

Dear Passenger:

In order to access the travel assistance services IT IS CRUCIAL THAT YOU GET IN TOUCH WITH OUR ASSISTANCE CENTER.

Cardinal Assistance offers its travel assistance service on a worldwide scale. With just a simple call, a professional team - highly trained to assist -, shall take your call in your own language, and solve any inconvenience or unexpected event you may encounter.

Please take time to read carefully the following general conditions and instructions to activate the service.

The Travel assistance services of Cardinal Assistance, hereafter the “Services” are governed under specific general conditions which the beneficiary accepts at the moment of subscription to the service. If for any reason the beneficiary has not received these general conditions, he may request them before initiating his journey at the agency he has chosen to operate with, or he may download them directly from Cardinal Assistance’s webpage www.cardinalassistance.com; he may also request they be sent to him by email to the address turismo@cardinalsisa.com or asistencias@cardinalsisa.com or by telephone to the following number **+54 11 4129 7600** or personally at our offices or adhered agencies. We remind you that it is important you read these conditions carefully before undertaking your trip, along with this Guide; in order to learn how to request assistance should you require our service during your journey.

• Verification of personal information and of the voucher you have subscribed to:

At the travel assistance voucher of Cardinal Assistance which has been sent and delivered to you, you will find the details of your personal information and trip you have informed. We ask that you verify these and should you encounter discrepancies or missing data, such as the emergency contact information, you get in touch with us for their immediate correction. Please also make sure in your voucher that the characteristics, limits and services included match the ones contained in the product you have acquired.

• How should you request assistance?

To request assistance the beneficiary shall have to contact the Assistance Center of Cardinal Assistance at the telephone numbers listed below; alternately, in the Cardinal Assistance travel assistance voucher which has been sent and delivered, under the section PRODUCT, you will find the telephone number/s in the case of products with exclusive customer service lines, and in all cases with the following information at hand:

- a) Cardinal Assistance Voucher and its number;
- b) Telephone number of the location where he is at (including country and city code);
- c) Address of the location where he is at (street, city, name of hotel, etc.)

To request assistance from:		Call:
ARGENTINA	Free	0800 999 0994
BRAZIL	Free	0800 891 8181
SPAIN	Free	900 995 461
U.S.A.	Free	1 866 430 9268
REST OF THE WORLD	Collect Call (**)	+54 11 4129 7600

(*) The symbol + stands for the access code for international calls from the country where you are at (00, 0, etc.)

Should you be unable to get through to the numbers above, you may call: - From abroad: +54 11 5381-8800. – From Argentina: 011 5381-8800

(**) Should you be unable to get through with collect call, Cardinal Assistance shall reimburse you for the cost of the call.

All telephone communications to the Assistance Center may be recorded and monitored, for security reasons.

• Cancellation or interruption of journey:

Should you suddenly be forced to cancel or interrupt your trip permanently, check if your assistance voucher includes the Guarantee of Expenses service or the Cancellation and/or Interruption of Trip Insurance and verify in the corresponding clauses of the General Conditions the circumstances under which they apply, given that you shall have to inform this fact immediately within 24 hours of occurrence of the event which has given rise to the cancellation or interruption.

- a) Admissibility: Only for the Service hired which include this benefit. The cause must be informed within 24 hours of occurrence.
- b) Causes: death of the beneficiary, accident of the beneficiary followed by body injuries which impede initiation of trip, serious illness of the beneficiary which compels him to be hospitalized for a lapse of time exceeding 3 days; death, accident followed by body injuries or serious illness leading to hospitalization for a term exceeding 3 days of spouse, ancestor or descendant of first degree of kinship (blood relative) of the beneficiary, or the Summoning of beneficiary as part of, witness or jury at a trial.
- c) Reimbursable expenses. Limits: Cardinal Assistance shall reimburse the beneficiary up to the maximum limit established in the General Conditions of the Service subscribed to, the expenses which he has not been able to retrieve and which have been deemed irretrievable, paid for in concept of deposits or advances of hotel accommodation and / or the charges for cancellation of the usage of an authorized public transportation, in accordance to the General Conditions in relation to the tour or services acquired.
- d) Scope: The scope of the benefit is described in the General Conditions.

• Cancellation of your Voucher:

All requests and/or procedures for the cancellation of the travel assistance service may be initiated within a minimum of 72 hours prior to its validity. This procedure carries an administrative cost. It must be carried out by personally concurring to the issuing travel agency or at the commercial offices of the general sales agency in the region and presenting certain documentation. Please review the corresponding clause of the General Conditions in the case where you wish to carry out the cancellation and reimbursement for your travel assistance voucher.

• Extension of your trip

In the case where you wish to unexpectedly extend your stay abroad, you may request of issuance of a new service voucher once the trip has commenced but prior to the expiration of validity of the previous voucher. The request must be carried out exclusively to the Assistance Center, which in turn, reserves at its discretion, the right to grant a new voucher or the reluctance to do so. For further information, please review the conditions established in the corresponding clause of the General Conditions.

• Useful tips to read carefully before your trip:

- Should you suffer any adversity, call Cardinal Assistance immediately.
- Cardinal Assistance’s Assistance Center operates 24 hours a day, 365 days a year.

- Should your flight be cancelled or delayed for over 6 (six) hours, please request from the corresponding airline a written statement relating the fact. With the end of requesting the reimbursement of the corresponding expenses in accordance to the type of service acquired (check in your assistance voucher whether your coverage includes this service and in the corresponding clause of the General Conditions), please hold on to all original receipts and vouchers of the expenses related to the flight's cancellation or delay.
- Should you have any inconvenience with your luggage, do not leave the baggage claim area, seek assistance from the airline stand to carry out the corresponding claim, and obtain your P.I.R. (Property Irregularity Report) form then contact us immediately from there. Then check the corresponding clauses of the General Conditions.
- Demand and hold on to every original receipt for expenses in which you have incurred due to any type of inconvenience suffered during your trip.
- If the problem which has presented itself corresponds to an emergency or the need for assistance is urgent and you have no way of getting in touch with our Assistance Center, please seek assistance at the location where you are at, with the professionals and /or sanitary establishments who may aid you. Following this step, you, or any travel companion or similar must invariably, and within 24 hours get in touch with Cardinal Assistance's Assistance Center and provide all the information in relation to the assistance received. Please follow these instructions carefully, given that only then will Cardinal Assistance assume the charges of the expenses incurred.
- If you have received hospital assistance, please fill out the Authorization to Disclose Medical Record form and send it to our assistance center.
- In the case of passengers under the age of 21 traveling alone, please fill out the Authorization to Disclose Medical Record form previously and send it to our assistance center (see attached form at the end of these General Conditions)
- In the case of passengers under the age of 18 traveling to the United States of America (U.S.A), it is a requirement to present a notarized written text specifying and authorizing the accompanying adult custody of the minor for medical care effects, given that in the U.S.A it is forbidden for minors to be treated without this document unless there is a medical emergency situation (see form attached at the end of these General Conditions).

Thank you for choosing Cardinal Assistance.



Travel Assistance Services by Cardinal Assistance – General Conditions

1. - Travel Assistance Service. Concept and types:

The travel assistance service provided by Cardinal Servicios Integrales S.A. for its brand Cardinal Assistance, hereinafter Cardinal Assistance is the group of assistance services which protect the beneficiary during his trips. The General Conditions herein contemplate the different services which Cardinal Assistance provides and which are distinguished between them by their respective scopes, procedures and caps/ limits. The service provided does not constitute medical insurance or any of other type, or an extension or substitute of social security, nor private health care insurance. The services here described are exclusively oriented to travel assistance in case of sudden or unforeseeable events which prevent the normal continuation of a trip.

2. - Caps and Limits:

Within the Descriptive Table of the present clause, details of the different type of travel assistance service are provided, with their caps and limitations, in accordance to what is stipulated in the present General Conditions. The beneficiary may access this information on the following table quickly and efficiently. Subsequently, for increased detail of each service, these general conditions go on to describe all of the provisions which rule them and the explanations as to how to access the services. To that end, in the section "Clause Index" of the table, the number of the clause establishes the conditions of each provision.

- In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you shall find the details of the services included in the product acquired, their caps, service type and limits, in accordance to the present general conditions.
- In the voucher, the beneficiary may quickly and efficiently read details regarding the services which compose the specific type of travel assistance service subscribed to and its coverage limits.

3. - Beneficiary. Concept:

The beneficiary of the travel assistance service, whichever type it may be, is the physical person who has subscribed to the service. The beneficiary must be a citizen of the country where he subscribes to the service, or must be a permanent resident of the same.

In order to access the ANNUAL travel assistance services of 15, 30, 60, 90 and up to 120 consecutive days of validity per trip, the person must be under the age of 75 (seventy five). In some cases, coverage is reduced by a 50% for those passengers older than 75 years. This condition is not included in all the products. The travel assistance voucher- in the PRODUCT/ Applications for Adults- which has been sent and delivered, details whether the purchased product includes this condition. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, you will find the specifications and limits corresponding to the product acquired, its caps and nature of the services.

4. - Entitlement. Assignment:

The Travel Assistance Services may not be re-assigned or transferred to another person.

5. - Trip:

The Travel Assistance Services are rendered during a trip. It is understood that the term Trip translates to the beneficiary leaving the country of subscription to the services and his subsequent return to the same for the travel assistance service with international scope. It shall be the beneficiary's responsibility to accredit the date of departure and duration of the trip, by way of all necessary documentation, as is, for instance, travel tickets, passports, hotel vouchers, etc.

Failure to present the mentioned documentation shall liberate Cardinal Assistance from the obligation of providing any service whatsoever. The beneficiary may not subscribe to more than one service per trip.

Particular cases:

Services of International coverage subscribed to by passengers who hold residence in Argentina: For the rest of the Travel Assistance Services with international coverage which are subscribed to by passengers residing in Argentina, it shall be understood by "trip" to the passenger leaving his place of residence to an area exceeding a radius of 100 km and his subsequent return to the same.

For the Travel Assistance Service with international coverage which have been subscribed to by passengers with Argentine residence, it is understood that the term "trip" or "journey" signifies the beneficiary leaving his home to a location exceeding a 100 km radius from his home address and subsequent return to the same, and he has, additionally and free of charge coverage within Argentine territory, exclusively as of 100 km from beneficiary's home address, which rises to the same coverage caps as the "National" product; please enquire further for information regarding limits and coverage of this product.

6. - Area:

In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, you will find the details regarding the territorial scope as well as the specifications and limits corresponding to the product acquired, its caps and nature of the services.

For the Travel Assistance Services with international coverage which have been subscribed to by passengers residing in Argentina, it is understood that the term "trip" or "journey" signifies the beneficiary leaving his home to a location exceeding a 100 km radius from his home address and subsequent return to the same. These vouchers feature additionally and free of charge coverage within Argentine territory, exclusively as of 100 km from beneficiary's home address, which rises to the same coverage caps as the "National" product; please enquire further for information regarding limits and coverage of this product.

7. - Domicile:

To all the effects of the present general conditions, the beneficiary's home residence shall be the one established in the official documentation (passport, National ID, etc.), accrediting the beneficiary's identity, internationally acknowledged.

8. - Validity of the Services:

The validity of the Travel Assistance Services shall commence upon initiation of the trip for which they were subscribed to, regardless of the date of issuance of the corresponding voucher. It shall extend for the days effectively subscribed to and paid for.

The travel assistance services have a limit as to the minimum and maximum quantity of days of issuance (subscription). In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, the mentioned limits are stipulated. The travel assistance service shall extend up to these limits, regardless of the number of days which they have been subscribed to and effectively paid for.

The ANNUAL Travel Assistance Services cover the beneficiary for a certain amount of consecutive days per trip, pursuant to the type of service acquired which beneficiary carries out during the year-long contract. The ANNUAL Travel Assistance Services hold no restriction regarding the quantity of trips the beneficiary may undertake during the year's validity, but access to the services in each trip in confined to the number of days stipulated in the Cardinal Assistance travel assistance vouchers which has been sent and delivered to you, under the section PRODUCT.

The Travel Assistance with "AUTOMATIC RENEWAL" cover beneficiary from the moment and day of subscription and coverage shall extend for a year, and shall be renewed automatically for the same period, save for the cases where either one of the parties chooses not to renew the contract. To that end, the party who chooses not to renew the contract shall have to officially notify the other party of their unwillingness to renew, within a minimum period of 30 (thirty) calendar days from the date of expiration of the original contract or any of their extensions. Finalization of contract shall automatically imply that all service cease, including those cases initiated and in course at the moment of end of contract. Not all of the products correspond to this modality, in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, subsection "Notes and Observations"; all products which contemplate

this type of contract are stipulated.

It shall constitute an essential condition for coverage to commence that the agency issuing the Travel Assistance voucher communicates to Cardinal Assistance of beneficiary's subscription to the services prior to him commencing the journey.

The expiration of validity shall automatically imply the end of all services including those initiated and in course at the moment of expiration.

The Travel Assistance Services shall cease to be in force once the beneficiary returns to country of subscription or address of residence.

Modifications in the term of duration or cancellations shall not be admitted under any circumstance, once validity of the travel assistance service has commenced.

Validity of the Service- Waiting Period:

Applicable only for cases in which Cardinal Assistance has duly authorized a PERIOD or WAITING PERIOD at the moment of hiring the service.

The Travel Assistance Services should be invariably acquired before the beneficiary's start date of the trip in his/her country of residence, i.e. they cannot be purchased being the beneficiary abroad once his/her trip has started. Notwithstanding the aforementioned, once the beneficiary has started his/her trip and requires his/her service voucher to be issued, he/she should request the authorization for the application of the WAITING PERIOD.

WAITING PERIOD is the interval during which all or some of the services included within the guarantees of the purchased voucher are not effective.

Cardinal Assistance reserves the right to access or not to grant such period.

9. - How to request Assistance:

a) In order to request any of the services established in the general conditions herein, the beneficiary shall have to contact Cardinal Assistance's Assistance Center to the following telephone numbers:

From abroad, call collect (*) al +54 11 4129-7600.

From Argentina: 011 4129-7600 or 0810-999-7600.

If you are unable to reach above numbers, the beneficiary may call:

From abroad +54 11 5381-8800.

From Argentina 011 5381-8800.

Should you be unable to get through with the Call Collect system, Cardinal Assistance shall reimburse you for the cost of the call to the Assistance Center upon presentation of the original receipt.

In the cases where passenger is at a country where Cardinal Assistance has toll-free 0800 or 1-800 type-numbers, he shall be duly informed in the material handed to him. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you may find the contact telephone numbers. If product acquired contemplates an exclusive customer care telephone line, the mentioned telephone number shall be specified under section PRODUCT.

b) The beneficiary shall have to inform his name and last name, passport number or official documentation number, number of voucher, validity of the service, location, local contact telephone number and type of service required.

c) For security and quality-type reasons, all telephone communications to the Assistance Center may be recorded and registered, and may be utilized as proof should a conflict arise.

10.- Obligations of the Beneficiary:

The beneficiary shall have to:

a) Request the service required to the Assistance Center in accordance to the present general conditions and / or authorization before incurring in any expenses, save for the emergency cases foreseen in the following subsection.

b) Should it prove impossible to get through to the Assistance Center, or in case of emergencies carrying a life or death situation, the beneficiary may turn to the nearest medical service, having to communicate to Cardinal Assistance's Assistance Center personally or through a travel companion or similar, the emergency suffered and the assistance received from the location of occurrence, within 24 (twenty four) hours and from the location where he was assisted. If beneficiary is alone, these 24 hours shall start to run as of the moment where the mentioned impossibility to communicate the fact has ceased. The beneficiary shall have to provide Cardinal Assistance with all original vouchers and documentation justifying the emergency suffered.

c) Comply with the solutions proposed by Cardinal Assistance

d) Provide all receipts and vouchers of expenses reimbursable by Cardinal Assistance..

e) Deliver to Cardinal Assistance all travel tickets in his possession, in cases where Cardinal Assistance has been subscribed to for the trip. In such case, Cardinal Assistance shall respond solely for the biggest difference there may be, when applicable.

f) Expressly authorize Cardinal Assistance and / or designated persons by it, to access beneficiary's medical record, including the one prior to the trip as well as all other information of a medical nature that Cardinal Assistance's Medical Department may reasonably require with the end of coordinating the beneficiary's assistance and determining precedence or lack of it

g) Provide Cardinal Assistance, all necessary elements in order to verify the trip's departure date.

h) The beneficiary who has not complied with the procedures established in clauses 9 and 10 shall not be entitled to request any reimbursement whatsoever, whatever the emergency or impossibility which may have taken place.

11.- Maximum Global Amount:

It is the limit amount of expenses which Cardinal Assistance will pay and/ or reimburse to the beneficiary for all services provided in virtue of the present General Conditions. The total amount of expenses for all the services should not exceed the "Global Maximum Amount" which is indicated in your voucher.

12.- Service Details:

a) The medical assistance services are confined exclusively to the emergency treatment of an acute situation which impedes continuation of the trip.

b) The obligations assumed by Cardinal Assistance shall cover exclusively sudden and acute illnesses contracted after the date of initiation of the trip. All pre-existing ailments, chronic or not, whether they are known or not by the beneficiary are hereby excluded from the coverage, as well as illnesses in course of treatment and their consequences. In these cases, it shall only acknowledge the first clinical consult where the pre-existence of the illness is established, at its discretion.

c) Limit of Expenses for Pre-existing Ailments.

This service is not included in all of the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, in section PRODUCT, you may find if the product acquired includes this service.

Cardinal Assistance shall exclusively cover, in accordance to the service acquired, the emergency treatment of an acute case which impedes normal course of trip, even when the illness initiated prior to the trip's commencement, up to the caps established in each type of service, and pursuant to the cap indicated in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under section PRODUCT in the subsection Medical Expenses for pre-existing conditions.

It is understood that the term Pre-existing Illness refers to all ailments, illnesses and accidents bearing an etiology or origin prior to date of commencement of validity of the card or trip (whichever is later), and that it is feasible to be viewed by way of complementary methods of diagnosis.

d) Limit of Expenses for Medical Assistance:

The medical assistance includes the services detailed as follows:

1. **Medical consults:** shall be provided in case of accidents or acute and unforeseen illnesses. When dealing with illnesses in existence prior to commencement of trip, the established in subsection c) of the present clause shall be applied.
2. **Care by specialist:** when indicated by emergency medical teams and duly previously authorized by Cardinal Assistance's Assistance Center.
3. **Complementary Medical Tests:** Urine, blood tests, etc.; X-Rays, electrocardiographs and / or any other test prescribed by the professionals indicated by Cardinal Assistance and duly authorized by Cardinal Assistance's Assistance Center.
4. **Rehabilitation therapies:** in the cases of trauma if the Medical Department of Cardinal Assistance provides authorization and having been prescribed

- by the treating doctor, Cardinal Assistance shall assume the expenses of up to 10 (ten) sessions of physiotherapy, physical therapy, etc.
5. **Medication:** Cardinal Assistance shall assume the costs related to medication prescribed for the ailment which gave rise to the assistance, up to the maximum which may correspond to the type of travel assistance services subscribed to per trip, and which is established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. The expenses in concept of medication shall run towards the maximum limit of expenses, in accordance to the established in clause 11.
 6. **Dental Care:** Cardinal Assistance shall assume the costs of emergency dental care, which is confined to the treatment of pain and / or the removal of a dental piece, up to the maximum which may correspond to the type of travel assistance services subscribed to per trip, and pursuant to what is established in section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. The expenses for dental care shall run towards the maximum limit of expenses, in accordance to the established in clause 11.
 7. **Hospitalizations:** when the doctors appointed by Cardinal Assistance so prescribe, beneficiary shall be admitted into the most adequate facility, nearest to the location of accident or illness, at the exclusive criteria of Cardinal Assistance. The mentioned hospitalization shall be at the expense of Cardinal Assistance throughout the period of validity of the service. The number of complementary days of hospitalization shall depend on the type of service hired up to the maximum which may correspond to the type of travel assistance services subscribed to per trip, and which is established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.
 8. **Surgeries:** when authorized by Cardinal Assistance's Medical Department and Assistance Center in the emergency cases urgently requiring this treatment.
 9. **Intensive Care and Coronary Unit:** when the nature of the illness or injury so require, and always with the authorization of the Cardinal Assistance's Medical Department and Assistance Center, this type of treatment shall be provided.
 10. **Sanitary Transfers:** in cases of emergency, Cardinal Assistance shall organize the transfer to the assistance center nearest to the location of accident or illness, with the purpose of the beneficiary receiving medical attention. Should the treating doctor advice the transfer to a location with more adequate infrastructure for the treatment of the injuries, with sufficient proximity to the location of the accident or illness and the Medical Department of Cardinal Assistance agrees with the medical advice, the coordination of the same shall be carried out, in accordance to the possibilities of the case, and the conditions and means authorized by the Assistance Center of Cardinal Assistance. Solely medical reasons, scrutinized under the exclusive criteria of the Medical Department of Cardinal Assistance shall be taken into account in order to decide procedures and / or the emergency of the sanitary transfer of the Beneficiary.
Should the Medical Department of Cardinal Assistance consider that the beneficiary is well taken care of at the location where he is at, or that the assistance center in question has the necessary infrastructure for the care and treatment of the injury or illness, or that the beneficiary is in no physical condition to be transferred without putting his life or physical integrity at risk, Cardinal Assistance shall be enabled to withhold authorization expenses for the sanitary transfer. In such cases, Cardinal Assistance shall be liberated from having to provide the mentioned service and free of all responsibility, should the Beneficiary and / or his companions, duly warned of the risk, decide to proceed with the sanitary transfer, disregarding the advice of the Medical Department of Cardinal Assistance.
 11. **Sanitary Repatriations:** When the Medical Department of Cardinal Assistance deems necessary to effectuate the sanitary repatriation of the Beneficiary, as a consequence of a serious accident, the repatriation of the injured party shall be effectuated, with the prior authorization of the Medical Department of Cardinal Assistance, in accordance to the possibilities of the case, in the conditions and means authorized by the Assistance Center of Cardinal Assistance, until the country of residence of the Beneficiary. This repatriation must additionally be authorized by the treating doctor. Should the Beneficiary or his companions decide to effectuate the repatriation, disregarding the opinion of the Medical Department of Cardinal Assistance, no responsibility shall befall Cardinal Assistance for the mentioned attitude, and the repatriation, its costs and consequences shall run with the Beneficiary and / or his companions.
 12. **Repatriated passenger's companion return:** When a beneficiary is repatriated, Cardinal Assistance will organize and will take charge of 1 (one) companion's return trip to the beneficiary's place of residence, on condition that such companion is beneficiary of a Cardinal Assistance travel assistance voucher and travels together with the repatriated beneficiary at the moment of the assistance which causes the repatriation taking place. The choice of the means to be utilized will be of exclusive criterion of Cardinal Assistance.
 13. **Repatriation of remains:** In the case of death of the Beneficiary during his trip, Cardinal Assistance shall organize and assume, through the means which Cardinal Assistance deems most convenient, the cost of the transfer coffin, administrative procedures and transport up to the place of residence. The costs of the definitive coffin, funeral procedures, and burial formalities shall not be at the expense of Cardinal Assistance. Cardinal Assistance shall not be responsible for the transfer of the remains, nor shall it effectuate any reimbursement whatsoever for this concept in the cases where undertakers or other third parties intervene prior to Cardinal Assistance. This service shall be provided solely when Cardinal Assistance's intervention is requested within the 48 hours following death. This service shall not be provided in the case of death due to illness existing prior to commencement of trip.
 14. **Limit of Medical Assistance Expenses for Illnesses:** Cardinal Assistance shall cover the costs generated as a consequence of the provisions established in the present clause up to a maximum cap per trip which shall depend on the type of service subscribed to and which is established in the section PRODUCT in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.
 15. **Limit of Medical Expenses in concept of Accidents:**
 - a. It is understood that "accident" stands for the event from which the Beneficiary derives body injury which may be determined by doctors in no uncertain way. The event has to have been spurred by the sudden and violent action of an external agent in movement, and against the Beneficiary's wishes. As well as an injury or ailment received as a result provoked by the mentioned agents and independent of any other cause.
 - b. When the medical assistance for the Beneficiary is required as a consequence of an accident in conformity with the established in previous subsection a), the maximum limit for medical assistance expenses extends to the caps established in the section PRODUCT, of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you in the subsection "Medical Assistance in concept of Accidents".
 - c. In the case of an accident which affects more than one beneficiary, the maximum responsibility of Cardinal Assistance and the limit of expenses detailed in the present shall not exceed altogether and for all of the beneficiaries involved, the sum of US\$ 250.000 (two hundred and fifty thousand North American dollars) per trip. In addition, and always in the case of more than one affected beneficiary, the limit of medical assistance expenses in case of accident established in the preceding subsection b) for each beneficiary shall prevail.
 16. **Limit of medical assistance expenses in concept of accidents occurred for reasons due to the event or practice of sports:** When the accident takes place during the practice of any type of amateur or professional sports, the limit of expenses for all concepts and which varies according to the type of service subscribed to, is the one specified in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. It is hereby established that all expenses incurred in one same trip shall be included within the maximum limit established in clause 11, independent from the fact that the Beneficiary may eventually have more than one voucher issued for the services. Once the corresponding limit has been exhausted, all responsibility on the part of Cardinal Assistance shall cease, and the Beneficiary shall earn no right to any service or reimbursement related to the services whose limit has been exhausted, regardless of the pending lapse of validity.
 17. **Deductible:** The Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, establishes the amounts in relation to expenses generated by an assistance service which shall run with the beneficiary. The deductible shall be applied to all types of service requested in one same trip, in the products in which they are included. When that service is a medical assistance, the deductible shall be applied on the total of the expenses generated by the medical assistance. Should a medical assistance service be required in one same trip due to different separate illnesses or injuries, the deductible shall be applied as many times as there are event generating a medical assistance, in the manner described in the preceding paragraph.

18. **Co-payment:** The section PROUDCT in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, establishes the amount to be paid by the Beneficiary corresponding to each service detailed in the present clause, in addition to the deductible, and which shall be applied in the preceding paragraph, in concept of co-payment.
19. **Accompaniment of minors:** Should the Beneficiary be travelling with the sole companionship of an individual under the age of fifteen (15), also a Beneficiary of the travel assistance service, and having been confirmed by Cardinal Assistance's Medical Department that the first were unable to care for the minor himself/herself, for reasons due to illness or accident, Cardinal Assistance shall organize and take charge of the transfer of such minor up to his/her country of residence, at its exclusive criterion, utilizing the means which are considered more appropriate.
20. **Transfer of family member in case of hospitalization:** In the case where the hospitalization of a Beneficiary, duly authorized by Cardinal Assistance, exceeds 10 (ten) days, Cardinal Assistance shall assume the cost of a plane ticket, economy class, subject to seat availability, with the end of a family member accompanying him, so long as the same has traveled alone and is alone in a foreign country at the time of hospitalization. This benefit shall be granted solely as long as the period of hospitalization contemplated is within the period of validity of the services subscribed to.
21. **Hotel Expenses for family member:** Cardinal Assistance shall cover the costs incurred in concept of hotel expenses of a family member of the beneficiary up to the caps which are established in the section PROUDCT of the Cardinal Assistance travel assistance voucher, which has been sent and delivered to you.
22. **Return Trip:** Cardinal Assistance shall undertake the expenses related to the difference in cost of the Beneficiary's return ticket when the same is a round trip ticket and carries a reduced tariff accessed with the premise of a fixed date, and the Beneficiary is unable to respect the mentioned date for reasons related to his illness or accident, and having been assisted by Cardinal Assistance, with the authorization of the Assistance Center. The pathologies listed in Clause 22) of these general conditions are hereby excluded.
23. **Return Trip due to death of family member:** The same benefit shall be applicable, should the Beneficiary have to return to his country of permanent residence due to the death of a direct family member (parents, spouse, child or sibling) there residing. This benefit is not included in all of the products. The section PROUDCT in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you establishes whether the product acquired includes this service or not. In both cases (items 23 y 24), the circumstances giving rise to this benefit shall have to be verified and accepted at the exclusive criteria of Cardinal Assistance.
24. **Hotel expenses for convalescence:** Cardinal Assistance shall reimburse beneficiary the hotel expenses (without extras, solely lodging) when the treating doctor prescribes compulsive bed rest following hospitalization, with the authorization issued by the Medical Department of Cardinal Assistance. In order to access this benefit, the Beneficiary shall have to have been hospitalized for a minimum period of 5 (five) days, and as long as the mentioned hospitalization has been coordinated and at the expense of Cardinal Assistance. The mentioned expenses shall have a limit per day and a total maximum limit per trip in accordance to what is established in the section PROUDCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered; in addition, it details if the product acquired carries this benefit.

13.- Reimbursement of expenses due to delayed or cancelled flight, or impossibility to board:

If the Beneficiary's flight were delayed for more than 6 (six) hours from the time of scheduled departure of his original flight, and no other transportation alternative were available during those 6 hours, Cardinal Assistance shall reimburse the costs incurred by the Beneficiary in concept of lodging, food and communications, up to a maximum limit which may correspond in accordance to the type of service subscribed to, and which is specified in the section PROUDCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

The refunds shall be carried out upon presentation of original receipts and vouchers and a notification issued by the airline certifying the delay or cancellation. In order to access this reimbursement, the Beneficiary shall have to contact the corresponding Assistance Center from the Airport where the event has taken place.

This service shall not be available if the Beneficiary is traveling with a ticket subject to availability, nor within the country where he has subscribed to the service.

This benefit is not included in all the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you under the section PROUDCT, you may find whether the service acquired includes this benefit.

14.- Transfer of executive in emergencies:

In the case where the Beneficiary is overseas on a business trip, and he had to be hospitalized overseas, with the authorization of Cardinal Assistance, due to a serious medical emergency which prevents him from continuing with the business trip, Cardinal Assistance shall assume the cost of a ticket for the person designated by the Company to replace the hospitalized Beneficiary. This ticket shall be of the same type of the original executive and shall be subject to airline availability. The replacing executive shall also have to be a Beneficiary of the travel assistance service hired in Cardinal Assistance and in force at the moment of commencing the trip.

This benefit is not included in all the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PROUDCT, you may find whether the service acquired includes this benefit.

15.- Transmission of urgent messages: Cardinal Assistance shall take care of transmitting urgent and justified messages of the Beneficiaries, related to any of the provisions of travel assistance services.

16.- Assistance in case of loss of documentation and / or credit cards:

Cardinal Assistance shall advise the Beneficiary in the case where the latter's documents and / or credit cards have gone astray.

17.- Transfer of funds:

In case of a justified emergency, and at the criteria and availability of Cardinal Assistance, the Beneficiary may request the transfer of a sum of money in accordance to the emergency suffered and up to a maximum limit which may correspond in accordance to the type of service subscribed to and which is established in the section PROUDCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. The cost of the transfer of funds shall be at the expense of Cardinal Assistance. It is understood that the Beneficiary must arbitrate the means in order for Cardinal Assistance to receive the total sum of the funds to be transferred at its offices or wherever may be requested by Cardinal Assistance prior to effectuating the transfer to the Beneficiary.

18.- Early return due to incident suffered at home residence: In the event of a robbery where doors and windows have been broken into, fire or explosion at the home of the Beneficiary during his/her trip, carrying the risk of additional damages, and if there were not anyone to take charge of the situation, and if his/her original ticket would not permit a free change of date, Cardinal Assistance shall assume the corresponding return costs differences or the cost of a new economy-class ticket from where the Beneficiary is located to the country of residence airport. If the house belonged to two or more Beneficiaries, Cardinal Assistance shall assume the return costs of only one of the Beneficiaries. Cardinal Assistance shall demand from the Beneficiary, the reimbursement for the ticket unused by him, with the effects of its refund in favor of Cardinal Assistance.

This benefit is not included in all the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PROUDCT, you may find whether the service acquired includes this benefit.

It shall be compulsive for the Beneficiary to strictly present and accredit, by way of a police report and any other applicable documentation, the occurrence of the incident at his home.

19.- Hotline:

When the Beneficiary requests, Cardinal Assistance, through its Assistance Center shall provide information and data referring to hotels, weather, currency, consulates, embassies and general advice prior to the trip in relation to the pathologies and / or necessities of the client.

20.- 24-hr Special Assistance Hotline:

At the request of the Beneficiary, either prior to or during his trip, Cardinal Assistance, through its 24-hour Assistance Center may:

a) Quick Reference: provide s answers to most frequent consults before and during the trip:

- Visa
- Travel documentation
- Airport requirements
- Weather
- Currency – Exchange Rate
- Maps
- How to request assistance

b) Help Desk: provides information regarding your destination and Reference Guide

- General Tourist information
- General Entertainment
- Embassies and Consulates
- Transportation options
- Shopping malls
- Flower and chocolates delivery
- Rental of formal-wear
- Telephone directory
- Flight reconfirmation

c) Provides Medical information:

- Tips and advice. Before and during your trip
- Preventive advice: vaccination, jet lag, diet, sunburn, etc.
- Medication information leaflets

These services are provided upon telephone request and information is sent back through email, fax, citing the corresponding source regarding the issues related to traveler recommendations: necessary vaccination required by destination's regulation, precautions necessary prior to the trip, medication information leaflets (most frequent uses) and their generic equivalents, information regarding medication provided by the corresponding laboratory, adverse reaction, side effects, contraindications; prevention: dental care, home accidents, general diet recommendations, addictions and most frequent concerns: smoking, sunburns, drinking water, food; open all-hour pharmacies, amongst other common enquiries.

This benefit is not included in all the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, you may find whether the service acquired includes this benefit.

21.- Wallet Assistance:

In the event of either theft or misplacement of his wallet, the Beneficiary shall contact Cardinal Assistance in order to access the following services:

- a) Reporting of all international credit cards: Cardinal Assistance shall contact the Beneficiary with the corresponding Report Centers.
- b) Gathering of all necessary information to carry out personal errands on site such as police and consular reporting of his personal documentation.
- c) Reimbursement of expenses in concept of new plastics (credit cards) and personal documentation up to the maximum caps which may correspond per trip in accordance to the type of service subscribed to and which is established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. In order to access this reimbursement, the Beneficiary shall have to:

Present all original receipts and vouchers and the corresponding police report.

It constitutes an essential condition for the reimbursement to be effectuated that the Beneficiary has complied with that which is described in items a) and b) of this clause.

This benefit is not included in all the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, you may find whether the service acquired includes this benefit.

22.- Exclusions:

a) The items and/or treatments listed below are hereby excluded from the assistance coverage:

1. Homeopathic and chiropractic treatments, acupuncture, Physio-kinesitherapy, thermal treatments, podiatry, occupational therapy or non-conventional or alternative medicine.
2. Treatment of psychic disorders, mental illness disorders, of disorders produced by illnesses or accidents occurred from the ingestion of drugs, narcotics, alcoholic beverages, medication without prescription, alcoholism, drug addiction.
3. Pregnancies and deliveries, unless there are unforeseen complications and pregnancies over 25 weeks' gestation, whatever the nature of the cause giving rise to the treatment.
4. Illnesses or injuries derived from the practice of risky, imprudent or criminal actions on the part of the Beneficiary, whether direct or indirect; suicide attempt and its consequences; suicide of the beneficiary.
5. Illnesses or injuries resulting from treatments carried out by professionals not belonging to the medical teams designated by Cardinal Assistance and / or medical or pharmaceutical treatments which, having been commenced prior to initiation of the trip, have produced consequences throughout the same.
6. The treatment and / or check-up of chronic illnesses. Chronic illness refers to all organic and functional disorders altering normal lifestyle, which is permanent, and which requires long periods of care, palliative treatments and control. Some examples of these –although certainly not confined to the following - are chronic cardiovascular disorders, hypertension, chronic respiratory diseases, chronic renal affections, chronic gastrointestinal and liver disorders, affections with immunological compromise, whether the latter is a consequence of the disease itself or the drugs utilized for its treatment; acquired immune deficiency syndrome; cancer; diabetes; neurological diseases, etc.
7. All affections, ailments, etc. suffered as a consequence of: (i) a trip taken against advice issued by general practitioner, (ii) an activity carried out against the advice of the general practitioner and / or (iii) that the Beneficiary has not followed the suggestions and / or instructions regarding traveling restrictions and / or prophylactic treatment and / or vaccination emanated from national and / or international sanitary authorities. . Should it arise that the motive of the trip were for the treatment of a pre-existing illness, Cardinal Assistance reserves the right to investigate the connection between the current event and the previous ailment.
8. (i) Treatment for infectious and contagious diseases that must be reported to health authorities to isolate or quarantine, such as COVID-19 (Coronavirus), SARS, Leishmaniasis (in all its variants), Dengue, Chagas, Yellow fever , West Nile fever, Typhus, Malaria, Brucellosis, Hantavirus, Botulism, Cholera, without this list being exhaustive. (ii) Medical consultations and / or preventive treatment because the beneficiary has been in contact with people who have suffered infectious diseases such as hepatitis, meningitis, avian flu, swine flu (AH1N1), Severe Acute Respiratory Syndrome (SARS), COVID- 19 (Coronavirus), without this list being exhaustive. (iii) Treatment of diseases in the event of an epidemic or pandemic declared by national and / or international health authorities.
9. Consequences derived from the practice of dangerous sports as are, for instance, Hang gliding, Archery, Car racing, Aviation, Boxing, Scuba diving, Fencing, Water Ski, Jet Ski, Karate and other combat sports, Water bike, Snow bike, Motor racing and use of Quadricycles, Polo, Rappel, Snowboarding or Skiing outside authorized slopes and spots, Street Luge, Shooting, without the list being confined to the aforementioned items.
10. Consequences derived from the practice of adventure and / or risky sports as are, for instance, Mountain climbing with the use of ropes, Trekking, Rafting, Bungee jumping, Kayaking, Wave Runners, Hunting, Mountaineering, Mountain Bike, Sky-diving, Ballooning, Gliding, Parasailing, without the list being confined to the aforementioned items.

b) The Expenses listed below are hereby excluded from the assistance coverage:

1. Check-up of chronic conditions and treatments and / or preventive lab tests.
2. Medical check-ups, even when they have been prescribed by the treating doctor for the evaluation of the follow-up of an illness diagnosed during the trip and

/ or those which hold as object the reposition of medication, glasses, contact lenses, dental prostheses, etc. due to misplacement of the same.

3. Expenses for prostheses and of all kinds including endovascular prostheses, defibrillators, orthopedic articles, hearing aids, glasses, contact lenses, stents, crutches, wheelchairs, nebulizers, respirators, etc.
 4. Expenses in concept of hotels, restaurants and transportation.
 5. In the cases of hospitalization, extras and companion expenses are excluded
 6. The supply and / or reimbursements for vaccines, antibiotics, serums, antiviral, without the list being confined to the aforementioned items, when consequence cause overlap in preventive and / or prophylactic treatment.
 7. Beneficiary's health check consults, as well as lab tests or exams prescribed to that effect.
- c) In the case of Accidents, the injuries derived to the Beneficiary as a consequence of the events listed as follows are hereby excluded from the medical assistance services:
1. War, Invasions, Acts of War, Hostilities (declared war or not), Civil Wars, Rebellions, Revolutions, Military Insurrections, Usurpation of Power, including enlisting in the military with any armed forces of any country or international organization.
 2. Suicide, Attempted Suicide, Self-destruction, Self-inflicted Injuries or their attempt, whether in possession of mental faculties or not.
 3. Practicing or participating frequently or routinely in training sessions for the practice of sports such as snorkeling, mountaineering, skydiving, motor biking, Winter sports, professional sports or races which are not carried out by foot.
 4. Participating as driver or part of a team competing on skills and speed, with mechanical vehicles, or horseback riding (jumping or obstacle racing).
 5. Participating in the testing sessions of aircraft prototypes or other mechanical vehicles.
 6. Taking part in air-lifting activities (except chair lifts or cable cars) or in submarine operations or journeys.
 7. Use of aircrafts, including helicopters, unless as a passenger in regular airline or flight company with due authorization or in a helicopter which operates solely between commercial airports and heliports with the appropriate authorization for frequent transportation carrying ticket-paying passengers.
 8. Illicit acts on the part of the Beneficiary, which are against the law in the country where the illness or injury occurs.
 9. Notoriously dangerous acts on the part of the Beneficiary which are not justified by any professional necessity save for the case where the same is attempting to save lives or goods.
 10. Hospitalization as a result of an infection produced by the Human Immunodeficiency Virus (HIV) or variants, including Acquired Immune Deficiency Syndrome (AIDS), or related diseases.
 11. While driving any type of vehicle, the Beneficiary has a level of alcohol higher than is allowed by the law in the country where the illness or injury took place.
 12. Earthquakes, hurricanes or catastrophic events originated by the atomic energy.
 13. Maternity, including all hospitalizations carried out during pregnancy, as a consequence of the pregnancy, labor and delivery and up to 45 days after having given birth. Abortions are also excluded as well as all hospitalizations as a consequence of complications of the aforementioned case.
 14. Hospitalizations for routine medical check-ups or any other tests where no health disorders are detected.
 15. When hospitalization corresponds to: a) Plastic surgeries for pre-existing conditions; b) Cosmetic surgery, purely for beauty reasons, save for events where this procedure is necessary as a consequence of an accident; c) Alcoholism or drug addiction; d) Mental disorders; e) Cure of bed rest; f) Infectious and contagious diseases, compelled by Sanitary Authorities to be reported in order to isolate or quarantine.
 16. Pre-existing medical conditions. These are considered as such when they were contracted prior to the trip's commencement, whether or not the Beneficiary was aware of the fact, as well as their consequences and acuteness, including events where these become evident during the trip.
 17. Duel or fights- save for cases where legitimate defense was the motive – strikes or riots – in which the Beneficiary has participated as an active element – revolution or criminal corporation.
 18. Parallel performance in professions related to acrobatics, scuba-diving, hockey, breaking or taming of animals and manipulating of explosives or exposure to atomic radiations.
 19. Hospitalization in an Assistance Center not indicated by the medical department of Cardinal Assistance.
 20. Beneficiary's companion expenses.
 21. The following surgeries are hereby expressly excluded from the surgery services provided by Cardinal Assistance: implantation, replacement or repair of prostheses, or hoses or similar elements in Beneficiaries aged 75 or over, as well as all expenses which were originated prior, during or following surgery including, but not confined to: complementary lab tests, medical fees and / or assistance, post-surgery therapy, change of air tickets, hospital restaurant items, etc.
 22. In beneficiaries over the age of 75, all accidents, no matter the nature, are also hereby expressly excluded.

23.- Luggage tracking:

Cardinal Assistance shall assist the Beneficiary when overseas with all means at its disposal to track misplaced luggage which has been dispatched to the appropriate compartment of the same international flight where Beneficiary is traveling, without this implying any responsibility accountable to Cardinal Assistance.

24.- Compensation for loss of luggage:

a) Loss of complete luggage: If upon arrival of an international flight or immediate connection of same, the airline failed to deliver to the Beneficiary, one of the pieces of registered and duly dispatched luggage, Cardinal Assistance shall pay the Beneficiary a compensation sum which is calculated in the manner below described:

1. COMPLEMENTARY Compensation: Cardinal Assistance shall pay a complementary compensation to the one supplied by the airline. In this manner, Cardinal Assistance shall pay beneficiary the difference between what has been paid by the airline per kilogram and the amount of US\$ 40 (forty North American dollars) per piece of luggage, with a maximum limit of 3 (three) piece and up to the maximum limit stipulated in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

2. SUPPLEMENTARY Compensation: Cardinal Assistance shall pay a supplementary compensation to the one paid by the airline of US\$ 40 (forty North American dollars) per kilo misplaced and indemnified by the airline, up to a maximum cap of 25 kilos per piece, with a maximum limit of 2 pieces and up to the maximum stipulated in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and received.

Immediate connection. It is understood that "immediate connection" refers to the commuter flight stretches, which are part of an international flight, and Beneficiary boarding this second flight within 24 hours of having arrived at the first stretch, and without him having left the airport at any time.

Coverage for domestic or internal flights within República Argentina: This service is not included in all of the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

Supplementary Compensation for validities inferior to 15 days: This compensation modality is not included for those products which have validity inferior to 15 days. In these cases, COMPLEMENTARY compensation would apply.

b) Currency: Payments shall be carried out in the legal tender currency of the country of subscription to the services.

c) Exchange rate: Payments shall be effectuated in accordance to the exchange rate in force on the date of subscription to the services.

d) Declared amount: In no case shall the compensation for loss of luggage, teamed together with the indemnity received from the airline exceed the amount duly declared or claimed in the report presented to the airline by the Beneficiary, and if this were the case the supplementary or complementary compensation – as may correspond – shall be consequently limited.

e) Requisites for proceeding with compensation for loss of luggage:

1. That the Beneficiary has communicated to Cardinal Assistance's Assistance Center of the misplaced or missing luggage within 24 hours of issuance of P.I.R. or report form from the airline.

2. That the Beneficiary has dispatched his luggage to the luggage compartment of the same flight he is boarding, duly verified in his air ticket and carries out the report filing of the missing luggage to the responsible airline, upon arrival at destination.

3. That the loss of luggage has taken place between the moment where it has been surrendered to personnel authorized by the airline in order to be taken to the

appropriate compartment, and the moment in which it should have been delivered to the Beneficiary upon finalization of flight.

4. That luggage has been misplaced outside the territory of the country where the travel assistance service has been subscribed to, with the exception of losses produced in international flights arriving at the same, and with the exception that the product acquired includes coverage for domestic or internal flights in Argentina in accordance to what is established in item a) of the present clause.

5. This compensation shall be confined to whole missing piece and one (1) affected Beneficiary. In the case where the missing piece is in the name of several Beneficiaries holding different travel assistance services subscribed to in Cardinal Assistance, the compensation shall be divided between the same, so long as they are all affected, as may be verified in the report filed with the airline, which shall include the corresponding ticket numbers (name and ticket number of each affected party).

6. It is expressly established that it remains an essential condition for payment to take place, whether it is complementary or supplementary, the presentation of the original voucher extended by the responsible airline, accrediting it has effectively paid the affected Beneficiary the corresponding indemnity, as well as a copy of the report filed with the airline (P.I.R. form) issued in the name of the Beneficiary/ies and providing the travel ticket number corresponding to the Beneficiary and the quantity of missing kilograms, the travel ticket/s, the luggage ticket/s established in the documentation.

g) Exclusions of the benefit:

1. Under no circumstance shall Cardinal Assistance respond for missing pieces and / or total or partial damages produced in the contents of the luggage, nor in the suitcase/s or any other element where the same is transported.

2. Beneficiary shall be entitled to one sole compensation per trip, regardless of the number of vouchers issued in his name and / or number of losses suffered.

3. If claim issued by the Beneficiary to the airline were to be totally indemnified by the same, the Beneficiary shall not be eligible to any supplementary benefit from Cardinal Assistance.

4. Losses proven to have taken place in domestic flights, with the exception that the product acquired includes coverage for domestic or internal flights in Argentina in accordance to what is established in item a) of the present clause.

5. Persons not entitled to transportation of luggage.

h) Right to sole benefit per trip.

Beneficiary shall be entitled to one sole compensation for loss of luggage in the terms and conditions described in the preceding clauses, regardless of the number of luggage losses which may occur throughout validity of the travel assistance service subscribed to. If the same were an annual plan, he shall be entitled to one compensation per trip.

25.- Compensation for expenses in concept of delayed or loss of luggage.

This benefit is not included in all of the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

1. If any piece of Beneficiary's entire luggage were misplaced by an airline during an international flight, or the immediate connection of the same, and said luggage were unable to be located within the time terms stipulated for each type of service as is established in the Descriptive Table of the second clause from the moment in which Cardinal Assistance were informed of the fact, the Beneficiary shall receive a reimbursement of the amount established below, in concept of expenses that the Beneficiary were forced to incur in, in order to purchase the most necessary elements as a result of this loss.

2. If a certain amount of hours have elapsed since Cardinal Assistance has been informed of missing luggage and the same has not been located, beneficiary shall receive an additional amount of money in concept of reimbursement of expenses for the purchase of items of first necessity.

3. The number of hours shall depend on the product acquired. The mention number of hours is stipulated under section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

4. The maximum amount to be reimbursed shall vary in accordance to the type of product acquired. The mentioned amount is stipulated under the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

5. Coverage for domestic or internal flight in Argentina: This benefit is not included in all of the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you under the section PRODUCT, you may find whether the product acquired includes this benefit or not.

b) Requisites for proceeding with this compensation

1. Notify Cardinal Assistance of the loss / misplacement within 24 hours of P.I.R. or claim report being issued to the airline

2. The Beneficiary shall have to remain abroad during the terms stipulated, and the travel assistance service must be valid throughout that time. In the case of a service with annual validity, Beneficiary's stay abroad shall have to take place always within the number of days of assistance coverage per trip.

3. Prior to returning to the country of subscription to the travel assistance service and following the mentioned lapses of time, Beneficiary must get in touch with Cardinal Assistance in order to present the documentation and / or receiving instructions to that regard.

4. Beneficiary shall have to contact and / or present himself in the offices of Cardinal Assistance with the following documentation: voucher accrediting his subscription to the travel assistance service, passport, travel tickets, original claim filed with the airline (P.I.R. Form) and original receipts of the expenses incurred in for the purchase of first necessity articles up to the amount of the compensation requested. These receipts must correspond to the purchases effectuated by the beneficiary, at the location where the luggage was misplaced and between the dates of misplacement of luggage and request for compensation. These compensations are subject to the presentation and verification of the abovementioned documentation.

5. This compensation is per person, and not per piece of lost luggage. If two or more Beneficiaries shared the same piece of lost luggage, the compensation shall be divided between them.

c) Exclusion: If the piece of luggage were misplaced on the flight returning to country of origin, no compensation whatsoever shall be granted.

d) Right to sole benefit per trip: The Beneficiary shall be entitled to one sole compensation for loss of luggage in the terms and conditions described in the preceding clauses, regardless of the number of luggage losses which may occur throughout validity of the travel assistance service subscribed to, and even when the same had annual validity.

e) Non-accumulative compensations: The compensation established in clause 28.- is non-accumulative with the compensation of expenses established in the present clause.

26.- Advance of funds in concept of bail bond and legal assistance:

a) Advance of funds in cases of criminal trial due to accident: In those cases where a judicial, civil or criminal process is initiated against Beneficiary, where he is held accountable for an accident, Cardinal Assistance shall advance funds in concept of bail bond to the corresponding Court, if the same were placed under arrest, with the end of attaining his parole, up to a maximum amount which is established under the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, in accordance to the type of service hired. The advanced sum shall be considered a loan and Beneficiary is compelled to refund Cardinal Assistance as soon as possible and always within thirty (30) days of having granted said loan. The established loan shall be granted to the Beneficiary, upon real or personal pledge which must meet with the satisfaction of Cardinal Assistance.

b) Legal Assistance: Cardinal Assistance shall place for the Beneficiary requesting so, a lawyer to assume Beneficiary's defense in a civil or criminal action initiated with the object of holding him accountable for an accident. This benefit shall be granted in countries where Cardinal Assistance provides its services. Cardinal Assistance shall assume responsibility for the fees of the mentioned lawyer up to the maximum limit which is established under the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, in accordance to the type of service hired. If Beneficiary, outside of the case contemplated in above paragraph, required legal assistance in order to carry out claims or suits to third parties in concept of damages or other compensations for reasons due to accidents, Cardinal Assistance shall place a lawyer at his disposal who shall be able to advise him in the emergency in question, but Beneficiary shall be in charge of retaining his services as well of paying all legal fees and expenses which his case may generate. For having proposed the cited professional, Cardinal Assistance shall bear no responsibility whatsoever, nor shall Beneficiary be entitled to effectuate any claims whatsoever.

27.- Notebook Rental:

In the case where the Beneficiary of a voucher of Assistance Service suffered either the theft and / or misplacement of his notebook during his trip, he shall be entitled to a reimbursement of expenses incurred in concept of the rental of a computer of similar characteristics and up to a maximum sum which is established

under the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, in accordance to the type of service hired, as long as the following conditions are true:

1. That theft and / or misplacement has occurred during Beneficiary's trip.
2. That his Travel Assistance Service voucher is valid and in force on the date of the incident and rental.
3. That the notebook has been duly declared in customs when leaving country of residence of Beneficiary and upon entry to destination country.

For admissibility of this reimbursement, it shall be a prevailing condition that Beneficiary presents all documentation accrediting the occurrence (police report, customs declaration, rental receipt, etc.).

This benefit is not included in all of the products. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

28.- Translation of commercial documents:

If throughout his business trip, the Beneficiary of a Travel Assistance Service required to carry out the translation of a commercial document from Spanish to English, French and Portuguese, Cardinal Assistance shall assume charge of the situation, within 72 (seventy two) hours of having received the documentation to be translated following request of this service.

The maximum limit of words to be translated depends on the type of service subscribed to for the trip, whose specifications are established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. Under no circumstance, regardless of the amount of words contained in the document to be translated, shall Cardinal Assistance pay a sum exceeding the maximum limit established. In addition, Beneficiary shall be entitled to the translation of one sole document per trip.

This service is not included in all of the Travel Assistance Services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

29.- Reimbursement for cancelled trip.

a) Admissibility: When the Beneficiary of a voucher issued by Cardinal Assistance which includes this service, is compelled to cancel this trip for any of the reasons listed below, he shall be entitled to a reimbursement of expenses in the manner and up to the limits which correspond to the voucher in question up to the caps pursuant to the type of service subscribed to which is detailed in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. The sale conditions applied by travel agencies may not penalize with financial charges to the beneficiary over the charge applied by the direct provider.

b) Reasons for cancelling trip: Cardinal Assistance, shall reimburse the Beneficiary, up to the maximum limit corresponding to the voucher or travel assistance service subscribed to, for the expenses he has not been able to retrieve and which have been declared irretrievable, paid by the Beneficiary in concept of deposits or advances for hotel lodging and / or the cancellation charges applied by the authorized public transportation, pursuant to the General Conditions related to the tour or services acquired in the following cases:

1. Death of the Beneficiary.
2. Beneficiary has been in an accident which was followed by body injuries which prevent him from initiating his trip.
3. Beneficiary has become gravely ill which compels hospitalization for a period exceeding 3 days.
4. Death, accident followed by body injuries or serious illness which compels hospitalization for a period exceeding 3 days of spouse, parent, child or relative of immediate kinship (blood relative) of the Beneficiary.
5. The Beneficiary is summoned by Court to participate as witness or jury duty.
6. Damages in the beneficiary's residence or in his place of work which have been inflicted by a fire, theft or force of nature, which have made said location/s uninhabitable and which command the beneficiary's compulsive presence.
7. If the beneficiary's travel companion –as established in the package hired – were forced to cancel the trip in virtue of beneficiary's circumstances mentioned in above paragraph. It is understood that travel companion is the person sharing the same trip under the same conditions as the beneficiary, in equal conditions. He was therefore to stay in the same hotel, travel in the same means or travel in the same tour, and who is also himself a beneficiary of a similar travel assistance voucher.

c) Date of Occurrence: For admissibility, the reasons described in subsection b) shall have to take place from the date of subscription to the service and up to the date of initiating the trip.

d) Several parties: In the event of incidents / mishaps produced by one sole act which affects more than one Beneficiary, the maximum responsibility for Cardinal Assistance and the limit of expenses it may respond for shall not exceed for the affected Beneficiaries the amount of U\$S 50.000 (fifty thousand North American dollars) all together, regardless of the number of affected parties.

e) Exclusions:

- 1) No reimbursements shall correspond when the cancellation is carried out as a consequence of any of the exclusions detailed in clause 26 of the general conditions herein
- 2) No reimbursements shall correspond in the case where the Beneficiary and/or relatives causing the cancellation have turned 76 years of age by the date of subscription to the service.
- 3) For the cases where the travel agency penalizes the beneficiary due to cancellation of trip, this fine is not included within the reimbursement.

f) Obligations of the Beneficiary, Accreditation and Evaluation: The Beneficiary, or, in case of death, his heirs shall have to present before Cardinal Assistance all supporting documentation of the mentioned events. To that end, they shall have a lapse of 24 hours from the occurrence of the events to carry out the corresponding claim / report and to present the supporting documentation. The documentation to be presented shall be, among others, the following:

1. Complete round trip travel ticket;
2. Copy of passport
3. Voucher issued by Cardinal Assistance;
4. Invoices and receipts of payments carried out to the Travel Agency where he subscribed to the service; these invoices and receipts must be in line with the declaration carried out by the Travel Agency;
5. In the event of accident or illness, complete medical records;
6. In the event of death, a copy of the death certificate duly legalized
7. Proof of kinship
8. In case of accident or other mishaps, a police report, payment invoices and / or receipts of the trip's expenses which are deemed necessary for the evaluation of the case.
9. The reimbursement shall be carried out as long as the Beneficiary has reserved and paid for the concept to be reimbursed prior to the occurrence of the respective incident.
10. It is indispensable for the admissibility of the reimbursement that:

a) Beneficiary has acquired and paid for his travel assistance voucher at a prior date, on the same date or a maximum of 3 (three) days after having subscribed to the service with the Travel Agency and/or Tour Operator in virtue of which he has carried out the due deposits or expenses whose reimbursement beneficiary is requesting.

b) Beneficiary has subscribed to the voucher within a minimum of 15 (fifteen) days prior to the date of trip's initiation.

c) Beneficiary has informed Cardinal Assistance of the cancellation within a minimum of 48 (forty eight) hours prior to the trip's initiation.

g) Subrogation: The Beneficiary waives in favor of Cardinal Assistance, all rights and actions which may correspond against third parties responsible for the damages caused to him up to the amount which Cardinal Assistance has reimbursed the Beneficiary as a consequence of the incident.

h) Reimbursement: Cardinal Assistance shall reimburse the Beneficiary all expenses not retrieved in the same currency in which he has paid for the trip, in complete agreement with the information established in the Agency's receipts. Any refunds/ pay backs received by the Beneficiary from any of the providers as a consequence of the same incident shall be deducted from this reimbursement. Should there be legal impediments to effectuate the payments in a foreign currency, these shall be carried out in local currency, taking the official exchange rate in force the day before the payment.

This benefit is not included in all of the Travel Assistance Services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

30.- Compensation of expenses in cases of service extension:

When the Beneficiary of a Cardinal Assistance travel assistance service voucher unexpectedly extends his stay abroad for a minimum period of 15 days and requests the issuance of a new service voucher under the conditions described in clause 36 of the general conditions herein, Cardinal Assistance shall take in charge the expenses corresponding to the procedures involved in the change of air ticket, whether the concept is related to a fine issued by the airline or a difference in tariffs up to the maximum limit detailed in the Descriptive Table of the second clause. This compensation shall be carried out through a debit in the sale price of the new and extended travel assistance service voucher.

In order to access this service the Beneficiary must present at the moment of the request, all documentation corresponding to travel tickets and payment receipts of the fine and / or difference in tariffs.

This benefit is not included in all of the Travel Assistance Services. The Descriptive Table on the second clause specifies which type of services has this benefit.

31.- Reimbursement of expenses for cancellation of trip: "All Concepts" Modality

This benefit is not included in all of the Travel Assistance services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT, you may find whether the product acquired includes this benefit or not.

This provision may apply as "Supplement" or "Upgrade" to the service acquired. On the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT you may find whether the product acquired includes this service in modality UPGRADE. The present UPGRADE improves and replaces the service "Reimbursement for Cancellation of Trip" included free of charge in your Travel Assistance Service. If your Travel Assistance Service does not include this benefit, the present UPGRADE allows to add this benefit to the corresponding General Conditions. The purchase of this UPGRADE or SUPPLEMENT is established in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under the section PRODUCT.

a) Admissibility: When beneficiary bearing a voucher issued by Cardinal Assistance which includes this benefit, is forced to cancel his trip for any of the reasons listed in item c) of this clause, he shall be entitled to the reimbursement of expenses under the modalities and up to the limit which correspond in accordance to the voucher acquired pursuant to the maximum cap which may correspond per type of service hired and which is established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

b) Reasons for cancellation of trip: Cardinal Assistance shall reimburse beneficiary, up to a maximum limit corresponding to the travel assistance voucher he has subscribed to, for all of the expenses which have been deemed irretrievable and paid for by the beneficiary in concept of deposits or advances towards hotel lodgings and/or cancellation charges from the authorized public transportation company, pursuant to the General Conditions of the tour or services acquired, whatever the reason for the cancellation and always so long as the beneficiary meets with the following requisites:

1. Beneficiary has acquired and paid for his travel assistance voucher at a prior date, on the same date or a maximum of 3 (three) days after having subscribed to the service with the Travel Agency and/or Tour Operator in virtue of which he has carried out the due deposits or expenses whose reimbursement beneficiary is requesting.

2. Beneficiary has subscribed to the voucher within a minimum of 15 (fifteen) days prior to the date of trip's initiation.

3. Beneficiary has informed Cardinal Assistance of the cancellation within a minimum of 48 /forty eight) hours prior to the trip's initiation.

c) Risk: When the cancellation of trip takes place due to a reason which varies from those listed in clause 33, the amount of 25% (twenty five per cent) shall be deducted from his reimbursement and which shall run with the beneficiary. This franchise shall be applied over the irretrievable loss of deposits or expenses paid for in advance for the trip in accordance to the general conditions of the contract subscribed to by the beneficiary with the Travel Agency and/or Tour Operator. The sale conditions applied by the travel agency may not penalize the beneficiary with financial charges more than the penalty applicable by the direct provider.

d) Date of Occurrence: The reasons described in subsection b) shall have to take place from the date of subscription to the service and up to the date of trip's initiation for admissibility of benefit.

e) Several parties: In the event of incidents / mishaps produced by one sole act which affects more than one Beneficiary, the maximum responsibility for Cardinal Assistance and the limit of expenses it may respond for shall not exceed for the affected Beneficiaries the amount of U\$S 50.000 (fifty thousand North American dollars) all together, regardless of the number of affected parties.

f) Exclusions:

1 – Events not reported within 24 hours of occurrence of event which gave rise to the need of cancellation.

2 – Participation in Criminal Corporation.

3 – Injuries on the beneficiary which have been self-inflicted.

4 – Alcoholism.

5 – Use of drugs, drug addiction or the use of medication which has not been prescribed by a medical doctor.

6 – No compensation shall correspond when the cancelation of trip is due to a natural catastrophe (see clause 44).

7 – No indemnity shall correspond to persons who are over the age of 75 at the type of subscription to the trip.

g) Obligations of the Beneficiary, Accreditation and Evaluation: The Beneficiary, or, in case of death, his heirs shall have to present before Cardinal Assistance all supporting documentation of the mentioned events. To that end, they shall have a lapse of 24 hours from the occurrence of the events to carry out the corresponding claim / report and to present the supporting documentation. The documentation to be presented shall be, among others, the following:

1. Complete round trip travel ticket;

2. Copy of passport

3. Voucher issued by Cardinal Assistance;

4. Invoices and receipts of payments carried out to the Travel Agency where he subscribed to the service; these invoices and receipts must be in line with the declaration carried out by the Travel Agency;

5. In the event of accident or illness, complete medical records;

6. In the event of death, a copy of the death certificate duly legalized

7. Proof of kinship

8. In case of accident or other mishaps, a police report, payment invoices and / or receipts of the trip's expenses which are deemed necessary for the evaluation of the case.

9. The reimbursement shall be carried out as long as the Beneficiary has reserved and paid for the concept to be reimbursed prior to the occurrence of the respective incident.

10. It is indispensable for the admissibility of the reimbursement that:

a) Beneficiary has acquired and paid for his travel assistance voucher at a prior date, on the same date or a maximum of 3 (three) days after having subscribed to the service with the Travel Agency and/or Tour Operator in virtue of which he has carried out the due deposits or expenses whose reimbursement beneficiary is requesting.

b) Beneficiary has subscribed to the voucher within a minimum of 15 (fifteen) days prior to the date of trip's initiation.

c) Beneficiary has informed Cardinal Assistance of the cancellation within a minimum of 48 /forty eight) hours prior to the trip's initiation.

d) Subrogation: The Beneficiary waives in favor of Cardinal Assistance, all rights and actions which may correspond against third parties responsible for the damages caused to him up to the amount which Cardinal Assistance has reimbursed the Beneficiary as a consequence of the incident.

e) Reimbursement: Cardinal Assistance shall reimburse the Beneficiary all expenses not retrieved in the same currency in which he has paid for the trip, in complete agreement with the information established in the Agency's receipts. Any refunds/ pay backs received by the Beneficiary from any of the providers as a consequence of the same incident shall be deducted from this reimbursement. Should there be legal impediments to effectuate the payments in a foreign currency, these shall be carried out in local currency, taking the official exchange rate in force the day before the payment.

32. - Compensation for damaged luggage:

This benefit is not included in all of the Travel Assistance Services. The Cardinal Assistance travel assistance voucher, under section PRODUCT which has been sent and delivered to you establishes whether the product acquired includes this benefit or not.

If at the arrival of an international trip the airline delivers any piece of beneficiary's luggage - duly registered and dispatched - bearing signs of damage to same, Cardinal Assistance shall coordinate the means and assume the charges for expenses incurred towards repairing the luggage up to the maximum cap stipulated in section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

a) Requisites for admissibility for compensation of damaged luggage:

- Beneficiary has request the issuance of his P.I.R. form (Property Irregularity Report) at the transport company's counter. In order to process this document, it constitutes a requisite that the same is requested immediately following identification of damage, before leaving the premises of the port of arrival and presenting original ticket evidencing duly dispatched luggage.
- That beneficiary carries out the damage report within 24 hours of having been issued P.I.R. at the corresponding transport company, and has communicated the event to the Assistance Center of Cardinal Assistance.
- That beneficiary has dispatched his luggage to the luggage compartment of the corresponding transport company, fact verifiable in his ticket or boarding pass and that beneficiary effectuates the claim of damage to the responsible transport company upon arrival at destination.
- That damage has taken place between the moment where he surrenders luggage to personnel authorized by the transport company to be boarded and the moment where beneficiary has concluded the transportation.
- That luggage has been damaged outside of the country where travel assistance voucher has been issued, save for the damages produced during international transfers which arrive at the same.
- That damaged luggage had been dispatched in perfect conditions. All luggages which had been registered as showing signs of damaged at the moment of dispatch is hereby excluded.
- This compensation shall be confined to one (1) sole piece and one (1) sole damaged beneficiary. In the case where the damaged piece is in the name of several beneficiaries of different travel assistance service vouchers issued with Cardinal Assistance, this compensation shall be divided between them, so long as their names are included in the damage report, including the travel tickets numbers (name and number of travel ticket of each damaged party).
- It is hereby stated that it shall constitute an essential condition for compensation service, for beneficiary to present original voucher issued by the responsible transport company (P.I.R. Form), and in the name of the beneficiary bearing the corresponding travel ticket number and luggage ticket which was delivered at the moment of dispatching with Transport Company.
- Coverage for domestic or internal flights in Argentina: This service is not included in all of the products. The Cardinal Assistance travel assistance voucher which has been sent and delivered to you details whether this service is included, under the section PRODUCT.

b) Exclusions of the Benefit:

- In no case shall Cardinal Assistance respond for missing pieces and/or total or partial damage produced in the contents of the luggage, nor in the suitcase/s or any other elements where luggage is being transported.
- Beneficiary shall be entitled to one sole compensation per trip, regardless of the amount of vouchers issued in his name or the number of damaged pieces.
- Persons not entitled to carry luggage.
- All luggage bearing signs of damage at the moment of dispatch are hereby excluded from the coverage.

c) Right to one sole benefit per trip

Beneficiary shall be entitled to one sole compensation instance for damaged luggage in the terms and conditions established in the preceding clauses, regardless of the number of damages which may take place during the validity of the travel assistance service beneficiary has subscribed to.

33.- Compensation of expenses for trip delay

This service is not included in all of the products. The Cardinal Assistance travel assistance voucher which has been sent and delivered to you details whether this service is included, under the section PRODUCT and is applicable exclusively to sea transportation.

Should beneficiary's international flight with destination to boarding port be delayed or cancelled and this fact leads to the impossibility of boarding and beneficiary has no transportation alternatives, Cardinal Assistance shall reimburse beneficiary in concept of penalty fees paid for by beneficiary for catch up cruises or hotel expenses for a maximum amount corresponding to the type of voucher subscribed to which may be found under section PRODUCT in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you .

The reimbursement shall be effectuated upon presentation by beneficiary of original receipts and a statement issued by the airline certifying said delay or cancellation. In order to access this reimbursement, beneficiary shall have to contact the corresponding Assistance Center from the airport of occurrence.

This service shall not be provided if beneficiary is traveling with a ticket subject to availability, nor within the country where he has subscribed to the service.

34.- Home and Road Assistance:

The bearer of the Travel Assistance Service is also Beneficiary of a Home and Road Assistance voucher, for the period of time stipulated in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under section PRODUCT. In order to activate the service, the Beneficiary must request so independently from to Travel Assistance voucher issuance.

This benefit is not included in all of the travel assistance services. . In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

The area of coverage of the Home and Road Assistance services is NATIONAL; included only in products sold in Argentina to Argentine residents.

The service of Road Assistance is provided exclusively during a trip, and it starts at 100km away from the Beneficiary's home address.

Service and Coverage Details	Assistance Service	Home and Road Assistance services included in certain Travel Assistance services	Road Assistance services included in "NATIONAL" Travel Assistance services
Services Validity	Road	During 6 months since date of registration	During the same validity of travel assistance voucher
Services Validity	Home	During 6 months since date of registration	Not Included
Coverage Area	Road	During trip, from 100km away from registered address- Argentina only	During trip, from 100km away from registered address- Argentina only
Roadside light mechanics	Road	Included	Included
Vehicle towing and transfer to the nearest garage	Road	Up to 30 km	Up to 30 km
Tire replacement	Road	Included	Included
Fuel and lubricant supply	Road	Included	Included
Spare parts tracking and delivery	Road	Included	Included
Substitute Vehicle in case of robbery or total destruction	Road	72 hours	72 hours
Vehicle storing or custody	Road	Included	Included
Chauffer service	Road	Included	Included
Passengers' transfer and accommodation in case it cannot be repaired	Road	Yes. Within 72hs	Yes. Within 72hs
Plumbing	Home	Reference Information	Not Included
Gas fitting	Home	Reference Information	Not Included

Electricity	Home	Reference Information	Not Included
Locksmithing and glassworks	Home	Reference Information	Not Included
Painting	Home	Reference Information	Not Included
Building work	Home	Reference Information	Not Included
Heating	Home	Reference Information	Not Included
Air conditioning	Home	Reference Information	Not Included
Carpentry and ironwork	Home	Reference Information	Not Included

The general conditions for these services are available in our offices or they may be requested by email at: turismo@cardinalsisa.com

35.- Compensation of expenses in the case of modification and extension of coverage:

When the beneficiary of a Cardinal Assistance travel assistance voucher unexpectedly decides to extend his stay abroad for a minimum period of 15 days and requests the issuance of a new voucher in the conditions described in the "Requirements for a new service voucher issuance" clause of the general conditions herein, Cardinal Assistance shall assume the charges corresponding to the procedure involved in the change of air ticket date, be it in concept of penalty fines or the difference between tariffs up to a maximum amount which is established in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under section PRODUCT. This compensation shall be carried out by way of a debit effectuated on the price of the new travel assistance voucher. In order to access this service, beneficiary must present at the moment of request the corresponding documentation in relation to tickets and receipts on the penalty fine and /or difference in tariff.

This benefit is not included in all of the travel assistance services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

36.- Insurance

The insurance policies included in Cardinal Assistance's travel assistance service are granted without any additional cost to the beneficiaries and are issued in accordance to the legal provisions in force in each country. Cardinal Assistance hires these insurance policies for the benefit of its clients, therefore, Cardinal Assistance reserves the right to introduce changes in their coverage or to suspend them without any due notification in accordance with the provisions of the legislations of the local insurance policies. The complete text of the policies is available to the public in the offices of Cardinal Assistance in the country of issuance of the travel assistance service voucher.

a). Accidents Insurance in the event of Accidental Death in Public Transportation

This benefit is not included in all of the travel assistance services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

- 1) **Insured Person:** Bearers or subscribers holding **Cardinal Assistance** Vouchers which include this benefit are covered by this insurance free of charge in accordance to what is established in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under section PRODUCT. The insured person, hereinafter, "Insured Person" must be 75 years of age or under at the moment of occurrence of the accident.
- 2) **Insured Risk:** It covers the accidental death of the "Insured Person" occurred while carrying out a trip as a passenger in public transportation as long as he has paid for the corresponding ticket and the transportation is duly authorized by the corresponding authorities. With regard to air flights, in order for the coverage to be valid, the same requisites must be true: the "Insured Person" must be travelling as a passenger, having duly paid for his travel ticket in an aircraft with wings belonging to and operated by an airline authorized to fly planes, in both cases they must have a permit enabling them to provide regular transportation for passengers.
- 3) **Territorial validity:** The coverage shall not be valid to any effect within the country of residence of the "Insured Person" neither within the country of issuance of **Cardinal Assistance's** travel assistance service, nor within the country where the "Insured Person" is at the time of acquiring the same.
- 4) **Insured Amounts:** It is understood that the insured amount is the maximum amount for which the insurance company will respond on the risk it covers. The "Insured Person" shall be insured by the amount established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. In the event of an accident which involves more than one person, the maximum responsibility for the insurance company for all of the insured persons involved shall not exceed U\$S 2.000.000 (two million North American dollars) all together for the **Cardinal Assistance** travel assistance vouchers. The mentioned amounts shall be distributed in equal parts between the affected parties, and the maximum limit corresponding to each "Insured Person" in accordance to the type of service subscribed to establish in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you shall be maintained.
- 5) **Beneficiaries:** The beneficiaries of these policies are the legal heirs, save for the case where the bearer of the **Cardinal Assistance** travel assistance service voucher has expressly designated in writing others as beneficiaries. The bearer or holder of the **Cardinal Assistance** voucher shall have to provide formal notice at the offices of **Cardinal Assistance's** in the country of the voucher's issuance prior to embarking on the trip.
- 6) **Reporting of Accident:** The beneficiaries shall have to report the event of the accident within 3 (three) days of occurred or knowledge of occurrence
- 7) **Exclusions:** All of the usual exclusions of regular and / or legal application for these types of policies and approved by the local Insurance Market Controlling Institution corresponding to the country where the **Cardinal Assistance** travel assistance voucher has been issued. The complete text of the policies is available to the public in the offices of **Cardinal Assistance** in the country of issuance of the travel assistance service voucher.
- 8) **Validity:** The term of validity of the insurance policy shall be the same as the one corresponding to the **Cardinal Assistance** travel assistance service voucher.

b) Accidents Insurance in the event of Accidental Death 24 hrs.

This benefit is not included in all of the travel assistance services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

- 1) **Insured Person:** Bearers or subscribers holding **Cardinal Assistance** Vouchers which include this benefit are covered by this insurance free of charge in accordance to what is established in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, under section PRODUCT. The insured person, hereinafter, "Insured Person" must be 75 years of age or under at the moment of occurrence of the accident.
- 2) **Insured Risk:** It covers the accidental death of the "Insured Person" while he is carrying out his trip and as a consequence of any accident, including those listed in clause 39 (thirty nine), item a)2) of the preceding paragraph, as long as the "Insured Person" is 70 years of age or under at the time of the accident.
- 3) **Territorial validity:** The coverage shall not be valid to any effect within the country of residence of the "Insured Person" neither within the country of issuance of **Cardinal Assistance's** travel assistance service, nor within the country where the "Insured Person" is at the time of acquiring the same.
- 4) **Insured Amounts:** It is understood that the insured amount is the maximum amount for which the insurance company will respond on the risk it covers. The "Insured Person" shall be insured by the amount established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. In the event of an accident which involves more than one person, the maximum responsibility for the insurance company for all of the insured persons involved shall not exceed U\$S 2.000.000 (two million North American dollars) all together for the **Cardinal Assistance** travel assistance vouchers. The mentioned amounts shall be distributed in equal parts between the affected parties, and the maximum limit corresponding to each "Insured Person" in accordance to the type of service as established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you shall be maintained.
- 5) **Beneficiaries:** The beneficiaries of these policies are the legal heirs, save for the case where the bearer of the **Cardinal Assistance** travel assistance service voucher has expressly designated in writing others as beneficiaries. The bearer or holder of the **Cardinal Assistance** voucher shall have to provide formal notice at the offices of **Cardinal Assistance's** in the country of the voucher's issuance prior to embarking on the trip.
- 6) **Reporting of Accident:** The beneficiaries shall have to report the event of the accident within 3 (three) days of occurred or knowledge of occurrence
- 7) **Exclusions:** All of the usual exclusions of regular and / or legal application for these types of policies and approved by the local Insurance Market Controlling

Institution corresponding to the country where the **Cardinal Assistance** travel assistance voucher has been issued. The complete text of the policies is available to the public in the offices of **Cardinal Assistance** in the country of issuance of the travel assistance service voucher.

8) **Validity:** The term of validity of the insurance policy shall be the same as the one corresponding to the **Cardinal Assistance** travel assistance service voucher.

c) Insurance for Total and Permanent Disability due to Accident in Public Transportation

This benefit is not included in all of the travel assistance services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

1) **Insured Person:** Beneficiaries holding the Cardinal Assistance service voucher which includes this insurance free of charge in accordance to the specifications established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent delivered to you are covered with this policy, hereinafter "Insured Person". The "Insured Person" must be up to 75 years of age at the moment of the accident.

2) **Insured Risk:** It covers the total and permanent disability of the "Insured Person" while travelling as a passenger in public transportation for people so long as the travel ticket has been paid for, in a means which is being operated under a legal and valid license and that the "Insured Person" is 75 years of age or under at the moment of the accident. In the case of air transportation, the same must meet the following requisites: the "Insured Person" shall have to be traveling as a passenger having paid for the corresponding ticket in an aircraft with thin wings which belongs to and is being operated by an authorized airline or company authorized to provide regular air transportation for passengers.

3) **Territorial Validity of the coverage:** The coverage shall not be valid to any effect within the country of residence of the "Insured Person"; neither within the country of emission of the Cardinal Assistance service voucher nor within the country where the "Insured Person" is at the moment of acquiring the same.

4) **Insured Amount:** It is understood by the term "Insured Amount", applies to the maximum amount for which the insurance company covering this risk will respond. The "Insured Person" shall be insured with the sum stipulated in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you. In the case of an accident which involves more than one person in one same event, the maximum responsibility for which the insurance company will respond for all the insured persons shall not exceed U\$S 2.000.000 (Two million North American Dollars) jointly for the vouchers issued by Cardinal Assistance. The mentioned sums shall be distributed in equal parts amongst all of the damaged parties, and the maximum cap for the insured risk which corresponds in accordance to the services acquired as established in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you for each "Insured Person" shall be maintained.

5) **Payment of Benefits:** The benefit shall be paid directly to the "Insured Person" once the permanent disability has been established in accordance to the general conditions of the policy.

6) **Reporting of the accident:** The beneficiaries shall have to report the incident within 3 (three) days of occurrence or knowledge of occurrence.

7) **Exclusions:** All of the habitual and / or legal exclusions for this type of coverage and approved by the Comptroller Organism of Insurance Companies of the country where the Cardinal Assistance voucher is issued. The complete text of these policies is available to the public in the offices of Cardinal Assistance in the country of emission of the service voucher.

8) **Validity:** The validity of the coverage shall be equal to the validity of the Cardinal Assistance service voucher.

d) Insurance for Cancellation or Interruption of Trip

This benefit is not included in all of the travel assistance services. In the Cardinal Assistance travel assistance voucher which has been sent and delivered to you, you will find under the section PRODUCT whether the product acquired includes this benefit or not.

The Insurance Company shall cover exclusively and in accordance to the type of service acquired up to the caps established for each type of service which is detailed in section PRODUCT "Insurance for Cancellation of Trip" and "Insurance for Interruption of Trip" of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

To the effects of this coverage, it is understood that "**Cancellation of Trip**" translates to the impossibility to carry out a trip as long as the causes which gave rise to the event occur as a necessary and inevitable consequence of the reasons listed in item 2) of this clause, it is understood that "**Interruption of Trip**" translates to the impossibility to continue with a trip in course as long as the causes which gave rise to the event occur as a necessary and inevitable consequence of the reasons listed item 2) of this clause.

1) **Insured Person:** Beneficiaries holding the Cardinal Assistance service voucher which includes this insurance free of charge are covered with this policy, hereinafter "Insured Person".

2) **Insured Risk:** The Insurance Company shall reimburse the "Insured Person" in virtue of Cardinal Assistance service voucher, for the irretrievable loss of deposit payments or expenses paid in advance in accordance to the general conditions of the contract in force with the travel agency and / or tourist operator, as long as the cancellation is produced in a necessary and inevitable manner as a consequence of the following:

a) Death or serious illness of an urgent nature and which leads to "Insured Person's" hospitalization and/or to remain confined or bedridden, thus preventing him from initiating and/or continuing with a trip.

b) Death or hospitalization for over 3 (three) days due to accident or declared illness in a sudden manner of the "Insured Person's" spouse, parents, siblings or children. The enumeration is not confined to these items.

c) "Insured Person" has been summoned to appear in court, having received the notification after having subscribed to the service.

d) "Insured Person" has been declared in quarantine by competent sanitary authorities after having subscribed to the service.

e) Coverage under the instances contemplated in items b), c) and d) shall extend to spouse or children of the "Insured Person", in the case where the same are carrying out the same trip, and as long as they are also "Insured Persons" themselves, and are also forced to cancel or interrupt the trip due to the death, accident, illness, court notifications and / or quarantine.

f) Summons to appear as a witness, jury or court which impedes beneficiary from travelling on the dates stipulated on the voucher.

g) Damages inflicted by fire, theft or force of nature in beneficiary's residence or place of work which have made said locations uninhabitable and justify his compulsive presence.

h) Should the beneficiary's travel companion (as stipulated in the travel package) be forced to cancel the trip due to BEARER'S cancellation due to any of the reasons listed above. It is understood that "travel companion" signifies the person sharing in on the same trip under the same conditions and dates as the BEARER. He shall therefore have to be staying at the same hotels, travel in the same cabin in cruise or flight, in the same tour and must also himself be a BEARER of a travel assistance service voucher.

3) **Scope of the coverage:** It is hereby expressly established that the indemnities shall contemplate the figures stipulated in the section PRODUCT, in the subsections "Insurance for Cancellation of Trip" and "Insurance for Interruption of Trip" of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

a) "**Cancellation of Trip**": This insurance covers the risk of cancellation of trip from the moment where the "Insured Person" subscribes to the trip up to the moment where the same is to be initiated. This insurance may contain "sub-limits" per type of service within the limit to be indemnified. These sub-limits are established in the section PRODUCT in the subsections "Insurance for Cancellation of Trip" and "Insurance for Interruption of Trip" in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

b) "**Interruption of Trip**": This insurance covers the risk of necessity to interrupt the trip from the moment where the "Insured Person" has initiated the trip up to the moment where the same has come to an end. This insurance may contain "sub-limits" per type of service within the limit to be indemnified. These sub-limits are established in the section PRODUCT in the subsections "Insurance for Cancellation of Trip" and "Insurance for Interruption of Trip" in the Cardinal Assistance travel assistance voucher which has been sent and delivered to you.

4) **Requisites for proceeding with the indemnity:** The "Insured Person" has advised Cardinal Assistance of the occurrence of event within 24 hours established in article 46 of the Insurance Law.

5) **Claims:** In case of accident, the "Insured Person" shall have to immediately communicate, under penalty of nullity, the occurrence of the event to Cardinal Assistance within 72 hours. Cardinal Assistance shall proceed to verify the reported case with its medical team. The Insurance Company shall provide a form which shall have to be filled out, and the same shall have to be delivered to Cardinal Assistance along with the following elements:

a) Complete travel tickets; b) Photocopy of passport; c) Cardinal Assistance voucher including the insurance certificate for cancellation/interruption of trip certificate; d) Invoices and receipts of payments carried out to the agency where the services were subscribed to; these invoices and receipts shall have to match the declarations effectuated by the agency of the Insurance Company; e) Penalty letter; f) In the case of death, a copy of the corresponding certificate, duly legalized.

6) Exclusions: No indemnity shall apply in this coverage when the cancellation or interruption is produced as a consequence of any of the following:

- a) Chronic or pre-existing illnesses contracted prior to date of certificate issuance, whether they were known or not by the "Insured Person", spouse, parents, siblings or children, as well as its exacerbation, consequences and effects.
- b) Accidents caused directly or indirectly by the practice of dangerous sports such as mountaineering, skiing outside of official slopes, water-ski, car racing, competition motor-biking, boxing, sky diving and all other exercises or athletic activities related to acrobats which hold as object proof of exceptional characters or while participating in trips to unexplored zones.
- c) Participation in criminal Enterprise.
- d) Self-inflicted injuries.
- e) Alcoholism.
- f) Use of drugs, drug addiction or use of un-prescribed medication.
- g) Pregnancy (unless the same has been verified after reservation of trip).
- h) Any type of mental illness.
- i) No indemnity shall correspond to persons who are over 75 years of age at the date of subscription to the trip.

7) Validity: The validity of this coverage shall be equal to the one established in Cardinal Assistance's service voucher.

37.- Reimbursements

a) Admissibility: Cardinal Assistance will proceed to reimburse the expenses made in the following cases and situations always within the established limits for each type of expense and product, and when there exists authorization granted by Cardinal Assistance Center.

1. Expenses originated under circumstances which prove impossible to get in touch with the Assistance Center or in cases of emergency carrying a life or death threat.
2. Expenses for medication.
3. Expenses generated by assistance services received in locations where Cardinal Assistance does not provide service directly, so long as these have been previously authorized by the Assistance Center.-
4. Reimbursement of expenses due to delayed or cancelled flight.
5. Compensation of expenses incurred due to misplaced or delayed luggage.
6. Tickets in the cases contemplated in "Return trip" and "Return trip due to Death of family Member" clauses.
7. Expenses for hotel due to convalescence.
8. Reimbursement for cancellation of trip.
9. Reimbursement of costs in concept of calls to the Assistance Center, in accordance to clause 9.
10. Reimbursement of costs in concept of rental of notebook, in accordance to clause 27.
11. Reimbursement of costs in concept of replacing personal documents and credit cards, in accordance to clause 21.

b) Proceeding:

- 1) The term within which to request a reimbursement: 60 days commencing on the date of beneficiary's return to country of residence.
- 2) Request for reimbursement: The reimbursement must be requested in writing, by way of a note addressed to Cardinal Servicios Integrales S.A., and attaching all original receipts, a copy of beneficiary's personal document or Passport, medical information when applicable in full compliance with the present General Conditions, police report when applicable and any other documentation when requested to Cardinal Assistance depending on the nature of the expense and on the clauses cited in above subsection a) either by mail at beneficiary's charge, personally or by way of the issuing travel agency and /or region's general sales agent if there were any.
- 3) Cardinal Assistance Right: Cardinal Assistance is entitled to request all necessary documentation to support the admissibility of the reimbursement based on the facts declared. Failure to present the mentioned documentation shall cancel out the terms and shall liberate Cardinal Assistance from effectuating any reimbursements whatsoever.
- 4) Response: Cardinal Assistance shall have thirty days commencing on the day of reception of the necessary documentation to respond to the beneficiary whether it will proceed with the reimbursement or not.
- 5) Currency: Reimbursements shall be carried out in the legal currency of the country of subscription to the travel assistance service.
- 6) Location and date of payment: Reimbursements shall be carried out once the trip has been concluded in the country of residence of the beneficiary in accordance to the address declared and /or in the country of subscription to the travel assistance service. Cardinal Assistance shall have thirty days from the moment it has consented to reimburse beneficiary to carry out the payment in a manner by it determined.
- 7) Type of Exchange Rate: the Exchange rate to be applied shall be the one in force on the date of the reimbursements.
- 8) Limit: The amount to be reimbursed shall not exceed the tariffs and rates in force pursuant to habits and customs in the country where the expenses were generated, nor the limit of expenses contemplated in the section PRODUCT of the Cardinal Assistance travel assistance voucher which has been sent and delivered to you for the service in need of reimbursement.

38.- Request to cancel the service voucher:

The process to cancel the request for travel assistance services may be initiated within a minimum of 72 hours prior to commencement of voucher's validity. Only requests to cancel service voucher and /or reimbursements for cancellation or postponement of trip due to circumstances of Force Majeure shall be accepted.

No requests to cancel voucher shall be accepted under any circumstance once coverage of the services have commenced. Once voucher validity is in force, all rights to request its cancellation shall automatically cease, and the beneficiary shall not be entitled to any compensation of any nature.

The procedure carries an administrative cost of U\$S 5 for vouchers of up to 22 days' validity, U\$S 10 for voucher of up to 90 days' validity and U\$S 20 for vouchers whose validity exceeds 91 days.

This procedure must be carried out by personally going to the issuing travel agency or in the commercial offices of the region's general sales agent and presenting the following documentation:

1. Written request of the travel assistance service voucher's beneficiary expressing the reason why the programmed trip shall not take place.
2. Passport and photocopy where requester's identity, photo and signature are established.
3. Passport and photocopy where stamp and note expressing the denial of a visa is registered.
4. Original certificate and a copy of the certificate issued by the embassy or consular authority expressing the rejection or denial of a visa.
5. Complete original voucher of the travel assistance service.
6. Money in the currency of North American dollars (U\$S) to cover the corresponding administrative costs or its equivalent in local currency in force on the day of payments of said administrative costs.

As per the request of different consulates and embassies, vouchers which have been cancelled shall be reported as such with these authorities.

39.- Requisites for the issuance of a new service voucher.

The Travel Assistance Services must indefectibly be acquired prior to date of commencement of trip of Beneficiary in his country of habitual residence, in other words, it may not be acquired when Beneficiary is overseas, after commencement of trip. Without prejudice to the aforementioned, when Beneficiary unexpectedly extends his stay overseas he may request the issuance of a new service voucher under the following conditions:

- a) Beneficiary must request the issuance of his new voucher exclusively to the Assistance Center, having to inform of all assistances and / or services received thus

- far and the Assistance Center through which it was processed, as well as informing of any circumstance which may give rise to further assistance requests.
- b) Request of new voucher must be expressly requested before expiration of previous voucher.
- c) Beneficiary must designate a person to effectuate the payment and receive the new voucher to be issued and to deliver it in the same location of issuance of the original voucher, or wherever Cardinal Assistance deems most convenient.
- d) Cardinal Assistance shall not be responsible for costs in concept of delivering the new voucher to the Beneficiary.
- e) The new period of validity may fail to be consecutive to the prior period, at the exclusive criteria of Cardinal Assistance.
- f) The new voucher issued in the conditions established in this clause may not be utilized under any circumstance, to initiate or continue the treatment and / or assistance of problems arising during the validity of original voucher or prior to validity of new voucher, regardless of processes or treatments in course indicated by Cardinal Assistance or third parties.
- g) In all cases, Cardinal Assistance reserves the right, at its exclusive criteria, to issue the new voucher, or fail to do so.

40.- Subrogation:

When the provisions established within these General Conditions are totally or partially covered by an insurance policy or any other means, the Beneficiary is compelled to effectuate all necessary claims before the insurance company or third party which may correspond in order to attain direct response and in the first place for the compliance of the corresponding obligations. In addition, Cardinal Assistance is subrogated, against any third party, in the rights and actions which may have given rise to its intervention, which are irrevocably assigned by the Beneficiary or his heirs, up to the total cost of the services by it supplied. The beneficiary commits to and obliges to formalize the subrogation or cession in favor of Cardinal Assistance within the 48 (forty-eight) consecutive hours after the beneficiary is called on for this purpose.

41.- Exceptional Circumstances:

Cardinal Assistance is released from all responsibility in circumstances of fortuitous cases or acts of Force Majeure, such as strikes, acts of sabotage, wars, natural catastrophes, difficulties in means of communication, etc.

42.- Rights:

Cardinal Assistance reserves the right to demand from the Beneficiary, the reimbursement of any cost unduly effectuated, in case of having provided non-hired services, and / or outside the period of validity of the travel assistance service and / or in a different manner to the one stipulated in these General Conditions.

43.- Non-accumulative services:

In no case shall Cardinal Assistance provide the travel assistance services established in these General Conditions, nor shall it carry out the reimbursement for expenses of any type, when the Beneficiary has requested the services for the same problem and / or affection to another company, before, during or after having requested them to Cardinal Assistance.

44.- Law and Jurisdiction.

For all matters regarding rights related to the contractual relationship between the Beneficiary and Cardinal Assistance, the application of Argentina law and the jurisdiction of the national courts of original jurisdiction of the city of Buenos Aires, Argentina is hereby convened, with the exclusion of any other venue or jurisdiction, hereby expressly renouncing any other which may correspond.

44.- Lapse of Legal Rights.

All actions stemming from the relationship between the Beneficiary and Cardinal Assistance shall prescribe in one (1) year, commencing on the occurrence of the event which gave rise to the action.

Observations: Care in Medical Centers and Payment Claims.

In the United States of America mainly, and to a lesser degree in other countries in Europe, Medical Centers tend to send payment claims to patients directly, even when the expense has been assumed and even paid for by Cardinal Assistance. Should this happen, please get in touch with the Cardinal Assistance office in your region or at the location where you have acquired your voucher to inform this situation.

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AUTHORIZATION TO RELEASE MEDICAL RECORD

I hereby expressly authorize with the present, the medical professionals or institutions who have treated me, to disclose to Cardinal Servicios Integrales S.A., with domicile in Cerrito 822, 2do Piso of the City of Buenos Aires, Argentina, or any of their accredited representatives, the medical record of the treatment I have received, as well as all information related with the same and which is necessary for both auditing as well as carrying out payments, all of which includes access to tests and studies relative to the mentioned treatment and to copy or photocopy any of the documents here stated.

....., on the day of the month of of the year.....

- Name and last name:
- Date of birth: Age:
- Nationality: Marital Status:
- Passport No:
- Address:
- Contact telephone number:

Signature:

.....

AUTHORIZATION TO RELEASE MEDICAL RECORD, ISSUED BY LEGAL REPRESENTATIVES

I / We hereby expressly authorize with the present, the medical professionals or institutions who have treated , to disclose to Cardinal Servicios Integrales S.A., with domicile in Cerrito 822, 2do Piso of the City of Buenos Aires, Argentina, or any of their accredited representatives, the medical record of the treatment received, as well as all information related with the same and which is necessary for both auditing as well as carrying out payments, all of which includes access to tests and studies relative to the mentioned treatment and to copy or photocopy any of the documents here stated.

....., on the day of the month of of the year.....

Name and last name:

Date of birth: Age:

Nationality: Marital Status:

Passport No:

Address:

Contact telephone number:

Signature: