



## GENERAL CONDITIONS

The traveler's assistance services contracted are provided by Tarjeta Celeste. These are activated once requested by phone in case of any event. From the moment of the first assistance or service, the holder must contact the emergency central as many times as necessary to obtain authorization to new benefits or services even if these are caused by the initial event. The general conditions and individual guarantees are also available for the public in the sales premises.

### I. - INTRODUCTION:

Tarjeta Celeste is an international organization dedicated to provide medical, legal and personal assistance services to travelers in the event of an emergency while traveling overseas.

The General Conditions define the method of obtaining assistance benefits that a beneficiary may pretend to receive with an assistance plan from Tarjeta Celeste, in cases of emergency during the contractual period and in the valid geographical zone, especially during eventual emergencies while traveling.

Once acquired any of Tarjeta Celeste, from now on identified as Tarjeta Celeste, the Beneficiary acknowledges that they have read, chosen and accepted the terms and conditions contained herein, and that such General Conditions rule between the parties as a binding contract.

The Beneficiary clearly understands and accepts that the benefits and services in all Tarjeta Celeste plans, do not constitute a medical insurance policy or alike; nor is to be considered as a prepaid medical Plan (HMO/PPO). Therefore, such plans objectives do not pursue the healing or final treatment of any disease or body injury. The services are restricted to provide emergency treatment of acute symptoms which appear in a sudden and unforeseen manner where a clear illness is diagnosed and that unable the normal continuation of a trip. Consequently, the services to be provided are not designed nor contracted to provide elective medical procedures nor treatment of long duration, but to procure an initial recuperation and the physical conditions to continue traveling.

All assistance and treatments will cease once the Beneficiary has returned to their country of permanent residence or once the term of validity of the plan expires; in such events Tarjeta Celeste obligations will be released automatically. No assistance of any kind will be provided to the Beneficiary in an illegal immigration or labor situation. (Including undeclared work in the country from which assistance is required).

Tarjeta Celeste shall not provide any assistance whatsoever to beneficiaries with an illegal employment or immigration status. (Including undeclared work in the country where assistance is required).

### Definitions:

**Call Center or Emergency Center:** The office which coordinates the services to be provided to the Beneficiary in case of an Emergency.

**Accident:** The event which generates body damage to the Beneficiary caused by unexpected agents, out of control, in motion, external, violent and viewable. Every time the term "accident" is used it is understood that the wound or injury resulting for such event has been provoked directly by those agents besides any other cause.



Nevertheless, if the body damage has been produced as a consequence of different causes of the before mentioned, then the maximum amount of the "Medical Assistance in case of Accident", will be automatically reduced up to the amount determined in the respective purchased plan in cases of Emergency Medical Expenses for illness.

**Acute disease:** Short process and relatively severe alteration of the body condition or any of its organs that could interfere or change the normal balance of the vital functions, generating pain, weakness or any other strange symptom to its normal state.

**Sudden or unpredicted sickness (disease, illness):** None predicted sickness, acquired after the effective date of validity of the plan.

**Chronic Disease:** Any continuous and persistent pathological process lasting more than 30 days.

**Recurrent disease:** Return of the same treated illness usually over 3 or more times in a year.

**Preexistence:** Any physio pathological process which recognizes an origin or etiology prior to the effective date of validity of the plan or trip (whichever is the later) and determined through complementary diagnostic methods of habitual, accessible and frequent use in all countries of the world (including but not limited to: Doppler, Nuclear MRI, Catheter).

**Voucher:** Document validly assigned by the company which indicates the assistance product hired.

**Product Plan:** Set of services acquired by the beneficiary, for which maximum coverage amounts for each service is specified in the voucher.

**Maximum coverage:** Maximum coverage amounts given by Tarjeta Celeste, indicated in the voucher for each of the benefits and according to the hired assistance plan.

**Upgrade:** Improvement or optional increase over the chosen product, subject to the hired plan.

**Period or term of lack of coverage:** The period of time that the coverage will not be effective in the plan. The mentioned period will be calculated by days from the initial coverage date, provided that the beneficiary is not in their place of habitual residence in the moment of hiring.

**Treating Physician:** Medical professional provided or authorized by the Tarjeta Celeste operations center that assists the beneficiary in the area the before mentioned is located.

**Medical Department:** Group of professionals from Tarjeta Celeste that intervene and make decisions in every issue and/or benefits given or that will be given according to the present general conditions.

**Fortuitous Event:** Event beyond the control of the voucher holder, which excuses the fulfillment of the obligations. An unusual harmful event, occurring randomly, which its source cannot be accounted for.

**Major Force:** Events which cannot be anticipated or resisted, exempts from any obligation and/or proceeds from the will of a third party.

**Catastrophe:** Unfortunate event that seriously alters the normal order of things, were many people are involved.



## **II. - BENEFICIARY / AGE LIMITATIONS:**

The Beneficiary is the person whose name appears on the Tarjeta Celeste Plan and is the sole Beneficiary of the benefits and services that occur during the period of eligibility, inclusive up to the anniversary day of their limit age according to the acquired plan, date after which coverage ceases and the Beneficiary loses all rights to the benefits and services contained herein, as well as those that may otherwise be valid including any right to reimbursement or claim.

The benefits and services contained herein are for the exclusive use of the Beneficiary and are nontransferable. The Beneficiary may be asked to show proper identification as well as their Tarjeta Celeste Plan as well the necessary travel documents in order to verify eligibility when services are required.

The beneficiary may use the acquired services up to 00:00 hours of their 45th, 65th, 85th or 99<sup>th</sup> birthday, depending on the plan acquired. From that date on the beneficiary loses all rights and benefits regarding assistance services defined in these general conditions, as well as the right to reimbursement or any claim originated in events after the before mention date. As an example a person is 74 years of age until the day before they turn 75 years old.

## **III. - EFFECTIVE DATES / ELIGIBILITY:**

The benefits and services described herein will only be valid during the effective dates shown on the Plan Voucher and begins at 00:00 AM on the date indicated and terminate at 23:59 PM on the date indicated, provided that the Beneficiary has already started the trip overseas.

In any case the benefits and services are subject to the event occurring in a country other than the Beneficiaries country of permanent residence.

As a general rule no unilateral changes, modifications, extensions or cancellations will be possible once the effective trip date has begun. The annual plans will not be able to be cancelled.

Whenever the Beneficiary for any reason interrupts their or her trip and returns to their country of residence, all benefits and services cease immediately and the Beneficiary will not be entitled to any refund of the unused portion of their Plan.

The beneficiary of an assistance plan Multi trip Annual can make unlimited amount of trips between the country of origin and destination during the validity of assistance plan, but the benefits are limited to the amount of days per trip specified in the voucher. As soon as the validity ends all benefits will be automatically cease, services in course or not, including the cases when these are initiated in the moment or before the term of validity, except in the cases that the beneficiary is hospitalized by an illness and/or accident covered by ATTS in the period of coverage termination. In these cases, the coverage will only include hospitalization expenses within the coverage of illness and/or accident whichever is applicable understood as follows:

1. Up to 7 additional days that start counting from the day, or
2. Until the contracted coverage is spent, or
3. Until the treating physician discharges the beneficiary during the period of the 7 days in which the coverage is extended.



In any given case that the beneficiary is not able to initiate their trip due to a delayed or canceled flight or has to delay their return for the same reason, the voucher will be extended for a maximum of 5 days or until the beneficiary can return to their permanent residence whichever comes first.

Each assistance or treatment will cease and will not be responsibility of Tarjeta Celeste once the beneficiary returns to their place of residence or the validity period of the plan expires not including the before mentioned exceptions.

Moreover, the beneficiary is not allowed to change validity of the plan, nor change nor extend the assistance plan acquired, nor may cancel the voucher for any reason, nor under any circumstance once the validity period begins. Without dismissing the before mentioned, when the beneficiary extends their trip unexpectedly, may ask for a new voucher, Tarjeta Celeste reserves the right to accept or deny renewal without any explanations governed by the following conditions:

- a. The beneficiary will not have the right to a voucher renewal if they have used any of the services of Tarjeta Celeste during the period of validity of the first voucher.
- b. The beneficiary must request the emission of the new voucher exclusively to the issuing agent, in which the original assistance was acquired, and must indicate the amount of days they want to obtain. The issuing agent is obliged to inform Tarjeta Celeste, that the new voucher is an extension and will ask for authorization for the new contracted period.
- c. The application for this new Plan should be submitted prior to the end of the previous Plan, with the new Plan becoming effective immediately after the end of the previous one.
- d. The beneficiary must designate the person who will make the corresponding payment in the offices of the agent, and will receive the new voucher which will be created and delivered in the same act.
- e. Any new Plan issued under the foregoing circumstances can in no way be used to initiate or continue treatment or make use of the benefits and services contained herein that may of have been incurred by the Beneficiary under the previous Plan, independently of any dealings and treatments previously authorized by Tarjeta Celeste or by third parties.

In a given case, in which the request is made once the validity has expired or the beneficiary is outside the country of residence (already in the trip), the renewal or the new voucher can be made, but will have 5 days without coverage.

#### **IV. -TERRITORIAL LIMITATIONS:**

Depending on the type of plan, the voucher is valid worldwide including the country of origin up to a 100 km from the permanent place of residence. Understanding the permanent place of residence, the city of origin documented by the transportation ticket.

#### **V. - PROCEDURE FOR REQUESTING ASSISTANCE:**

In the event the Beneficiary requires any of the benefits and services contained herein, they must contact the 24 Hour Tarjeta Celeste Call Center, stating their full name, type of plan, plan's contract number, plan's effective dates, current location and reason for the call, through telephone numbers indicated below:



Country	Telephone	Other means of communication	
Argentina	0800-666-2939	Skype	asistencia.internacional
Brazil	0800-892-1405	WhatsApp	+57-316-763-6033
Colombia	01-8000-180-394	BlackBerry Messenger	790C8C70
Chile	0800-914-357		
France	0805-080-410	E-mail	asistencias@tarjetaceleste.com
Peru	0800-781-87		
Collect Call – rest of the world	+1-954-684-3666		
Spain	900-938-718		
Italy	800-870-749		
United States	1-877-261-7312		
Uruguay – rest of the world	+598-2-901-2044		

*Note: the Toll frees shall be dialed as they appear in the voucher. In case you are in a country where there is no toll free, you shall call through the international operator of the country where you are located asking to make a collect call in the United States +1 9543060611.*

If you have to pay for the call, please keep the receipts and Tarjeta Celeste will reimburse you for the cost.

**BENEFICIARIES OBLIGATIONS:**

The Beneficiary must:

- A. Request authorization from the Tarjeta Celeste Call Center prior to taking any action or incurring any expense.
- B. If the Beneficiary or a third party related to him is temporarily prevented or unable to contact the CallCenter, they should seek medical care at the closest available medical facility. The Beneficiary remains obligated to notify the Call Center within 24 hours of the event.
- C. Accept the recommendations of Tarjeta Celeste and if medically necessary and appropriate, agree to a medical repatriation back to their country of residence.
- D. Provide all requested documentation including reports and/or receipts that would allow TarjetaCeleste to substantiate the case including any medical information that the Beneficiary may have had prior to the effective date of their trip which would allow the Tarjeta Celeste to proceed with the case. E. Provide all necessary authorizations and releases to Tarjeta Celeste in order to obtain the Beneficiaries medical history, by filling and signing the RECORD RELEASE FORM which will be sent by the Call Center and faxed back to it. The Beneficiary authorizes in an absolute and irrevocable manner Tarjeta Celeste to request on their behalf, any medical records and information from professional overseas and in their country of residence, in order to evaluate and eventually decide about the applicability of the restrictions in case of chronic or preexistence pain, affections or diseases that could derive in the request of assistance.
- E. Deliver to Tarjeta Celeste any unused airline tickets that the Beneficiary may possess, for those cases in which Tarjeta Celeste, through the application of the benefits contained herein, is made responsible of the difference between the original tickets and those recently reissued, or when Tarjeta Celeste proceeds with repatriation of the Beneficiary for any reason whatsoever.

## REIMBURSEMENT

**Overview:** For any type of reimbursement, it is necessary to contact previously the central emergency for guidance on the documentation that must be submitted. In case of accident, illness or injury, the beneficiary may use professional services and/or hospitals that are indicated and provided by the central, within the limits and conditions stated in the General conditions. TARJETA CELESTE will be responsible for the amounts of the services provided to the beneficiary by other professionals and/or health facilities in the following exceptional cases:

- Notify TARJETA CELESTE in a maximum of 24 hours after the event of the cancelation occurs. The time used to determine the 24 hours will be calculated only by the occurrence of the event and not from the moment in which the beneficiary reports it to Tarjeta Celeste. At the same time the beneficiary must cancel the cruise tourism agency, travel agency, tour operator, etc. in order to not increase the cancelation penalty applied by this agency.
- If the Central Emergency does not find immediate availability for medical care, the beneficiary may receive medical care as needed. The costs shall be paid directly to the provider and subsequently the beneficiary will be reimbursed, as long as the General conditions of the contract are met.

**Conditions for the Reimbursement:** for the Reimbursement process, the cause of the attention cannot be indicated in any item of the exclusions of the contract.

Established timeframes for processing a reimbursement are:

- I. The Beneficiary has up to thirty (30) calendar days from the day end of the term of the voucher to present documentation and support necessary to start the reimbursement study. After that time, no documents will be accepted for processing any claim.
- II. Upon receipt of the documents, TARJETA CELESTE has up to five (5) calendar days to request any missing document that has not been delivered by the Beneficiary.
- III. With all the necessary documents in hand, TARJETA CELESTE shall within five (5) working days to review the case and issue a letter of approval or denial of reimbursement.
- IV. If approved, TARJETA CELESTE will proceed to make the payment within 30 working days after the date of receipt of complete bank information by written for the completion of the transfer.

## VI TARJETA CELESTE OBLIGATIONS:

1. Comply with the benefits and services described herein in events within coverage in the obtained plan during the valid period of the voucher.
2. Tarjeta Celeste is expressly released, extent and excused of any obligations and responsibility in any case that the holder suffers any harm or requests assistance as a result of a major force or fortuitous event, the following events are an example and are not a limitation: catastrophes, earthquakes, floods, storms, International or civil war declared or not, rebellions, disturbances, civil insurrections, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as delay that may result in the termination, interruption or suspension of communication services. When elements of this nature intervene and once overcome, Tarjeta Celeste agrees to comply its commitments and obligations within the shortest possible time.



3. Tarjeta Celeste is obliged to analyze every reimbursement request in order to determine if it proceeds and in consequence reimburse the amounts that correspond according to the General Conditions and amounts of the acquired plan. Every compensation and/or reimbursement and/or any expense covered by Tarjeta Celeste, herein, may be paid in the local currency. The Exchange rate to be applied will be the Exchange rate of the date the expenses were made during the trip.

## **VII. CURRENCY OF SERVICES**

The benefits offered by Tarjeta Celeste are detailed in point VII and its maximum limit of coverage are reflected in the voucher acquired expressed in US Dollars or Euros.

## **VIII. – DEFINITIONS OF THE BENEFITS**

The definitions and content of the Benefits and Services:

### **Medical Assistance in case of Accident & Medical Assistance in case of Illness:**

Includes:

- A. Medical Consultations: these will be provided in case of an accident or acute illness.
- B. Specialist Care: when indicated by the Medical Department of Tarjeta Celeste of the area where the beneficiary is located.
- C. Additional Medical Tests: when indicated by the Medical Department of Tarjeta Celeste.
- D. Hospitalizations: According to the nature of the injury or disease, and whenever the medical department of Tarjeta Celeste prescribes it, the hospitalization of the beneficiary will proceed in the nearest medical facility.
- E. Surgical Interventions: When authorized by the medical department of Tarjeta Celeste and in the cases where treatment is required immediately, and cannot be deferred to the moment that the beneficiary returns to their place of residence.
- F. Prescribed Medicine: Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the beneficiary and authorized by the Tarjeta Celeste will be reimbursed, once the beneficiary returns to their place of residence, within the limits of coverage, providing the original documentation.
- G. Physiotherapy: it will be covered only if such condition was caused by an accident (not work related) with authorization of the Medical Department of the Central Assistance in the case that is determined that beneficiary can improve the actual condition and under no circumstances may exceed ten (10) Sessions.

### **Medical assistance in case of pre-existing condition:**

In those cases, in which the beneficiary specifically hires the coverage for acute emergencies suffered for a preexistent and/or chronic condition, it will be covered up to the amount specified under the benefit of the plan named Medical assistance in case of preexistent condition, such coverage must be clearly identified in the beneficiaries' voucher. The coverage provided by the plan for Chronic and/or preexistent conditions contemplates the following eventualities:

Acute episode, or non-predictable event, decompensation of chronic and/or pre-existing diseases known, hidden or previously asymptomatic. This coverage is exclusively provided for primary medical care in the acute



episode, or in the non-predictable event, with the top coverage specified by the plan hired, the emergency must require the assistance during the trip and cannot be deferred until the return to the country of residence, the Central Assistance reserves the right to decide the most appropriate treatment among those proposed by the medical staff and/or repatriation to the country of residence. the repatriation will a solution in cases in which the treatments requires long term evolution, programmed surgeries or not urgent surgeries, the beneficiary is obliged to accept this solution, losing in case of rejection of the solution all the benefits offered by the assistance plan.

**Obligations of the Beneficiary:**

1. The beneficiary must follow all medical instructions given by the treating physician assigned by Celeste card and take all necessary medicines as they were prescribed.
2. If the interested in hiring a plan that includes emergency coverage for preexisting medical condition suffers some of the following conditions: any type of cancer, heart disease, chronic lung disease and/or chronic liver disease, the beneficiary should consult with their personal physician in their home country before the beginning of the trip and get a written confirmation that they are fit to travel for the entire time and desired destination, and the condition is not a problem for all scheduled activities.
3. The beneficiary will not start a trip after receiving a terminal diagnosis.
4. Those wishing to hire a plan "Multitrip Preexistence" must submit before issuing the voucher a certificate indicating that their medical insurance in country of origin is active at the time of the trip and will continue active after the end date. This document must always be received by the Emergency Management Central after issuing the voucher. Failure to provide this document will automatically cancel the plan.

**Exclusions:**

It is excluded from this benefit the commencement or continuation of treatments, diagnostic procedures, of investigation, diagnostic and / or therapeutic behavior, which are not related to the acute and non-predicted episode.

It is excluded from this coverage the all the illness related to sexual transmission, including but not limiting to syphilis, gonorrhoea, genital herpes, chlamydia, human papilloma virus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others.

It is not covered in any of our plans, dialysis procedures, transplants, oncology and psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, outpatient respirators, implantable devices, specific disposable equipment, etc. diseases caused by ingestion of drugs, narcotics, medicines taken reliably without prescription, alcoholism, etc.

Injuries sustained during an unlawful act, are not under our coverage.

In cases determined that the reason of the trip is the treatment abroad for a chronic or pre-existing condition, the emergency central will deny coverage.

**Dental Emergency**

Up to the limit of coverage contained in the Schedule of Benefits, Tarjeta Celeste will pay for the reasonable and necessary expenses incurred by the Beneficiary for emergency dental treatment. The benefit is limited to the treatment of pain and/or extraction of the affected tooth. Tarjeta Celeste does not assume expenses for esthetic treatment, replacement of dental pieces and/or implants.





**Amateur sport (Product Celeste Extreme)**

Beneficiaries who acquire the product Celeste Extreme, will have coverage of equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts, sport shooting championships practiced in ranges regulated; water sports, skiing, surfing, recreational kite surfing, scuba diving (a maximum 30 meters deep), swimming, skating, snowboarding, when practiced as amateur activities .

**Emergency Medical Transportation:**

Contemplates the following benefits:

1. In case of an emergency and if Tarjeta Celeste considers it necessary, the medical transfer will be organized to the closest medical facility by an ambulance according to the nature of the illness or injury.
2. When the medical department of the emergency central considers it necessary and the medical condition of the beneficiary allows it, the return to the place of residence will be contemplated in the optimal conditions for the transfer.
3. The purchase of a new ticket for the return of the beneficiary shall be granted as a result of a service provided by these general conditions and does not allow the possibility to continue their cruise and is in a different country from the place of residence. This benefit will only apply if the beneficiary acquires a Cruise product.

**Transportation of a Family Member:**

In the event the Beneficiary is traveling alone and is hospitalized for over 5 days, Tarjeta Celeste will provide a round trip economy airfare to the place of hospitalization for a member of the Beneficiaries family. Depending on the Plan purchased, the Beneficiary will may also be entitled to receive up to the amount specified in the plan for up to a maximum of 7 days to pay for the cost of hotel lodging incurred by the visiting family member or until the beneficiary is discharged.

Important Note: For the benefit mentioned in the previous paragraph above, as well as for any other benefits that cover lodging expenses, it is understood that these services are limited to basic accommodations and exclude food, dry cleaning, telephone calls etc.

**Convalescence Expense in a Hotel:**

In the event that the Beneficiary is hospitalized for a period of at least 5 days and has subsequently been prescribed a period of rest and is unable to continue their trip or return home, Tarjeta Celeste, and subject to approval of the Call Center, will pay up to the maximum amount listed in the Schedule of Benefits, for up to 10 days for the cost of lodging.

**Return of Minor Children:**

If the Beneficiary is the sole traveling companion of children under 15 years of age who are also considered Beneficiaries of a Tarjeta Celeste Plan and due to illness or accident of the Beneficiary, the children are left unattended, Tarjeta Celeste will make the necessary arrangements and pay for the repatriation of the minor children to their city of residence in their country of origin.

**Repatriation of Mortal Remains:**

In the event of death of the Beneficiary while traveling, Tarjeta Celeste will make the necessary arrangements and pay, up to the amount specified in the Schedule of Benefits for the transportation of the remains to the country of origin, including a provisional casket suitable for international transportation and the necessary



paperwork. Specifically excluded are costs and expenses related to transportation and cremation within the country of residence, funeral home costs and any casket other than that used in the repatriation. If the entitled wishes so, they may choose to cremate the remains and the paperwork for this decision will be included, like the transportation of the remains to the place of residence of the beneficiary.

**Return Due to Death of a Family Member:**

If the Beneficiary has to interrupt their trip and return home due to death of a family member (parent, spouse, children or sibling) in the place of residence, Tarjeta Celeste will pay the difference between in cost of the early return flight and the original ticket as long as the original ticket is unusable due to restrictions. This assistance must be accredited with the death certificate of the family member and a document that acknowledges family relationship.

**Return Due to a Catastrophe:**

In the case of fire, flood, burglary or other major event which causes damage or bodily injury at the home of the Beneficiary while traveling abroad and the Beneficiary is the only person capable of handling the emergency, Tarjeta Celeste will pay the difference in cost between the early return flight and the original ticket as long as the original ticket is unusable due to restrictions. The Beneficiary will be reimbursed with prior delivery of a police report at the offices of Tarjeta Celeste.

**Repatriation due to airline bankruptcy:**

In case the airline with whom the Beneficiary has bought round-trip tickets to and from their country of origin has been declared bankrupt and that for such reasons cannot continue its operations cannot take care Beneficiary's return, Tarjeta Celeste will cover the purchase of a new ticket in economy class on another airline to the Beneficiary's country of origin, as long as the original airline doesn't resolve the situation by other means. The state of bankruptcy of the carrier must be fully certified by the competent authorities of the country where the beneficiary is.

**Delayed or Cancelled Flight:**

If the Beneficiary's flight is delayed for at least 6 consecutive hours of the original scheduled departure time, and there is no other alternative form of transportation during this period, Tarjeta Celeste will reimburse up to the maximum benefit indicated in the Schedule of Benefits for reasonable accommodations, traveling expenses, food and communication charges incurred during the hours of delay and until travel becomes possible. Prior authorization from Tarjeta Celeste, presentation of valid original receipts and a report from the transporting airline indicating the reason for the delay is required. Beneficiaries with stand-by tickets are not eligible for this benefit nor does this benefit apply in the Beneficiary's country of residence.

**Trip Cancellation:**

With no additional cost for Beneficiaries who have purchased certain tour packages or Tour Plans (excluding CRUISE TRIPS) with a recognized travel agency or tour operator, Tarjeta Celeste has contracted with a legally established insurance carrier a Trip Cancellation coverage that will reimburse the Beneficiary up to the limits indicated in the Schedule of Benefits.

Tarjeta Celeste will cover the penalties for canceling in advance a trip known as a tour, tour package, excursion, air tickets and cruises organized by a recognized professional tour operator in the trips destination. To be eligible to these benefits the holder must:

1. Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled

2. Notify Tarjeta Celeste in a maximum of 24 hours after the event of the cancelation occurs. The time used to determine the 24 hours will be calculated only by the occurrence of the event and not from the moment in which the beneficiary reports it to Tarjeta Celeste. At the same time the beneficiary must cancel the cruise tourism agency, travel agency, tour operator, etc. in order to not increase the cancelation penalty applied by this agency.
3. Present all documentation that Tarjeta Celeste considers to evaluate the coverage of this benefit including but not limited to: Documents that clearly show the motive of cancelation, respective paperwork of the service providers, invoices and payment receipts.

Justified causes contemplated up to 100% of the coverage of the benefit indicated in the voucher, are as follows:

1. Death, accident or serious illness of the Beneficiary; death, accident or serious illness of a member of the Beneficiaries immediate family (spouse, children or parents). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the Tarjeta Celeste medical department, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine caused by an accidental event which prohibits leaving the country.
5. Layoff checked with the date after the acquisition of the assistance.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.
9. Emergencies suffered due to pre-existent conditions, which is confirmed medically the impossibility to travel.
10. Pregnancy complications.
11. Wedding cancelation.
12. Delivery of child in adoption
13. Emergency birth delivery

Are Justified causes contemplated up to 70% of the coverage of the benefit indicated in the voucher, are as follows:

14. Kidnap of the beneficiary or direct family member, for this benefit it has to be of public knowledge and ascertainable.
15. License Cancellation
16. Change of job
17. Denial fo Visa (emited 72h before)

The plan acquired with the before mentioned conditions and if applicable to the benefit , the validity of the same starts as soon as the beneficiary purchases the plan and ends in the initiation of the trip.



This benefit does not apply for beneficiaries older than 75 years old at the time of the trip, unless they independently purchase the upgraded cancellation service for older adults, which applies up to and including 85 years.

**Substitution of an Executive:**

In the event a Beneficiary is traveling abroad on a business trip and is hospitalized for a covered medical emergency which inhibits their ability to carry out their professional responsibilities, Tarjeta Celeste will pay for a round trip economy airline ticket and up to maximum coverage of the plan for hotel expenses, for a substitute person designated by the employer, to assume the Beneficiaries responsibilities. This benefit is subject to seating availability and approval from the Tarjeta Celeste Call Center.

**Emergency Message Transmission:**

Upon the Beneficiaries request, Tarjeta Celeste will provide the Beneficiaries family and/or employer with information regarding the use of any of the benefits and service contained herein.

**Lost Documents and Baggage Assistance:**

Tarjeta Celeste will advise the beneficiary to make the proper denounces of the lost, theft or robbery of luggage or personal effects.

**Information Line 24 hours:**

The Beneficiary may contact Tarjeta Celeste Call Center for information related to places of interest, weekly events, maps and weather of up to 3 cities of the traveler's trip, as well as information regarding visa, health, tourist obligations and other information from the visiting country.

**Lost Baggage compensation:**

Total and Definitive Loss of Baggage: Tarjeta Celeste will indemnify the Beneficiary of a plan that includes this benefit complementarily, an amount equal to that awarded by the airline, up to the maximum amount specified in the Schedule of Benefits. In order to be compensated for lost luggage, the following conditions must be met:

- a. That the airline has been formally notified of such loss before the Beneficiary leaves the airport where the luggage was supposed to be delivered, and notify Tarjeta Celeste.
- b. That the loss occurred during the transportation on a regularly scheduled international flight.
- c. That the Beneficiaries baggage has been checked-in by authorized personnel of the transporting airline.
- d. That the loss of the baggage occurred between the moment that it was delivered to the authorized personnel to be shipped and the time the luggage was supposed to be delivered to the Beneficiary.
- e. That the airline has taken responsibility for the loss of the mentioned luggage, and has paid the beneficiary the indemnity intended for it.
- f. If the airline offered as compensation to the beneficiary the opportunity to choose between receiving a cash value or one or more tickets, Tarjeta Celeste will proceed to pay the beneficiary the economic compensation, once the option is taken.
- g. The compensation will be limited to one completely missing bag and to a single Beneficiary. In case the baggage is in the name of several Beneficiaries, the compensation will be prorated between each of ticket holders.

In case of missing luggage, follow these instructions:



1. Immediately after realizing that your baggage is missing, the Beneficiary must contact the transporting airline or their representative in the baggage claim area and request and complete a P.I.R. (Property Irregularity Report)
2. Before leaving the airport, the Beneficiary must contact Tarjeta Celeste to notify the missing baggage.

Upon returning to your country of origin present in the offices of Tarjeta Celeste, the following documentation:

- a. The Property Irregularity Report (P.I.R)
- b. Original copy of receipt proving payment by the airline/ Airline Tickets.

**Baggage Delay compensation:**

Tarjeta Celeste will reimburse the beneficiary, of certain Plans as described in the Schedule of Benefits, by presenting the original purchase receipts for expenses incurred in the acquisition of essential items made in the period of the delay. This feature is provided only if the baggage is not located within thirty-six (36) hours counted from the arrival of the flight.

If the baggage is not located within ten (10) days counted from the day of the notification to Tarjeta Celeste, the beneficiary may receive an additional coverage, which must be specified in the benefit of your contracted plan, for the same purposes and presentation of original receipts for expenses.

To obtain reimbursement for the costs of delay luggage, the Beneficiary must remain abroad for the minimum periods (36 hours to 10 days). If the delayed luggage occurs in the flight back to the country issuing the ticket and / or habitual residence of the beneficiary, no compensation will be awarded.

In the event that the luggage is finally declared as lost by the airline responsible for its management and proceeds to indemnify the beneficiary, it will be deducted from the amount to be compensated by Tarjeta Celeste to the beneficiary under the concept of Lost Baggage Compensation, the amount that would have been paid in respect of Baggage Delay as provided in this paragraph.

**Emergency Cash Transfer**

If during the trip abroad the Beneficiary requires an emergency cash transfer, Tarjeta Celeste will cover the expenses (fee) of the money transfer to the beneficiary up to the limit specified; this coverage will apply only once, regardless of the period of validity of the Assistance Plan.

**Emergency Cash Transfer for Bail Bond:**

If the Beneficiary were imprisoned as a result of a traffic accident, Tarjeta Celeste will cover the expenses (fee) of the money transfer to the beneficiary up to the sum specified in the Benefits, in order to pay the bail bond.

**Legal Assistance for Traffic Accident:**

Due to an automobile accident, Tarjeta Celeste will pay, up to the amount specified in the Benefits, for the attorney's fees incurred for the Beneficiaries civil or criminal defense.

**Psychological Assistance**

24-hour psychological support line, for beneficiaries who have been affected as consequence of medical repatriation, death of a family member or natural disaster. This service is provided as psychological support in times that can generate strong emotional tension, in no event may replace direct attention of Psychologist



or Psychiatrist; therefore, it should not be used in any way by the beneficiary to establish a diagnosis or self-medication, and must consult with the professionals referred in each particular case.

**Deductible/Franchise:**

If the assistance plan includes a deductible or franchise the beneficiary must pay the same amount for any type of service. In case of using for a second time the assistance services for a fact unrelated to the first, the beneficiary must pay a second time this deductible when being assisted.

**Accidental death 24 hours:**

With no additional cost, Tarjeta Celeste offers to the Beneficiaries of the plans that include this benefit, a Life Insurance Accidental Death, which must be specified in the plan benefits. The amount of such insurance is determined in terms of quantity and applicability within the coverage of each Plan. This benefit is always given as long as the plan is valid and the Beneficiary is taking a trip abroad.

1. The following documents must be submitted to the Insurer as soon as possible:
  - a. A certified Death certificate
  - b. A detailed medical report on the onset and course of the bodily injury that caused the death.
  - c. In the event there was no medical treatment, a medical or official certificate shall state cause and circumstances of death.
  - d. A certified copy of the court order appointing the Legal guardian for a legally under age beneficiary.
  - e. A certified copy of the police report describing the circumstances of the death.
  - f. Any other document the insurer may require.
2. If these documents are not available in the jurisdiction where the submit to the equivalent document produced by the competent authorities.
3. The burden of proof of the accidental origin of the death resides on the beneficiary or the insured, as may be the case.
4. The Insurer shall pay the beneficiaries the benefits after it is satisfied that the documents produced and the result of any other inquiries it deems appropriate establish a valid claim.

This Policy shall not provide Benefits of any kind if the Accidental Death and/or arising from:

1. Military Service of any kind,
2. War or warlike operations, terrorism, whether war be declared or not, civil or commotion, rebellion, insurrection or military or usurped power, whether actively participating or not.
  - a. In the case of a war, the insurer may exclude some countries from the scope of this Policy. The Policyholder shall be given 15 days prior notice.
3. This Policy shall not provide for any Accidental Death if the death of an Insured directly or Indirectly results from the consequence of:
  - a. Being under the influence of alcohol or drugs.
  - b. Intentional inhalation of gas, or intentional ingestion of poisons or consumption of legally prohibited drugs except upon medical prescription.
  - c. Engaging in any professional sport, participating in speed or duration tests or races of any kind in or on a mechanical vehicle.
  - d. Intentional self-injury or intentional contracted infection by bacteria or virus.
  - e. Flying in an Ultra-Light Machine (ULM) or hang gliding.



- f. Flying in an aircraft, including helicopters, unless the Insured is a passenger and the pilot is legally licensed or they are a military pilot and has filed a scheduled flight plan as required by local regulations.
- g. Deliberate exposure to exceptional danger (except in an attempt to save human life) or their own criminal act, including committing or attempting to commit an assault or felony or resisting arrest.
- h. Suicide or its attempt thereof.

It is expressly understood by the parties that this accidental death coverage shall not be interpreted to cover disability during the period of validity and further interpreted as the right to receive an additional amount to the sum insured in the policy by case and individual.

Is specifically excluded from coverage and therefore not entitled to receive compensation for the cardholder, any bodily injury caused directly or indirectly, by a) Gradual degenerative condition or process for any reason or natural cause of the individual. b) disease, infection or related, unless caused directly from accidental bodily injury; c) Any amount in excess of the amount of coverage of the plan.

To report a claim, the policy holder's proxy must communicate in no more than 72 hours with the Call Center of Tarjeta Celeste.

**Accidental death in public transportation:**

With no additional cost, Tarjeta Celeste offers to the Beneficiaries of the plans that specifies, a Life Insurance Accidental Death in Public Transportation, which must be specified in the plan benefits. The amount of such insurance is determined in terms of quantity and applicability within the coverage of each Plan. This benefit is always given as long as the plan is valid and the Beneficiary is taking a trip abroad in public transportation, and during the trip, suffers and accident and dies as a consequence of it, directly and independently of all other causes.

The accidental loss of life here covered, will be compensated if they have occurred under the following specified circumstances:

- While traveling as a passenger and not as a pilot or driver or crew member, inside or boarding to or descending from any type of transportation of air, land and water transport that functions as public transportation authorized under current and valid license.
- When, due to an accident covered by this policy, the holder of the voucher is inevitably exposed to natural elements and, as a result of such exposure suffers death while traveling, shall be covered by this policy. Such accidental loss of life will be compensated, if the body of the owner, has not been found one year after the disappearance, sinking or wrecking of the vehicle in which the possessor was at the time of the accident; it will be assumed that the owner suffered loss of life as a result of bodily injury caused by an accident at the time of such disappearance, sinking or wrecking.

It is expressly understood by the parties that this accidental death coverage shall not be interpreted to cover disability during the period of validity and further interpreted as the right to receive an additional amount to the sum insured in the policy by case and individual.

Is specifically excluded from coverage and therefore not entitled to receive compensation for the cardholder, any bodily injury caused directly or indirectly, by a) Gradual degenerative condition or process for any reason



or natural cause of the individual. b) disease, infection or related, unless caused directly from accidental bodily injury; c) Any amount in excess of the amount of coverage of the plan.

To report a claim, the client must communicate in no more than 72 hours with the Call Center of Tarjeta Celeste.

**Trip Re-schedule:**

The Beneficiary must have acquired the re-schedule benefit along with the touristic plan or maximum with a difference of 72 hours after the first payment of the tour services that could be canceled. The purchase of this benefit can't be realized the same day of the initiation of the trip and cannot be used within the following 24 hours after being acquired.

Justified causes contemplated for Trip Re-schedule benefit:

1. Death, accident or serious illness of the Beneficiary; death, accident or serious illness of a member of the Beneficiaries immediate family (spouse, children or parents). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the Tarjeta Celeste medical department, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Beneficiary.
4. Medical quarantine.
5. Layoff checked with the date after the acquisition of the assistance.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Beneficiary who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Beneficiary of a Plan issued under the same conditions as the Beneficiary, has to cancel their trip for any of the previously mentioned circumstances.
9. Emergencies suffered due to pre-existent conditions, which is confirmed medically the impossibility to travel.
10. Pregnancy complications.
11. Wedding cancelation.
12. Delivery of child in adoption
13. Emergency birth delivery

Are Justified causes contemplated up to 70% of the coverage of the benefit indicated in the voucher, are as follows:

14. Kidnap of the beneficiary or direct family member, for this benefit it has to be of public knowledge and ascertainable.
15. License cancellation
16. Change of job
17. Denial fo Visa (emited 72h before)





The plan acquired with the before mentioned conditions and if applicable to the benefit , the validity of the same starts as soon as the beneficiary purchases the plan and ends in the initiation of the trip.

This benefit does not apply for beneficiaries older than 75 years old at the time of the trip, unless they independently purchase the upgraded cancellation service for older adults, which applies up to and including 85 years.

**No Show rent a car:**

The Upgrade does not SHOW, offers tranquility when renting a car, securing it against unexpected circumstances up to the established maximum amount.

The beneficiary must have hired the No show insurance together with the rent of the car with a difference of hours after the first payment of tourist services to cancel. The hiring of this benefit not may be carried out the day of beginning of the trip and may not be used within 24 hours of having been hired.

If the beneficiary is filed to claim the vehicle previously rented up to a maximum delay of 24 hours, Tarjeta Celeste will cover the "No Show" penalty imposed by the rental agency, provided it justifies this delay according to the following reasons:

- a) If the beneficiary has proven at least a two-hour delay on his flight with a commercial air carrier.
- b) If the beneficiary files later to claim the vehicle due to an event of "Force majeure" proven (war, civil revolt, accident, strikes, lockout, trade disputes, embargoes or governmental restrictions on imports or exports or any other cause or circumstance beyond reasonable control).
- c) If the beneficiary has delay of a minimum of 2 to a maximum of 24 hours, under the justifications mentioned in (a) and (b)

**Exclusions:**

- Submitted to claim the vehicle having ingested alcoholic beverages or other narcotic drugs.
- If the beneficiary should a delay of less than 2 hours and last 24 hours, cannot access the coverage.
- If the beneficiary is carrier of a driver that is not enabled for international driving license or international driving license is it found expired.
- Shipping from a third party to collect the vehicle.
- Events not reported within 24 hours of the time agreed for the collection of the vehicle.
- When the delay is due to a cancelled Charter flight.
- When you check that the car has been rented for commercial purposes.
- Crime of intentionally.

**Rental car damage:**

If the beneficiary rented a car during the time of coverage and it is damaged due to accident, theft, vandalism, storm of wind, fire, hail, flood or any other cause outside the control of the beneficiary being the car in their possession, will be given coverage for the cost of the deductible for service imposed by the rental company, up to a ceiling of USD 500.00. This benefit will cover a single event, regardless of the duration of the voucher.



Coverage is provided to the beneficiary and the passenger, provided that the beneficiary and/or companion have active driving license and registered in the lease of the automobile. The hiring of this benefit should be performed as part of an improvement to the contracted travel assistance plan; under no circumstances may be sold and therefore cover, passengers who do not have a plan of assistance in travel card Celeste existing at the time of the occurrence of the event that gives rise to the claim for "Damage to rented car". The beneficiary must purchase this benefit with a minimum of 12 hours prior to the hiring of the automobile.

1. Coverage is not provided for: rental car caravans, trailers, vehicles all terrain, recreational or exotic.
2. Any damage or loss that occurs if the beneficiary or his companion have violated the rental agreement.
3. No report the event to the appropriate authorities for local rental company or notify the assistance within 24 hours of.
4. Damage to any other vehicle, structure, or person, both outside and inside the car, as a result of a covered event.
5. Any damage or loss that occurs if the beneficiary or his companion were drunk or under the influence of any drugs, non-prescribed drugs or medication prescribed with warnings about the effect of driving it.

Duties of the beneficiary in the event of an event:

1. Take all the necessary and rational measures to protect the car and prevent further damage.
2. Report the event to the appropriate local authorities and the rental company as soon as possible.
3. Get all the information of the other party involved in the accident, including: name, address, insurance information, driver's license number.
4. Report to aid station within 24 hours of the event and provide all documents which they consider necessary for the study of the case, including, but not limited to: photographic record, police report, the auto rental agreement, report police, among others.

#### **Guarantee return**

In the event a Beneficiary is traveling abroad and is hospitalized due to an accident or illness, and has been obligated to change the date of the return air ticket to the origin country, than Tarjeta Celeste will cover the outstanding fines to reschedule the air ticket, or even the purchase of a new air ticket in economic class.

In case the beneficiary requires, and when possible, Tarjeta Celeste will provide the flight change, covering directly the costs. Otherwise, Tarjeta Celeste will reimburse these expenses to the customer, presenting proof of payment of the airline.

This guarantee is valid only in case of hospitalization that has been organized by the Management Central and the continuation of the hospitalization was indicated by the attending physicians and the Medical Department.



#### SERVICE UP-GRADE

#### **Expectant Mother**

Every pregnant person wishing to purchase a Celeste assistance plan, may do so by paying an additional amount. This benefit can be sold to pregnant woman up to a maximum 32 weeks of gestation. The benefit applies mainly for emergencies that arise during the trip, including emergency controls, emergency ultrasound, medical treatment for illnesses caused by their situation of pregnancy, emergency childbirth due to illness or accident that threatens the life of the mother or child, abortions or any type and any medical assistance derived from the situation of pregnancy. This provision, either through week 24 for Beneficiaries who don't hire upgrade or 32 with the addition of "Future Mom" in their coverage, will only have a maximum duration of 30 days, counted from the beginning of the trip abroad.

Exclusions specific to this benefit:

- a. Controls, ultrasound, medical consultations, general medical studies, etc., that are part of routine pregnancy process controls and non-emergency.
- b. Deliveries and C-Sections within the normal course and on time.
- c. Medical expenses related to the newborn.
- d. If it is found that the reason for the trip is to deliver the baby outside the country of origin.
- e. If it is established that the sale of the voucher was performed after 32 weeks of pregnancy.

#### **Tech Protection:**

Tarjeta Celeste will indemnify the beneficiary of an assistance plan that establishes, for the loss, theft or theft of the following elements: cameras, camcorders, smart phones, tablets and computers up to the coverage ceiling of the contracted plan.

To access this benefit, the beneficiary must submit the documents that the Assistance Center deems necessary, including, but not limited to:

1. Police report filed within 24 hours of the event, which proves the theft of personal belongings.
2. If the robbery had occurred in a hotel, the complaint must be filed by the administration.
3. Purchase invoice or customs declaration of the lost or stolen object with a date prior to the loss, theft or theft.
4. If the loss occurs under the custody of an airline or other means of transportation, you must submit the form P.I.R or report obtained at the transportation company.
5. Invoice for replacement of the stolen object, by one of the same mark and reference, with a date subsequent to the eradication of the police report.

#### **Personal items:**

Tarjeta Celeste has hired a policy with a legally established insurance company, for which the beneficiary will be compensated for the cost of personal belongings or baggage that was stolen during the trip deducting depreciation for wear and tear, up to the specified amount according to the contracted plan.



Additionally, the costs for purchase of essential items the beneficiary was forced to acquire as a result of the event will be reimbursed.

This service includes:

1. Up to \$ 250 for a valuable object, a set or a pair.
2. Loss of medication or medical equipment considered necessary and vital by the medical department to maintain the health of the beneficiary.

Required documents:

1. Police report filed within 24 hours of the occurrence, attesting the theft of personal items. If the theft had occurred in a hotel, you must submit the complaint filed by the administration.
2. Evidence on the ownership of the valuable objects.
3. Receipts of the purchase of essential items.

Exclusions considered to this coverage.

1. Will not be covered in the event that the loss occurs in the custody of an airline or other transportation and the beneficiary receives compensation for the mentioned loss.
2. No personal belongings or baggage that were stolen from a parked car will be covered, unless they were in the trunk of the car, out of the public view and locked in the case of caravans or if there is evidence that the theft was carried out using violence or force.
3. No unattended baggage will be covered unless they were in a hotel room or in a safe place, there must be evidence of forced entry.
4. Wheelchairs, strollers, tricycles, bicycles, motorcycles and jet skis.
5. Contact lenses, dentures and hearing aids.
6. Stamps, documents, business goods and samples.
7. Custody or detention of the items by the customs authorities.
8. Cases in which the beneficiary does not take the necessary safety precautions.

**Shows or events cancellation:**

1. Acquire the assistance plan, before or until a maximum of 72 hours after the first payment of events or shows that could be canceled.
2. Notify the Emergency Center in a maximum of 24 hours after the event that causes the cancellation.
3. The date of occurrence of the cause of cancellation and not the date of notice of the beneficiary to Tarjeta Celeste will be taken as the basis of calculation of the compensation. Also, the beneficiary must cancel the journey with the tourism organization Cruise, Travel Agency, Tour Operator, etc, so as not to increase the penalty that the same agency will apply.
4. Present all documentation that Tarjeta Celeste considers to evaluate the coverage of this benefit including, but not limited to: Document showing clearly and truthfully the reason for cancellation of the trip, letters from the respective service providers, invoices and payment receipts.



Buying the Show Cancellation Service offers greater peace of mind when buying tickets to events. If the event is canceled by the organizers or promoters and they do not have a legally established cancellation policy where the totality of the ticket is recognized due to the cancellation of the event, forcing attendees not to enjoy it.

This service will reimburse:

- The value of one (1) ticket per person, or in cases in which the organizer reimburses a part of the value of the ticket, Tarjeta Celeste will cover the remainder given that this benefit is an additional coverage.
- Bus, Plane or Boat ticket.
- Hotel nights.

It will be refunded up to the maximum amount of coverage contracted. This benefit is personal and non-transferable. The same will be paid to the person that appears in the proof of payment of the event package.

General exclusions:

6. Pre-existing diseases.
7. Prohibition or regulation of any government to carry out the event.
8. Any expected or foreseeable event
9. This plan does not cover you if:
  - a) You provide incorrect data or facts.
  - b) If the documentation is not submitted within 90 days, counted from the date of the cancellation.
10. The other exclusions applicable to the general conditions.

#### **IX. EXCLUSION APPLICABLE TO ALL SERVICES AND BENEFITS OF TARJETA CELESTE**

Tarjeta Celeste is excluded from liability to serve in case of:

1. Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the beneficiary, as well as its complications and consequences even when they appear during the trip. Unless plans which include this benefit.
2. Disease, injury, illness or complications resulting from treatments performed by people or professionals not authorized by the Medical Department or the Emergency Call Center.



3. Homeopathic treatments, acupuncture, physical therapy, spa treatments, podiatry, etc.
4. Illness or work related accidents when performing highly specialized tasks where life is exposed or being exposed to hazardous substances or handling of heavy machinery, or manipulation of gas, air pressure or hydro fluids, or requiring special physical skills.
5. Criminal intent or criminal action of the beneficiary, directly or indirectly.
6. The beneficiary must accept the solutions given by Tarjeta Celeste, otherwise, they will lose the right to any benefit.
7. Illness treatment or pathological states as a consequence of consumption or intentional administration of toxics, drugs, narcotics or non-prescribed medicines.
8. Expenses incurred in any kind of prosthesis, including artificial teeth, eyeglasses, contact lenses, hearing aids, etc.
9. Events that occurred as a result of training, practice or active participation in professional or amateur sports competitions. Also expressly excluded occurrences consequent to the practice of dangerous sports, except for products that include sports coverage that provides coverage for ball sports, equestrian sports, snow sports, team sports, strength sports, winter sports, martial arts amateur championships, shooting sports practiced in regulatory properties, water sports, Ski slopes in regulations, recreational surfing, kite surfing, scuba diving, swimming, skateboarding, snowboarding, when developing and amateur practices.
10. Abortions, births, check-ups, routine exams, investigative tests, pregnancy complications or any medical assistance derived from the situation of pregnancy, except for emergencies that put the life of the mother or the child at risk through week 24, where primary assistance will be provided to stabilize the acute episode. For beneficiaries who have contracted the upgrade "Future Mom" the period will be extended until week 32.
11. All types of mental illness.
12. Afflictions, illness, injuries, that occurred as a consequence of the consumption of alcoholic beverages of any type
13. HIV and AIDS in all its forms, consequences and implications, as well as venereal diseases.
14. In case that it is determined that the reason for traveling abroad was the treatment of a preexisting condition and that the current treatment has any direct or indirect link with the previous condition, Tarjeta Celeste reserves the right to investigate the connection between the current event and the previous condition.
15. Event derived from natural disasters, nuclear radiation or radioactivity, as well any other phenomenon with extraordinary character or event that due to its proportions or seriousness it will be considered as a national disaster or catastrophe. Except for the benefits which includes them in their description.



16. Suicide or intent of suicide or wounds self-inflicted by the beneficiary and or their family, as well as any other act of obvious irresponsibility or imprudence by the beneficiary.
17. Events derived as consequence of war (declared or not), terrorism, rebellion, civil war, insurrection, military or naval coup, government usurpation, serious alteration of the public order, with or without the personal participation of the Beneficiary or as a member or a civil or military organization.
18. Intentional acts or caused by bad faith by the beneficiary or its representatives.
19. TARJETA CELESTE will not cover for physiotherapy prescribed for the treatment of ailments related to occupational accidents, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. Physiotherapy will be covered only in cases where the ailments had been caused by a non-occupational accident under previous authorization from the Medical Department from the Emergency Central, only if the therapies will help improving the patient's current condition and under any circumstance, the physiotherapies will be approved for more than ten (10) sessions.

#### **X. SUBROGATION**

Tarjeta Celeste will automatically be subrogated by the Beneficiary or their inheritor in the rights and actions which they may have against any third-party or entity by virtue of the event which caused the need for the services provided, up to the amount paid out in compliance with the obligations arising from these General Conditions. In addition, the Beneficiary agrees to pay Tarjeta Celeste all amounts that they have received from the party who caused the accident and/or their insurance company or companies as an advance(s) toward the final compensation to which the Beneficiary has a right, up to the amounts paid by Tarjeta Celeste, if applicable. Subrogation expressly includes, but is not limited to, the rights and actions exercised against the following persons:

1. Third parties responsible for a traffic accident.
2. Transportation companies, with regard to total or partial restitution of the price of unused tickets, when Tarjeta Celeste has paid for the transfer of the Beneficiary or their remains.

As a result, the Beneficiary irrevocably assigns the rights and an action covered in this clause to Tarjeta Celeste, and agrees to perform all the legal acts needed for this purpose, and agrees to collaborate as required in connection with the occurrence. In the event that the Beneficiary refuses to subscribe and/or collaborate to subrogate such rights, Tarjeta Celeste will be automatically released from the obligation to pay for the resulting expenses. Tarjeta Celeste reserves the right to cede, all or in part, its rights in relation to its contract with the Beneficiary as well its execution, rendering of services and other obligations to third party professionals. The Beneficiary is conscientious and aware of this right and as a result expressly renounces the right to be previously notified of such cession.

#### **XI. EXCEPTIONAL CIRCUMSTANCES**



Tarjeta Celeste and its network of service providers, agent or agents are expressly released and will held harmless for cases in which fortuitous events cause delays or prevent the rendering of services due to acts of natural catastrophes, strikes, riots, wars, lock-outs, invasions, sabotage, hostilities, rebellion, insurrection, governmental decree, terrorism, popular uprisings or any other overpowering force including nuclear, biological or chemical. Whenever elements of nature are involved, Tarjeta Celeste promises to make every effort to meet its commitments once the impeding cause has ceased

## **XII. RECOURSE**

Tarjeta Celeste reserves the right to demand reimbursement from the Beneficiary for any expenses paid in error in the event Tarjeta Celeste provided services or benefits not considered appropriately under the Plan or rendered outside the period of validity.

## **XIII. DISCLAIMER**

Tarjeta Celeste does not guarantee the quality of service providers and Tarjeta Celeste shall be held harmless for the acts or omissions, injuries or damages of any lawyer, doctor, hospital or common carrier whether or not recommended by Tarjeta Celeste to provide the services included in this agreement. Tarjeta Celeste only provides services when the Beneficiary requests them and the ultimate selection of the service provider shall be the responsibility of the Beneficiary.

## **XIV. TERMINATION**

Any claim the Beneficiary may have that gives rise to the obligations that Tarjeta Celeste should or could assume under these General Conditions will terminate unless received in writing within a period of 30 (thirty days) consecutive days beginning on the date in which the event giving rise to the claim took place.

## **XV. AGREEMENT BETWEEN THE PARTIES**

The parties, relative to the contractual relationship between the Beneficiary of the Plan and Tarjeta Celeste, agree that any difficulty in its interpretation in the General Conditions contained herein that cannot be resolved in an amicable manner, shall be subject exclusively in the court of competent jurisdiction in the country where the Plan was purchased.

## **XVI. ACCEPTANCE OF THE BENEFICIARY**

The present Terms and Conditions along with the rest of the documentation are available to the beneficiary at the moment of purchase and they correspond to Tarjeta Celeste traveler assistance contract. The beneficiary declares fully knowledge and acceptance of the Terms and Conditions. Such declaration can be ratified through the following actions:

1. The payment of the contracted services.
2. The use or attempt of use of any of the contracted services.

## **XVII. NOTE**





In some countries, mainly in the United States, for reasons of standardization processes, the majority of healthcare Clinics such as hospitals, offices, clinics, laboratories, usually send invoices and/or claims for payment to patients even after the accounts have been settled. If this occurs, please contact Tarjeta Celeste office in the country where you purchased your Plan to report this situation.

#### **XVIII. PARTICULAR TERMS AND CONDITIONS**

The services provided by Tarjeta Celeste, will be granted to the beneficiary up to the maximum specified in the Schedule of Benefits, as long as the contracted plan includes such services.