany your claim with a police report detailing what happened.

b. Contact the Continental Assistance Center within 72 hours of the theft.

c. Provide CONTINENTAL with all relevant information to evaluate coverage.

45. Administrative Repatriation

If the Cardholder is not admitted by local authorities upon entry to the destination country and must be deported for any reason, CONTINENTAL will provide the Cardholder with an economy class return ticket upon request.

9.4 Topics related to pet coverage

46. Guidance for traveling with pets.

CONTINENTAL will provide the Cardholder with a pet travel advisory service (dog or cat). The advisor will guide the Cardholder through the process of choosing the most convenient travel option. Guidance will be provided only regarding:

- Cabin transport, where applicable, or live cargo transport.
- Transport in pressurized and ventilated aircraft holds.
- Choosing the container or crate for the pet according to requirements.
- Validation of topics related to pet transportation on international trips

This service operates during business hours, Monday through Friday, 8 a.m. to 5 p.m. Continental is not responsible for events that occur after the orientation. This is a media service, not a results service.

47. Telephone veterinary guidance.

At the Owner's request, CONTINENTAL will connect them with a professional (veterinarian) via teleconference to provide veterinary advice for their pet (dog or cat) in the event of illness or accident. The veterinarian may prescribe recommendations or medication as appropriate.

The service operates 24 hours a day. This is a service based on resources, not results, so Continental will not be responsible for events arising from the care provided, nor for the entire treatment. The service has a maximum duration of 60 minutes per event. For Annual Multi-Trip Plans, a maximum of 3 consultations will be provided per plan/voucher period.

This service can be requested by the Cardholder, whether traveling with or without their pet. This service is subject to the validity of the purchased Plan/Voucher.

48. Assistance for cremation of a pet that died while traveling.

At the request of the Owner, if their pet dies due to illness or accident during the trip, CONTINENTAL will provide assistance under the reimbursement modality, up to the coverage limit established in the Plan/Voucher, to cover the pet's cremation expenses.

10. Additional/supplementary acquition assistance benefits (upgrade)

Holders will have the option to purchase additional assistance benefits described below:

10.1 Additional medical assistance benefits for pre-existing illness.

In cases where the Policyholder specifically purchases coverage for emergencies caused by a pre-existing and/or chronic condition, coverage will be provided up to the amount specified in the plan/voucher.

10.2 Additional benefit for expectant mothers.

When this additional benefit is acquired, CONTINENTAL will cover the costs of care resulting from accidents occurring during high-risk recreational practice, in professional practical competitions within regulation facilities on regulatory access tracks or courts (up to the limit of the upgrade purchased and indicated in the plan/voucher) of the following sports:

10.3 Additional benefit of sports practice.

When this additional benefit is acquired, CONTINENTAL will cover the costs of care resulting from accidents occurring during high-risk recreational practice, in professional practical competitions within regulation facilities on regulatory access tracks or courts (up to the limit of the upgrade purchased and indicated in the plan/voucher) of the following sports:

Indoor sports: Winter and related sports such as skiing, snowboarding, ice skating, luge, curling , ice hockey, bobsleigh, skeleton, alpine skiing and the like; strength sports such as boxing, martial arts, kung fu, kick boxing, wrestling, Greco-Roman wrestling, sumo and the like. Mountain and related sports, whether using vehicles or rolling or sliding implements, such as bicycles, boards, skates, caving, mountaineering (up to 1,000 meters). Sports involving the use of dangerous weapons and projectiles, such as target shooting, bow and arrow, hunting, spear fishing and the like. Water sports such as skiing, recreational scuba diving with a PADI license (up to 20 meters), swimming, water polo, kayaking level 4 or higher, skiing, surfing, kitesurfing and the like. Other sports such as: equestrian sports, street skating; Modern dance, gymnastics, boche, petanque, bowling, power walking; squash, paddle ball, tennis, ping-pong, rowing, marathons; field hockey; coastal line fishing; kayaking up to level 3; and whitewater rafting up to level 3.

This coverage may also be purchased to obtain a higher amount of coverage for recreational sports.

In the event that the purchase of the assistance plan, including the additional benefit of sports practice, is made by a collective sports institution, whether an association, federation or similar, with the aim

of protecting professional or amateur athletes who compete in international events as such, CONTINENTAL will provide protection to the athlete, both in the practices prior to the competitions and in the competitions themselves, provided that the sport is included in the list specified above.

Note: Professional athletes are people who make a living primarily from practicing their sport, even when they engage in other types of professional activities.

This coverage also includes the following benefits:

a. Rescue on winter slopes.
CONTINENTAL will cover, up to the amount established in the respective additional benefit, the costs of sledding rescue within the ski resort, when it is a consequence of an accident involving the Owner on the regulated slopes.

b. Ground ambulance expenses.
CONTINENTAL will cover, up to the established amount, the costs of ambulance transportation from the ski resort to the nearest hospital, when this is the result of an accident involving the Owner on the designated slopes.

c. Crutch expenses due to accident
CONTINENTAL will cover the cost of crutches when they are necessary due to an accident involving the Holder while practicing a sport.

d. Expenses for unused services
CONTINENTAL will reimburse the cost of unused contracted services in the event of an accident involving the Policyholder while practicing winter sports, resulting in their repatriation, transfer, or early return, provided that the amount has been previously paid by the Policyholder and is not recoverable. The maximum amount for this benefit is US$1,000.

e. Missing ski lessons
CONTINENTAL will reimburse the cost of unused ski lessons in the event of an accident while skiing that requires repatriation, transfer, or early return, provided that the amount has been previously paid by the Cardholder and is not recoverable. The maximum amount for this benefit is US$300.

10.4 Additional benefit for cancellation, rescheduling, or travel interruption “multicausa”

Note: Valid exclusively for international travel plans (short round trips)

Specific conditions: This benefit can only be purchased by Members who have purchased a CONTINENTAL ASSIST plan/voucher and as a supplement to it. The Additional Benefit is linked to the plan/-voucher issue date and expires on the expiration date.

In the case of tickets or air tickets on commercial airlines and to obtain this benefit, the plan/voucher must be purchased and paid for no more than one (1) business day after having acquired said air tickets, applying the corresponding deductibles according to the reason for the cancellation.

For commercial airline tickets not issued but included in tour packages and/or groups, the voucher/plan must have been purchased from the first duly verifiable payment. To access this benefit, you must have the airline ticket indicating the applicable cancellation policies.

In the case of a commercial airline ticket valid for one year, it will be necessary to wait until the ticket expires to determine whether the benefit is applicable.

This additional benefit cannot be purchased for trips beginning more than 365 days after the purchase date. This benefit does not apply to services purchased abroad from providers in the country visited after the Cardholder has begun their trip.

Generalities and definitions regarding this additional benefit.

When purchased, this Additional Benefit automatically replaces the Trip Cancellation and Interruption Guarantee included free of charge in your Continental Assistance Plan. This Additional Benefit is governed by its Specific Conditions and only in a supplementary manner by the General Conditions of the Continental plan/voucher.

The acquisition of the Additional Benefit will be expressly indicated in your plan/voucher.
This Benefit applies exclusively to INTERNATIONAL TRAVEL PLANS. By choosing and purchasing this Benefit, the Holder acknowledges and accepts the terms, conditions, and exclusions stipulated in these specific contracting conditions.

Amount of individual benefit.

This benefit has a maximum amount per person of fifteen thousand US dollars (US$15,000) and a global group maximum of thirty thousand US dollars (US$30,000), regardless of the number of holders and/or beneficiaries. This value will be distributed among the total number of Holders, provided that the cancellation, interruption, or rescheduling is due to one of the reasons mentioned herein. Groups are considered when the purchase date is the same day, similar itineraries, similar tourist services, similar origin and destinations, all of which are proven by the relevant documentation and at the discretion of CONTINENTAL.

Validity of the benefit.

This validity will be determined as follows:

a. **Travel rescheduling cases:** The validity period begins from the moment the plan/voucher is issued until the effective date of the plan/voucher.

b. **Trip cancellation cases:** Starts from the moment the plan/voucher is issued and ends automatically at the time the trip begins.

c. **Trip Interruption cases:** Starts from the moment the Holder has begun his/her international trip and is abroad, until the date of his/her return to the point of entry of the country of habitual residence, but in any case, the validity ends on the expiration date of the voucher or plan purchased.

Report and activation of the benefit:

The supplementary benefit acquired by the Holder is activated as follows:

a. **Trip cancellation cases:** When the Holder has had to definitively and totally cancel the trip for the reasons indicated below and notifies CONTINENTAL through the Emergency Center at least 24 hours before the scheduled start date of the trip.

b. **Trip Rescheduling cases:** When the holder has had to reschedule the entire trip to a future date for the reasons indicated below and before the start of the originally contracted trip and notifies CONTINENTAL through the Emergency Center at least 24 hours before the scheduled start date of the trip.

c. Trip Interruption cases: When the holder has had to interrupt the trip already started and must return to his/her country for the reasons indicated below and notifies CONTINENTAL through the Emergency Center at least 24 hours before one of the reasons covered by the Supplementary Benefit occurs while the Holder is abroad.

Terms and conditions of contract.

Continental Assistance will reimburse the value of any unrecoverable deposits paid by the CARDHOLDER prior to the trip, according to the agreement signed between the customer and the tour operator or travel agency. The following conditions apply to this benefit:

a. That the Holder has issued and paid for their CONTINENTAL Assistance Plan, provided that the service(s) contracted with the provider are not subject to cancellation fees or penalties.

b. If the cruise, tourist package or tour was booked during the cancellation charges or penalties period

c. CONTINENTAL will only refund the amount not penalized by the shipping company or tour operator.

d. Continental will be responsible for the penalty when the contracted package includes all passengers from the same tour operator or if there is a previously agreed-upon agreement or authorization with Continental.

e. That the information regarding the event triggering the benefit be sent to the CONTINENTAL assistance center, whether by the Holder, a family member, or the agency issuing the plan or voucher, within the mandatory reporting and activation periods provided for in these Specific Conditions.

f. When the Holder has prepaid the costs of transportation, accommodation, registration, excursions, and any expenses corresponding to the trip, and the trip has not yet begun, he or she must cancel it in advance or interrupt it during the trip.

g. In the event of an interruption, only services that have not been started for the Owner's use will be charged.

h. In any of the aforementioned cases, the Cardholder will be reimbursed, up to the contracted limit indicated in the plan or voucher, for any penalties and expenses incurred due to rescheduling, cancellation, or interruption of a trip abroad involving tickets or airfare on commercial airlines, hotel reservations, cruises, as well as any amounts not recovered or reimbursed due to the definitive cancellation of the trip, which include days not enjoyed from the trip and the loss of scheduled excursions within the effective dates, without exceeding the contracted limit.

i. Furthermore, it is a mandatory condition that the Holder has acquired and paid for the CONTINENTAL plan or voucher with this benefit, at least 15 days (fifteen days) prior to the start date of his/her trip or the start of the validity of the CONTINENTAL plan or voucher, whichever occurs first, and that said plan or voucher has a validity equal to or greater than the total duration of the contracted trip.

Note: When a trip is rescheduled, cancelled or interrupted for reasons specified below (14, 15, 16, 17 and 18), twenty-five percent (25%) will be deducted from the amount payable as compensation, which will be charged to the Holder. The deductible will also be determined based on any additional expenses incurred by the Holder due to fines and penalties arising from the contract signed for international travel. In the specific case of trip rescheduling, CONTINENTAL will only cover the penalties applied by the service provider, but not the extension of the trip or changes in fares.

Reasons that activate the additional benefit without deductible.

1. Death of the Policyholder, unless such death results from a terminal illness diagnosed at the time of purchase of the assistance plan; an accident or serious illness of the Policyholder that is urgent (not pre-existing at the time of issuance of the medical certificate, even if unknown to the person causing the accident) and that requires hospitalization or inhibits walking, generating a state of prostration in the Policyholder and therefore making it impossible for the Policyholder to initiate and/or continue their trip.

2. Death or hospitalization for more than 3 (three) days due to an accident or non-pre-existing illness of the spouse, partner, parent(s), sibling(s) or child(ren) of the Holder, including the person in charge of the custody of minor or incapacitated children, at the time of issuance of the medical certificate, declared sudden and acute and which, in the opinion of the CONTINENTAL Medical Department, makes it impossible for the Holder to start the trip on the date stated in the plan or voucher.

3. Summons as a party, witness or jury in a court that makes it impossible for you to travel on the date stated in the plan or voucher.

4. Damage caused by fire, theft, or force of nature to your usual residence or business premises, rendering them uninhabitable and inescapably justifying your presence.

5. Medical quarantine.

6. Call to be a member of the electoral board in National or Provincial Government elections.

7. Reception for adoption of a child.

8. Emergency care for childbirth of the Holder or the Holder's spouse and/or permanent partner.

9. Complications of the Policyholder's pregnancy, before the 30th week, and in the opinion of the CONTINENTAL Medical Department, the Policyholder is unable to begin the trip on the effective start date indicated in the plan/voucher.

10. Loss of travel documents 48 hours before the start of the trip, reported to official bodies

11. Dismissal from work that is verified after the plan/voucher is issued and that the event is not due to a cause specified in the exclusions provided for in these General Conditions.

12. If the person accompanying the Cardholder on the cruise, tour, or package purchased is forced to cancel, reschedule, or interrupt the trip for any of the reasons listed above. A companion is understood to be a person sharing the same trip with the same conditions and validity dates as the Cardholder. Therefore, they must stay at the same hotel, travel in the same cruise cabin, or travel on the same tour, and hold a similar plan/voucher to the Cardholder's, issued by Continental.

13. Cancellation of the previously scheduled wedding of the holder(s).

Causes that activate the benefit with a 25% deductible:

14. If, within 15 days prior to the start of the trip or the itinerary's connections, the Cardholder or his or her companion loses documents necessary for their trip, making it impossible for them to start or continue their trip.

15. Change of job of the Holder by presenting a certificate of graduation and verifiable employment income.

16. Visa denial to enter the destination country. This coverage is valid if the additional benefit is purchased at least one (1) week before the visa application appointment at the respective embassy or consulate. It does not apply to the costs of consular procedures (visa fees).

17. Natural disasters such as an earthquake, volcanic eruption, tsunami, hurricane, cyclone, or tornado that prevent the trip and prevent any commercial flight from arriving and taking off from the city where the HOLDER is located.

18. Vacation cancellation with a letter from the owner's company.

Requirements to access the benefit payment:

In addition to the reliable notification to CONTINENTAL, the Holder must provide CONTINENTAL with an original signed letter, stating the reasons for the cancellation, interruption or rescheduling of the trip, a document to which the following necessary elements must be attached:

a. Complete round-trip airline tickets and proof of full cancellation in the case of cancellation, or receipts and an airline invoice in the case of rescheduling or interruption, proving payment of differential fees for said tickets in the same class and on different dates than those contracted.

b. Photocopy of your passport; valid for the trip you booked.

c. Voucher or CONTINENTAL plan proving the acquisition of the Supplementary Cancellation, Interruption or Rescheduling benefit.

d. Original, legally binding invoices and receipts for payments made to the Travel Agency or legally authorized entity where the services were contracted. These invoices and receipts must match the declarations made by the Travel Agency or commercial entity to Continental.

e. Certificate from the provider companies (airline, cruise line, hotel and/or wholesale operator) indicating the penalty applied and the amount of the refund received (if any) or stating that no refund was received from said provider.

f. In the case of an accident or illness, a medical certificate and complete medical history must be provided. In the case of an accident, a police report must be submitted, if applicable.

g. In the event of death, a duly legalized copy of the respective certificate must be submitted.

h. Proof of family ties between the claimants or beneficiaries.

i. Penalty Letter issued by the Travel Agency and/or Tour Operator accompanied by the cancellation policy included by said Agency and/or Operator in the contract signed by the Holder.

j. At the request of CONTINENTAL, a copy of the entry visa to the destination country.

k. In the event of loss of travel documents, a report must be filed with the relevant authorities, if it was impossible for the respective issuers to reissue the documents in a timely manner.

l. Any other that CONTINENTAL deems necessary to verify the validity of the claim.

11. Special Plans

11.1 Family plan

This is a marketing strategy through which Continental offers its customers the option of purchasing assistance plans for all members of the same family group, paying only the corresponding price for some members and free of charge for the rest. Prices and marketing conditions applicable to the "FAMILY PLAN" option may vary depending on the type and duration of the plan purchased, the travel destination, and the number of members in the family group, according to available information.

VERY IMPORTANT : When CONTINENTAL products have been purchased under the "FAMILY PLAN" option, each one of the monetary limits stipulated in the voucher and Specific Conditions, corresponding to the chosen and purchased plan, will apply individually to each member of the family group. Therefore, when the expenses incurred in the assistance provided to one or more members of said family group reach one or more limits stipulated in the chosen Plan/Voucher, CONTINENTAL will not assume any additional expenses for that same concept.

11.2 Cruise plans and tour plans

The conditions and terms that follow apply exclusively to the Holders who purchase a CRUISE PLAN or a TOURS PLAN in its different modalities, protecting them from the different justified causes that may occur suddenly and unexpectedly, which cause the Holder to decide to cancel their cruise or international tourist package, provided that they have contracted and paid in full for said services with a cruise company directly or through a duly authorized travel agency or tourism wholesaler and have purchased a CRUISE PLAN or a TOURS PLAN of assistance that protects them for such circumstances. All other assistance benefits abroad included in the CRUISE PLANS and TOUR PLANS are governed by the General Conditions that apply to all CONTINENTAL ASSIST assistance plans.

- Benefit of Justified Cancellation of a contracted trip.

CONTINENTAL offers CRUISE PLANS and TOUR PLANS assistance in their various forms, which include a free justified cancellation benefit.

Continental will cover, up to the specific coverage limit of each plan/voucher purchased by the CARDHOLDER, any penalties applied because of the CARDHOLDER unilaterally canceling their trip before the scheduled departure date. Such compensation or refund may in no case exceed the maximum amount contracted and stipulated in the CARDHOLDER's plan/voucher. It is mandatory to declare the total price for the contracted trip when purchasing the Cruise Plan or Tour Plan, to determine the various non-refundable charges established as such by the company with which the trip was contracted, in accordance with its general travel cancellation conditions.

For all purposes, this benefit is understood to apply solely and exclusively to the bilateral relationship between the Cardholder and each of these specific service providers, including travel items such as airline tickets, hotels, rental cars, cruises, train tickets, ferries, ski lifts, sports equipment rentals, tours, safaris, and the like. Any other service that may be penalized will be governed solely by the provisions set forth in the "Cancellation of Contracted Trip" benefit in these General Conditions. In no way are these financial matters related to the Cardholder's trip included in the benefits or coverage granted, and therefore, they exclude CONTINENTAL from total liability. These include installment plans, credit card payments, and similar matters.

Opportunity to purchase.

To be eligible for this Justified Cancellation benefit, the plan/voucher holder must purchase the plan/-voucher in any of the following scenarios:

Justified cancellation coverage will only be valid when the travel service and the Cruise Plan and/or Tour Plan are contracted and paid for JOINTLY and on the same date or within the following 72 hours at the latest. Consequently, if this essential condition is not met, the Cruise Plan and/or Tour Plan will remain valid, but the Holder will lose this compensatory coverage, and will not be able to make any claim in this regard or receive a refund for the issued plan.

The cruise or tour must be booked before the beginning of any penalty period established and published by the cruise or tour company in its manuals, catalogs, and publicly available websites.

Once a CRUISE PLAN or TOUR PLAN has been purchased, it cannot be cancelled or refunded for any reason.

Procedure in case of a Justified Cancellation:

a. The HOLDER must immediately notify the cruise line or provider of the various travel services of their decision in writing, either directly or through the same channel used to purchase the trip and obtain from them a receipt that clearly indicates the date of said formal notification of the justified impossibility of starting the cruise trip on the ship and on the date originally contracted.

b. The Holder must notify the Assistance Center, and the cruise company or travel service companies involved, within a maximum of 24 hours after the event that motivates the justified cancellation.

c. The Holder must also obtain the General Conditions of Contract from the cruise line or travel service companies involved, clearly indicating the procedure for applying penalties or penalty clauses for early cancellation of a contracted and fully paid cruise or tour.

d. You must obtain from the shipping company or travel service provider a receipt showing the amount of the penalty applicable to your travel contract and the amount of the refund, if applicable.

e. Once you have obtained the above documentation, you must clearly and reliably demonstrate in writing to CONTINENTAL that the cause or causes that led to the cancellation of the cruise trip are covered by the contracted assistance plan and send all such documentation to the Assistance Center for eventual verification by CONTINENTAL and subsequent reimbursement, if applicable.

Justified reasons for cancelling a trip within the CRUISE PLAN and the TOUR PLAN:

1. Non-preexisting illness of the CARDHOLDER or a first-degree blood relative (parents, children, or siblings) or spouse; a serious illness being understood as a health condition that, in the judgment of the Medical Department of the Assistance Center, makes it impossible for the CARDHOLDER to start the cruise on the originally booked date.

2. The summons as a party, witness or jury of a court.

3. Damage caused by fire, theft, robbery or force of nature to THE OWNER's habitual residence or professional premises that render them uninhabitable and unavoidably justify their presence.

4. Medical quarantine because of an accidental event.

5. Verified dismissal of the HOLDER, with a date after the contracting and full payment of the assistance plan.

6. Emergency call for military, medical or public service of THE HOLDER.

7. If the person who is to accompany the HOLDER on the trip, understood as such the person(s) who share the same cruise cabin with the HOLDER, or who share the different travel services involved, or who is/are first-degree blood relative(s) (parents, children or siblings) or spouses, also holder(s) of an assistance plan under the same conditions as the HOLDER and said companion(s) were/are forced to cancel the trip for any of the reasons listed above.

8. Severe complications of the Holder's pregnancy.

9. Detection of a catastrophic illness of the Policyholder diagnosed for the first time after the purchase of the plan.

10. Epidemics, natural disasters at the permanent residence of the Holder.

11. Wedding cancellation.

12. Child placed for adoption.

Maximum amount of collective compensation.

In cases where several CARDHOLDERS travel in a related group and a contracted cruise trip is cancelled for justified reasons and penalties are applied by the shipping company or travel service companies involved, CONTINENTAL ASSIST will compensate the group with a maximum global sum of USD$ 25,000, with the CARDHOLDERS assuming any excess penalty.

Once the plan has been purchased under the conditions indicated above, and if the Justified Cancellation benefit is applicable, its validity begins at the time the CARDHOLDER acquires their assistance plan and ends at the start of the contracted trip.

11.3 Corporate plans

Corporate plans are designed to be offered to companies, sports federations, associations, event organizers, among others. They are typically sold in packages of days or as a prepayment of a dollar amount. They also offer coverage for occupational hazards that dependents or members of these organizations may incur during a trip abroad.

Additional coverage such as pre-existing conditions or sports coverage can be added to these plans, depending on the need.
Additionally, the primary beneficiary for coverage related to flight compensation, flight cancellations, among others, is the contracting company, which is the primary party affected in the event of an accident involving a policyholder covered by these plans and therefore the sole recipient of reimbursements in these cases.

These plans allow travel purchasing entities to self-issue plans for up to 180 days.

The occupational risks covered include:

RISK 1: Includes activities generally carried out in offices, educational institutions, conventions, where mental and intellectual effort, sales skills, instruction, training prevail, which generally involve the reduced use of force.

RISK 2: Includes activities that require the holder to travel to open fields, specialized locations for equipment installation or maintenance, stage assembly, among others, and that require specific knowledge for this purpose. For this risk level, the Holder must have the appropriate certifications to perform the work and must have all necessary protective measures. Coverage will not be provided under the contract.

NOTE: Plans must be issued for the entire travel time.

12. Refund processes

In cases where a refund is appropriate, CONTINENTAL will reimburse the Cardholder the corresponding amount in local currency; if payments were made in any other currency, payment will be made using the official exchange rate on the payment date. The established processing times for a refund are:

a. If the Assistance Center has authorized expenses to be paid by the Cardholder directly to the service provider, the Cardholder has up to thirty (30) calendar days from the occurrence of the event or occurrence that gave rise to the assistance to present the necessary documentation and supporting documents to initiate the reimbursement process. After this period, no documents will be accepted to process any reimbursement.

b. Once the documents have been received, CONTINENTAL has up to five (5) continuous days to request any additional or missing documents that have not been delivered by the Holder.

c. With all the necessary documents in hand, CONTINENTAL will proceed during the next five (5) business days to analyze the case and issue the letter of approval or denial of said refund.

d. If a refund is appropriate, CONTINENTAL will process the payment within 30 business days of receiving the complete written information for the bank transfer to the Account Holder's account.

e. Refunds paid directly by CONTINENTAL can be made via bank transfer, money order, or check. CONTINENTAL will cover the costs incurred by the money order agency, mailing the check, and direct charges from your bank; any additional charges made by the Cardholder's bank will be covered by the Cardholder.

In the specific case of medical events occurring in the United States of America, where reimbursement of expenses paid by the Holder is made, the reference values to be used will be those known in that country as "Usual and Customary Amount," which may not necessarily be the amounts billed.

Note: CONTINENTAL reserves the right to request any documents it requires based on the nature of the case to assess its suitability.

13. Exclusions applicable toall services and benefits of the Continental plans

The following events are expressly excluded from the CONTINENTAL assistance system:

1. Chronic or pre-existing, defined, or recurrent illnesses suffered prior to the start of the validity of the plan/voucher and/or the trip, whether known or not by the Holder, as well as their exacerbations, after-effects and direct or indirect consequences (even when they appear for the first time during the trip).

2. Expenses for medications due to pre-existing illnesses.

3. Medications for the treatment of mental, psychological, or emotional illnesses are excluded. If it is determined that the reason for travel was treatment abroad for a chronic or pre-existing medical condition.

4. CONTINENTAL will not, under any circumstances, cover dialysis procedures, transplants, oncology or psychiatric treatments; hearing aids, eyeglasses, contact lenses, dental bridges or prostheses, pacemakers, implantable defibrillators, ambulatory ventilators, implantable devices, or specific disposable materials.

I5. Diseases caused by the ingestion of drugs, narcotics, medicines taken without a valid medical prescription.

6. Medical care resulting from the consumption of alcoholic beverages.

7. Illnesses, injuries, conditions, or medical complications resulting from treatments performed or carried out by persons or professionals not authorized by the Medical Department of the CONTINENTAL Assistance Center.

8. Homeopathic treatments, acupuncture treatments, kinesitherapy, thermal treatments, podiatry, manicures, pedicures, etc.

9. Criminal or penal attempt or action by the Holder, directly or indirectly, such as fights, brawls, floggings, etc.

10. Conditions, burns or injuries resulting from prolonged exposure to the sun or sources of heat, chemicals, UV rays.

11. Dental treatments such as root canals, endodontics, fillings, crowns, dentures, veneers, sealing, teeth cleanings, smile designs, or any other treatment not clearly specified in these General Conditions.

12. Simple or competitive practice of extreme sports including but not limited to: Motorcycling, motor racing, Boxing, Polo, Water skiing, Hang gliding, Karting, ATVs, Mountaineering, Skiing, Canoeing, Paragliding, Kayaking level 4, Karate do, Kung fu, Judo, Rifle shooting, Rappelling, Canyoning, Mountaineering, Climbing, Bungee jumping, Road or mountain cycling, Luge Caving, Skeleton, Animal hunting, Bobsleigh, etc.,

13. Conditions, illnesses, or injuries resulting from work-related accidents. CONTINENTAL shall be exempt from all liability for providing its services or assuming costs if the purpose of the Holder's trip is to perform work or tasks that involve occupational risk, such as performing highly specialized tasks that put life at risk; or being exposed to hazardous substances; or operating heavy machinery; or that operate with gases, air pressure, or hydropneumatic fluids; or that require special physical skills, or where the Holder is exposed to danger and, as a result, suffers an accident or consequential illness; or performs work that, in accordance with the general industrial safety regulations of the country where said work is performed, requires formal compliance with the same prior to execution, establishing employer liability for the natural or legal person for whom the work is performed. This regulation also applies to individuals who are not affiliated with a company and who act on their own account, such as independent contractors.

14. Births, abortions, gynecological check-ups, routine examinations or check-ups, medical expenses of the newborn, when it is proven that the reason for the trip is to attend the birth abroad, when it is proven that the sale of the voucher was made after the 32nd week of pregnancy

15. Birth control pills, contraceptive injections, intrauterine devices, or any other family planning methods will not be covered.

16. All types of mental, nervous, or psychological illnesses, including nervous breakdowns, panic attacks, stress, or similar, and eating disorders such as bulimia, anorexia, bigorexia, megarexia, among others.

17. Acquired immune deficiency syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, sequelae and consequences.

18. Venereal diseases.

19. Excluded from the expenses covered for hotel accommodation are those related to food, laundry, bar, telephone or complementary services requested from the hotel or third parties.

20. Events and consequences of the unleashing of natural forces, tsunamis, tremors, earthquakes, storms, tempests, volcanic ash, hurricanes, cyclones, floods, nuclear radiation and radioactivity events, as well as any other natural or non-natural phenomenon, of an extraordinary nature or event that, due to its proportions or severity, is considered a national, regional, or local disaster or catastrophe.

21. Suicide, attempted suicide, or self-inflicted injuries by the Holder.

22. Events resulting from acts of war, invasion, acts committed by foreign or domestic enemies, terrorism in all its forms, hostilities or war operations (whether declared or not), civil war, rebellion, insurrection, or military, naval, or usurped power; the Holder's involvement in riots, demonstrations, or unrest, whether or not civil war in nature, whether the involvement is personal or as a member of a civil or military organization; terrorism or other serious disturbance of public order.

23. Accidents caused by incompetence, disregard for rules or procedures, negligence, carelessness, provocation, or any act of manifest irresponsibility or gross imprudence on the part of the Holder or the lack of preventive measures on the part of the Holder.

24. Routine medical examinations, laboratory tests for medical check-ups, diagnostic tests and/or check-ups.

25. Expenses for public or private transportation or travel paid by the Holder from their hotel or other place of stay to the hospital, when the distance is less than 25 kilometers.

26. Diseases derived from, due to, or resulting from congenital deformities, whether known to the Holder.

27. Cognitive disabilities including, but not limited to: Alzheimer's, autism, epilepsy, Parkinson's, cerebral palsy, Down syndrome, among others.

28. Injuries or accidents as passengers resulting from aircraft accidents on aircraft not intended or authorized as commercial public transportation on a published schedule, including private or commercial chartered flights on any chartered aircraft.

29. Endemic, pandemic, or epidemic diseases. Assistance for these diseases in countries with or without a health emergency, if the Policyholder has not followed the suggestions and/or instructions regarding travel restrictions and/or prophylactic treatment and/or vaccinations issued by health authorities.

30. Illnesses or ailments resulting from menstrual disorders in women, such as early or late periods, as well as bleeding, discharge, and other conditions.

31. Thyroid-related problems.

32. Liver disease, cirrhosis, abscesses, hernias, stress tests, and any type of preventive medical checkup.

34. Accidents and illnesses occurring in countries experiencing civil or foreign war are excluded. For example: Afghanistan, Syria, Iraq, Sudan, Somalia, Yemen, North Korea, etc. (the list is exhaustive and not illustrative).

35. CONTINENTAL will not cover costs for physical therapy referred for the treatment of ailments related to work-related accidents, repetitive tasks, or chronic and/or degenerative diseases of the bones or muscles.

36. The baggage delay benefit does not apply, nor will any compensation be granted, if the baggage delay occurs on the return flight to the country where the ticket was issued and/or the Holder's habitual residence.

37. In the event of lost luggage, no coverage will be provided if the shipping company or airline does not compensate the Holder.

38. For the purposes of protected purchase coverage, coverage will not apply if the loss occurs while in the custody of an airline or other means of transportation. Coverage will not apply to wheelchairs, strollers, tricycles, bicycles, motorcycles, and jet skis, and loss of cash will not apply.

39. Any expense or medical assistance that has not been previously consulted and authorized by the CONTINENTAL Assistance Center.

40. Medications prescribed to treat a chronic or pre-existing condition.

41. Events not reported within the previously indicated time periods, which lead to the cancellation, rescheduling, or interruption of a trip.

42. Voluntary cancellation, rescheduling, or interruption of travel

43. No compensation will be available for cancellation, rescheduling, or trip interruption for persons over 75 years of age at the time of booking the trip.

44. Any type of service requested within the voucher's waiting period.

14. Applicable jurisdiction

For all legal issues relating to the contractual relationship between the Plan/Voucher Holder and CONTINENTAL, the jurisdiction of the courts of Miami, Florida in the United States of America is expressly agreed upon.

15. Disclaimer of selling agents

Representatives and/or selling agents (Travel Agencies, Tour Operators, Transport Companies of any kind and any authorized issuing agent in this specific case) will not be considered part of this Travel Assistance Provision Contract, which is why they are exempt from any liability relevant to the purpose of this Contract.

16. Surrogation

When the services established in these General Conditions are also covered in whole or in part by an insurance policy, workers' compensation insurance, or any other similar assistance service, the Holder agrees to make all necessary arrangements and file claims with the corresponding insurance company or third party to ensure that they are directly and primarily responsible for compliance with the

corresponding obligations, with the benefits granted by CONTINENTAL operating in excess of the payments the Holder receives from insurers or other providers. Likewise, CONTINENTAL is subrogated, against any third party, to the rights and actions that have motivated its intervention, which are irrevocably assigned from now on by the Holder or their heirs, up to the total cost of the services provided by it. The Holder undertakes and is obligated to formalize the subrogation or assignment in favor of CONTINENTAL within 48 (forty-eight) calendar hours of the Holder being notified to do so.

17. Excepcional circumstances of non-performance unreliable.

Neither CONTINENTAL nor its network of service providers shall be liable, enforceable, or responsible for unforeseen events that cause delays or non-performance due to natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism or protests, popular demonstrations, radioactivity, or any other cause of force majeure. When such elements intervene, CONTINENTAL undertakes to fulfill its commitments within the shortest possible timeframe and if such service provision is feasible and the contingency justifying it persists.

In countries where the benefits offered by CONTINENTAL violate current legal provisions, such benefits will be considered void, while the remaining benefits will remain valid and binding on the contracting parties. Partial cancellation of the benefits and clauses related to these General Conditions will not entitle the CUSTOMER to a price reduction or variation of the remaining benefits.

18. Resource

CONTINENTAL reserves the right to require the Holder to reimburse any expenses incurred improperly, if services not covered by this contract or outside the validity period of the contracted assistance plan have been provided, as well as any payments made on behalf of the Holder.

19. Recording and monitoring of communications:

CONTINENTAL reserves the right to record and audit telephone conversations it deems necessary for the proper provision of its services. The Owner expressly agrees to the indicated method and the eventual use of the records as evidence in the event of a dispute regarding the assistance provided.

20. Responsibility

CONTINENTAL shall not be liable for, and shall not compensate, the Data Subject for any damage, loss, injury, or illness caused by having provided, at the Data Subject's request, persons or professionals for medical, pharmaceutical, or legal assistance. In these cases, the person or persons (providers) designated by CONTINENTAL shall be considered the Data Subject's agents, with no recourse of any kind or circumstance against CONTINENTAL due to such designation. CONTINENTAL strives to provide Data Subjects with the best healthcare professionals and resources; however, it may never be held fully or partially responsible for the poor services or malpractice of such professionals or entities.

21. Expiration, termination, modification

Any claim seeking to enforce the obligations that CONTINENTAL assumes through these General Conditions must be duly submitted and made in writing within a non-extendable maximum period of thirty (30) calendar days, counted from the date of the event that gave or should give rise to compensation or benefits. After the indicated period has elapsed, all rights not exercised in a timely manner will automatically expire, even if the voucher/plan remains in force. The Holder may request the unilateral termination of an individual assistance plan exclusively by means of a written note addressed to CONTINENTAL, provided that said request is made at least 48 hours in advance of the start date of the scheduled trip reflected in the corresponding voucher.

In the event of serious errors in the issuance of a voucher, particularly regarding the identification of the Holder(s), the number of days of travel or the amount paid, the issuing agent or the Holder may request that such error(s) be corrected and that a new certificate or voucher be issued within 48 hours prior to the start of the scheduled trip.

22. Ofac clause.

The coverage expressly excludes the obligation to pay arising from risks involving financial transactions that are prohibited in accordance with the regulations of the "Office of Foreign Assets Control" of the Government of the United States of North America, with respect to any insured or Policyholder (individual, legal entity or country) that is included in the list issued by such agency.

About OPENPAY payment processing in Mexico

CONTINENTAL uses the technology and support of OPENPAY, SA DE CV to process payments for the sale of assistance plans in Mexican currency (MXN) through transactional portals.

Alliances, agreements and discounts

In third-party services, Continental offers the Holder the possibility of contracting additional services with third parties. This does not represent any responsibility for the specific conditions of said services. In this sense, Continental acts only as a facilitator, giving its customers an incentive to purchase from its network of partners. Within the awarded voucher, Continental will inform customers how to access the services and discounts enabled, according to the nature of the Plan eligible for the application of the agreements. Access routes to the purchasing portals and the discount coupon will be provided, if not preloaded, in the link provided to the Holder. Active alliances and agreements:

- International E-SIM: For international connectivity purposes, Continental has an agreement with the operator HolaFly. A 7% discount is offered on the total purchase price.

- Car Rental: For car rentals, Continental has an active agreement with the AVIS/BUDGET group. A 10% discount is offered on the total rental price. The benefits provided by AVIS/BUDGET apply only to car rentals in the United States, Europe, Latin America, and the Caribbean.

- Discounts for Prescription Drug Purchases in the United States with RxLess: Cardholders who are notified of this complementary benefit will be able to access the discount network of the RxLess operator, which has an extensive network of partner pharmacies, enabling the purchase of prescription medications at a discount. In the benefits notification email, CONTINENTAL will provide access to the partner's portal, as well as a video tutorial containing the process for activating the discount card. The validity of this card will be subject to the validity of the agreement between CONTINENTAL and RxLess. Users may use their discount card at physical locations and digitally. Cardholders only need to present the card at the corresponding pharmacy to confirm its validity and to apply the specific discount to the purchased medication. Cardholders may use the card as many times as necessary.



Condiciones Generales

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