

GENERAL CONDITIONS

INDIVIDUAL TRAVEL INSURANCE PLAN
INSURANCE TICKET CONTRACT
SUSEP Process 15414.900439 / 2015-34

1. PRELIMINARY PROVISIONS

- 1.1. Warning: Travel insurance is not health insurance! Carefully read the contractual conditions, observing your rights and obligations, as well as the insured capital contracted for each coverage.**
- 1.2. The registration of this plan with SUSEP does not imply, by the local authority, incentive or recommendation for its commercialization.**
- 1.3.** The insured may consult the registration status of his insurance broker at www.susep.gov.br, through his registration number with SUSEP, full name, CNPJ or CPF.

2. INSURANCE OBJECTIVE

- 2.1.** The purpose of this insurance is to guarantee to the insured(s) or their beneficiary(ies) a unique indemnity, limited to the amount of the insured capital contracted, in the form of payment of the contracted amount or reimbursement, or, also, the provision of service(s), in the event of occurrence of covered risks, provided that related to the trip, for a previously determined period, under the terms established in these contractual conditions.

3. DEFINITIONS

Personal Injury: An event with a date characterized exclusively and directly external, sudden, involuntary, violent, and causer of physical injury, which, in itself and independent of any and all causes, directly results in death or disability permanent, total or partial, of the insured, or that requires medical treatment, observing that:

✓ **This concept includes:**

- a) Suicide or its attempt, which will be equated, for compensation purposes, to personal accident, in compliance with the legislation in force;
- b) Accidents resulting from ambient temperature action or atmospheric influence, when the insured is subject to them, as a result of a covered accident;
- c) Accidents resulting from accidental leakage of gases and vapors;
- d) Accidents resulting from kidnappings and kidnappings attempts; and
- e) Accidents resulting from anatomical or functional alterations of the spinal column of traumatic origin, caused exclusively by radiologically proven fractures or luxations.

✓ **Are excluded from this concept:**

- a) diseases, including occupational diseases, whatever their causes, even if caused, triggered or aggravated, directly or indirectly by accident, with the exception of infections, septicemic conditions and embolism resulting from visible injury caused by covered accident;

- b) Injuries arising from, dependent on, predisposed or facilitated by repetitive strain or cumulative micro trauma, or have a cause and effect relationship with them, as well as injuries classified as: Repetitive Strain Injury (RSI), Work-related Musculoskeletal Disorder (WRMD), Continued or Continuous Trauma Injury (CTI), or similar that may be accepted by the medical-scientific class, as well as its after-treatment consequences, including surgical, at any time; and
- c) Situations recognized by official social security institutions or similar, as "accidental disability", in which the event causing the injury does not fully fit the characterization of disability due to personal accident.

Willful Act : It is the intentional act practiced in order to harm the other.

Unlawful Act: It is any voluntary action or omission, negligence, malpractice or imprudence that violates the rights of others or causes harm to others.

Beneficiary: Single designated to receive the amounts of the insured capital, in the event of a claim occurring.

Insurance Card: A document issued by the insurance company that formalizes the acceptance of the coverage(s) requested by the insured, replaces the individual policy and waives the application, pursuant to specific legislation.

Sum Insured: maximum amount for the contracted coverage to be paid by the insurance company upon the occurrence of the claim.

Trip cancellation: Covered event that makes it impossible for the insured to start traveling.

Contractual conditions: set of provisions governing the contracting, including those contained in the general conditions, the special conditions and the Insurance Card.

General conditions: set of clauses governing the same insurance plan, establishing obligations and rights of the insurance company, the insured and the beneficiaries.

Special conditions: set of clauses that specify the different types of coverage that can be contracted within the same insurance plan.

Event Date: Date of occurrence of the event/risk covered.

Emergency: situation where the insured needs immediate care, as there is a risk of death.

Deductible: Uninterrupted period of days within the term of the insurance, counted from the date of occurrence of the covered event, during which the insured will not be entitled to insurance coverage.

Guarantees: These are the obligations that the Insurer assumes towards the Insured upon the occurrence of a covered event.

Effective date: is the date from which the risk coverage will be guaranteed by the insurance company.

Indemnity: Amount that the Insurer shall pay to the Beneficiary upon the occurrence of a covered event, limited to the Sum Insured of the respective contracted coverage.

Grace period: period from the effective date of the insurance or the increase of the insured capital or the renewal, in the event of suspension, during which, in the event of the claim, the insured or the beneficiaries shall not be entitled to perception of contracted insured capital.

Premium: amount corresponding to each of the payments intended to cover insurance costs;

Risks Excluded: These are those risks, provided for in the general and/or special conditions that will not be covered by the plan.

Insured: Single who contracts insurance.

Claim: the occurrence of the covered risk, during the term of the insurance plan.

Insurance Company: It is the insurance company, duly incorporated and legally authorized to operate in the country, that assumes the risks inherent to the contracted guarantees, which under these General Conditions is CHUBB Seguros Brasil S/A.

SUSEP: Private Insurance Superintendence, an authority linked to the Ministry of Finance, which is responsible for supervising, standardizing and regulating private insurance.

Repatriation of remains: consists of transporting the insured's body from the place of the covered event to the domicile or place of burial.

Medical Transportation: Expenses for the removal or transfer of the Insured to the nearest clinic or hospital that can serve the Insured, due to a covered personal accident or illness.

Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

Term: period of time during which the Insurance covers the Insured's risks under the Contractual Conditions.

4. HAZARDS COVERED

4.1. The warranties for this Insurance are divided into basic and additional coverage. At least basic hiring is mandatory.

4.1.1. The contracting of basic Medical, Hospital and/or Dental Expenses (Overseas Travel), Body Transfers, Sanitary Returns and Medical Transportation coverage is mandatory for insurance plans covering overseas travel.

4.1.2. The contracting of the basic coverage of Medical and Hospital Expenses on Foreign Travel (MHE on Foreign Travel), Dental Expenses on Foreign Travel (DE on Foreign Travel), Body Transfer, Sanitary Return and Medical

Transportation is mandatory for the plans insurances that cover travel abroad.

- 4.1.3.** Coverage of Medical and Hospital Expenses on Domestic Travel (MHE on Domestic Travel) and Dental Expenses on Domestic Travel (DE on Domestic Travel) must be contracted together.
- 4.1.4.** Body Transfer coverage cannot be contracted singly.
- 4.1.5.** When contracting the basic coverage of Medical, Hospital and/or Dental Expenses on Domestic Travel (MHDE on Domestic Travel) and Medical, Hospital and/or Dental Expenses on International Travel (MHDE on International Travel), the Medical Transportation coverage must be contracted.
- 4.1.6.** When contracted for basic Medical, Hospital and/or Dental Expenses on Domestic Travel (MHDE on Domestic Travel), Medical and Hospital Expenses on Domestic Travel (MHE on Domestic Travel), Dental Expenses on Domestic Travel (DE on Domestic Travel), Medical, Hospital and/or Dental Expenses on International Travel (MHDE on International Travel), Medical and Hospital Expenses on International Travel (MHE on International Travel), Dental expenses on International Travel (DE on International Travel), the Medical Transportation coverage must be contracted.
- 4.2.** The insured or, where applicable, his beneficiary may choose service providers of his own choice, provided that they are legally qualified, being reimbursed for expenses incurred up to the maximum limit of the insured capital contracted.
- 4.3.** This travel insurance plan may provide coverage of events occurring on one or more trips during the term of the insurance, under the terms of the Contractual Conditions. In this case, the insurance ticket will cover one or more trips.

5. RISKS EXCLUDED

5.1. General Exclusions:

This insurance will not indemnify in any of its warranties the following events and their consequences:

- a) Premeditated or unintentional suicide and its attempt, if it occurs within the first two years of the initial insurance period, or its renewal after suspension;**
- b) Use of nuclear material, including nuclear explosion caused or not, as well as radioactive contamination or exposure to nuclear or ionizing radiation;**
- c) Acts or operation of war, declared or not, chemical or bacteriological warfare, civil war, guerrilla warfare, revolution, unrest, riot, revolt, sedition, upheaval or other disturbances of**

public order and arising there from, unless the insured is demonstrably performing military service or if his acts are justified by gestures of humanity to the aid of others;

- d) Terrorist act, with the insurer having to prove with proper documentation, accompanied by a detailed report that characterizes the nature of the attack, regardless of its purpose, and provided that it has been duly recognized as an attack on public order by the competent authority;
- e) Hurricanes, cyclones, earthquakes, tidal waves, volcanic eruptions and other natural upheavals;
- f) Injuries arising from, dependent on, predisposed to or facilitated by repetitive strain or cumulative micro trauma, or that have cause and effect relationship with them, as well as injuries classified as: Repetitive Strain Injury (RSI), Work-related Musculoskeletal Disorder (WRMD), Continued Trauma Injury or Continuous (CTI), or similar that may be accepted by the medical-scientific class, as well as its after-treatment consequences, including surgical, at any time;
- g) Situations recognized or assimilated by official social security institutions or similar entities to “accidental disability”, in which the event causing the injury does not fully fit the characterization of disability due to personal accident;
- h) Wilful misconduct practiced by the insured, the beneficiary or the legal representative of either;
- i) Damages caused by wilful misconduct committed by its controlling partners, officers and directors, by the beneficiaries, and by their respective representatives, in the case of insurance contracted by legal entities;
- j) Epidemics and pandemics declared by a competent body;
- k) Acknowledged dangerous act that is not motivated by justified need;
- l) Flight on aircraft, except when it is as a passenger paying for a ticket on a fixed-wing aircraft owned and operated by an airline or freight carrier duly authorized to provide for scheduled passenger air transportation;
- m) Accidents occurred before the validity of this insurance, as well as its consequences;
- n) Annoyances or diseases resulting from chronic exposure to gases and vapors; and
- o) Annoyances or chronic diseases resulting from insect bites.

- 5.1.1. It is forbidden to exclude the insured's death or incapacity when he comes from using a riskier means of transport, performing military service, practicing sports, or acts of humanity to the aid of others.**

6. GEOGRAPHICAL SCOPE

- 6.1.** The territorial scope of coverage is the globe, observing the purpose of this insurance.

7. CONTRACTING, CHANGE OF INSURANCE TICKET

- 7.1.** The insurance will be contracted in the form of a ticket.
- 7.2.** Insurance can be contracted by ticket, at the verbal request of the interested party, provided that it is unambiguously done, which will be verified by the insurer.
- 7.3.** In case of inclusion of children under 14 years old, the offer and contracting of coverage related to the reimbursement of expenses is allowed, either as main insured or dependent. The insured capital of the dependent component, when it is possible to include it in the insurance, in any guarantees, may not exceed that of the principal component.

8. DURATION

- 8.1.** The insurance ticket will include details of the start and end dates of each coverage contracted. This insurance coverage will start and end at 24 (twenty-four) hours from the dates on the insurance ticket.
- 8.1.1.** The coverage will always start from 24 (twenty-four) hours of the premium payment date.
- 8.2.** The coverage, whose generating event is the non-occurrence of the insured trip, will be effective on a date prior to the scheduled start of the trip as described in the insurance ticket.
- 8.3.** In the event of the insured being unable to return due to a covered event, the coverage period will automatically extend to the insured's return to the place of domicile or commencement of travel, respecting the limit of the insured capital contracted.
- 8.4.** If the insured returns early from the insured trip, the insurance is canceled upon arrival at the place of origin of the trip or his domicile, as the case may be, any claims incurred prior to cancellation are covered.

9. RENEWAL

9.1. This insurance will not be renewed.

10. GRACE PERIODS AND DEDUCTIBLES

10.1. Grace periods will not apply to the coverage of this insurance, except in the case of suicide or its attempt, when referred period will correspond to two uninterrupted years, counted from the date of contracting or renewal after suspension.

10.2. There will be deductibles for Mobile Theft/Steal and Notebook Theft/Steal coverage. They will be defined in their respective special conditions.

10.3. No deductible will apply to the other coverage of this insurance.

10.4. There is no grace period for personal injury claims.

11. PAYMENT OF PREMIUMS

11.1. Premiums for this insurance will be paid in cash prior to the commencement of the covered trip.

11.2. If the cash premium payment deadline coincides with a non-bank business day, payment may be made on the first business day of a bank business day.

11.3. Failure to pay the cash premium will result in cancellation of insurance.

11.4. It is forbidden to cancel the insurance whose premium has been paid in cash, through financing obtained from financial institutions, in cases in which the insured fails to repay the financing.

11.5. This plan will not be changed by age group of the insured.

12. INSURED CAPITAL

12.1. For the purposes of this Insurance, Sum Insured is the maximum amount to be paid or reimbursed based on the amount established for each coverage, effective at the date of the Covered Event.

12.1.1. The date of the event, for the purpose of determining the Sum Insured, is described in the Special Conditions of each coverage.

12.1.2. The Sum Insured and Premiums established for each coverage will appear on the Insurance Ticket.

12.2. The Sum Insured may be chosen by the Insured, but compatible with those practiced by the market for providing services at the place of travel destination.

12.3. For domestic travel, all rates must be expressed in national currency.

12.4. For international travel, the insured capital of coverage providing for reimbursement or indemnity payment for expenses incurred by the insured abroad will be established in foreign currency.

12.5. When the insured capital is established in foreign currency:

- i. The corresponding premium will be paid in local currency, converted on the contracting date, based on the specific rules of the National Monetary Council (CMN) and the Central Bank of Brazil (BACEN), where applicable; and
- ii. The contractual insurance documents will inform the insured capital defined in foreign currency.

12.6. Provided that the insured or the beneficiary requests, the reimbursement or payment of indemnities related to expenses incurred abroad may be settled in foreign currency, if on the effective settlement date the insured or the beneficiary is still abroad.

12.7. For the provisions in the items above, the specific rules of the National Monetary Council and the Central Bank of Brazil, as applicable, shall be observed.

13. DATE OF EVENT

13.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be determined in the Special Conditions of the respective coverage.

14. VALUE UPDATE

14.1. Insured capital and premiums will be updated annually, on the insurance anniversary date, by the variation of the National Index of Price to the Ample Consumer (IPCA/IBGE) or in the event of termination of the agreed index, the General Consumer Price Index/Getúlio Vargas Foundation will be adopted. The IPCA/IBGE index applied will be accumulated in the 12 (twelve) months preceding the month prior to the insurance anniversary.

14.2. For risk hedges funded by a single or annual premium payment, the insured capital shall be updated, based on the agreed price index, until the date of the generating event.

14.3. The update will be made based on the variation between the last index published before the date of payment of the pecuniary obligation and the one published immediately before the effective settlement date.

14.4. The amounts relating to the monetary obligations shall be increased by default interest, when the settlement period exceeds the period established for this purpose, subject to specific regulations, particularly with regard to the time limit for settlement and the option to suspend the respective counting. The default interest, counted from the first day after the deadline, will be 1% (one percent) per month.

15. LIQUIDATION OF CLAIMS

- 15.1.** The maximum term for settlement of the claim is 30 (thirty) days from the delivery of all basic documents provided for in item 16. DOCUMENTS IN CASE OF CLAIM, of these General Conditions.
- 15.2.** **If new documentation is requested, the claim settlement deadline will be suspended, so the deadline will resume running from the business day following that on which the requirements are fully met.**
- 15.3.** The plan can only provide for the request of documents other than those contractually provided for the eligibility to receive compensation in case of doubt founded and justifiable.
- 15.4.** The indemnity, respecting the Sum Insured in force on the date of the claim, will obey the value stated in the Insurance Ticket.
- 15.5.** **In case of disagreement on the cause, nature or extent of injury, as well as the assessment of the insured's disability, the insurance company shall propose to the insured by written correspondence within 15 (fifteen) days from the date of the defense, the constitution of a medical board. The medical board shall consist of three (3) members, one nominated by the insurance company, another by the insured and a third, tiebreaker, chosen by the two nominees. Each party will pay the fees of the designated doctor; those of the third party will be paid in equal parts by the insured and the insurance company. The period for constitution of the medical board shall be a maximum of fifteen (15) days from the date of appointment of the member appointed by the insured.**
- 15.3.** **The lapse terms are those determined by law.**
- 15.4.** Failure to pay the indemnity within the term established in the plan will result in the application of default interest from this date, without prejudice to its updating, pursuant to specific legislation.
- 15.5.** The interest on arrears, counted from the first day after the end of the fixed term will be equivalent to the rate in force for the late payment of taxes due to the National Treasury.
- 15.6.** The payment of amounts related to monetary restatement and default interest will be made independently of notification or judicial appeal, at one time, together with the other amounts of insurance.
- 15.7.** **Permanent disability must be proven by medical declaration. Disability retirement granted by or similar to official social security institutions does not in itself characterize the state of permanent disability.**
- 15.8.** Any translation costs necessary to settle claims shall be borne entirely by the insurance company.
- 15.9.** **If after the payment of permanent disability compensation by accident occurs the insured's death as a result of the same accident, the amount already paid for permanent disability shall be deducted**

from the amount of the insured capital by death, if this coverage is contracted.

- 15.10.** Prior notification to the insurance company is not required for coverage providing exclusively for the reimbursement of expenses incurred for a covered event in travel. **However, the reimbursement of expenses is subject to effective proof of the occurrence of the events covered, under the terms of the contractual conditions, manifestly excessive requirements are prohibited.**

16. DOCUMENTS IN CASE OF CLAIM

16.1. For all warranties

16.1.1. Basic Documents:

- a) Insurer's original claim notification form;
- b) Proof of Insurance Contract;
- c) Copy of the insured's ID and CPF (Brazil's Social Security number), current proof of residence of the insured and telephone number and area code;
- d) Proof of travel (voucher, tickets, hotel voucher and passports (where applicable));

In addition to the above documents, the specific insurance coverage documents contained in the respective Special Condition must be forwarded to the Insurer.

17. REINTEGRATION

17.1. The Sum Insured of each hedged contract will not be reinstated.

- 17.1.1. Except in the case of partial disability, where the insured capital will be reinstated after each claim.**

18. BENEFICIARIES

- 18.1.** In the absence of express indication of beneficiary, or if for any reason whatsoever does not apply, beneficiaries shall be those indicated by law.
- 18.2.** In the absence of indication of the person or beneficiary, or if for any reason whatsoever does not prevail, the insured capital shall be paid in half to the non-judicially separated spouse, and the remainder to the insured's heirs, in accordance with the order of the hereditary vocation.

- 18.3.** In the absence of such persons, beneficiaries will be those who prove that the death of the insured has deprived them of the means necessary for subsistence.
- 18.4.** The partner can be instituted as beneficiary if at the time of the contract the insured was legally separated, or was already in fact separated.
- 18.5.** A legal entity may be the beneficiary of this insurance only if the legitimate interest for such insurance is established in that condition.
- 18.6.** In the event of simultaneous death (comorience) of the principal insured and the dependent insured, the insured capital relating to the insured, principal and dependent insured's coverage shall be paid to the respective beneficiaries indicated or, in their absence, to the legal heirs of the insured.

19. CANCELLATION OF THE INSURANCE

- 19.1.** If the insured is in default, the insurance company may automatically cancel the insurance and the coverage period shall be adjusted according to the premium actually paid.
- 19.2.** Insurance Tickets may not be canceled during their term by the insurance company under the allegation of amendment in the nature of the risks.
- 19.3.** Insurance may be terminated only by agreement between the contracting parties.
- 19.4.** In the event of total or partial termination of insurance at any time at the initiative of either contracting party and with the mutual agreement, the following provisions shall be observed:
- I.** Prior to the commencement of the covered trip: Insurer will withhold at most the fees.
- II.** After the start of the covered trip: Insurer will retain the entire premium, in which case no return will be allowed.

20. LOSS OF RIGHTS

- 20.1.** The insured will lose the right to compensation if intentionally aggravates the risk.
- 20.2.** The insured is obliged to report to the insurance company, as soon as he/she knows, any fact that may aggravate the risk covered, under penalty of losing the right to coverage, if it is proven that he or she has silenced in bad faith.

- 20.3.** The insurer, as long as it does so within 15 (fifteen) days of receiving the notice of risk aggravation, may inform the insurance company in writing of its decision to cancel the insurance or, by agreement between the parties, restrict the contracted coverage or charge the applicable premium difference.
- 20.4.** The cancellation of the insurance will only be effective 30 (thirty) days after the notification, and the premium difference, calculated proportionally to the period to be reimbursed.

21. FINANCIAL SCHEME

- 21.1.** This insurance is structured under a financial distribution. Therefore, no refund or redemption of premiums to the insured or beneficiary is foreseen.

22. FREE CHOICE

- 22.1.** The insured or, where applicable, his/her beneficiary may choose service providers of his/her own choice, provided that they are legally qualified, being reimbursed for expenses incurred up to the maximum limit of the insured capital contracted.

23. FORUM

- 23.1.** Legal issues between the insured or beneficiary and the insurance company will be processed in the forum of the insured or beneficiary's domicile, as the case may be.

24. FINAL DISPOSITIONS

- 24.1.** The insured may waive the insurance contracted, provided that before the trip, within seven (7) calendar days from the issuance of the ticket or the actual payment of the premium, whichever occurs last.

24.1.1. The insurance company shall inform expressly and ostensibly, on the ticket, the appropriate and effective means for the insured to exercise its right of repentance.

24.1.2. The Insured may exercise his right of repentance by the same means used for hiring, without prejudice to other means available.

24.1.3. The insurance company, or its insurance representatives, and the qualified insurance broker, as appropriate, shall provide the insured with immediate confirmation of receipt of the manifestation of repentance.

24.1.4. If the insured exercises the right of repentance provided, any amounts eventually paid in any way during the period referred to in item 24.1 will be returned immediately.

24.1.5. The return referred to in item 24.1.4. will be carried out by the same means and manner of payment of the premium, without prejudice to other means provided by the insurer and expressly accepted by the insured.

**SPECIAL CONDITION OF BASIC COVERAGE
MEDICAL, HOSPITAL AND/OR DENTAL EXPENDITURE
DOMESTIC TRIP (MHDE - DOMESTIC TRIP)**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), of **medical, hospital and/or dental expenses** incurred by the insured for his treatment under medical guidance, caused **by personal accident** or sudden and acute illness that occurred during the domestic travel period previously determined and after the departure from his/her home city, in accordance with these Special Conditions.

2.2. This coverage covers episodes of crisis caused by pre-existing or chronic illness, when it generates emergency or urgency clinical condition, up to the limit of the insured capital contracted for the coverage, expenses related to the stabilization of the insured's clinical condition that allows him to continue traveling or returning to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions.

2.3. It is considered:

- a)** Emergency: situation where the insured needs immediate care, as there is a risk of death;
- b)** Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

2.3.1. **It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.**

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, the expenses arising from:

- a) Plastic surgeries or aesthetic treatments, except if their purpose has been shown to restore damage caused by a covered personal accident or sudden and acute illness;**
- b) convalescent states following discharge and accompanying expenses;**
- c) Apparatus referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth.**

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be considered to be the actual expenditure date by the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Police report, if any;**
- b) Invoices and other original evidence of expenses incurred by the Insured;**
- c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;**
- d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF BASIC COVERAGE
MEDICAL, HOSPITAL AND/OR DENTAL EXPENDITURE
INTERNATIONAL TRAVEL (MDHE – INTERNATIONAL TRAVEL)**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as coverage of this one.

2.WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), of **medical, hospital and/or dental expenses** incurred by the insured for his treatment under medical guidance, caused **by personal accident** or sudden and acute illness that occurred during the international travel period previously determined and after the departure from his/her home city, in accordance with these Special Conditions.

2.2. This coverage covers episodes of crisis caused by pre-existing or chronic illness, when it generates emergency or urgency clinical condition, up to the limit of the insured capital contracted for the coverage, expenses related to the stabilization of the insured's clinical condition that allows him to continue traveling or returning to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions.

2.3. It is considered:

- a)** Emergency: situation where the insured needs immediate care, as there is a risk of death;
- b)** Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

2.3.1. It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, the expenses arising from:

- a) Plastic surgeries or aesthetic treatments, except if their purpose has been shown to restore damage caused by a covered personal accident or sudden and acute illness;**
- b) Convalescent states following discharge and accompanying expenses;**
- c) Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth.**

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be considered to be the actual expenditure date by the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Police report, if any;**
- b) Invoices and other original evidence of expenses incurred by the Insured;**
- c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;**
- d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF BASIC COVERAGE
MEDICAL AND/OR HOSPITAL EXPENDITURE ON DOMESTIC
TRAVEL (MHE - DOMESTIC TRAVEL)**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), of **medical, hospital and/or dental expenses** incurred by the insured for his treatment under medical guidance, caused **by personal accident** or sudden and acute illness that occurred during the domestic travel period previously determined and after the departure from his/her home city, in accordance with these Special Conditions.

2.2. This coverage covers episodes of crisis caused by pre-existing or chronic illness, when it generates emergency or urgency clinical condition, up to the limit of the insured capital contracted for the coverage, expenses related to the stabilization of the insured's clinical condition that allows him to continue traveling or returning to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions.

2.3. It is considered:

- a)** Emergency: situation where the insured needs immediate care, as there is a risk of death;
- b)** Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

2.3.1. It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, the expenses arising from:

- a) Plastic surgeries or aesthetic treatments, except if their purpose has been shown to restore damage caused by a covered personal accident or sudden and acute illness;**
- b) Convalescent states following discharge and accompanying expenses;**
- c) Appliance referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth.**

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be considered to be the actual expenditure date by the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Police report, if any;**
- b) Invoices and other original evidence of expenses incurred by the Insured;**
- c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;**
- d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF BASIC COVERAGE
MEDICAL AND/OR HOSPITAL EXPENDITURE ON INTERNATIONAL
TRAVEL (MHE - INTERNATIONAL TRAVEL)**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), of ***medical and/or hospital expenses*** incurred by the insured for his treatment under medical guidance, caused ***by personal accident*** or sudden and acute illness that occurred during the international travel period previously determined and after the departure from his/her home city, in accordance with these Special Conditions.

2.2. This coverage covers episodes of crisis caused by pre-existing or chronic illness, when it generates emergency or urgency clinical condition, up to the limit of the insured capital contracted for the coverage, expenses related to the stabilization of the insured's clinical condition that allows him to continue traveling or returning to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions.

2.3. It is considered:

- a)** Emergency: situation where the insured needs immediate care, as there is a risk of death;
- b)** Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

2.3.1. **It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.**

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, the expenses arising from:

- a) Plastic surgeries or aesthetic treatments, except if their purpose has been shown to restore damage caused by a covered personal accident or sudden and acute illness;**
- b) Convalescent states following discharge and accompanying expenses;**

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be considered to be the actual expenditure date by the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Police report, if any;**
- b) Invoices and other original evidence of expenses incurred by the Insured;**
- c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;**
- d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF BASIC COVERAGE
DENTAL EXPENDITURE ON DOMESTIC TRAVEL (DE – DOMESTIC
TRAVEL)**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), of **dental expenses** incurred by the insured for his treatment under medical guidance, caused **by personal accident** or sudden and acute illness that occurred during the domestic travel period previously determined and after the departure from his/her home city, in accordance with these Special Conditions.

2.2. This coverage covers episodes of crisis caused by pre-existing or chronic illness, when it generates emergency or urgency clinical condition, up to the limit of the insured capital contracted for the coverage, expenses related to the stabilization of the insured's clinical condition that allows him to continue traveling or returning to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions.

2.3. It is considered:

- a)** Emergency: situation where the insured needs immediate care, as there is a risk of death;
- b)** Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

2.3.1. It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, the expenses arising from:

a) Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be considered to be the actual expenditure date by the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

a) Police report, if any;

b) Invoices and other original evidence of expenses incurred by the Insured;

c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;

d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF BASIC COVERAGE
DENTAL EXPENDITURE TO INTERNATIONAL TRAVEL (DE –
INTERNATIONAL TRAVEL)**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as coverage of this one.

2. WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), of **dental expenses** incurred by the insured for his treatment under medical guidance, caused **by personal accident** or sudden and acute illness that occurred during the domestic travel period previously determined and after the departure from his/her home city, in accordance with these Special Conditions.

2.2. This coverage covers episodes of crisis caused by pre-existing or chronic illness, when it generates emergency or urgency clinical condition, up to the limit of the insured capital contracted for the coverage, expenses related to the stabilization of the insured's clinical condition that allows him to continue traveling or returning to your place of residence, with no coverage for continuity and control of previous treatments, check-up and extension of prescriptions.

2.3. It is considered:

- a)** Emergency: situation where the insured needs immediate care, as there is a risk of death;
- b)** Urgency: situation where the insured needs care, not characterized as emergency, and can wait for emergency cases.

2.3.1. It is up to the insured to freely choose medical, hospital and dental service providers, as long as they are legally qualified.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, the expenses arising from:

a) Appliances referring to orthosis of any nature and permanent prosthesis, except for prostheses for the loss of natural teeth.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be considered to be the actual expenditure date by the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

a) Police report, if any;

b) Invoices and other original evidence of expenses incurred by the Insured;

c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;

d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF BASIC COVERAGE REPATRIATION OF REMAINS

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of indemnity, limited to the amount of the insured capital, in the form of reimbursement or rendering of service(s), **of the expenses with the release and transportation of the insured's remains** from the place of the covered event to the domicile or place of the insured burial, including in these expenses all the procedures and objects essential for the Repatriation of Remains, provided that it occurred during the period of travel previously determined and under the terms set forth in these Special Conditions.

2.2. Repatriation of Remains means:

- Transport of the insured's remains from the place of the covered event to the domicile or place of burial.

3. DATE OF THE EVENT

3.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be the date of death of the insured.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:**

- a) Insured's Death Certificate;
- b) Invoice of all expenses with the transfer.

5. GENERAL PROVISIONS

5.1. **The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF BASIC COVERAGE
MEDICAL REPATRIATION****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of the indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), ***related to the expenses of the insured's return or transfer*** to the place of origin of the trip or his domicile, if this is not able to return as a regular passenger due to ***a covered personal accident or illness*** occurring during the pre-determined travel period and under the terms set forth in these Special Conditions.

2.1.1. Diseases with episodes of crisis are covered, even if caused by pre-existing or chronic diseases, when they generate emergency or urgency clinical picture and with medical indication of the need for **medical return**.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - "RISKS EXCLUDED" of the General Conditions of the Individual Travel Insurance Plan, the following are not guaranteed by this coverage:

a) Medical Repatriation not due to personal accident or illness attested by a doctor.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be considered as the date of the need for the return transfer attested by a qualified physician.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a)** Police report, if any;
- b)** National Driver's License, in the event of a claim involving a vehicle driven by the Insured;
- c)** Report or technical report completed by the qualified professional who provided the service, with the necessary technical specifications and diagnostics.
- d)** Invoice of all expenses with the transfer.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF BASIC COVERAGE MEDICAL REMOVAL

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of the indemnity, limited to the amount of the insured capital, in the form of reimbursement or provision of service(s), **of the expenses with the insured's removal or transfer** to the nearest clinic or hospital able to serve him, for reason of **personal injury or illness covered** during the predetermined travel period and under the terms set forth in these Special Conditions.

2.1.1. Diseases with episodes of crisis are covered, even if caused by pre-existing or chronic disease, when generating emergency or urgency clinical condition and with medical indication of the need for **medical removal**.

2.2. When requested by the physician or medical team, this coverage will cover more than one removal, subject to the limit of the amount of the insured capital contracted.

3. EVENT DATE

3.1. **For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be considered as the date of necessity of the medical transfer attested by a qualified physician.**

4. DOCUMENTATION IN CASE OF CLAIM

4.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:**

- a) Police report, if any;
- b) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;
- c) Report or technical report completed by the qualified professional who provided the service, with the necessary technical specifications and diagnostics.
- d) Invoice of all expenses with the transfer.

5. GENERAL PROVISIONS

5.1. **The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF BASIC COVERAGE
DEATH DURING TRAVEL****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary (s) indicated on the ticket, in the event of **the insured's death, due to natural or accidental causes** during the travel period.

Important: In the case of an insured under the age of 14 (inclusive), the indemnity will be intended exclusively for the reimbursement of funeral expenses, which must be proven upon presentation of original supporting evidence. The indemnity will be limited to the insured capital contracted for this guarantee.

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. **RISKS EXCLUDED** from the General Conditions of this insurance, events occurring as a result of:

a) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be the date of death of the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1 of the General Conditions of this insurance, the documents required to settle claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

I. Death certificate;

II. police report issued by police authority;

III. necroscopic report;

IV. National Driver's License, in the event of a claim involving a vehicle driven by the Insured;

V. Beneficiary's documentation:

a. if the beneficiary is the insured's spouse:

✓ Marriage certificate and spouse's ID card.

b. if the beneficiary is the insured's companion:

✓ Annotation in the work card or proof of dependents in the Social Security and partner's identity card.

c. if the beneficiary is the insured's child:

✓ Birth certificate.

d. if the beneficiary is not the insured's spouse, partner or child:

✓ Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF BASIC COVERAGE ACCIDENTAL DEATH ON TRAVEL**1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only with its coverage.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket, in the event of **the insured's death, due to a personal accident** during the travel period.

Important: In the case of an insured under the age of 14 (inclusive), the indemnity will be intended exclusively for the reimbursement of funeral expenses, which must be proven upon presentation of original supporting evidence. The indemnity will be limited to the insured capital contracted for this warranty.

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. **RISKS EXCLUDED** from the General Conditions of this insurance, events that occur as a result of:

- ✓ **Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, if not resulting from a covered accident; and**
- ✓ **Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.**

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1 of the General Conditions of this insurance, the documents required to settle claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

I. death certificate;

II. police report issued by police authority;

III. necroscopic report;

IV. National Driver's License, in the event of a claim involving a vehicle driven by the Insured.

V. Beneficiary's documentation:

a. if the beneficiary is the insured's spouse:

✓ Marriage certificate and spouse's ID card.

b. if the beneficiary is the insured's companion:

✓ Annotation in the work card or proof of dependents in the Social Security and partner's identity card.

c. if the beneficiary is the insured's child:

✓ Birth certificate.

d. if the beneficiary is not the insured's spouse partner or child:

✓ Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF BASIC COVERAGE
TOTAL OR PARTIAL PERMANENT DISABILITY FOR TRAVEL
ACCIDENT**

1. OBJECTIVE

1.1. This special condition is part of the Individual Travel Insurance Plan, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of the payment of indemnity to the insured, in one time, limited to the value of the insured capital contracted, ***in case of loss, reduction or permanent functional impotence, total or partial***, of the members or organs defined in the ticket, due to injury suffered by the insured, caused by ***a personal accident*** during the travel period.

Upon completion of treatment, or after the available remedies for recovery are exhausted, and permanent disability is found and assessed at the time of final medical discharge, the insurance company shall pay compensation in accordance with the table:

TABLE FOR CALCULATION OF INDEMNITY PERCENTAGE IN CASE OF PERMANENT DISABILITY BY ACCIDENT		
PERMANENT DISABILITY	DISCRIMINATION	% ON INSURED CAPITAL
TOTAL	Total loss of vision in both eyes	100%
	Total loss of use of both upper limbs	100%
	Total loss of use of both lower limbs	100%
	Total loss of use of both hands	100%
	Total loss of upper and lower limb use	100%
	Total loss of use of one hand and one foot	100%
	Total loss of use of both feet	100%
	Total and incurable mental alienation	100%
	Bilateral nephrectomy	100%
MISCELLANEOUS PARTIAL	Total loss of vision in one eye	30%
	Total loss of sight in one eye when the Insured no longer has the other sight	70%
	Total incurable deafness of both ears	40%
	Total incurable deafness of one ear	20%
	Incurable muteness	50%
	Unbound lower jaw fracture	20%
Immobility of the cervical segment of the spine	20%	

	Immobility of the thoraco-lumbosacral segment of the spine	25%
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TOP MEMBERS	Total loss of use of one of the upper limbs	70%
	Total loss of use of one hand	60%
	Unbound fracture of one humerus	50%
	Unbound fracture of one of the radius ulnar segments	30%
	Total ankylosis of one shoulder	25%
	Total ankylosis of one elbow	25%
	Total ankylosis of one wrist	20%
	Total loss of use of one thumb, including metacarpal	25%
	Total loss of use of one thumb excluding metacarpal	18%
	Total loss of use of distal thumb phalanx	9%
	Total loss of use of one index finger	15%
	Total loss of use of one of the little fingers or one of the middle fingers	12%
	Total loss of use of one ring finger	9%
	Total loss of use of any phalanx, excluding thumb: equivalent to 1/3 of the value of the respective phalanx	
PARTIAL LOWER MEMBERS	Total loss of use of one of the lower limbs	70%
	Total loss of use of one foot	50%
	Unbound femoral fracture	50%
	Unbound fracture of one of the tibi-peroneal segments	25%
	Unconsolidated patella fracture	20%
	Unbound fracture of a foot	20%
	Total ankylosis of one knee	20%
	Total ankylosis of one ankle	20%
	Total ankylosis of a hip	20%
	Partial loss of one foot, i.e. loss of all toes and part of the same foot	25%
	1st (first) finger amputation	10%
	Amputation of any other finger	3%
	Total loss of use of a 1st finger phalanx, 1/2 equivalent, and the remaining fingers, 1/3 of the respective finger	
	Shortening of one of the lower limbs:	
	Of 5 (five) centimeters or more	15%
	4 (four) centimeters	10%
3 (three) centimeters	6%	
Less than 3 (three) centimeters: without Indemnity		

The loss or reduction in strength or functional capacity considered is that which does not result from joint damage or amputated segments, as shown in the table

SEVERAL	JAW	
	Lower jaw (mandible) movement reduction	
	In minimum degree	5%
	In medium degree	10%
	In maximum degree	20%
	NOSE	
	Total nose amputation with total loss of smell	25%
	Total loss of smell	7%
	Loss of smell with taste changes	10%
	VISUAL SYSTEM AND EYE ATTACHMENTS	
	Diplopia	15%
	Lacrimal Airway Injuries	
	Unilateral	7%
	Unilateral with fistulas	15%
	Bilateral	14%
	Bilateral with fistulas	25%
	Eyelid Injuries	
	Unilateral ectropion	3%
	Bilateral ectropion	6%
	Unilateral entropion	7%
	Bilateral entropion	14%
	Unilateral eyelid malocclusion	3%
	Bilateral eyelid malocclusion	6%
	Unilateral Eyelid Ptosis	5%
	Bilateral eyelid ptosis	10%
	PHONATION SYSTEM	
	Loss of the word (incurable muteness)	50%
	Substance loss (soft and hard palate)	15%
	HEARING SYSTEM	
	Total amputation of an ear	8%
	Total amputation of both ears	
	Spleen Loss	15%
	URINARY SYSTEM	
Chronic retention of urine (mandatory probes)	15%	
Cystostomy (definitive)	30%	
Permanent urinary incontinence	30%	
Loss of a kidney, with remaining kidney		
with preserved kidney function	30%	
Reduction of renal function (non-dialytic)	50%	

	Reduction of renal function (dialytic)	75%
	Single Kidney Loss	75%

SEVERAL	GENITAL AND REPRODUCTIVE SYSTEM	
	Loss of a testicle	5%
	Loss of two testicles	15%
	Traumatic penile amputation	40%
	Loss of an ovary	5%
	Loss of two ovaries	15%
	Loss of the uterus before menopause	30%
	Loss of uterus after menopause	10%
	NECK	
	Pharyngeal stenosis with swallowing obstacle	15%
	Esophageal injury with motor function disorders	15%
	Definitive tracheostomy	40%
	CHEST	
	RESPIRATORY SYSTEM	
	Pleural Post Traumatic Sequels	10%
	Total or partial lung resection (pneumectomy - partial or total)	
	with preserved respiratory function	15%
	with minimal reduction in respiratory function	25%
	with mean reduction in respiratory function	50%
	with respiratory failure	75%
	BREASTS (WOMEN)	
	Unilateral mastectomy	10%
	Bilateral mastectomy	20%
	ABDOMEN (ORGAN AND BOWLS)	
	Subtotal gastrectomy	20%
	Total gastrectomy	40%
	SMALL INTESTINE	
	Partial resection	20%
	Partial resection with disabsorptive syndrome or definitive ileostomy	40%
	LARGE INTESTINE	
	Partial colectomy	20%
	Total colectomy	40%
Definitive colostomy	40%	
RECTUM AND ANUS		
Fecal incontinence without prolapse	30%	
Fecal incontinence with prolapse	50%	
Anal retention	10%	
LIVER		

	Hepatic lobectomy without functional change	10%
	Lobectomy with liver failure	50%
	NEUROLOGICAL SYNDROMES	
	Posttraumatic epilepsy	20%
	Ventriculoperitoneal shunt (hydrocephalus)	20%
	Postconcussional Syndrome	5%

- 2.2.** If the functions of the injured limb or organ are not completely abolished, the indemnity for partial loss is calculated by applying, to the percentage provided for in the plan for its total loss, the degree of functional reduction presented. In the absence of an exact indication of the degree of functional reduction presented, and such degree being classified only as maximum, medium or minimum, the indemnity will be calculated based on the percentages of 75%, 50% and 25%, respectively. In cases not specified in the plan, the indemnity is established based on the permanent decrease of the insured's physical capacity, regardless of his profession.
- 2.3.** The insured will have the insurance canceled after the payment of indemnity referring to the total disability coverage, with the consequent return of amounts eventually paid after this date, duly updated in accordance with the specific regulation.
- 2.4.** If after the payment of permanent disability compensation by accident the insured's death as a result of the same accident occurs, the amount already paid for permanent disability shall be deducted from the amount of the insured capital by death, if this coverage is contracted.

3. RISKS EXCLUDED

- 3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED of the General Conditions of this insurance, physical damage incurred as a result of:**
- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and**
 - b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term;**
 - c) Plastic surgery or aesthetic treatment, except if its purpose has been proven to restore damage caused by a covered personal accident.**

4. DATE OF THE EVENT

- 4.1.** For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1 of the General Conditions of this insurance, the documents required to settle claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a)** If applicable, Police Report;

- b)** National Driver's License, in the event of a claim involving a vehicle driven by the Insured;

- c)** Report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
ACCIDENTAL DEATH IN TRANSPORT****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** **and** may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket in a one-time payment if the insured person dies as a result of a covered ***Personal Accident*** occurring while the insured person travels as a passenger through commercial land, maritime or air transportation, or while traveling by taxi, ***as long as the Insured is not a crew member, pilot or driver of the transportation.***

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events occurring as a result of:

- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and
- b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- i. death certificate;**
- ii. police report issued by police authority;**
- iii. necroscopic report;**
- iv. transport ticket used;**
- v. beneficiary's documentation:**
 - a. if the beneficiary is the insured's spouse:**
✓ marriage certificate and spouse's ID card.
 - b. if the beneficiary is the insured's companion:**
✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - c. if the beneficiary is the insured's child:**
✓ birth certificate.
 - d. if the beneficiary is not the insured's spouse, partner or child:**
✓ Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
ACCIDENTAL DEATH IN AIR TRANSPORT****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket in a one-time payment if the insured person dies as a result of a covered **Personal Accident** occurring while the Insured travels as a passenger through commercial **air transportation only, as long as the Insured is not a crew member or pilot.**

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events occurring as a result of:

- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and
- b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- i. death certificate;**
- ii. police report issued by police authority;**
- iii. necroscopic report;**
- iv. transport ticket used;**
- v. beneficiary's documentation:**
 - a. if the beneficiary is the insured's spouse:**
✓marriage certificate and spouse's ID card.
 - b. if the beneficiary is the insured's companion:**
✓annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - c. if the beneficiary is the insured's child:**
✓birth certificate.
 - d. if the beneficiary is not the insured's spouse, partner or child:**
✓Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
ACCIDENTAL DEATH IN SEA TRANSPORT****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary (s) indicated on the ticket in a one-time payment if the insured person dies as a result of a covered ***Personal Accident*** occurring while the Insured travels as a passenger ***through commercial maritime transportation only, as long as the Insured is not a crew member, pilot or transport driver.***

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. **RISKS EXCLUDED** from the General Conditions of this insurance, events occurring as a result of:

a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and

b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.2. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- i. death certificate;**
- ii. police report issued by police authority;**
- iii. necroscopic report;**
- iv. transport ticket used;**
- v. beneficiary's documentation:**
 - b. if the beneficiary is the insured's spouse:**
✓marriage certificate and spouse's ID card.
 - c. if the beneficiary is the insured's companion:**
✓annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - d. if the beneficiary is the insured's child:**
✓birth certificate.
 - e. if the beneficiary is not the insured's spouse, partner or child:**
✓Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
ACCIDENTAL DEATH IN GROUND TRANSPORTATION****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket in a one-time payment if the insured person dies as a result of a covered ***Personal Accident*** occurring while the Insured travels as a passenger through ***commercial ground transportation only, as long as the Insured is not a crew member, pilot or transport driver.***

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. **RISKS EXCLUDED** from the General Conditions of this insurance, events occurring as a result of:

- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and
- b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- i. death certificate;**
- ii. police report issued by police authority;**
- iii. necroscopic report;**
- iv. transport ticket used;**
- v. beneficiary's documentation:**
 - a. if the beneficiary is the insured's spouse:**
✓ marriage certificate and spouse's ID card.
 - b. if the beneficiary is the insured's companion:**
✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - c. if the beneficiary is the insured's child:**
✓ birth certificate.
 - d. if the beneficiary is not the insured's spouse, partner or child:**
✓ Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
ACCIDENTAL DEATH IN TRANSPORT ON INTERNATIONAL TRAVEL
(AIR / SEA / GROUND)**

1. OBJECTIVE

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the payment of the insured capital to the beneficiary(ies) indicated on the ticket in a one-time payment if the insured person dies as a result of a covered **Personal Accident** occurring while the Insured travels as a passenger through commercial land, maritime or air transportation, or while the Insured is traveling by taxi, **as long as the Insured is not a crew member, pilot or transport driver**, provided that the travel is outside the territorial boundaries of Brazil and that the Insured purchased the ticket in Brazil prior to commencing the trip and is outside the territorial boundaries of Brazil at the time of the event.

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

2. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, events occurring as a result of:

a) Events occurring within the holder's country of residence, within the country of issue of the insurance.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- i. death certificate;**
 - ii. police report issued by police authority;**
 - iii. necroscopic report;**
 - iv. air/maritime/ground transport ticket used;**
 - v. beneficiary's documentation:**
- a. if the beneficiary is the insured's spouse:**
 - ✓ marriage certificate and spouse's ID card.
 - b. if the beneficiary is the insured's companion:**
 - ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - c. if the beneficiary is the insured's child:**
 - ✓ birth certificate.
 - d. if the beneficiary is not the insured's spouse, partner or child:**
 - ✓ Identity card

6.GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
TOTAL PERMANENT DISABILITY BY ACCIDENT**

1. OBJECTIVE

1.1. This Special Condition is part of the Individual Travel Insurance Plan and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the reimbursement, ***in the event of loss, reduction or permanent functional impotence, of the total members or organs***, defined in the ticket and limited to the value of the insured capital contracted, due to physical injury suffered by the insured, caused by personal accident occurred during the travel period.

2.1.1 It will be considered as Permanent Disability per Accident, provided that it is definitive, one of the following events listed below:

- total loss of vision in both eyes;
- total loss of use of both upper limbs;
- total loss of use of both lower limbs;
- total loss of use of both hands;
- total loss of use of an upper limb and a lower limb;
- total loss of use of one hand and one foot;
- total loss of use of both feet; and
- total and incurable mental alienation that does not allow the Insured any work or occupation for the rest of his life.

2.1.1.1. Total Permanent Disability per Accident must be proven by medical declaration and supplementary examinations, upon completion of treatment, or the available remedies available for recovery, the insurance company must pay compensation equivalent to 100% of the Sum Insured for this coverage.

2.1.1.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

2.1.1.3. The insured will have the insurance canceled after the payment of indemnity referring to the total disability coverage, with the consequent return of amounts eventually paid after this date, duly updated in accordance with the specific regulation.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of the Individual Travel Insurance Plan, the following are not guaranteed by this coverage:

- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident;**
- b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term;**
- c) Plastic surgery or aesthetic treatment, except if its purpose has been proven to restore damage caused by a covered personal accident.**

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of this insurance, the documents required to settle claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) If applicable, Police Report;**
- b) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;**
- c) Report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
TOTAL PERMANENT DISABILITY
BY ACCIDENT IN AIR TRANSPORT**

1. OBJECTIVE

1.1. This Special Condition is part of the Individual Travel Insurance Plan and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of reimbursement, ***in the event of loss, reduction or permanent functional impotence of the members or organs of the Insured,*** defined in the Ticket and limited to the value of the insured capital contracted, due to physical injury caused by covered Personal Accident when this occurs ***only on air transport, as long as the Insured is not a crew member, pilot or transport driver.***

2.1.1 It will be considered as Permanent Disability per Accident, provided that it is definitive, one of the following events listed below:

- total loss of vision in both eyes;
- total loss of use of both upper limbs;
- total loss of use of both lower limbs;
- total loss of use of both hands;
- total loss of use of an upper limb and a lower limb;
- total loss of use of one hand and one foot;
- total loss of use of both feet; and
- Total and incurable mental alienation that does not allow the Insured any work or occupation for the rest of his life.

2.1.1.1. Total Permanent Disability per Accident must be proven by medical declaration and supplementary examinations, upon completion of treatment, or the available remedies available for recovery, the insurance company must pay compensation, equivalent to 100% of the insured capital for this coverage.

2.1.1.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

2.1.2 The insured will have the insurance canceled after the payment of indemnity regarding the total disability coverage, with the consequent return of amounts eventually paid after this date, duly updated in accordance with the specific regulation.

3. RISKS EXCLUDED

3.1. Excluded from this coverage are the exclusions contained in clause 5 - "RISKS EXCLUDED" of the General Conditions of Travel Insurance.

- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident;**
- b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term;**
- c) Plastic surgery or aesthetic treatment, except if its purpose has been proven to restore damage caused by a covered personal accident.**

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) If applicable, Police Report;**
- b) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;**
- c) Report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
BAGGAGE DELAY****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the reimbursement, in case of ***baggage delay***, limited to the insured capital contracted, provided under the responsibility of the airline.

2.1.2 The reimbursement will be due to the expenses with purchases of personal articles related to the delay caused to the insured's baggage(s), provided that under the responsibility of the carrier, duly evidenced by the presentation of the supporting report (PIR - Property Irregularity Report). The insurer will indemnify the insured if the baggage has ***not arrived within twelve (12)*** hours of the insured's arrival time at the destination shown on his or her air ticket – as long as it is not the insured's place of residence. ***There will only be reimbursement of expenses on the outbound trip (air travel).***

Important:

Reimbursement is limited to the payment of expenses for the purchase of basic clothing and toiletries that have not been paid by the scheduled airline for the duration of the delay.

This coverage only refers to scheduled flights of airlines and is therefore not covered by charter flights.

3. DATE OF THE EVENT

3.1 The date of the event, for purposes of determining the Sum Insured, is considered to be the date on which the insured's baggage was delayed when under the responsibility of the airline.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a)** Original evidence of basic item expenses;
- b)** Statement from the airline confirming the delay;
- c)** Proof of communication of the incident to the competent authorities;
- d)** PIR - Property Irregularity Report, for occurrences with airlines, certifying the weight of baggage;
- e)** Indemnification receipt from the company responsible for transportation signed by the complainant.

5. GENERAL PROVISIONS

5.1 The General Conditions of the Individual Travel Insurance Plan that have not been revoked by this Special Condition are ratified.

SPECIAL CONDITION OF ADDITIONAL COVERAGE FLIGHT DELAY

1. OBJECTIVE

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

This coverage consists of reimbursement ***of expenses for lodging and meals incurred by flight delays, and the expenses caused by connection loss or disruption of normal travel***, made by the insured if the flight of the insured, in Insured Trip, suffer delay in accordance to contracted period of time, caused by:

- a) Any severe weather condition delaying the scheduled arrival or departure of a flight;
- b) Any labor matter that interferes with the departure or arrival of a flight;
- c) Any sudden unforeseen breakdown in the aircraft of a scheduled airline.

2.1.1 Reimbursement will be limited to the payment of food and lodging expenses that have not been paid by the scheduled airline for the duration of the delay.

2.1.2 This coverage refers exclusively to scheduled airline flights, and thus does not cover charter flights.

2.1.3. Insured's flight delay is considered to be 12 hours or more.

3. DATE OF THE EVENT

3.1. The date of the event, for purposes of determining the Sum Insured, is the date on which the insured's flight delay occurred.

4. CLAIMS DOCUMENTS

4.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) Original vouchers for food and lodging expenses;
- b) Statement from the airline confirming the delay;
- c) Indemnification receipt from the company responsible for transportation signed by the complainant.

5. GENERAL PROVISIONS

5.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
OF TRAVEL BAGGAGE LOSS - ADDITIONAL GUARANTEE****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. HAZARDS COVERED

2.1. This coverage consists of the payment of the insured capital only once in the event **of loss of Baggage during its carriage by regular airline / maritime / ground transportation**, when the loss exceeds the amount paid by the Company responsible for the carriage. The effective difference between the insured capital contracted and the amount paid by the company will be compensated.

2.1.1. There will be an advance of the Sum Insured of this guarantee, seeking compensation for expenses arising from the purchase of clothes and toiletries, considered essential if the **Insured's baggage is not located within 36 (thirty six) hours** from the date of notification to the Service Center or Insurer and is still traveling during this period.

2.1.2. **The effective loss of baggage will be covered only if it occurs between the time that it is delivered to authorized personnel of the Airline/Sea/Ground to be shipped and the time it is returned to the passenger at the end of the trip.**

2.1.3. It is essential that the regular Air/Sea/Ground Company has assumed its responsibility for the loss of baggage and has paid the passenger the Indemnity proposed by the Air/Sea/Ground Company so that the actual compensation for loss of Baggage provided for in this guarantee is paid.

2.1.4. **Actual loss of baggage will only be covered if it is informed immediately to the airline, before leaving the delivery area and/or the airport at which the Insured person has found such absence, and the insured shall obtain written proof of such absence upon request of "PIR" form (Property Irregularity Report).**

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) normal depreciation and deterioration of objects;
- b) damage arising from confiscation, seizure or destruction of authority of fact or law ;
- c) damage to glasses, contact lenses, and any mouthpiece;
- d) precious metals and their alloys, whether or not worked, jewelry, natural or synthetic skins, paintings and any artwork, costume jewelry of any kind, watches and titles;
- e) losses incurred with the Insured Acting as an operator or crew member of the means of transport that originates the claim;
- f) any kind of animals;
- g) liquids and beverages in general, alcoholic or not, as well as food of any kind, perishable or not;
- h) objects that the Insured carries with him or in his hand baggage, whose custody is under his responsibility, including, among other goods, clothes, watches, pens, key chains, objects of personal use, glasses, cinema, photo and optical equipment, sound and video equipments , musical instruments and equipment;
- i) objects that the Insured carries with him or has been placed under the responsibility of the Carrier Company or the Hotel, and which are intended, or may be considered, to perform professionally performed tasks by the Insured or third parties on their own behalf or not;
- j) any objects that, by their destination and/or quantity, have commercial purposes or represent negotiable values, such as money, coin or paper, checks, bonds, policies, stamps, collections, etc;
- k) Any documents or papers that represent obligations of any kind, as well as the estimated value of any property that is part of the Insured's assets.

4. DATE OF EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is considered to be the date on the written proof that the loss has been informed to the airline responsible for the transportation.

5. DOCUMENTS IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a)** Written proof that the loss has been informed to the undertaking responsible for the carriage;
- b)** Written proof of acceptance of liability of the Company responsible for transportation upon presentation of original components;
- c)** Indemnification receipt from the company responsible for transportation signed by the complainant (copy and original);
- d)** Original proof of expenses incurred for the purchase of basic necessities in case of delay or loss of baggage;
- e)** PIR (Property Irregularity Report) form.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
BAGGAGE DAMAGE****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as coverage.

2. WARRANTY

2.1. This coverage consists of indemnity or repair of the Insured in the event of **baggage damage**, as long as it is delivered to the care of a regular transportation company linked to the insured's travel and duly substantiated by the presentation of the Property Irregularity Report (PIR). The insurer will indemnify the insured for the cost of replacing or repairing the damaged baggage up to the insured capital contracted for this warranty and defined in the insurance ticket for this warranty.

2.2. The insured will be compensated for the replacement or repair value of the damaged bags. If the repair is impossible, the insured must purchase a new bag, present the invoice and then be entitled to reimbursement.

3. RISKS EXCLUDED

3.1. In addition to clause 5 - "RISKS EXCLUDED" of the General Conditions of this Insurance, are not guaranteed by this coverage:

- a) Baggage not delivered under the responsibility of the carrier and hand baggage;**
- b) Pre-existing damage to the Insured's bags and prior knowledge prior to delivery to the carrier;**
- c) Confiscation, seizure, damage or destruction of baggage by Customs or any other governmental authority;**
- d) Baggage of pilots, crew members, employees or persons having an interest in the carrier;**
- e) Baggage defects, spillage or leakage of liquids, gnawing, or any other damage, even total, caused by moth, insect or mold, whose cause is not demonstrably attributable to accidents or fire with the carrier;**
- f) Simple theft and loss of baggage under the responsibility of the insured;**
- g) Any object stolen from the bag;**
- h) Failure to remove baggage by the Insured as soon as it is made available by the carrier;**
- i) Confiscation of baggage or seizure by Customs or other governmental authority.**
- j) Loss of money of any kind, checks, etc;**

k) Depreciation and normal deterioration of objects.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be considered to be the date on the document proving the effective occurrence of damage to the bags.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1 of the General Conditions of this insurance, the documents required to settle claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a)** Original invoice for repair of the suitcase or purchase of another suitcase (if necessary);
- b)** Ticket of the original baggage;
- c)** Description of the volume(s) damaged as a result of a covered claim.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF ADDITIONAL COVERAGE RAIL, ROAD, AIR AND SEA TICKET THEFT

1. OBJECTIVE

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only with its additional coverage.

2. WARRANTY

2.1. This coverage consists of the reimbursement of the expenses incurred by the insured in obtaining a new pass, **in case of stolen rail, road, air or maritime ticket**, limited to the insured capital, for travel outside the territorial limits of Brazil and when the Insured has acquired the ticket in Brazil before the start of the trip and is outside the territorial limits of Brazil at the time of the event.

2.1.1 Actual theft of the rail, air or maritime ticket is only covered if it occurs only when it has been stolen violently on objects and/or persons, and whenever it has been part of a major theft, including at least:

- **theft of passport or credit cards or cash or travelers checks, etc.);**
- **and that the Insured is outside the territorial limits of Brazil.**

2.1.2 The indemnity to be paid is subject to the payment of deductible by the Insured, to be established at the time of contracting the insurance, and contained in the Ticket.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

a) **theft of rail, road, air or maritime ticket occurred within the holder's country of residence, within the country of issue of the insurance and within the country in which the holder is at the time of purchase;**

b) **loss, misappropriation, theft or simple disappearance.**

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the Theft.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a)** police report issued by a police authority;
- b)** copy of passport;
- c)** invoices and receipts of payments made to the travel agency where the services were contracted. These invoices and receipts must match the statements made by the travel agency or insurer.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
TRAVEL CANCELLATION****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1 This coverage consists of the reimbursement, limited to the insured capital, **of non-reimbursable expenses with the purchase of tour packages and / or travel services, such as transportation and lodging**, in the event of a covered event that prevents the insured from starting the trip.

2.1.1 The reimbursement described for this coverage will be due to the necessary and/or unavoidable Cancellation as a consequence solely of:

- a)** death, personal accident or serious illness of the insured that makes it impossible to start his trip;
- b)** death or hospitalization for more than 3 (three) days as a result of a personal accident or suddenly illness and acutely declared by the Insured's spouse, parents, siblings, children or father-in-law that prevents the commencement of the trip hired by the insured. Enumeration is exhaustive rather than enumerative;
- c)** receipt of notice in court not extendable to the Insured to appear in the Court, provided that the receipt of such notification is subsequent to the contracting of travel and/or tourist services;
- d)** declaration by a competent health authority leaving the Insured in quarantine, provided that the declaration is subsequent to the hiring of the trip and/or tourist services.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of the Individual Travel Insurance Plan, the following are not guaranteed by this coverage:

- a)** plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;
- b)** aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;
- c)** hospitalizations for routine physical examinations or any other examination without disturbing normal health;

- d) hospitalizations when the patient is not under the care of legally qualified doctors.**

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, i.e. an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;**
- b) place for the elderly, rest homes, nursing homes and similar;**
- c) clinics or place for recovery of alcohol and drug addicts;**
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1.** For the purpose of calculating the indemnity, the date of the event upon the settlement of claim will be considered as the date on the document proving the effective reason for the trip cancellation.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1.** In addition to item 16.1.1 of the General Conditions of this insurance, the documents required to settle claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Documentation of the Beneficiary (s):**

- I.if the beneficiary is the insured's spouse:

- ✓marriage certificate and spouse's ID card.

- II.if the beneficiary is the insured's companion:

- ✓annotation in the work card or proof of dependents in the Social Security and partner's identity card.

- III.if the beneficiary is the insured's child:

- ✓birth certificate.

- b) invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;**
- c) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning or the continuation of the trip and/or tourist services contracted, such as medical certificates;**

- d)** in case of accident or illness, complete medical documentation;
- e)** proof of family bond, when the event occurs due to relatives; and
- f)** letter from the operator/agency detailing the penalties and costs to be borne by the insured.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF ADDITIONAL COVERAGETRAVEL INTERRUPTION**1. OBJECTIVE**

- 1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

- 2.1 This coverage consists of the reimbursement to the insured or his beneficiary, limited to the contracted Sum Insured, **of unrecoverable deposit losses and / or prepaid expenses** related to the insured's travel.

- 2.1.1** The reimbursement described for this coverage will be due to the necessary and / or unavoidable interruption as a consequence solely of:

- a)** death, personal accident or serious illness of the insured that makes it impossible to continue his trip;
- b)** death or hospitalization for more than 03 (three) days as a result of a personal accident or illness suddenly and acutely declared by the Insured's spouse, parents, siblings, children or father-in-law, which occurred after the commencement of the trip. Enumeration is exhaustive rather than enumerative;
- c)** receipt of notice in court not extendable to the Insured to appear in the Court, provided that the receipt of such notice is after the commencement of the trip;
- d)** statement by a competent health authority leaving the Insured in quarantine, provided that the statement is after the commencement of travel.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;**
- b) aesthetic and obesity treatment in all modalities, as well as related surgeries and convalescence periods;**
- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;**
- d) proof of family bond, when the event occurs due to relatives; and**
- e) hospitalizations when the patient is not under the care of legally qualified doctors.**

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, ie an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;**
- b) place for the elderly, rest homes, nursing homes and the like;**
- c) clinics or place for recovery of alcohol and drug addicts;**
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is considered to be the date on the document that proves the effective reason for interrupting the trip.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

a) Beneficiary's documentation:

- I. if the beneficiary is the insured's spouse:
 - ✓ marriage certificate and spouse's ID card.
- II. if the beneficiary is the insured's companion:
 - ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
- III. if the beneficiary is the insured's child:
 - ✓ birth certificate.

b) police report issued by a police authority;

c) death certificate duly legalized in the event of death. In other warranties, any other document proving the impediment of the continuation of the trip and / or hired tourist services, such as medical certificates;

d) in case of accident or illness, complete medical documentation;

e) proof of family bond, when the event occurs due to relatives; and

f) letter from the operator / agency detailing the penalties and costs to be borne by the insured.

6. GENERAL PROVISIONS

6.1 The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
“PLUS REASON” CANCELLATION OR INTERRUPTION OF TRAVEL****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement to the insured or his beneficiary, limited to the insured capital contracted, ***of unrecoverable deposit losses and/or expenses*** paid in advance in connection with the insured's travel due to cancellation or interruption due to a covered event.

2.1.1. Plus Reason Cancellation will be covered due to:

- a) hospitalization for serious illness, serious bodily injury or death of:
 - Insured;
 - Family member of first degree kinship;
 - The person designated for the custody of minors or the disabled;
 - The professional substitute.
- b) Death of the relative up to the third degree of kinship;
- c) Serious damage to the insured's residence or place of work;
- d) Dismissal of the insured;
- e) Incorporation into a new job, in a separate company, with employment contract;
- f) Letter of cancellation of vacation issued by the insured's company;
- g) Convening as part or witness of a court or member of the jury;
- h) Submission to tests for public tender;
- i) Appointment to open position;
- j) Convening as a polling station member;
- k) Legal requirement before the start of the trip (irrefutable convocation/ judicial intimation);
- l) Cancellation of a companion for any covered cause (guarantees the payment of the individual supplement and the individual expenses for the disappearance of the minimum group);
- m) Theft of documentation or baggage, which makes it impossible for the insured to start or continue his trip;
- n) Visa denied for destinations where it is issued at the country entrance;

- o) Non-admission of a passenger/visa issued in Brazil, i.e. notification of refusal issued by the country of destination;
- p) Damage or accident to the vehicle owned by the insured or his spouse, which prevents the insured from starting or continuing his trip;
- q) Extension of the employment contract;
- r) Forced transfer of work, with displacement greater than three months;
- s) Unexpected call for surgical intervention;
- t) Cancellation of the insured's marriage;
- u) Insured's separation/divorce;
- v) Pregnancy contracted after the date of purchase of the trip;
- w) Complication in pregnancy or abortion.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;
- b) aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;
- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;
- d) hospitalizations when the patient is not under the care of legally qualified doctors.

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, i.e. an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;
- b) place for the elderly, rest homes, nursing homes and similar;
- c) clinics or place for recovery of alcohol and drug addicts;
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.

4. DATE OF THE EVENT

4.1. The date of the event, for the purpose of determining the Sum Insured, is the date on the document that proves the reason for the actual cancellation/interruption of the trip.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer in original copies or certified copies:

- a) documentation of the beneficiary(ies):**
 - I. if the beneficiary is the insured's spouse:
 - ✓ marriage certificate and spouse's ID card.
 - II. if the beneficiary is the insured's companion:
 - ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - III. if the beneficiary is the insured's child:
 - ✓ birth certificate.
- b) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning or the continuation of the trip and/or tourist services contracted, such as medical certificates;**
- c) in case of accident or illness, complete medical documentation;**
- d) Letter from the operator/agency detailing the penalties and costs to be borne by the insured.**
- e) proof of family bond, when the event occurs due to relatives;**

6. GENERAL PROVISIONS

6.1 The General Conditions of the Individual Travel Insurance Plan that have not been revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
CANCELLATION OF INTERNATIONAL TRAVEL**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, to the insured or his beneficiary, limited to the insured capital, ***of non-reimbursable expenses with the purchase of tour packages and/or travel services, such as transportation and accommodation, in the event of a covered event that prevents insured person to commence travel*** outside of Brazil's territorial boundaries between the time the Insured acquires the ticket and leaves the Brazilian territory in the event of a ***Trip Cancellation***.

2.1.1. The refund described for this coverage will be due to the Trip Cancellation being necessary and/or unavoidable as a consequence solely of:

- a)** Death, personal accident or serious illness of the insured that makes it impossible to start his trip;
- b)** Death or hospitalization for more than 3 (three) days as a result of a personal accident or suddenly illness and acutely declared by the Insured's spouse, parents, siblings, children or father-in-law that prevents the commencement of the trip contracted by the insured. Enumeration is exhaustive rather than enumerative;
- c)** receipt of notice in court not extendable to the Insured to appear in the Court, provided that the receipt of such notification is subsequent to the contracting of travel and/or tourist services;
- d)** declaration by a competent health authority leaving the Insured in quarantine, provided that the declaration is subsequent to the hiring of the trip and/or tourist services.

3. RISKS EXCLUDED

3.1. *In addition to the exclusions contained in clause 5 - "RISKS EXCLUDED" of the General Conditions of Travel Insurance, are not guaranteed by this coverage:*

- a) plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;**
- b) aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;**

- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;**
- d) hospitalizations when the patient is not under the care of legally qualified doctors.**

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, i.e. an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;**
- b) place for the elderly, rest homes, nursing homes and similar;**
- c) clinics or place for recovery of alcohol and drug addicts;**
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1.** For the purpose of calculating the indemnity, the date of the event upon the settlement of claims will be considered as the date on the document proving the effective reason for the trip cancellation.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:**

- a) documentation of the beneficiary (ies):**
 - I.**if the beneficiary is the insured's spouse:
 - ✓marriage certificate and spouse's ID card.
 - II.**if the beneficiary is the insured's companion:
 - ✓annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - III.**if the beneficiary is the insured's child:
 - ✓birth certificate.
- b) invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;**
- c) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning or the continuation of the trip and/or tourist services contracted, such as medical certificates;**

- d)** in case of accident or illness, complete medical documentation;
- e)** Letter from the operator/agency detailing the penalties and costs to be borne by the insured.
- f)** proof of family bond, when the event occurs due to relatives.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
INTERNATIONAL TRAVEL INTERRUPTION**

1. OBJECTIVE

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1 This coverage consists of the reimbursement to the insured or his beneficiary, limited to the contracted Sum Insured, **of unrecoverable deposit losses and/or prepaid expenses related** to the insured's international travel.

2.1.1 The reimbursement described for this coverage will be due to the necessary and/or unavoidable interruption as a consequence solely of:

- a) death, personal accident or serious illness of the insured that makes it impossible to continue his trip;
- b) death or hospitalization for more than 3 (three) days as a result of a personal accident or suddenly illness and acutely declared by the Insured's spouse, parents, siblings, children or father-in-law, occurring after the commencement of trip. Enumeration is exhaustive rather than enumerative;
- c) receipt of a notice in court not extendable to the Insured to appear in the Court, provided that the receipt of such notice is later than the commencement of the trip;
- d) declaration by a competent health authority leaving the Insured in quarantine, provided that the declaration is after the commencement of the trip.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - "RISKS EXCLUDED" of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;
- b) aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;
- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;
- d) hospitalizations when the patient is not under the care of legally qualified doctors.

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, i.e. an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;**
- b) place for the elderly, rest homes, nursing homes and similar;**
- c) clinics or place for recovery of alcohol and drug addicts;**
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is considered to be the date on the document that proves the effective reason for interrupting the trip.

5. CASE DOCUMENTATION

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

a) Documentation of the Beneficiary (s):

I. if the beneficiary is the insured's spouse:

✓ marriage certificate and spouse's ID card.

II. if the beneficiary is the insured's companion:

✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.

III. if the beneficiary is the insured's child:

✓ birth certificate.

b) police report issued by a police authority;

c) death certificate duly legalized in the event of death. In other warranties, any other document proving the impediment of the continuation of the trip and/or hired tourist services, such as medical certificates;

d) in case of accident or illness, complete medical documentation;

e) proof of family bond, when the event occurs due to relatives; and

f) Letter from the operator/agency detailing the penalties and costs to be borne by the insured.

6. GENERAL PROVISIONS

6.1 The General Conditions of the Individual Travel Insurance Plan that have not been revoked by this Special Condition are ratified.

SPECIAL CONDITION OF ADDITIONAL COVERAGE TRAVEL INTERRUPTION BY DEPORTATION

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan** , may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of compensation to the insured, limited to the heat of the insured capital, **in the event of unrecoverable deposit losses and/or expenses paid** for the remaining time of the contracted travel package that the insured was not entitled to stay in the country of destination due deportation.

2.1.1. The deportation referred to in the above item, for this coverage will be solely and exclusively due to the lack of any kind of additional documentation that has not been requested by the Travel Agency or Company Responsible for the sale and booking of the trip. The following documentation will be considered:

- a) a valid travel document (passport);
- b) two recent photographs 3 x 4 cm;
- c) two duly completed and signed visa application forms;
- d) payment of fee for a visa application in kind;
- e) travel ticket;
- f) hotel reservation voucher;
- g) when it is a minor: document that proves the authorization by the responsible;
- h) travel medical insurance;
- i) voucher - proof of payment made in Brazil for bookings made for the trip.

3. RISKS EXCLUDED

3.1. **In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:**

- a) **Deportation request made by person who has ties/bond with the Insured. Considers as ties/bond: relatives, friends or person who has economic dependence with or lives with the Insured;**
- b) **travel packages with terms shorter than ninety (90) days.**

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is considered to be the date on the document that proves the effective reason for interrupting the trip.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) passport with stamp proving deportation;**
- b) proof of expenses to be reimbursed.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
PHARMACEUTICAL EXPENSES****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, and limited to the amount of the insured capital, **of expenses for the purchase of medicines** required as a result of emergency medical or dental care arising from **a covered personal accident or sudden illness** occurring during the insured trip made by the insured to your treatment.

2.1.1 Expenses for medicines required as a result of dental care requiring emergency treatment of permanent natural teeth will be covered.

3. DATE OF THE EVENT

3.1 **The date of the event, for purposes of determining the Sum Insured, is the date of the occurrence of the expenses.**

4. DOCUMENTATION IN CASE OF CLAIM

4.1. **In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claims are listed below and must be sent to the Insurer, in original copies or certified copies:**

- a) prescription;
- b) invoice of expenses with the purchase of the drug during the insured trip;
- c) Police report, if any;
- d) Invoices and other original evidence of expenses incurred by the Insured;
- e) National Driver's License, in the event of a claim involving a vehicle driven by the Insured.

5. GENERAL PROVISIONS

5.1. **The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
EXTENSION OF STAY****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, and limited to the amount of the insured capital, **of the insured's hotel room rates within a maximum period of 10 (ten) days**, in case of extension expenses necessary due to **covered personal accident or sudden illness** occurred during the insured trip.

2.1.1 Expenses with per diem will be covered if the medical staff of the insured's place and the medical staff appointed by the insurer determine the need to extend the insured's period of stay due to **a covered personal accident or sudden illness** occurring during the Insured Trip.

3. DATE OF THE EVENT

3.1 **The date of the event, for purposes of determining the Sum Insured, is the date of the occurrence of daily expenses.**

4. DOCUMENTATION IN CASE OF CLAIM

4.1. **In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:**

- a) Hotel daily receipt.
- b) Police report, if any;
- c) Invoices and other original evidence of expenses incurred by the Insured;
- d) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;
- e) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.

5. GENERAL PROVISIONS

5.1. **The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
COMPANION IN CASE OF HOSPITALIZATION****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, limited to the amount of insured capital, ***of round trip airfare***, economy class, to a person appointed by the insured in the event of a covered personal accident or sudden illness occurring with the insured during Travel insured.

2.1.1 This reimbursement will be covered under this warranty when the insured person is traveling alone and the medical assistants certify the need for the insured's hospitalization for more than 48 (forty-eight) hours.

3. DATE OF THE EVENT

3.1 The date of the event, for the purpose of determining the Sum Insured, is the date set forth in the document that proves the reason for the effective need for a companion in case of the insured's hospitalization.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. In addition to item 16.1.1. of the General Conditions of this Insurance, the documents required to settle claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Police report, if any;
- b) Invoices and other original evidence of expenses incurred by the Insured;
- c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;
- d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.

5. GENERAL PROVISIONS

5.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
COMPANION ACCOMMODATION**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, and limited to the amount of the insured capital, ***of the hotel room expenses***, up to a maximum of ten (10) days, for companion accommodation in case of insured's hospitalization due to **covered personal accident or sudden illness** during the insured trip.

3. DATE OF THE EVENT

3.1 The date of the event, for purposes of determining the Sum Insured, is the date of the expenses.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. In addition to item 16.1.1. of the General Conditions of this Insurance, the documents required to settle claims are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a) Police report, if any;
- b) Invoices and other original evidence of expenses incurred by the Insured;
- c) National Driver's License, in the event of a claim involving a vehicle driven by the Insured;
- d) Report or technical report completed by the qualified professional who provided the service, with the technical specifications and diagnostics.

5. GENERAL PROVISIONS

5.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF ADDITIONAL COVERAGE INSURED'S EARLY RETURN

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. 2.1. This coverage consists of the reimbursement, and limited to the amount of the insured capital contracted, **of the expenses with the transfer of the insured's return to the place of domicile or origin of the trip**, if the insured person is unable to complete the insured trip.

2.1.1 The reimbursement described for this coverage will be due to the necessary and/or unavoidable return as a consequence solely of:

- **Illness, accident or death of a travel companion, family member or family member of your travel companion.**
- **Return for problems in the insured's home as a result of fire, explosion, theft with damage and/or violence at home, provided no other person can handle the situation.**

2.2. A member of the insured's family is considered to be a person united by marital or kinship relationship.

2.3. A travel companion is considered to be the person who remained with the insured during the period of the trip.

3. RISKS EXCLUDED

3.1 In addition to the exclusions described in clause 5. RISKS EXCLUDED of the General Conditions of this insurance, the following expenses are not covered:

- a) damage not formalized with the competent authorities.

4. DATE OF THE EVENT

4.1. For the purpose of determining the Sum Insured, the date of the event is the date set forth in the document attesting to the reason for the actual return of the insured.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

a) documentation of the beneficiary(ies):

- I. if you are the insured's spouse:
 - ✓ marriage certificate and spouse's identity card.
- II. if you are a partner of the insured:
 - ✓ annotation in the work card or proof of dependents in the Social Security and identity card of the partner.
- III. if you are the Insured's Son:
 - ✓ birth certificate.

b) invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;

c) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning or the continuation of the trip and/or tourist services contracted, such as medical certificates;

d) in case of accident or illness, complete medical documentation;

e) Letter from the operator/agency detailing the penalties and costs to be borne by the insured.

f) Documentation proving the problem in the residence:

- I. Reporting Letter occurred in detail reporting damage (letter must contain Insured's signature);
- II. In case of fire or explosion:
 - ✓ Fire Department certificate, in case of attendance;
 - ✓ Report of the Technical Police Institute (if any);
 - ✓ Photos of property damage.
- III. In Case of Qualified Theft or Theft:
 - ✓ Report of the Technical Police Institute (if any);
 - ✓ Photos of property damage.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

SPECIAL CONDITION OF ADDITIONAL COVERAGE COMPANION RETURN

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This cover consists of the reimbursement, limited to the insured capital amount, **of the purchase of economy class air fare** for the return of the accompanying person(s) to the country of his/her local domicile if the insured person is unable to complete the insured trip as a result during the Insured Trip.

2.1.1 The reimbursement described for this coverage will be due to the necessary and/or unavoidable companion's return as a consequence solely of:

The insured's own illness, accident or death, his/her travel companion, family member or travel companion's family member.

2.1.2 This guarantee covers the reimbursement of the airfare when the insured person is traveling accompanied and has to be removed back to his or her local domicile and it is not possible for his/her companion(s) to return by the originally planned means, as a result of the covered risks described in item 2.1.1.

3. DATE OF THE EVENT

3.1. The date of the event, for the purpose of determining the Sum Insured, is the date on the document attesting to the reason for the effective return of the companion.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. In addition to item 16.1.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a) documentation of the beneficiary(ies):
 - I. if you are the insured's spouse
 - ✓ marriage certificate and spouse's identity card.

- II. if you are a partner of the insured:
 - ✓ annotation in the work card or proof of dependents in the Social Security and identity card of the partner.
- III. if you are the Insured's son:
 - ✓ birth certificate.
- IV. if you are insured's stepchild:
 - ✓ identity cards of stepson and spouse of the insured.
- V. if you are the insured's father/mother:
 - ✓ identity card of the insured's and insured's father/mother.
- b) invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;
- c) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning or the continuation of the trip and/or tourist services contracted, such as medical certificates;
- d) in case of accident or illness, complete medical documentation;
- e) proof of family bond, when the event occurs due to relatives; and
- f) letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- g) documents proving that the person was in fact a travel companion of the insured.

5. GENERAL PROVISIONS

5.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
RETURN OF MINORS AND/OR SENIORS**

1. OBJECTIVE

1.1. This special condition is part of the Individual Travel Insurance Plan, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement or provision of service(s), limited to the amount of the insured capital contracted, *of the purchase of economy class round trip airfare*, for which a responsible person, designated by the insured's family, accompany the minor(s) and/or elderly person(s) who may be unaccompanied to their local domicile, in the event of the return of companion(s), minor(s) 16 years old or elderly over 60 years old, during the Insured Travel.

2.1.1 The reimbursement described for this coverage will be due to the necessary and/or unavoidable companion's return as a consequence solely and exclusively of **Personal Accident covered or sudden illness of the insured.**

3. RISKS EXCLUDED

3.1 In addition to the exclusions described in clause 5. RISKS EXCLUDED of the General Conditions of this insurance, the following expenses are not covered:

a) Extra expenses not related to transportation, such as: accomodation, food, fun, entertainment, rental, telephone, fax, cell phone.

4. DATE OF THE EVENT

4.1. For the purpose of determining the Sum Insured, the date of the event is the date set forth in the document certifying the reason for the effective return of the minor.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for settlement of claims are as listed below and shall be forwarded to the insurer, in original copies or certified copies:

a) Documentation of the accompanied(s) minor and/or elderly:
I. Identity card (ID);

- II. Proof of address;**
- III. Copy of air tickets;**

b) Accompanying documentation:

- I. Identity card (ID);**
- II. Proof of address;**
- III. Proof of purchase of round trip air tickets.**

- c)** invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;
- d)** death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning or the continuation of the trip and/or tourist services contracted, such as medical certificates;
- e)** in case of accident or illness, complete medical documentation;
- f)** letter from the operator/agency detailing the penalties and costs to be borne by the insured;
- g)** documents proving that the person was in fact a travel companion of the insured.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
SENDING EXECUTIVE IN CASE OF INSURED'S HOSPITALIZATION****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, limited to the amount of the insured capital, **of the purchase of a round-trip economy class ticket** for the sending of an executive to replace the insured, in his/her professional appointments scheduled for the insured trip.

2.1.1 The reimbursement described for this coverage will be due to the necessary and/or inevitable remission of the executive as a consequence solely of the replacement of the insured due to **hospitalization of the insured due to covered Personal Accident or sudden emergency personal illness**.

3. DATE OF THE EVENT

3.1. It is considered as the date of the event, for the purpose of determination of the Sum Insured, the date constant document proving the executive sending reason.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. In addition to item 16.1.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a)** documentation of the beneficiary(ies):
 - I. if you are the insured's spouse:
 - ✓ marriage certificate and spouse's identity card.
 - II. if you are a partner of the insured:
 - ✓ annotation in the work card or proof of dependents in the Social Security and identity card of the partner.
 - III. if you are the Insured's Son:
 - ✓ birth certificate.
- b)** invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;
- c)** death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning

or the continuation of the trip and/or tourist services contracted, such as medical certificates;

- d)** in case of accident or illness, complete medical documentation;
- e)** letter from the operator/agency detailing the penalties and costs to be borne by the insured;

5. GENERAL PROVISIONS

5.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
MOBILE THEFT/ROBBERY**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1 Upon payment of the premium, the Insured shall be guaranteed the replacement of the same or similar property in the event of robbery or qualified theft of the covered cell phone **occurred during the Insured Travel**.

2.2. It is defined as robbery or qualified theft the subtraction, for yourself or others, something other than mobile, through serious threat, destruction/breaking of obstacle or use of violence against person, or after having by any means reduced to impossibility of resistance, either by physical action, narcotics or armed robbery.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) Simple theft and loss of baggage;
- b) Subtraction without violence or serious threat or practiced by persons known to the insured;
- c) Any willful act by the Insured;
- d) Acts performed by persons known to the Insured, relatives or not;
- e) Simple theft, understood as such the one committed without the use of violence and without leaving any traces;
- f) Robbery or Theft of any accessories alone or in conjunction;
- g) Theft, if the property is stolen from a car left unattended without proper security measures;
- h) Loss or disappearance of the good;
- i) If the mobile phone is checked baggage;
- j) Damages caused as a result of misuse of the good;
- k) Natural depreciation, wear or deterioration of the good;
- l) Failures or defects already existing at the beginning of the term of the Insurance;
- m) Damage resulting from cleaning, inspection, repair, adjustment or maintenance service;
- n) Any defect or accidental damage arising from the installation or reinstallation of software or programming;
- o) Any defect resulting from the use of electricity or equipment not approved by the manufacturer;

p) Damage caused by spillage of water or any other liquids.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the robbery/theft of the insured's mobile phone.

5. DEDUCTIBLE

5.1. This coverage will have 20% deductible per claim covered.

6. DOCUMENTATION IN CASE OF CLAIM

6.2. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for settlement of claim are as listed below and shall be forwarded to the insurer, in original copies or certified copies:

- a) Invoice of the stolen good;**
- b) Police report.**

7. GENERAL PROVISIONS

7.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
LAPTOP THEFT/ROBBERY****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1 Upon payment of the premium, the Insured shall be guaranteed the replacement of the same or similar good in the event of robbery or qualified theft of the covered laptop ***occurring during the Insured Travel.***

2.2. It is defined as robbery or theft qualified the subtraction, for yourself or others, something portable from other, through serious threat, destruction/breaking of obstacle or use of violence against person, or after having by any means reduced to impossibility of resistance, either by physical action, narcotics or armed robbery.

3. RISKS EXCLUDED

3.1. *In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:*

- a) Simple theft and loss of baggage;
- b) Subtraction without violence or serious threat or practiced by persons known to the insured;
- c) Any willful act by the Insured;
- d) Acts performed by persons known to the Insured, relatives or not;
- e) Simple Theft, understood as such the one committed without the use of violence and without leaving any traces;
- f) Theft or Robbery of any accessories alone or in conjunction;
- g) Theft, if the property is stolen from a car left unattended without proper security measures;
- h) Loss or disappearance of the good;
- i) If the notebook is in checked baggage;
- j) Damages caused as a result of misuse of the good;
- k) Natural depreciation, wear or deterioration of the good;
- l) Failures or defects already existing at the beginning of the term of the Insurance;
- m) Damage resulting from cleaning, inspection, repair, adjustment or maintenance service;
- n) Any defect or accidental damage arising from the installation or reinstallation of software or programming;
- o) Any defect resulting from the use of electricity or equipment not approved by the manufacturer;
- p) Damage caused by spillage of water or any other liquids.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is considered to be the date of robbery/theft of the insured notebook.

5. DEDUCTIBLE

5.1. This coverage will have the 20% deductible per claim covered.

6. DOCUMENTATION IN CASE OF CLAIM

6.2. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) Invoice of the stolen good;**
- b) Police report;**

7. GENERAL PROVISIONS

7.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
LEGAL EXPENSES****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. The present Special Condition, provided that the premium is contracted and paid, is intended to guarantee to the insured the payment of indemnity in the form of **reimbursement**, limited to the value of the Sum Insured, of expenses ***with attorney's fees*** in case the insured suffers any type of accident that requires legal assistance during the travel period, or the provision of the corresponding service when provided for in the contractual conditions of the plan, except if arising from risks excluded and observed the other items of this Special Condition and the General Conditions of Individual Travel Insurance.

3. RISKS EXCLUDED

3.1. Excluded from this coverage are the risks excluded in clause 5 - "RISKS EXCLUDED", of the General Conditions of this Insurance.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the occurrence of the expense.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a) Police report, if any;
- b) invoices and other original evidence of expenses incurred by the Insured.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
BAIL AND LEGAL EXPENSES**

1. OBJECTIVE

1.1. This special condition is part of the Individual Travel Individual Travel Insurance Plan, may be sold only as additional coverage of this.

2. WARRANTY

2.1. The present Special Condition, provided that the premium is contracted and paid, is intended to guarantee to the insured the payment of indemnity in the form of **reimbursement**, limited to the Sum Insured, of the **legal expenses incurred to the insured or beneficiary(ies)** as well as **bails expenses**, due to the arrest warrant or improper detention by any foreign government or power in the period of the trip, or the provision of the corresponding service as provided in the contract of the plan conditions, unless arising from excluded risks and observing the other items of this condition Special and General Conditions of Individual Travel Insurance.

3. RISKS EXCLUDED

3.1. Excluded from this coverage are the risks excluded in clause 5 - "RISKS EXCLUDED", of the General Conditions of this Insurance.

4. DATE OF THE EVENT

4.1. The date of the event, for purposes of determining the Sum Insured, is the date of the occurrence of the expense.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a) Police report, if any;
- b) invoices and other original proof of expenses incurred by the Insured;
- c) copy of the imprisonment or improper detention order.

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
HOME FIRE COVERAGE DURING TRAVEL****1. OBJECTIVE**

1.1. This special condition is part of the Individual Travel Insurance Plan, may be sold only as additional coverage of this.

2. WARRANTY

2.1. The present Special Condition, provided that the premium is contracted and paid, is intended to guarantee to the insured a compensation limited to the Sum Insured contracted for this coverage in case ***of Fire in the Insured's residence during the travel period***, except if arising from excluded risks and the other items of this Special Condition and the General Conditions of the Travel Insurance Plan are observed.

2.2. Also are covered:

- a) Property damage and expenses resulting from measures taken to mitigate the consequences of the insured event, as well as to the eventual disposal of the site;
- b) Collapse resulting from covered risk;
- c) Expenses required for the recomposition of personal documents and checkbooks destroyed by a covered claim.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5 - "RISKS EXCLUDED" of the General Conditions of this Insurance, are not guaranteed by this coverage:

- a) Intrinsic defect, poor quality, wear and tear, gradual deterioration, moisture, mold, gnawing or damage by harmful animals or pests, mechanical breakdown, fatigue, cavitation, corrosion of mechanical, thermal or chemical origin, oxidation, erosion, fouling, dust and soot;
- b) Any failures or defects that existed prior to the effective date of the coverage contracted and were already known to the insured or their agents;
- c) Burns in rural and urban areas;
- d) Electrical Damage;
- e) Third Party Real Estate;
- f) Uninhabited real estate, under construction, under reconstruction, structural alteration or renovations (when this renovation requires the temporary eviction of the property and/or compromising the security of the property), including the building materials intended for such use;

- g) any collective areas of condominiums and buildings;**
- h) real estate and its contents that are not being used for residential purposes only, even if the informal business activity operates in the property;**
- i) a place of risk other than that specified on the insurance ticket;**
- j) vacation or weekend property, farms, country houses, ranchs, residences of inferior or mixed construction;**
- k) collective real estate (student accommodations, pensions, nursing homes and similar);**
- l) Damage caused during the restoration and/or repair of objects of the insured residence;**
- m) fall and/or breakage, denting or scratching, except as a result of an event covered by the insurance ticket, duly characterized.**
- n) hurricanes, cyclones, tsunamis, earthquakes, tidal waves, landslides, crumblings, floods, overflows, spates, earthquakes, volcanic eruptions and other natural upheavals, unless specific coverage is contracted for one of the events mentioned herein;**
- o) acts of public authority, except to prevent the spread of damages covered by this insurance;**
- p) short circuit, overload in the electrical network, including as a result of lightning outside the property, causing loss or damage to wires, lamps, switches, fuses and any electrical or electronic devices and/or components.**

4. UNCOVERED GOODS

4.1. The following goods/interests are not guaranteed by this insurance:

- a) trees, gardens and any kind of landscaping;**
- b) plantation or vegetation;**
- c) animals of any kind;**
- d) airplanes, trailers, vessels, motor scooters, motorcycles and similar, including their parts, components, accessories and objects installed, deposited or included therein;**
- e) real estate and any dependencies built entirely or partially of wood, allowing floors, floors, ceilings and wood cladding, provided that for decorative purposes, laid or placed on concrete walls or masonry and slabs. It is also allowed, wood bending, provided that under cover of incombustible material;**
- f) cash of any kind, checks, bonds, paper money, coins, lottery tickets, shares, rough stones of any kind, cut stones, stamps, minted money and any other valuable securities;**

- g) any objects of estimated value, except as regards the intrinsic material;**
- h) rare carpets, tapestries, paintings, art objects, antiques, ceramics, porcelain, valuable collections, crystal objects and special wines;**
- i) personal effects of employees;**
- j) explosives and firearms of any kind;**
- k) beverages, cosmetics, edibles, medicines and perfumes;**
- l) software of any kind, as well as data stored in covered goods;**
- m) machinery, apparatus, instruments and other utensils used professionally, as well as goods intended for sale;**
- n) assets of third parties, even if held by the insured;**
- o) goods from illicit trade and transport and smuggling;**
- p) manuscripts, models, templates, accounting books, debuxes (sketches) and maps;**
- q) wires, windings, lamps, valves, keys, circuits, i.e. any goods that have a short service life;**
- r) automobiles, motorcycles and similar belonging to the Insured and/or persons residing with the Insured, including its parts, the components and accessories installed therein and only for vehicles that do not have insurance in the specific Motor segment and which are listed in Insured location(s); the parts, objects and accessories installed therein are not covered;**
- s) equipment and tools specific to the crop;**
- t) imported goods whose origin and/or acquisition cannot be proven, or which do not have the respective import documentation;**
- u) discarded goods and/or scrap;**
- v) hides, articles of gold, silver, platinum, precious stones and precious metals;**
- w) portable equipment, including notebooks, netbooks, laptops, palmtops, mobile phones, pagers, MP3 and MP4 players and other varieties, IPODs, iPads and other forms of Tablets, GPS receivers, portable transmitters and similar, unless otherwise stated of assets on the date of insurance contracting;**

- x) rural cell phone equipment, including its accessories and facilities;
- y) jewelry and watches;
- z) property of the insured in places not specified in the ticket;
- aa) real estate listed by the municipal, state, federal or world heritage;
- ab) real estate without regularization with the city hall.

5. DATE OF THE EVENT

5.1. The date of the event, for the purpose of determining the Sum Insured, is the date of Fire, Lightning, Explosion, Aircraft Drop or Smoke.

6. DOCUMENTATION IN CASE OF CLAIM

6.1. In addition to item 16.1.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a) Claim Notice Form, with the insured's bank details, duly completed and signed by the Insured;
- b) Police report, if any;
- c) 3 (three) quotations for damage repair.

7. GENERAL PROVISIONS

7.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
RETURN TRIP WARRANTY**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of the indemnity, limited to the insured capital amount, in the form of reimbursement, of expenses incurred for any fare differences existing between the **already purchased airline ticket and the value of the rescheduled economy class ticket** for return of the insured person to his/her city/state/country of origin, if he/she is unable to continue the travel by covered event, **or the provision of the corresponding service**, under the terms set forth in these Special Conditions.

2.2. The reimbursement described for this coverage will be due to the required and/or unavoidable return of the insured himself, solely as a consequence of the insured's personal **accident or sudden illness**.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. **RISKS EXCLUDED** from the General Conditions of this insurance, the expenses arising from:

a) Return of the insured for events not described in item 2.2.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be the date of the return trip.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1.1. of the General Conditions of this insurance, the necessary documents for the settlement of claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- a)** Proof of payment of the new ticket purchased, as well as internet tickets and/or proof of purchase and previous tickets;
- b)** Medical report indicating the clinical condition presented by the insured, as well as the recommendation to return to Brazil, in the event of a claim due to illness;

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
LOSS OF SPORTS EQUIPMENT IN TRAVEL - SUPPLEMENTAL
WARRANTY**

1. OBJECTIVE

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. COVERED RISKS

2.1. This coverage consists of the payment of the insured capital, at once, in case **of loss of sports equipment during regular air/maritime/ground company, when the losses arising from the loss exceed the amount paid by the company responsible for transport.** The amount of the indemnity shall correspond to the amount of the loss that the Insured has been proven to incur in excess of the amount to which the Insured is entitled by the regular air/maritime/ground company due to the contracted transportation, up to the limit of Sum Insured .

2.1.1. The effective loss of sports equipment will only be covered if it occurs between the time the sports equipment is delivered to the authorized airline/maritime/ground personnel to be shipped and the time it is returned to the Insured at the end of the trip.

2.1.2. The effective loss of sports equipment will only be covered if it is immediately informed to the airline/maritime/ground company, prior to leaving the delivery area and/or the airport at which the Insured has found the missing, and the insured will obtain written proof of referred to by the form “PIR” (Property Irregularity Report).

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) normal depreciation and deterioration of objects;**
- b) loss or damage resulting from confiscation, seizure or destruction at the behest of fact or law;**
- c) damage to glasses, contact lenses, and any mouthpiece;**
- d) precious metals and their alloys worked or not, jewels, natural or synthetic leather, paintings and other works of art, any type of jewelry, watches and titles;**
- e) losses incurred with the Insured acting as an operator or crew member of the mean of transport that originates the claim;**
- f) any kind of animals;**
- g) liquids and beverages in general, alcoholic or not, as well as food of any kind, perishable or not;**
- h) objects that the Insured carries with him or in his hand baggage, whose custody is under his responsibility, including, among other goods, clothes , watches, pens, key chains, personal effects, glasses, cinema, photo and optics equipments, sound and video apparatus, musical instruments and equipments;**
- i) objects that the Insured carries with him or that has been placed under the responsibility of the airline / maritime / ground or Hotel company and that are intended, or may be considered, to perform professionally performed tasks by the insured or third parties on their own or not;**
- j) any objects that, by their destination and/or quantity, have commercial purposes or represent negotiable values, such as money, coins or paper, checks, bonds, policies, stamps, collections, etc;**
- k) any documents or papers that represent obligations of any kind, as well as the estimated value of any property that is part of the Insured's assets.**
- l) damage to items while in use;**
- m) items left unattended by the Insured or third parties indicated by him;**

- n) electrical or mechanical failure;**
- o) damage caused by wear, insects or any cleaning, repair, restoration or alteration process;**
- p) items shipped in any form of freight;**
- q) It is forwarded in advance of the Insured's trip and unaccompanied.**

4. DATE OF EVENT

- 4.1. The date of the event, for the purpose of determining the Sum Insured, is considered to be the date on the written document stating the date on which the loss was reported to the airline/maritime/ground company hired by the Insured.**

5. DOCUMENTS IN CASE OF CLAIM

- 5.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:**

- a) written evidence that the loss has been reported to the air/maritime/ground company;**
- b) written evidence of the Insured's contracting of the air/maritime/ground carrier's transportation;**
- c) receipt of payment, if any, of damages paid by the air/maritime/ground company signed by the complainant (copy and original);**
- d) Property Irregularity Report (PIR) form.**

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
DELAY OF SPORTS EQUIPMENT IN TRAVELING****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

2.1. This coverage consists of the reimbursement of expenses incurred by the Insured in the event of **delay of sports equipment**, limited to the insured capital contracted, provided under the responsibility of the airline.

2.1.2. The refund will be due to the costs of alternative rent sports equipment on the delay caused to the sports equipment of the Insured, provided under the air company's responsibility, duly proven by presenting the evidential report damage (PIR - Property Irregularity Report). The Insurer indemnifies the Insured when the sports equipment **has not arrived in twelve (12) hours** after the arrival of the Insured at the destination steady on your air fare, **as long as it is not the place of residence of the insured. There will only be reimbursement of expenses on the outbound flight (air travel).**

Important:

This coverage only refers to scheduled flights of airlines and is therefore not covered by charter flights.

3. DATE OF THE EVENT

3.1. It is considered as the date of the event, for the purpose of determination of the Sum Insured, the date constant on arrival at destination Insured air ticket, in which is found the delay in the delivery of sports equipment from Insured, when under the airlines' responsibility.

4. DOCUMENTATION IN CASE OF CLAIM

4.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) original proof of expenses with sports equipment rental by the Insured;
- b) statement from the airline confirming the delay;
- c) Proof of communication of the event to the competent authorities;
- d) PIR - Property Irregularity Report, for occurrences with airlines, certifying the weight of sports equipment.

5. GENERAL PROVISIONS

5.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
OF KIDNAPPING****1. OBJECTIVE**

1.1. This Special Condition is part of the **Individual Travel Insurance Plan**, and may be marketed only as additional coverage.

2. WARRANTY

2.1. In the event that an Insured is kidnapped or forcibly detained in Authorized Public Transportation due to the kidnapping of the Authorized Public Transportation by persons using violence or threat of violence, the Insurer shall indemnify the Insured for each twenty-four period (24) hours, or portion thereof, per day, on which the insured remains kidnapped or held, the sum insured to the value of the capital insured.

3. CONCEPT

3.1. In addition to the definitions mentioned in item 3- DEFINITIONS of the general Conditions, the following definition for this coverage will be used:

a) Kidnapping : Detention of a person illegally with the use of force or threat in a place kept secret for the purpose of ransom.

4. RISKS EXCLUDED

4.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of this Insurance, the warranty will not apply to:

- a) Redemption payment.
- b) Costs incurred in negotiations to release the Insured.

4.2. Coverage applies only to events occurring with the Insured while away from your home country.

4.3. The Insurer shall not participate of negotiations to release the Insured.

5. DATE OF THE EVENT

5.1. The date of the event, for purposes of determining the Sum Insured, is the date of kidnapping or retention in Public Transportation.

6. DOCUMENTATION IN CASE OF CLAIM

6.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) Claim Notice;**
- b) Police report;**
- c) Authorized document of Company Transport.**

7. GENERAL PROVISIONS

7.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
LOSS, THEFT AND DAMAGE TO TRAVEL DOCUMENTS****1. OBJECTIVE**

- 1.1.** This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only as additional coverage.

2. WARRANTY

- 2.1.** This coverage consists of the reimbursement, in the event of **loss, theft or damage of travel documents abroad**, limited to the hired Sum Insured.
- 2.1.1.** The reimbursement will be due to expenses incurred by the Insured for the replacement of lost, stolen or damaged travel documents abroad, that means outside the Insured's country of residence.

3. CONCEPT

- 3.1.** In addition to the definitions mentioned in item 3- DEFINITIONS of the General Conditions, for this coverage the following definition will be used:
- a) **Travel Documents:** Passports, tickets, visas, entry permits and other similar documents directly related to the travel object of the Individual Travel Insurance Plan contracted by the Insured.

4. RISKS EXCLUDED

- 4.1. In addition to the exclusions in clause 5 - "RISKS EXCLUDED" of the General Conditions of this insurance, the warranty does not apply to:**
- a) items left unattended by the Insured or third entrusted to him the items by the insured ;
- b) items left unattended in their accommodation and not stored in a locked safe or where a locked safe is not available, not kept out of sight;
- c) damage caused by weather or weather conditions, wear or insects;
- d) loss or damage caused by the detention, confiscation or destruction by customs or other competent officials or local authorities.
- 4.2. Coverage applies only to events occurring with the Insured while away from your home country.**

5. DATE OF THE EVENT

5.1. It is considered as the date of the event, for the purpose of determining the capital insured, date of loss, theft or damage proved of the travel document.

6. DOCUMENTATION IN CASE OF CLAIM

6.1. In addition to the basic documents described in item 16.1.1. General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer, in original copies or certified copies:

- a) Claim Notice;
- b) Receipts or other proof of expenses incurred by the Insured in the replacement of Travel Documents;
- c) Police report.

7. GENERAL PROVISIONS

7.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
ACCIDENTAL DEATH IN AUTHORIZED PUBLIC TRANSPORT**

1. OBJECTIVE

1.1. This Special Condition is part of the **Individual Travel Insurance Plan** and may be marketed only with its coverage.

2. WARRANTY

2.1. This coverage consists on the payment of the insured capital to the beneficiary (s) indicated on the Insurance Ticket , in the event of **the insured's death, due to a personal accident** during the travel period, **provided accident occurs when the Insured is traveling on board as a paid-for public transport passenger duly licensed by a competent authority for passengers transport.**

Important: In the case of an insured under the age of 14 (inclusive), the indemnity will be intended exclusively for the reimbursement of funeral expenses, which must be proven upon presentation of original supporting evidence. The indemnity will be limited to the insured capital contracted for this warranty.

2.2. Death compensation and Total Permanent Disability for Accident do not accumulate. If, upon payment of an indemnity for Total Permanent Disability, the Insured dies as a result of the same accident, the Insurer shall pay the indemnity due in the case of Death, less the amount already paid for Permanent Disability.

3. RISKS EXCLUDED

3.1. In addition to the exclusions described in clause 5. RISKS EXCLUDED from the General Conditions of this insurance, are not guaranteed events occurring as a result of:

a) cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and

b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term;

c) Accidents suffered by the insured when not properly licensed public transport passenger.

4. DATE OF THE EVENT

4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claims shall be the date of the accident.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1. of the General Conditions of this insurance, the necessary documents for the settlement of claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:

- I. Death certificate;**
- II. police report issued by police authority;**
- III. Necroscopic report;**
- IV. Ticket/proof of payment of public transport;**
- V. Beneficiary's documentation:**

- a) if the beneficiary is the insured's spouse:
 - ✓ marriage certificate and spouse's ID card.

- b) if the beneficiary is the insured's companion:
 - ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.

- c) if the beneficiary is the insured's child:
 - ✓ birth certificate.

- d) if the beneficiary is not the insured's spouse, partner or child
 - ✓ Identity card

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
TOTAL OR PARTIAL PERMANENT DISABILITY BY AUTHORIZED PUBLIC
TRANSPORT ACCIDENT**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as cover this.

2. WARRANTY

2.1. This coverage consists of the payment of indemnity to the insured one-time, limited to the amount of the insured capital contracted, ***in case of loss, reduction or permanent functional impotence, total or partial*** of the members or organs defined in the policy, due to injury suffered by the insured, caused by ***a personal accident*** during the travel period, ***provided that the accident occurs when the Insured is traveling on board as a paid-for public transport passenger, duly licensed by a competent authority for the carriage of passengers.***

2.2. Upon completion of treatment, or after the available remedies for recovery are exhausted, and permanent disability is found and assessed at the time of final medical discharge, the insurance company shall pay compensation in accordance with the table:

TABLE FOR CALCULATION OF INDEMNITY PERCENTAGE IN CASE OF PERMANENT DISABILITY BY ACCIDENT		
PERMANENT DISABILITY	DISCRIMINATION	% ON INSURED CAPITAL
TOTAL	Total loss of vision in both eyes	100%
	Total loss of use of both upper limbs	100%
	Total loss of use of both lower limbs	100%
	Total loss of use of both hands	100%
	Total loss of upper and lower limb use	100%
	Total loss of use of one hand and one foot	100%
	Total loss of use of both feet	100%
	Total and incurable mental alienation	100%
	Bilateral nephrectomy	100%
MISCELLANEOUS PARTIAL	Total loss of vision in one eye	30%
	Total loss of sight in one eye when the Insured no longer has the other sight	70%
	Total incurable deafness of both ears	40%
	Total incurable deafness of one ear	20%
	Incurable muteness	50%

	Unbound lower jaw fracture	20%
	Immobility of the cervical segment of the spine	20%
	Immobility of the thoraco-lumbosacral segment of the spine	25%

TOP MEMBERS	Total loss of use of one of the upper limbs	70%
	Total loss of use of one hand	60%
	Unbound fracture of one humerus	50%
	Unbound fracture of one of the radius ulnar segments	30%
	Total ankylosis of one shoulder	25%
	Total ankylosis of one elbow	25%
	Total ankylosis of one wrist	20%
	Total loss of use of one thumb, including metacarpal	25%
	Total loss of use of one thumb excluding metacarpal	18%
	Total loss of use of distal thumb phalanx	9%
	Total loss of use of one index finger	15%
	Total loss of use of one of the little fingers or one of the middle fingers	12%
	Total loss of use of one ring finger	9%
	Total loss of use of any phalanx, excluding thumb: equivalent to 1/3 of the value of the respective phalanx	
PARTIAL LOWER MEMBERS	Total loss of use of one of the lower limbs	70%
	Total loss of use of one foot	50%
	Unbound femoral fracture	50%
	Unbound fracture of one of the tibi-peroneal segments	25%
	Unconsolidated patella fracture	20%
	Unbound fracture of a foot	20%
	Total ankylosis of one knee	20%
	Total ankylosis of one ankle	20%
	Total ankylosis of a hip	20%
	Partial loss of one foot, i.e. loss of all toes and part of the same foot	25%
	1st (first) finger amputation	10%
	Amputation of any other finger	3%
	Total loss of use of a 1st finger phalanx, 1/2 equivalent, and the remaining fingers, 1/3 of the respective finger	
	Shortening of one of the lower limbs:	
	Of 5 (five) centimeters or more	15%
4 (four) centimeters	10%	
3 (three) centimeters	6%	

Less than 3 (three) centimeters: without Indemnity

The loss or reduction in strength or functional capacity considered is that which does not result from joint damage or amputated segments, as shown in the table

SEVERAL	JAW	
	Lower jaw (mandible) movement reduction	
	In minimum degree	5%
	In medium degree	10%
	In maximum degree	20%
	NOSE	
	Total nose amputation with total loss of smell	25%
	Total loss of smell	7%
	Loss of smell with taste changes	10%
	VISUAL SYSTEM AND EYE ATTACHMENTS	
	Diplopia	15%
	Lacrimal Airway Injuries	
	Unilateral	7%
	Unilateral with fistulas	15%
	Bilateral	14%
	Bilateral with fistulas	25%
	Eyelid Injuries	
	Unilateral ectropion	3%
	Bilateral ectropion	6%
	Unilateral entropion	7%
	Bilateral entropion	14%
	Unilateral eyelid malocclusion	3%
	Bilateral eyelid malocclusion	6%
	Unilateral Eyelid Ptosis	5%
	Bilateral eyelid ptosis	10%
	PHONATION SYSTEM	
	Loss of the word (incurable muteness)	50%
	Substance loss (soft and hard palate)	15%
	HEARING SYSTEM	
	Total amputation of an ear	8%
	Total amputation of both ears	
Spleen Loss	15%	
URINARY SYSTEM		
Chronic retention of urine (mandatory probes)	15%	
Cystostomy (definitive)	30%	
Permanent urinary incontinence	30%	
Loss of a kidney, with remaining kidney		
with preserved kidney function	30%	

	Reduction of renal function (non-dialytic)	50%
	Reduction of renal function (dialytic)	75%
	Single Kidney Loss	75%

SEVERAL	GENITAL AND REPRODUCTIVE SYSTEM	
	Loss of a testicle	5%
	Loss of two testicles	15%
	Traumatic penile amputation	40%
	Loss of an ovary	5%
	Loss of two ovaries	15%
	Loss of the uterus before menopause	30%
	Loss of uterus after menopause	10%
	NECK	
	Pharyngeal stenosis with swallowing obstacle	15%
	Esophageal injury with motor function disorders	15%
	Definitive tracheostomy	40%
	CHEST	
	RESPIRATORY SYSTEM	
	Pleural Post Traumatic Sequels	10%
	Total or partial resection of a lung (pneumectomy - partial or total)	
	with preserved respiratory function	15%
	with minimal reduction in respiratory function	25%
	with a reduction in mean respiratory function	50%
	with respiratory failure	75%
	BREASTS (WOMEN)	
	Unilateral mastectomy	10%
	Bilateral mastectomy	20%
	ABDOMEN (ORGAN AND BOWLS)	
	Subtotal gastrectomy	20%
	Total gastrectomy	40%
	SMALL INTESTINE	
	Partial resection	20%
	Partial resection with disabsorptive syndrome or definitive ileostomy	40%
	LARGE INTESTINE	
	Partial colectomy	20%
	Total colectomy	40%
	Definitive colostomy	40%
RECTUM AND ANUS		
Fecal incontinence without prolapse	30%	
Fecal incontinence with prolapse	50%	
Anal retention	10%	

LIVER	
Hepatic lobectomy without functional change	10%
Lobectomy with liver failure	50%
NEUROLOGICAL SYNDROMES	
Posttraumatic epilepsy	20%
Ventriculoperitoneal shunt (hydrocephalus)	20%
Postconcussional Syndrome	5%

2.3. If the functions of the injured member or body are not completely abolished, the compensation for partial loss is calculated by applying, to the percentage provided for in the plan for its total loss, the degree of functional reduction presented. In the absence of an exact indication of the degree of functional reduction presented, and such degree being classified only as maximum, medium or minimum, the indemnity will be calculated based on the percentages of 75%, 50% and 25%, respectively. In cases not specified in the plan, the indemnity is established based on the permanent decrease of the insured's physical capacity, regardless of his profession.

- 2.4. The insured will have the insurance canceled after the payment of indemnity referring to the total disability coverage, with the consequent return of amounts eventually paid after this date, duly updated in accordance with the specific regulation.**

3. RISKS EXCLUDED

- 3.1. In addition to the exclusions described in clause 5 - “RISKS EXCLUDED” of the General Conditions of this Insurance, are not guaranteed by this coverage:**

- a) Cardiovascular accidents, stroke, aneurysm, syncope, apoplexy, epilepsy and medical accidents, when not arising from a covered accident; and**
- b) Accidents suffered before the insurance was contracted, even if their consequences were manifested during their term.**
- c) Plastic surgery or aesthetic treatment, except if its purpose has been proven to restore damage caused by a covered personal accident;**
- d) Accidents suffered by the insured when not passenger of a properly licensed public transport.**

4. DATE OF THE EVENT

- 4.1. For the purpose of calculating the indemnity, the date of the event upon settlement of claim shall be the date of the accident.**

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. In addition to item 16.1. of the General Conditions of this insurance, the necessary documents for the settlement of claim are as listed below and shall be forwarded to the Insurer in original copies or certified copies:**

- a) if applicable, Police Report;**
- b) Report or technical report completed by the qualified professional who provided the service, with the technical specifications, necessary diagnoses, degree and date of disability;**
- c) Ticket / proof of payment of public transport.**

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

SPECIAL CONDITION OF ADDITIONAL COVERAGE PROTECTED PURCHASE ON TRAVEL

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. DEFINITIONS

Accidental Damage(s): Damage is caused by recklessness or fault of a third party, or by involuntary act by the insured, family members, employees and/or agents thereof.

Qualified Theft: For purposes of this coverage, Qualified Theft will only be considered to be the hypotheses defined in item I of paragraph 4 of Article 155 of the Brazilian Penal Code: the subtraction of someone else's destruction or breach of the obstacle to the subtraction of insured assets. Occurs when the agent disables, undoes, breaks, tears, cracks, cuts or deteriorates an obstacle, such as latches, doors, windows, locks, which are intended to prevent subtraction. Therefore, for the characterization of qualified theft, there must be destruction or breaking of the existing obstacle to achieve the good, not the destruction of the good itself.

Simple Theft: Subtraction of movable property, the means of which have not been used through destruction or breach of obstacles, abuse of trust, or through fraud, escalation or dexterity, use of false key or use of roads other than the normal entrances of the place where the goods are located.

Total Loss: It is characterized when the recovery/repair value of the asset exceeds 70% (seventy percent) of the value of the invoice.

Theft: Subtraction of insured property by threat or violence, physical assault, narcotic employment or armed robbery.

3. WARRANTY

3.1. The insurance guarantee compensation to the insured for losses due to theft, Qualified Theft and Accidental damage(s), new portable electro-electronics purchased through debit card, credit or prepaid card travel, during the Insured Travel period.

3.2. This coverage guarantees indemnity for any material damage caused to the goods, as long as the loss is total, exclusively during the practice or attempted of theft or qualified theft, **occurred during the Insured Travel.**

3.3. Indemnity for this warranty is limited to the amount of the Insured Amount and events occurring in the Insured Travel period contained in the Insurance Ticket.

4. RISKS EXCLUDED

4.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of this Insurance, are not guaranteed by this coverage:

- a) Intentional act or negligence of the Insured;**
- b) Damages for which the manufacturer or provider of the insured goods is liable, either legally or contractually;**
- c) Natural wear;**
- d) Simple theft, loss or simple disappearance or loss of the insured property;**
- e) Any acts of nature;**
- f) When the theft is concomitant with the crime of abuse of trust;**
- g) Losses occurring outside the Insured Travel period;**
- h) Robbery or theft of any accessories alone or in conjunction;**
- i) Confiscation or seizure of property by Customs or any other governmental authority;**
- j) Goods that are not classified as portable electro-electronic products.**

5. UNCOVERED GOODS:

- a) Goods purchased for resale;**
- b) Goods while under the care of third parties (carriers, post offices, etc.);**
- c) Goods not purchased through the card(s) described in clause 3;**
- d) Used and/or reformed goods;**
- e) Goods purchased by extortion and/or without the insured's consent;**
- f) Software of any kind, as well as any data stored in covered goods;**
- g) Goods from illicit trade and transport and smuggling;**
- h) Goods from third parties, not belonging to the insured, and persons residing with him, even if purchased with the insured card;**

- i) Equipment and materials for industrial use such as: building materials and engineering equipment.**

6. DATE OF THE EVENT

- 6.1. The date of the event, for purposes of determining the Sum Insured, is the date of theft, Qualified Theft and Accidental Damage (s) of the portable electronic product.**

7. DOCUMENTATION IN CASE OF CLAIM

- 7.1. In addition to item 16.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:**

- a) Claim Notice Form, with the insured's bank details, duly completed and signed by the Insured;**
- b) Police Report or responsible official agency;**
- c) Certified copy of the insured's identity document and proof of address;**
- d) Original invoice or coupon of the purchased items;**
- e) Original statement or invoice of purchase through the card containing the purchased item showing legibly the date of purchase and the amount;**
- f) Quote detailing the damage and respective values for replacement or repair in case of Accidental Damage.**

8. DEDUCTIBLE

- 8.1. The insured may participate in the total of the claim or with a fixed amount per event as described in the Insurance Ticket.**

9. GENERAL PROVISIONS

- 9.1. The General Conditions of Individual Travel Insurance that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
PURCHASE PROTECTED ON TRAVEL PLUS****1. OBJECTIVE**

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. DEFINITIONS

Accidental Damage(s): Damage is caused by recklessness or fault of a third party, or by involuntary act by the insured, family members, employees and/or agents thereof.

Qualified Theft: For purposes of this coverage, Qualified Theft will only be considered to be the hypotheses defined in item I of paragraph 4 of Article 155 of the Brazilian Penal Code: the subtraction of someone else's destruction or breach of the obstacle to the subtraction of insured assets. Occurs when the agent disables, undoes, breaks, tears, cracks, cuts or deteriorates an obstacle, such as latches, doors, windows, locks, which are intended to prevent subtraction. Therefore, for the characterization of qualified theft, there must be destruction or breaking of the existing obstacle to achieve the good, not the destruction of the good itself.

Simple Theft: Subtraction of movable property, the means of which have not been used through destruction or breach of obstacles, abuse of trust, or through fraud, escalation or dexterity, use of false key or use of roads other than the normal entrances of the place where the goods are located.

Total Loss: It is characterized when the recovery/repair value of the asset exceeds 70% (seventy percent) of the value of the invoice.

Theft: Subtraction of insured property by threat or violence, physical assault, narcotic employment or armed robbery.

3. WARRANTY

3.1. The insurance guarantee compensation to the insured for losses due to theft, Qualified Theft and Accidental damage(s), new portable electro-electronics purchased through debit card, credit or prepaid card travel, during the Insured Travel period.

3.2. This coverage guarantees indemnity for any material damage caused to the goods, as long as the loss is total, exclusively during the practice or attempted of theft or qualified theft, **occurred during the Insured Travel.**

3.3. Indemnity for this warranty is limited to the amount of the Insured Amount and events occurring in the Insured Travel period contained in the Insurance Ticket.

4. RISKS EXCLUDED

4.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of this Insurance, are not guaranteed by this coverage:

- a) Intentional act or negligence of Insured;**
- b) Damages for which the manufacturer or provider of the insured goods is liable, either legally or contractually;**
- c) Natural wear;**
- d) Simple theft, loss or simple disappearance or loss of the insured property;**
- e) Any acts of nature;**
- f) When the theft is concomitant with the crime of abuse of trust;**
- g) Losses occurring outside the Insured Travel period;**
- h) Robbery or theft of any accessories alone or in conjunction;**
- i) Confiscation or seizure of property by Customs or any other governmental authority;**
- j) Goods that are not classified as portable electro-electronic products.**

5. UNCOVERED GOODS:

- a) Goods purchased for resale;**
- b) Goods while under the care of third parties (carriers, post offices, etc.);**
- c) Goods not purchased through the card(s) described in clause 3;**
- d) Used and/or reformed goods;**
- e) Goods purchased by extortion and/or without the insured's consent;**
- f) Software of any kind, as well as any data stored in covered goods;**
- g) Goods from illicit trade and transport and smuggling;**
- h) Goods from third parties, not belonging to the insured, and persons residing with him, even if purchased with the insured card;**
- i) Equipment and materials for industrial use such as: building materials and engineering equipment.**

6. DATE OF THE EVENT

- 6.1. The date of the event, for purposes of determining the Sum Insured, is the date of theft, Qualified Theft and Accidental Damage(s) of the portable electronic product.**

7. DOCUMENTATION IN CASE OF CLAIM

7.1 In addition to item 16.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a) Claim Notice Form, with the insured's bank details, duly completed and signed by the Insured;**
- b) Police report or responsible official agency;**
- c) Certified copy of the insured's identity document and proof of address;**
- d) Original invoice or coupon of the purchased items;**
- e) Original statement or invoice of purchase through the card containing the purchased item showing legibly the date of purchase and the amount;**
- f) Quote detailing the damage and respective values for replacement or repair in case of Accidental Damage.**

8. DEDUCTIBLE

8.1. The insured may participate in the total of the claim or with a fixed amount per event as described in the Insurance Ticket.

9. GENERAL PROVISIONS

9.2. The General Conditions of Individual Travel Insurance that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
VEHICLE DEDUCTIBLE****1. OBJECTIVE**

1.1. This special condition is part of the Individual Travel Insurance Plan, may be sold only as additional coverage of this.

2. WARRANTY

2.1. Upon payment of the premium, the Insured is entitled to a Refund of the Deductible Amount that the Insured is liable to pay under a rental agreement in the event of an accident with the Rental Vehicle on his behalf, **as long as the accident occurred during the Insured Travel.**

2.2. The indemnity is limited to the Insured Amount described in the Insurance Ticket.

2.3. Under no circumstances may the indemnity exceed the deductible of the vehicle.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of this Insurance, are not guaranteed by this coverage:

- a) Damages whose repair value is less than the Vehicle Deductible;
- b) Cases of Total Loss;
- c) Accidents occurring outside the Insured Travel period;
- d) Accidents with drivers without a valid driver's license;
- e) Accidents involving a driver under the action of alcohol, drugs or narcotics ;
- f) Accidents that occurred with the vehicle in crash or speed racing participations;
- g) Accidents occurred with driver not recognized by the lease agreement;
- h) Vehicles are damaged before the accident.

This coverage will not be warranted if the Insured violates any term of the rental agreement.

4. DATE OF THE EVENT

4.1. The date of the event, for the purpose of determining the Sum Insured, is the date of the accident with the rented vehicle.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to item 16.1. of the General Conditions of this insurance the necessary documents for the settlement of claim are listed below and must be sent to the insurer, in original copies or certified copies:

- a) Claim notice;**
- b) Vehicle Rental Agreement;**
- c) Document from the car rental company specifying the amount of the deductible and the amount of total damage to the vehicle;**
- d) Vehicle inspection form completed and signed in the lease contracting;**
- e) Copy of National Driver's License or copy of ID - Registration of Individuals and General Registration, in this case accompanied by the nature of the document, issuing agency and date of issuance, or Passport number, with the identification of the country of dispatch;**
- f) Proof of payment of the amount of the Vehicle Deductible by the insured with the Rental Company.**

6. DEDUCTIBLE

6.1. The insured may participate in the total of the claim or with a fixed amount per event as described in the Insurance Ticket.

7. GEOGRAPHICAL SCOPE

7.1. The territorial scope of coverage is the globe, observing the purpose of this insurance.

8. GENERAL PROVISIONS

8.1. The General Conditions of Individual Travel Insurance that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
“ SOME REASON ” TRAVEL CANCELLATION**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement, to the insured or his beneficiary, limited to the insured capital, **of non-reimbursable expenses with the purchase of tour packages and/or travel services, such as transportation and accommodation**, in the event of a covered event that prevents insured from starting the trip.

2.1.1. The refund described for this coverage will be due to the necessary and/or unavoidable Cancellation as a consequence solely of:

- a) Pregnancy complication or miscarriage; excluding any complications from the seventh month of pregnancy;
- b) Pregnancy contracted after the date of purchase of travel insurance and provided that the date of return of the trip is after the seventh month of pregnancy;
- c) Fire, lightning, explosion, gale and flood in the insured's residence;
- d) Uninsured separation/divorce unexpectedly and as long as the official procedures for legalization of separation/divorce occur after the date of purchase of travel insurance;
- e) Involuntary unemployment of the insured person who has an employment relationship with a legal entity through an employment contract formalized by the Work Card (CPTS) and receiving consecutive periodic payments, which is the main form of his income.
- f) Letter of cancellation of vacation issued by the insured's company that maintains employment with legal entity, through employment contract formalized by the Work Card (CPTS) and receive consecutive periodic payments, which is the main form of their income.
- g) Change of dates of presentation of defense of master's and doctoral theses as determined by the educational institution and officially proven by issuance of document.
- h) Forced transfer of work, with a shift of more than 3 (three) months, from the insured person who has an employment relationship with a legal entity, through an employment contract formalized by the Work Card (CPTS) and receiving consecutive periodic payments, which is the main form of your income.
- i) Serious losses in the workplace of the insured person who has an employment relationship with a legal entity through an employment contract formalized by the Work Card (CPTS) and receive consecutive

periodic payments, which is the main form of his income, and that makes the presence of the same imperative.

- j)** Damage or accident to the vehicle owned by the insured or his spouse, which prevents the insured from starting his trip;
- k)** Documentation theft that prevents the insured from starting his trip, as long as the event occurred within 15 days before departure;
- l)** Visa denied to destinations where it is issued at the entrance of the country, provided that the Insured has taken the necessary measures within the time and manner established to grant them;
- m)** Sudden convocation or rescheduling of public exam dates and entrance exams; or call as a polling station member;
- n)** Appointment to position held.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of the Individual Travel Insurance Plan, the following are not guaranteed by this coverage:

- a) plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;**
- b) aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;**
- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;**
- d) hospitalizations when the patient is not under the care of legally qualified doctors;**
- e) Dismissal for cause;**
- f) Adherence to Voluntary Dismissal Programs encouraged by the Insured's employer;**
- g) Interns and Temporary Employment Contracts in general.**

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, i.e. an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;**
- b) place for the elderly, rest homes, nursing homes and similar;**
- c) clinics or place for recovery of alcohol and drug addicts;**
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1.** For the purpose of calculating the indemnity, the date of the event upon the settlement of claims will be considered as the date on the document proving the effective reason for the trip cancellation.

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of the Individual Travel Insurance Plan, the following documents must be delivered to the Insurer, in original copies or certified copies:**

a) Documentation of the Beneficiary(ies):

I.if the beneficiary is the insured's spouse:

- ✓ marriage certificate and spouse's ID card.

II.if the beneficiary is the insured's companion:

- ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.

III.if the beneficiary is the insured's child:

- ✓ birth certificate.

b) invoices and receipts proving the payments made to the travel agency and/or tour operator where the services were contracted, coinciding with the statements made by the travel agency or Insurer;

c) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning of the trip and/or hired tourist services, such as medical certificates;

d) in case of accident or illness, complete medical documentation;

e) proof of family bond, when the event occurs due to relatives; and

f) Letter from the operator/agency detailing the penalties and costs to be borne by the insured.

6. GENERAL PROVISIONS

- 6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.**

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
“PLUS REASON” TRAVEL CANCELLATION**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement to the insured or his beneficiary, limited to the insured capital contracted, ***of unrecoverable deposit losses and/or prepaid expenses*** related to the insured's travel due to cancellation due to a covered event.

2.1.1. ‘Plus Reason’ Cancellation will be covered due to:

- a) Hospitalization for serious illness, serious bodily injury or death of:
 - Insured;
 - Family member of first degree kinship;
 - Spouse or partner;
 - The person designated for the custody of minors or the disabled;
 - The professional substitute or partner.
- b) Death of the relative up to the third degree of kinship;
- c) Serious damage to the insured's residence or place of work;
- d) Dismissal of the insured;
- e) Incorporation into a new job, in a separate company, with employment contract;
- f) Letter of cancellation of vacation issued by the insured's company;
- g) Convening as part or witness of a court or member of the jury;
- h) Submission to tests for public tender;
- i) Appointment to open position;
- j) Convening as a polling station member;
- k) Legal requirement before the start of the trip (irrefutable convocation/summon);
- l) Cancellation of the trip motivated by the withdrawal of his companion for any reason covered by this guarantee (guarantees the insured's indemnity, not extending to the companion - uninsured);
- m) Theft of documentation or baggage, which makes it impossible for the insured to start his trip;
- n) Visa denied for destinations where it is issued at the country entrance;

- o)** Non-admission of a passenger/visa issued in Brazil, that means, notification of refusal issued by the country of destination;
- p)** Damage or accident to the vehicle owned by the insured or his spouse, which prevents the insured from starting his trip;
- q)** Extension of the employment contract;
- r)** Forced transfer of work, with travel greater than three months;
- s)** Unexpected call for surgical intervention;
- t)** Annulment of the insured's marriage;
- u)** Insured's separation/divorce;
- v)** Pregnancy contracted after the date of purchase of the trip;
- w)** Pregnancy complication or abortion;
- x)** Disapproval of matters of the insured or family member of first degree kinship;
- y)** Compensation for change of dates of evidence, work, presentations of the insured or first-degree family member.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - “RISKS EXCLUDED” of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;**
- b) aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;**
- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;**
- d) hospitalizations when the patient is not under the care of legally qualified doctors.**

This guarantee does not cover hospitalizations in institutions of the following type:

- a) institution for the care of the mentally handicapped, i.e. an institution primarily devoted to the treatment of psychiatric illness, including subnormalities; or the psychiatric department of a hospital;**
- b) place for the elderly, rest homes, nursing homes and similar;**
- c) clinics or place for recovery of alcohol and drug addicts;**
- d) hydrotherapeutic health institutions or natural healing method clinics; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health**

facility for convalescents or for rehabilitation; slimming clinics and SPA.

4. DATE OF THE EVENT

4.1. For the purpose of determining the Sum Insured, the date of the event is the date set forth in the document proving the reason for the actual cancellation of the trip.

5. DOCUMENTATION IN CASE OF CLAIM

5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer in original copies or certified copies:

- a) documentation of the beneficiary(ies):**
 - I. if the beneficiary is the insured's spouse:
 - ✓ marriage certificate and spouse's ID card.
 - II. if the beneficiary is the insured's companion:
 - ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - III. if the beneficiary is the insured's child:
 - ✓ birth certificate.
- b) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning of the trip and/or hired tourist services, such as medical certificates;**
- c) in case of accident or illness, complete medical documentation;**
- d) letter from the operator/agency detailing the penalties and costs to be borne by the insured;**
- e) proof of family bond, when the event occurs due to relatives.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.

**SPECIAL CONDITION OF ADDITIONAL COVERAGE
“ANY REASON” TRAVEL CANCELLATION**

1. OBJECTIVE

1.1. This special condition is part of the **Individual Travel Insurance Plan**, may be sold only as additional coverage of this.

2. WARRANTY

2.1. This coverage consists of the reimbursement to the insured or his beneficiary, limited to the insured capital contracted, ***of unrecoverable deposit losses and/or prepaid*** expenses related to the insured's travel due to cancellation due to a covered event.

2.1.1. ‘Any Reason’ Cancellation will be covered as a result of:

- a) Hospitalization for serious illness, serious bodily injury or death of:
 - Insured;
 - Family member of first degree kinship;
 - Spouse or partner;
 - The person designated for the custody of minors or the disabled;
 - The professional substitute or partner.
- b) Death of the relative up to the third degree of kinship;
- c) Serious damage to the insured's residence or place of work;
- d) Dismissal of the insured;
- e) Incorporation into a new job, in a separate company, with employment contract;
- f) Letter of cancellation of vacation issued by the insured's company;
- g) Convening as part or witness of a court or member of the jury;
- h) Submission to tests for public tender;
- i) Appointment to open position;
- j) Convening as a polling station member;
- k) Legal requirement before the start of the trip (irrefutable convocation/summon);
- l) Cancellation of the trip motivated by the withdrawal of his companion for any reason covered by this guarantee (guarantees the insured's indemnity, not extending to the companion - uninsured);
- m) Theft of documentation or baggage, which makes it impossible for the insured to start his trip;

- n) Visa denied for destinations where it is issued at the country entrance;
- o) Non-admission of a passenger/visa issued in Brazil, i.e., notification of refusal issued by the country of destination;
- p) Damage or accident to the vehicle owned by the insured or his spouse, which prevents the insured from starting his trip;
- q) Extension of the employment contract;
- r) Forced transfer of work, with travel greater than three months;
- s) Unexpected call for surgical intervention;
- t) Annulment of the insured's marriage;
- u) Insured's separation/divorce;
- v) Pregnancy contracted after the date of purchase of the trip;
- w) Pregnancy complication or abortion;
- x) Disapproval of matters of the insured or family member of first degree kinship;
- y) Compensation for change of dates of evidence, work, presentations of the insured or first-degree family member.
- z) Natural disasters such as tremor, earthquake, volcanic eruption, tsunami or hurricane, cyclone, tornado, flood or strong winds occurring within the insured's hometown or destination city that prevent the insured from making the trip and/or avoid any commercial flight arriving at and/or taking off from the respective affected city;
- aa) If within 15 days prior to departure or itinerary connections the insured person or his/her partner has lost the documents making it impossible to start or continue the scheduled trip;
- bb) Change of meeting for documented reason;
- cc) Cancellation of meeting for documented reason;
- dd) Other Reasons (including withdrawal ***) - when the cancellation of the trip occurs for a reason other than those listed above, will be deducted from the sum to pay a deductible of the insured.

3. RISKS EXCLUDED

3.1. In addition to the exclusions contained in clause 5 - "RISKS EXCLUDED" of the General Conditions of Travel Insurance, are not guaranteed by this coverage:

- a) **plastic surgery and its consequences, including those derived from congenital problems. Restorative plastic surgeries arising from covered Personal Accident occurred during the insurance coverage period are covered;**

- b) aesthetic and obesity treatment in any modalities, as well as related surgeries and convalescence periods;**
- c) hospitalizations for routine physical examinations or any other examination without disturbing normal health;**
- d) hospitalizations when the patient is not under the care of legally qualified doctors.**

This guarantee does not cover hospitalizations in institutions of the following type:

- e) institution for the care of the mentally handicapped, i.e. an institution primarily dedicated to the treatment of psychiatric illnesses, including subnormalities; or the psychiatric department of a hospital;**
- f) place for the elderly, rest homes, nursing homes and similar;**
- g) clinics or place for recovery of alcohol and drug addicts;**
- h) hydrotherapeutic health institutions or natural healing method clinic; health home for convalescents; special hospital unit primarily used as a place for drug or alcohol addicts, or as a health facility for convalescents or for rehabilitation; slimming clinics and SPA.**

4. DATE OF THE EVENT

- 4.1. For the purpose of determining the Sum Insured, the date of the event is the date set forth in the document proving the reason for the actual cancellation of the trip.**

5. DOCUMENTATION IN CASE OF CLAIM

- 5.1. In addition to the basic documents described in item 16.1.1 of the General Conditions of Travel Insurance, the following documents shall be delivered to the Insurer in original copies or certified copies:**

- a) documentation of the beneficiary (ies):**
 - I. if the beneficiary is the insured's spouse:**
 - ✓ marriage certificate and spouse's ID card.
 - II. if the beneficiary is the insured's companion:**
 - ✓ annotation in the work card or proof of dependents in the Social Security and partner's identity card.
 - III. if the beneficiary is the insured's child:**
 - ✓ birth certificate.
- b) death certificate duly legalized in the event of death. In the other warranties, any other document proving the impediment of the beginning of the trip and/or hired tourist services, such as medical certificates;**
- c) in case of accident or illness, complete medical documentation;**
- d) letter from the operator/agency detailing the penalties and costs to be borne by the insured;**
- e) proof of family bond, when the event occurs due to relatives.**

6. GENERAL PROVISIONS

6.1. The General Conditions of the Individual Travel Insurance Plan that were not revoked by this Special Condition are ratified.