

Intermac

General Conditions

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GENERAL CONDITIONS - INTERMAC INSURANCE

Coverages: 6

1. Accidental Death: It ensures the payment to the beneficiaries in case of accidental death of the insured person due to personal accident during the entire period of the trip (stay and transfer) or due to violent action or due to other cause herein, happening exclusively during the validity period of the certificate.

Warning: If the insured person is 14 years old or younger, the indemnity will be exclusively destined to the reimbursement of expenses with funeral, which must be proved by presentation of the original invoices. This reimbursement is limited to the percentage of the insured capital for this coverage.

2. Total permanent impairment due to accident It ensures the payment to the insured person, in accordance with the hired plan, in case of permanent impairment due to accident during the entire period of the trip (stay and transfer) or due to violent action or due to other cause herein, that is, loss, reduction or definitive and total functional feebleness or a limb or organ, provided it has happened during the insured trip.

Warning: Only the cases listed in the Table for Calculation of Indemnity in case of Permanent Impairment. In case of Partial Impairment, the insured amount reinstated after each claim.

Table for Calculation of Indemnity for Permanent Impairment

TABLE FOR CALCULATION OF INDEMNITY IN CASE OF PERMANENT IMPAIRMENT		
PERMANENT IMPAIRMENT	DESCRIPTION	% ABOUT THE INSURED AMOUNT.
TOTAL:	Total loss of sight on both eyes	100
	Total loss of ability to use both upper limbs	100
	Total loss of ability to use both lower limbs	100
	Total loss of the ability to use both hands	100
	Total loss of the ability to use one upper limb and one lower limb	100
	Total loss of the ability to use one hand and one foot	100
	Total loss of ability to use both feet	100
	Total and incurable mental alienation	100
MISCELLANEOUS - PARTIAL	Total loss of sight in one eye	30
	Total loss of sight in one eye in case the insured person already lost sight of the other eye	70
	Incurable and total deafness of both ears	40
	Incurable and total deafness of one ear	20
	Incurable muteness	50
	Non consolidated fracture of lower jaw	20
	Immobility of cervical segment of the spine	20
	Immobility of cervical segment of the spine	25
PARTIAL - UPPER LIMBS	Total loss of ability to one upper limb	
	Total loss of the ability to use one hand	70
	Non consolidated fracture of one humerus	60
	Non consolidated fracture of the radio-ulnar segments	50

	Total ankylosis of one shoulder	30
	Total ankylosis of one elbow	25
	Total ankylosis of one wrist	25
	Total loss of ability to use one of the thumbs, including metacarpian	20
	Total loss of ability to use one of the thumbs, including metacarpus	25
	Total loss of ability to use one of distal phalanges of the thumb	18
	Total loss of ability to one index finger	09
	Total loss of the ability to use one little finger or one middle finger	15
	Total loss of ability to one ring finger	12
	Total loss of the ability to use any phalanx except of thumb: indemnity of 1/3 of the value of the finger.	09

TABLE FOR CALCULATION OF THE INDEMNITY IN CASE OF PERMANENT IMPAIRMENT		
PERMANENT IMPAIRMENT	DESCRIPTION	% ABOUT THE INSURED AMOUNT.
	Total loss of ability to one lower limb	
	Total loss of ability to one foot	70
	Nonconsolidated fracture of one femur	50
	Non consolidated fracture of one tibioperoneal segments	50
	Non consolidated fracture of the knee-cap	25
	Nonconsolidated fracture of one foot	20
	Total ankylosis of one knee	20
	Total ankylosis of one ankle	20
	Total ankylosis of the hip	20
	Partial loss of one foot, that is, loss of all toes and of a part of the same foot	20
		25
	Amputation of the first (1st) finger	10
	Amputation of any other toe	03
	Total loss of the ability to use one phalanx of the 1st finger: Indemnity of	
	1/2, and all other fingers, of 1/3 of the finger:	
	Shortening of of one lower limb:	
	- five (5) centimeters or more	15
	- four (4) centimeters	10
	- three (3) centimeters	06
	Less than 3 (three) centimeters: No indemnity	

Luggage Insurance It ensures to the insured person the payment of indemnity, in accordance with the hired plan, in case of misdirection, theft or destruction of luggage, if under the carrier company's responsibility, proved by presentation of a report of loss (PIR - Property Irregularity Report) The indemnity will be calculated from the assessed amount, using the list of items in the luggage, limited to the insured amount of this coverage.

Warning: The insurer will pay the difference between the amount reimbursed by the carrier company and the assessed amount, within the limits of this coverage.

4. Flight Delay: It ensures the reimbursement of accommodation and food expenses for flight delay, up to the limit of the insured amount, if the insured person's flight suffers a delay of six (6) hours or more due to:

a) Any severe climate condition that delays the scheduled departure or arrival of a flight;

- b) Any labor-related matter that interferes with the departure or arrival of a flight (workers strike);
- c) Any sudden and unexpected break of the aircraft of a regular airline company.

Are also covered the expenses caused by loss of connection or interruption of normal travels due to the events mentioned in items (a) and (c), provided that the delay is of at least eighteen (18) hours.

Warning: This reimbursement is limited to the expenses with food and accommodation that have not been paid by the regular airline company during the delay.

This coverage is exclusive for regular flights of airline companies, excluding chartered flights.

5. Plus Reason Cancellation: It ensures the payment, up to the insured amount, of the expenses for cancellation of the trip, if the insured person is prevented from beginning the trip and provided that the travel agency does not make the reimbursement.

The only events covered are:

- a) Serious illness, serious body accident or death of:
 - the insured person;
 - family member of the first degree;
 - person appointed as guardian of underage children or incapacitated person;
 - Professional surrogate
- b) Death of a family member until the third degree;
- c) Serious losses in the insured person's residence or work place;
- d) Dismissal of the insured person;
- e) New job post, in a different company, with a employment agreement;
- f) Letter of cancellation of vacations issued by the insured person's company;
- g) Summons as a party or witness to a court or member of a jury;
- h) Presentation to exams for public service;
- i) Appointment as a public servant;
- j) Call to be a poll worker;
- k) Legal call before the beginning of the trip (notice/subpoena);
- l) Cancellation of a companion for any covered reason (it ensures the payment of the individual supplement and of individual expenses for disappearance of the minimal group)
- m) Theft of documents or luggage making it impossible for the insured person to begin or continue the journey;
- n) Denied visa for destinations where it is issued when entering the country;

- o) Non-acceptance of a passenger/visa issued in Brazil, that is, notice of refusal issued by the country of destination;
- p) Damage or accident with the insured person's vehicle, or their spouses', preventing the insured person from beginning or continuing the trip;
- q) Extension of the employment contract;
- r) Mandatory transfer due to work for over three months;
- s) Unexpected call for surgical intervention;
- t) Cancellation of the insured person's wedding;
- u) Separation/divorce of the insured person;
- v) Pregnancy beginning after the purchase of the trip;
- w) Complication in pregnancy or abortion.

If the refund is partial, the insurer will only cover the difference between the refunded amount by the agency and the total amount of expenses, within the limits hired for this coverage. The insurer must be immediately notified after the cancellation of this trip and of the relevant reasons.

6. Medical and Hospital Expenses Due to Accident or Disease: It ensures the refund of - medical and hospital expenses incurred by the insured person for their own treatment, under medical orientation, beginning thirty (30) days as of the accident or sudden disease that occurred during the trip.

The following expenses are not covered:

- a) Recovery states (after medical discharge) and companion's expenses;
- b) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.

Medical, hospital and dental expenses must be duly proved, under the contractual terms.

7. Dental Expense Due to Accident or Disease It ensures the refund of medical and hospital expenses incurred by the insured person for their own treatment, under medical orientation, beginning thirty (30) days as of the accident or sudden disease that occurred during the trip.

The following expenses are not covered:

- a) Recovery states (after medical discharge) and companion's expenses;
- b) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.

Medical, hospital and dental expenses must be duly proved, under the contractual terms.

8. Medical and Hospital Expenses Due to Pre-existing Condition It ensures the refund limited to the insured amount in case of

Medical and Hospital expenses for the insured person's treatment, due to sudden and acute illness deriving from pre-existing disease during the trip period, except if related to excluded risks.

9. Medical, Hospital and/or Dental Expenses for Practice of Sports. It ensures the payment or refund limited to the insured amount in case of

Medical, Hospital and or Dental expenses for the insured person's treatment under medical orientation, beginning thirty (30) days as of the personal accident that occurred during the trip deriving from the practice of sports, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

Medical, Hospital and/or Dental Expenses for Practice of Pregnant Women It ensures the payment or refund limited to the insured amount in case of

Medical, Hospital and or Dental expenses for the insured person's treatment under medical orientation due to complications of the pregnancy, such as medical and hospital expenses for emergency care of pregnant insured until the 32nd week of pregnancy occurring during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

11. Physiotherapy: It ensures the payment or refund limited to the insured amount in case of Physiotherapy expenses for the insured person's treatment under medical orientation, due to personal accident or sudden and acute illness that occurred during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

12. Medical Inter-Hospital Transfer It ensures the payment or refund limited to the insured amount in case of

expenses with medical transfer of the insured person for a hospital or proper place for emergency care and, after the first aid, if there is a personal accident or sudden and acute illness that occurred during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

13. Pharmaceutical Expenses It ensures the refund of expenses with the purchase of necessary medicines (due to medical or dental care covered by this insurance), provided the medical care took place during the period covered by this insurance.

14. Extension of Hotel Stay: It ensures the refund of expenses with hotel fees, up to the insured limit, if the medical team where the insured person is staying and the medical team appointed by the insurer decide for the need to extend the stay due to disease or accident occurring during the trip.

15. Extension of Hospitalization Period: It ensures the payment or refund limited to the insured amount in case of

expenses with extension of hospitalization period for the insured person's treatment (due to medical or dental care covered by this insurance), provided that the care began during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

16. Companion in Case of Prolonged Hospitalization: It ensures a round-trip airline ticket, in coach class, for a person appointed by the insured person, when the insured person is traveling alone and the physicians deem it necessary that they stay in the hospital for more than five (5) days, provided this has been previously requested via **Call Center** If the insured person cannot

appoint a companion, their emergency contact listed in the certificate will be considered the companion. If this person's absence, the spouse or any first-degree relative, of legal age. **Warning:** The person appointed to accompany the insured person must necessarily reside in Brazil.

17. Companion's Accommodation: It ensures the payment or refund limited to the insured amount in case of expenses with companion's accommodation in the situation mentioned in item 18, provided that it has been previously requested via **Call Center**.

18. Medical Repatriation It ensures the refund of expenses with repatriation to a hotel in your city, if the medical team in charge and the insurer's medical team understand it is necessary to transfer you to your city of residence to continue the treatment. **Warning:** This repatriation will be performed via the most direct route and using the most suitable transportation for the insured person's condition. The continuation of the treatment, after repatriation, will be paid by the insured person.

19. Funerary Repatriation: It ensures the refund of expenses with the transfer of the dead body to a burying place in Brazil, as well as a common coffin or a funerary. This service entails the entire bureaucratic process to release the body, the plane ticket and the embalming.

20. Damage to Luggage: It ensures the payment or refund limited to the insured amount in case of damage to the insured person's luggage, provided it is under the carrier company's responsibility, duly proved by the presentation of the damage report, registered with the Sea or Airline - Company, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

21. Travel Interruption: It ensures the award of damages limited to the insured person amount in case of irretrievable losses with deposits and/or pre-paid expenses regarding the trip, every time the Interruption is necessary and/or inevitable, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance. The coverage for travel interruption is only possible in case of:

- a) Death of hospitalization for longer than 12 hours, for sudden and acute reasons, of the insured person, their spouse, parents, siblings and children, which prevent the continuation of the trip.
- b) Notice ordering the insured person to present in court, as long as this notice was received after the purchase of the trip and/or touristic services.
- c) Statement of a public health authority quarantining the insured person, provided such statement is issued after the purchase of the trip and/or touristic services.
- d) Infectious-contagious diseases beginning in up to twenty (20) days before the trip, duly proved by a medical report and certificate.

22. Return of Companions: It ensures the payment or refund limited to the insured amount in of expenses with airline coach class tickets, or other authorized public transportation for the companion's return home, when the insured person is traveling with a companion and has to be transferred or hospitalized to their city/state/country of origin, which makes it impossible for their companion to return using the originally defined transportation, provided it has been previously requested via Call Center, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance.

23. Aggravated theft or robbery of Electronic Devices: It ensures the award of damages limited to the insured amount in case of aggravated theft or robbery of electronic devices during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance. **Only the following devices, listed in the insurance ticket, will be covered: Portable PC, notebook, tablet, electronic organizer, music player, camera, GPS and shooter camera.**

24. Anticipated Return: It ensures the payment or refund limited to the insured amount of expenses with airline coach class tickets for anticipated return of the insured person to their city/state/country of origin, if they are prevented from continuing the trip due to a covered event, except if related to excluded risks and in compliance with the other terms of the General Condition of the Comprehensive Travel Insurance.

The following events are covered: fire or theft in the insured person's home, sudden illness, accident or death of the insured person or their travel companion, or family member of the insured person or their companion, in cases the insured person has reserved and paid for, or is legally obligated to pay for such costs prior to the mentioned events and they happen after this policy is contracted.

Warning: This ticket will only be provided in cases other originally defined "authorized public transportation" cannot be used.

25. Luggage Delay It ensures the refund of expenses limited to the insured amount in case of delay of the luggage under the responsibility of the sea or airline company, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance. In case of luggage delay, the damages will be awarded according to the invoices of the prime necessity and hygiene items considered indispensable, limited to the insured amount, purchased six (6) hours after the registration of the complaint form issued by the sea or airline company. After the luggage is located, nothing else will be compensated. Refunds of expenses will only occur in the departure section (airline travel)

Loss of Hired Services (refund of classes): It ensures the refund of expenses limited to the insured amount of the proportional amount of hired services (classes) hired from the services provider but that were not used, in case the insured person has to interrupt the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Travel Insurance. The loss of services due to interruption of trip will only be covered in cases of:

a) Death or hospitalization for longer than 12 hours, for sudden and acute reasons, of the insured person, their spouse, parents, siblings and children, which prevent the continuation of the trip.

b) Notice ordering the insured person to present in court, as long as this notice was received after the purchase of the trip and/or touristic services.

c) Statement of a public health authority quarantining the insured person, provided such statement is issued after the purchase of the trip and/or touristic services.

d) Infectious-contagious diseases beginning in up to twenty (20) days before the trip, duly proved by a medical report and certificate.

27. Legal Assistance It ensures the payment or refund limited to the insured amount to cover attorney's fees if the insured person suffers any kind of accident that requires legal assistance during the trip, except if related to excluded risks and in compliance with the other terms of the

General Condition of the Comprehensive Travel Insurance.

28. Bail and Legal Expenses: It ensured the payment or refund limited to the insured amount to cover legal fees, as well as bail costs due to improper prison order from any government or foreign authority during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Comprehensive Travel Insurance.

29. Risks Excluded from All Coverages

This insurance will not indemnify in the following cases:

a) Pre-existing conditions, prior to the trip (effectiveness of the insurance) and any related consequences, including recoveries and illnesses yet to be consolidated, arising from facts occurring before the trip. Pre-existing conditions are those known to the insured person and not declared in the hiring proposal or, in case of collective hiring, in the adhering proposal. **This exclusion is not applicable to the coverages of Funerary Repatriation, Accidental Death, Permanent Impairment from Accident and Medical/Hospital Expenses due to Pré-Existing Condition**

b) Childbirth and its consequences, when not directly related to a personal accident;

b) Any kind of hernia and its consequences, when not directly related to a personal accident;

b) Anaphylaxis and its consequences, when not directly related to a personal accident;

e) The premeditated suicide or not, and its attempt, if happening in the first two years of the initial term of the contract or of its restatement after suspension;

f) Damage caused by illicit and intentional actions taken by the insured person, by the beneficiary or by the representative of one or the other. In the insurances hired by legal entities the same provision applies to its controllers, officers and managers, and by the beneficiaries and their representatives;

g) Use of nuclear material, including nuclear explosion, provoked or not, as well as radioactive contamination or exposure to nuclear or ionizing radiation;

h) Kidnapping and/or attempted kidnapping;

i) War acts or operations, declared or not, chemical or biological war, civil war, guerrilla, revolution, riot, mutiny, sedition, uprising and other disturbances to the public order or deriving from them, except in cases the insured person is proved to be in military duty or if their actions are justified for gestures of humanity to help others;

j) Terrorist acts, being the insurance company's responsibility to prove, with documents and a detailed report of the nature of the act, regardless of its intention and provided it has been duly acknowledged as an attack to the public order by the relevant authority;

k) Hurricane, cyclone, earthquakes, seaquake, volcanic eruption and other natural distresses;

l) The situations acknowledged as or equal to "accidental impairment" by the official social security authorities or similar, in which the event does not entirely match the definition of permanent impairment due to personal accident.

m) The lesions derived, dependent, predisposed or facilitated by repetitive efforts or cumulative micro-traumas, or that have with those a cause-effect relation, as well as lesions defined as: repetitive strain injury (RSI), work-related musculoskeletal disorders, lesions for a continuous trauma or similar, that are accepted by the medical and scientific community, as well as their post-treatment consequences, including surgeries, at any time;

n) Pregnancy, including diagnostic services and infertility treatments and other fertility problems, birth control, including surgeries and devices for this purpose, provoked abortions, medical expenses and any of any other type with the newly-born.

o) Accidents due to extreme and notoriously dangerous sports, even when practiced as a hobby, such as mountain climbing, glider, parachute jumping, combat sports such as boxing and martial arts, cave exploring, bungee-jumping, autonomous diving more than thirty (30) meters deep or requiring decompression, winter sports, such as skiing or snowboard out of regulated tracks or in non-authorized tracks, and practice or participation of the insured person in ice or snow sports competitions. Are also not covered the automobile, motorcycle or motorized nautical competitions, as drivers or passengers, and the use of snowmobile and similar vehicles.

Are not excluded from this plan the death or impairment of the insured person when deriving from the use of a riskier transportation, military duties, practice of sport or humanitarian actions in favor of others.

Besides the risks excluded above, are also excluded from the Luggage Insurance:

a) Damage to the contents of the luggage;

b) Damage to glasses, contact lenses and oral devices;

c) Jewellery, fur, watches, bonds, art pieces, policies and money (including traveler's check);

d) Luggage that has not been delivered to the carrier company's responsibility and hand luggage;

e) Pre-existing damage to the luggage, of which the insured person was aware of prior to the deliver to the carrier company;

f) Confiscation, seizure, damage or destruction of the luggage by the Customs Authority or by other government authority;

g) Luggage of pilots, crew members, employees or of other persons who have interests in the carrier company.

h) Imperfections of the luggage, liquid spill, corrosion or other damage, even if total, caused by clothes moth, insects or mold, which were not caused by accidents or fire in the carrier mean;

i) Theft and misdirection of luggage under the insured person's responsibility;

j) Any objects stolen from the luggage;

k) Insured person's failure to retrieve the luggage as soon as it has been made available by the carrier company;

l) Liquids and beverages in general, alcoholic or not, as well as food of any kind, perishable or not;

m) Any kind of animals;

29.3. Besides the risks excluded above, are also excluded from coverage of Medical, Hospital and Dental Expenses for the Practice of Sports:

- a) Recovery states (after medical discharge) and companion's expenses;
- b) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.
- c) Services, provisions or treatments, including any period of hospitalization which have not been recommended, approved and certified as strictly necessary by the doctor;
- d) Physical, laboratory or radiographic routine or preventive exams which are not strictly necessary and are not a direct consequence of an illness or accident covered by the policy;
- e) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- f) Repairing or plastic surgery which was not absolutely essential and necessary, except resulting from a lesion suffered by the insured person during the trip and covered by this policy;
- g) Renewing and aesthetic treatments;
- h) Purchases of prosthetics and orthotics;
- i) Congenital abnormalities and condition resulting from them;
- j) Assistance related to frail, deformed or flat feet, callus or toes nails;
- k) Acne diagnosis and treatment;
- l) Nasal septum deviation;
- m) Organ transplantation;
- n) Pediatric care and care of sane people, including routine, school and university exams and immunization (vaccine);
- o) Psychiatric disorders (mental, nervous or emotional);
- p) Medical services out of the trip time;
- q) Participation in fights and duels;
- r) Kidnapping or intention of kidnapping;
- s) Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related to terrorist acts, even if there is other cause or situation contributing to the event;
- t) Training operations to operate aircrafts or performance of activities as a crew member of such aircraft;

- u) Any routine treatment that is not strictly necessary from the medical point of view;
- v) Dental treatments unrelated to the covered accident;
- w) Expenses with purchase, fixing or replacement of prosthetics, even if deriving from a lesion;
- x) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- y) Medical services out of the trip time;
- z) Purchase of medicines.

29.4. Besides the risks excluded above, are also excluded from coverage of Medical, Hospital and Dental Expenses for the Pregnant Women:

- a) Childbirth after the 32nd week of pregnancy (that is, normal birth, surgical, induces and others), including possible complications, when not deriving from covered personal accident;
- a) Recovery states (after medical discharge) and companion's expenses;
- b) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.
- c) Services, provisions or treatments, including any period of hospitalization which have not been recommended, approved and certified as strictly necessary by the doctor;
- d) Physical, laboratory or radiographic routine or preventive exams which are not strictly necessary and are not a direct consequence of an illness or accident covered by the policy;
- e) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- f) Repairing or plastic surgery which was not absolutely essential and necessary, except resulting from a lesion suffered by the insured person during the trip and covered by this policy;
- h) Renewing and aesthetic treatments;
- i) Purchases of prosthetics and orthotics;
- j) Congenital abnormalities and condition resulting from them;
- k) Assistance related to frail, deformed or flat feet, callus or toes nails;
- l) Acne diagnosis and treatment;
- m) Nasal septum deviation;
- n) Organ transplantation;
- o) Pediatric care and care of sane people, including routine, school and university exams and immunization (vaccine);

- p) Psychiatric disorders (mental, nervous or emotional);
- q) Medical services out of the trip time;
- r) Participation in fights and duels;
- s) Kidnapping or intention of kidnapping;
- t) Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related to terrorist acts, even if there is other cause or situation contributing to the event;
- u) Training operations to operate aircrafts or performance of activities as a crew member of such aircraft;
- v) Any routine treatment that is not strictly necessary from the medical point of view;
- w) Dental treatments unrelated to the covered accident;
- x) Expenses with purchase, fixing or replacement of prosthetics, even if deriving from a lesion;
- y) Medical services out of the trip time;
- z) Purchase of medicines.

29.5. Besides the risks excluded above, are also excluded from the Luggage Insurance:

- a) Renewing and aesthetic treatments;
- b) Purchases of prosthetics and orthotics;
- c) Congenital abnormalities and condition resulting from them;
- d) Pediatric care and care of sane people, including routine, school and university exams and immunization (vaccine);
- e) Medical services out of the trip time;
- f) Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related to terrorist acts, even if there is other cause or situation contributing to the event;
- g) Any routine treatment that is not strictly necessary from the medical point of view;
- h) Purchase of medicines;
- i) Recovery states (after medical discharge) and companion's expenses;
- j) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.
- k) Services, provisions or treatments, including any period of hospitalization which have not been recommended, approved and certified as strictly necessary by the doctor;

- l) Physical, laboratory or radiographic routine or preventive exams which are not strictly necessary and are not a direct consequence of an illness or accident covered by the policy;
- m) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- n) Repairing or plastic surgery which was not absolutely essential and necessary, except resulting from a lesion suffered by the insured person during the trip and covered by this policy;
- o) Nasal septum deviation;
- p) Organ transplantation;
- q) Psychiatric disorders (mental, nervous or emotional);
- r) Participation in fights and duels;
- s) Kidnapping or intention of kidnapping;
- t) Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related to terrorist acts, even if there is other cause or situation contributing to the event;
- u) Training operations to operate aircrafts or performance of activities as a crew member of such aircraft;
- v) Any routine treatment that is not strictly necessary from the medical point of view;
- w) Dental treatments unrelated to the covered accident;
- x) Expenses with purchase, fixing or replacement of prosthetics, even if deriving from a lesion;
- y) Medical services out of the trip time;
- z) Purchase of medicines.

29.6. Besides the risks excluded above, are also excluded from coverage of Medical Expenses due to Accident or Disease:

- a) Recovery states (after medical discharge) and companion's expenses;
- b) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.
- c) Services, provisions or treatments, including any period of hospitalization which have not been recommended, approved and certified as strictly necessary by the doctor;
- d) Physical, laboratory or radiographic routine or preventive exams which are not strictly necessary and are not a direct consequence of an illness or accident covered by the policy;
- e) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- f) Repairing or plastic surgery which was not absolutely essential and necessary, except resulting

from a lesion suffered by the insured person during the trip and covered by this policy;

- g)** Renewing and aesthetic treatments;
- h)** Purchases of prosthetics and orthotics;
- i)** Congenital abnormalities and condition resulting from them;
- j)** Assistance related to frail, deformed or flat feet, callus or toes nails;
- k)** Acne diagnosis and treatment;
- l)** Nasal septum deviation;
- m)** Organ transplantation;
- n)** Pediatric care and care of sane people, including routine, school and university exams and immunization (vaccine);
- o)** Psychiatric disorders (mental, nervous or emotional);
- p)** Medical services out of the trip time;
- q)** Participation in fights and duels;
- r)** Kidnapping or intention of kidnapping;
- t)** Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related to terrorist acts, even if there is other cause or situation contributing to the event;
- t)** Training operations to operate aircrafts or performance of activities as a crew member of such aircraft;
- u)** Any routine treatment that is not strictly necessary from the medical point of view;
- v)** Dental treatments unrelated to the covered accident;
- w)** Expenses with purchase, fixing or replacement of prosthetics, even if deriving from a lesion;
- x)** Medical services out of the trip time;
- y)** Purchase of medicines.

29.7. Besides the risks excluded above, are also excluded from coverage of Theft of Electronic Devices:

- f)** Confiscation, seizure, damage or destruction of the luggage by the Customs Authority or by other government authority;
- b)** Smuggled products;
- c)** Items left unattended;

d) Simple theft;

29.8. Besides the risks excluded above, are also excluded from the Luggage Insurance:

- a) Damage to the contents of the luggage;
- b) Damage to glasses, contact lenses and oral devices;
- c) Jewellery, fur, watches, bonds, art pieces, policies and money (including traveler's check);
- d) Luggage that has not been delivered to the carrier company's responsibility and hand luggage;
- e) Pre-existing damage to the luggage, of which the insured person was aware of prior to the deliver to the carrier company;
- f) Confiscation, seizure, damage or destruction of the luggage by the Customs Authority or by other government authority;
- g) Luggage of pilots, crew members, employees or of other persons who have interests in the carrier company.
- h) Imperfections of the luggage, liquid spill, corrosion or other damage, even if total, caused by clothes moth, insects or mold, which were not caused by accidents or fire in the carrier mean;
- i) Simple or aggravated theft or robbery and luggage misdirection;
- j) Any objects stolen from the luggage;
- k) Insured person's failure to retrieve the luggage as soon as it has been made available by the carrier company;
- l) Events that were not notified to the carrier company by filling the irregularity report before leaving the arrival zone.

29.9. Besides the risks excluded above, are also excluded from the Travel Interruption coverage:

- a) Plastic surgeries and their consequences, including those arising from congenital conditions. Plastic repairing surgeries due to personal accidents happening during the insurance coverage are covered.
- b) Aesthetic and obesity treatments of any kind, as well as related surgeries and recovery periods;
- c) Hospitalizations for physical exams or any other kind of exam without disturbance to the normal health;
- d) Hospitalizations when the patient is not under the care of legally licensed doctors;
- e) Chronic or pre-existing conditions prior to the insurance and not declared in the proposal card, when required, and known to the insured person, as well as worsening, consequences and sequelae.

29.9.1. Are excluded from this coverage the hospitalizations in the following kind of institutions:

- a) Care facilities for mentally disabled people, that is, a place mainly dedicated to treating

psychiatric disorders, including sub-normalities or even the psychiatric department of a hospital;

- b) Care facilities for elders, nursing homes, asylums or similar;
- c) Clinics or recovery facilities for drug and alcohol addicts;
- d) Hydrotherapy institutions or clinics using natural healing methods; recovering places; special unit of a hospital, used mainly as a place for drugs and alcohol addicts, or a recovering health institution; weight loss clinics and SPA.

29.10. Besides the risks excluded above, are also excluded from coverage of Medical Expenses/Assistance due to Pre-Existing Condition:

- a) Non-sudden or non-acute illnesses;
- b) Recovery states (after medical discharge) and companion's expenses;
- c) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.
- c) Services, provisions or treatments, including any period of hospitalization which have not been recommended, approved and certified as strictly necessary by the doctor;
- e) Physical, laboratory or radiographic routine or preventive exams which are not strictly necessary and are not a direct consequence of an illness or accident covered by the policy;
- f) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- g) Repairing or plastic surgery which was not absolutely essential and necessary, except resulting from a lesion suffered by the insured person during the trip and covered by this policy;
- h) Renewing and aesthetic treatments;
- i) Purchases of prosthetics and orthotics;
- j) Assistance related to frail, deformed or flat feet, callus or toes nails;
- k) Acne diagnosis and treatment;
- l) Nasal septum deviation;
- m) Organ transplantation;
- n) Pediatric care and care of sane people, including routine, school and university exams and immunization (vaccine);
- o) Psychiatric disorders (mental, nervous or emotional);
- p) Medical services out of the trip time;
- q) Participation in fights and duels;

- r) Kidnapping or intention of kidnapping;
- s) Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related to terrorist acts, even if there is other cause or situation contributing to the event;
- t) Training operations to operate aircrafts or performance of activities as a crew member of such aircraft;
- u) Any routine treatment that is not strictly necessary from the medical point of view;
- v) Dental treatments unrelated to the covered accident;
- w) Expenses with purchase, fixing or replacement of prosthetics, even if deriving from a lesion;
- x) Medical services out of the trip time;
- y) Purchase of medicines.

29.11. Besides the risks excluded above, are also excluded from the Luggage Insurance:

- a) Recovery states (after medical discharge) and companion's expenses;
- b) Devices related to orthotics of any kind and permanent prosthetics, except those for replacement of natural teeth.
- c) Services, provisions or treatments, including any period of hospitalization which have not been recommended, approved and certified as strictly necessary by the doctor;
- d) Physical, laboratory or radiographic routine or preventive exams which are not strictly necessary and are not a direct consequence of an illness or accident covered by the policy;
- e) Dental services and provisions in the country of residence of the insured person (in case of international coverage) or in the city where they reside (in case of national coverage)
- f) Repairing or plastic surgery which was not absolutely essential and necessary, except resulting from a lesion suffered by the insured person during the trip and covered by this policy;
- g) Renewing and aesthetic treatments;
- h) Purchases of prosthetics and orthotics;
- i) Congenital abnormalities and condition resulting from them;
- j) Pediatric care and care of sane people, including routine, school and university exams and immunization (vaccine);
- k) Medical services out of the trip time;
- l) Participation in fights and duels;
- m) Kidnapping or intention of kidnapping;
- n) Losses, damage, costs or expenses, of any kind, directly or indirectly resulting from or related

to terrorist acts, even if there is other cause or situation contributing to the event;

- o) Training operations to operate aircrafts or performance of activities as a crew member of such aircraft;
- p) Any routine treatment that is not strictly necessary from the medical point of view;
- q) Dental treatments unrelated to the covered accident;
- r) Expenses with purchase, fixing or replacement of prosthetics, even if deriving from a lesion;
- s) Medical services out of the trip time;
- t) Purchase of medicines.

29.12. Besides the risks excluded above, are also excluded from the Travel Interruption coverage:

- a) Damage to the contents of the luggage;
- b) Damage to glasses, contact lenses and oral devices;
- c) Jewellery, fur, watches, bonds, art pieces, policies and money (including traveler's check);

29.13. Besides the risks excluded above, are also excluded from the Plus Reason Cancellation coverage:

- a) Pre-existing conditions, prior to the trip (effectiveness of the insurance) and any related consequences, including recoveries and illnesses yet to be consolidated, arising from facts occurring before the trip. Pre-existing conditions are those known to the insured person and not declared in the hiring proposal or, in case of collective hiring, in the adhering proposal.
- b) Any kind of hernia and its consequences, when not directly related to a personal accident;
- c) Anaphylaxis and its consequences, when not directly related to a personal accident;
- d) The premeditated suicide or not, and its attempt, if happening in the first two years of the initial term of the contract or of its restatement after suspension;
- e) Damage caused by illicit and intentional actions taken by the insured person, by the beneficiary or by the representative of one or the other. In the insurances hired by legal entities the same provision applies to its controllers, officers and managers, and by the beneficiaries and their representatives;
- f) Use of nuclear material, including nuclear explosion, provoked or not, as well as radioactive contamination or exposure to nuclear or ionizing radiation;
- g) Kidnapping and/or attempted kidnapping;
- h) War acts or operations, declared or not, chemical or biological war, civil war, guerrilla, revolution, riot, mutiny, sedition, uprising and other disturbances to the public order or deriving from them, except in cases the insured person is proved to be in military duty or if their actions are justified for gestures of humanity to help others;

i) Terrorist acts, being the insurance company's responsibility to prove, with documents and a detailed report of the nature of the act, regardless of its intention and provided it has been duly acknowledged as an attack to the public order by the relevant authority;

j) Hurricane, cyclone, earthquakes, seaquake, volcanic eruption and other natural distresses;

k) Risks deriving from the following events, which are not included in the concept of personal accident:

Q The lesions derived, dependent, predisposed or facilitated by repetitive efforts or cumulative micro-traumas, or that have with those a cause-effect relation, as well as lesions defined as: repetitive strain injury (RSI), work-related musculoskeletal disorders, lesions for a continuous trauma or similar, that are accepted by the medical and scientific community, as well as their post-treatment consequences, including surgeries, at any time;

Q The situations acknowledged as or equal to "accidental impairment" by the official social security authorities or similar, in which the event does not entirely match the definition of permanent impairment due to personal accident.

Note: For this coverage, a deductible of the same amount of the loss may be applicable, and it will be informed in the insurance certificate and, in cases of hospitalization, the deductible will be of 12 hours.

30. Assistance Services

HOW TO CONTACT OUR ASSISTANCE CENTER DURING TRAVELS

To request assistance services or insurance, the company INTERMAC makes an assistance center available 24 hours a day, 365 days a year. If you are in:

Brazil	0800 72 72 076
Argentina	0800 222 0456
Australia	1800 016 250
Colombia	01 8007 541 899
Ecuador	1800 000 301
Spain	900 995 482
United States	18 44 477 0833
Italy	0800 666 0255
Mexico	01 8001 234 842
United Kingdom	0800 141 3185
Uruguay	0004 054 010
Anywhere in the world	+54 11 4348 4707 +55 11 4133 9293

The Call Center will respond in Portuguese. During the call process, the 24 hours call center may request the presentation of the airline, sea ticket or e-ticket to prove the travel dates.

The applicability, monetary limit, age and geographic scope of services below vary according to the purchased plan.

The assistance service will be provided in accordance with the effectiveness period hired by the user from the Insurer, and provided their staying out of their residence does not last longer than si-

(60) consecutive days.

In each adhesion, the right to the assistance services will automatically lapse on the date the user stops residing in Brazil or yet on the date the link that caused the adhesion ceases.

Definitions

[] **User:** Individual holder of a Individuals Assistance plan, hired with the insurer;

[] **Personal Accident:** it is an external, sudden, harmful, unpredictable, involuntarily caused fact, with defined date and time, causing physical lesions that on their own and regardless of anything else, have as a direct consequence the need for emergency hospital/medical care;

[] **Sudden Disease:** It is the acute change in the health status of the user, with short and clear evolution which, on the moment of the care, causes intense physical suffering or immediate risk to life, excluding cases of chronic or pre-existing diseases.

[] **User's Domicile:** It is the city in Brazil where the user has domicile, as stated in the registration.

32.1 Medical, Surgical and Hospitalization Expenses

If, as a consequence of a personal accident or a sudden disease, the user needs medical, surgical or hospital assistance, the care will be ensured as follows:

[] **Emergency Care:** emergency medical assistance will be provided as soon as possible. If the call center cannot be reached due to the location and urgency of the event, the user may go to other doctors and services and they will be refunded for the medical expenses, which cannot exceed the amount indicated for this service.

[] **Expert Care:** It will be provided by GENERALI Travel Insurance medical team.

[] **Complementary Medical Exams:** radiologic analysis, laboratory exams and others, when necessary and authorized by GENERALI Travel Insurance medical team.

[] **Hospitalization:** When recommended by GENERALI Travel Insurance medical team, and it will be provided in the most suitable facility, at GENERALI Travel Insurance medical team's discretion, according to the nature of the user's wound or illness.

[] **Surgical interventions:** will be performed when necessary and authorized by GENERALI Travel Insurance medical team.

[] **Medical and Hospital expenses:** Medical and hospital expenses are the doctor's and surgeon's fees, other hospital fees and rates, nursery services, medical and complementary exams and medicines prescribed up to the limit defined for the service.

Limit: In accordance with the hired plan.

32.2 Transfer or Replacement of Executive Due to Emergencies:

If the beneficiary is in a business travel abroad and is hospitalized due to a serious medical emergency (subject to Assistance medical team) which prevents them from carrying the trip on, GENERALI Travel Insurance will bear the cost of an coach class ticket, subject to seat

availability, for other employee appointed by the company of the holder-insured to replace them.

This benefit may only exist if authorized and totally processed by the Call Center. The reason for the hospitalization cannot be listed under EXCLUSIONS. Later refund requests will not be accepted, for no reasons.

32.3 Remittance of Funds

During the trip, if the passenger is robbed or lacks funds, the beneficiary of the plan may appoint a person in Brazil to make a remittance of funds to Intermac, which will send the money to the passenger, without costs. This coverage will apply only once, no matter the effectiveness of the Assistance Plan. The amount to be transferred to the beneficiary must be sent to our Call Center, by a third party or family member appointed by the beneficiary. Intermac will bear the costs of an international transfer if necessary. The transfer must be made by a person in Brazil to the call center, that is, the latter will not bear the transfer, only the costs associated with it.

32.4 Concierge Service

Concierge Services are:

- A) Messages central
- B) Reservation of tickets for performances, shows and theaters
- C) Sending of flowers
- D) Restaurant reservations
- E) Indication of beauty parlor
- F) Indication of Shopping Center

All expenses with possible services organized by the Call Center will be borne by the holder of the insurance requesting them. This coverage is only valid during the insurance term.

32.5 Dental expenses

If the user is forced to make an emergency dental treatment, and exclusively in these cases, GENERALI Travel Insurance will ensure the payment of the expenses of the treatment abroad. The indication of the dental intervention must be accompanied by a report.

Limit: In accordance with the hired plan.

32.6 Medical Inter-Hospital Transfer

If due to a personal accident or sudden disease, the user needs to be transferred to another suitable and closer hospital, GENERALI Travel Insurance will arrange this transfer. This service is subject to an assessment made by a GENERALI Travel Insurance doctor, who will also define the most suitable transportation for the transfer.

The transportation, when suggested by a GENERALI Travel Insurance doctor may be Air ICU, regular airplane, extra-seats, class promotions, ICU ambulance, with or without medical companion. No other reasons besides medical convenience may determine the user's transfer and the choice of transportation.

If the user is more than 1000 km away, the transfer will only be made via regular airline, respecting the limit above.

When the user is transferred for medical reasons, GENERALI Travel Insurance reserves the property right to the return tickets that were expected but not used.

Limit: In accordance with the hired plan.

32.7 Pharmaceutical expenses

If due to a personal accident or sudden disease, duly acknowledged by a doctor appointed by GENERALI Travel Insurance, the user has pharmaceutical expenses prescribed by the doctor responsible for the care abroad, GENERALI Travel Insurance ensure the payment.

Limit: In accordance with the hired plan.

32.8 Transportation and Family Member Travel

If due to a personal accident or sudden disease, the user is hospitalized for more than five (5) days and no family member or other person in the location can accompany them, GENERALI Travel Insurance will bear the expenses with a round-trip coach class ticket or other transportation, at GENERALI Travel Insurance discretion, so that a family member may be with the user.

Limit: In accordance with the hired plan.

32.9 Family Member Accommodation

In addition to the previous item, GENERALI Travel Insurance will bear the expenses with the family member's stay in a hotel. GENERALI Travel Insurance will only bear the hotel rates, excluding any extra expenses, such as phone calls, restaurants, fridges and similar.

This service is subject to the use of the Family Member Transportation and Travel Service.

Limit: In accordance with the hired plan.

Family Member Sent to Accompany Children Under 14 Years Old.

If, due to a personal accident or sudden disease, the user has to be hospitalized, transferred or if they die and, during this trip, the user was responsible for children under age 14, GENERALI Travel Insurance will bear the expenses of one airline ticket so a family member can pick the children up if they are unattended or if the user cannot send them back to their domicile.

Limit: In accordance with the hired plan.

32.11 Urgent Messages

In case of a personal accident or sudden death of the user, GENERALI Travel Insurance may, upon notice, warn the relatives or the company about the user's health status and location.

Limit: Unlimited.

32.12 Location and Submission of Lost Luggage.

In case the luggage is stolen or misdirected in a regular flight, under the responsibility of the Carrier Company, GENERALI Travel Insurance may help the user, if requested, in informing the relevant authorities. In case of theft, or loss or misdirection of the said belongings, if they are

found, GENERALI Travel Insurance will be responsible for sending them to where the user is or to their usual residence, using regular transportation, provided these belongings are duly packed and can be transported and in compliance with the following conditions:

- User's obligation to immediately inform the fact to the Airline Company and obtain a written proof of this notification (PIR Form - Property Irregularity Report);
- User's obligation to contact GENERALI Travel Insurance to inform the fact in up to three (3) days after the event.

Limit: In accordance with the hired plan.

32.13 Information and Remittance of Documents in Case of Loss or Theft

In case of loss or theft or loss of documents that are indispensable for the trip to continue (regarding the users or their companions), GENERALI Travel Insurance will give information about relevant authorities for obtaining a passport or other applicable actions. If there are spare document or certified copies of the documents in the user's domicile, GENERALI Travel Insurance may send them to the place where the user is, provided it is previously requested and accepted by the user.

Limit: In accordance with the hired plan.

31. Exclusions of the Assistance Service

GENERALI Travel Insurance is not responsible for assistance or refunds of user's personal expenses in the following situations:

- a) Chronic or pre-existing conditions the user suffers that are prior to the trip, of which the user is aware or not, as well as their worsening or consequences;
- b) Any and all consequences of death or lesions, directly or indirectly caused by user's criminal activities, as well as those caused by acts, actions or omissions of the user, in bad faith.
- c) Events or consequences triggered by user's suicide or attempted suicide;
- d) Damage suffered by the user as a consequence of dementia, disease or pathological states triggered by consumption of alcohol, drugs, toxic products, narcotics or medicines bought without a prescription;
- e) Expenses with purchases of glasses, lenses, crutches and prosthetics in general;
- f) Damage caused by extreme sports, such as but not limited to mountain climbing, water skiing, hunting, submarine fishing, fencing, sports that use firearms, as well as the practice of sports in competitions or in training for competitions and bets;
- g) Assistance due to work-related accident;
- h) Expenses with physiotherapy;
- i) All expenses due to diagnosis or treatment of a physiological state (e.g. pregnancy), childbirth, prenatal care and any other general medical check-up;

j) Sanitary transportation or transfer in case the use can be treated locally and there is nothing impeding the trip;

k) Expenses with funeral, cremation or ceremonies;

l) Damage suffered as a consequence of terrorist actions, wars, mass riots, strikes, sabotage and other disturbances of the public order;

m) Damage suffered due to actions or activities of the Armed Forces or of Security Forces in times of peace;

n) Damage suffered as a direct or indirect consequence of irradiations from nuclear transmutation or disintegration or of radioactivity;

o) Damages suffered due to extraordinary natural phenomena, such as: floods, earthquakes, unusual cyclones, hurricanes, seaquake, fall of space objects, meteorites, etc..;

p) Rescue in the sea, on mountains or in desert areas;

In case of misdirection of luggage, the following losses are not covered when directly or indirectly caused by:

a) Travels in a dangerous or illegal transportation, in which the user acts as operator or crew member, or it is improper for passengers;

b) Confiscation, seizure, damage or destruction of the luggage by the Customs Authority or by other government authority;

c) User failure to take the necessary actions to protect or recover their lost luggage;

d) User failure to notify the relevant authorities of the Airline Company about the lost luggage in the destination and in obtaining and filling the irregularity form before leaving the airport.

32. Insurance Claims

In case of insurance claims, the **Insurance Claims Call Center** must be directly and immediately informed on the numbers **+54 11 4348-4707 (anywhere in the world) or 0800 761 1465 (Brazil)** and the following documents must be sent for analysis:

Basic documents - All Coverages

All documents requested are individual for each claiming passenger

a) Identity card, Taxpayer Identification n° (CPF) or Driver's License of the claiming person;

b) Copy of a proof of address (any proof of address in the claiming person's name, or a signed residence statement).

c) Copy of the vouchers of the claiming person

d) Copy of a proof of bank information of the claiming person (copy of a check or bank statement). In case of deposit in third party's account, please send the Assignment Document duly filled and signed.

34.1 Accidental Death

a) Notice of Insurance Claim Form duly filled and signed by the Insured, with the beneficiary's bank information.

b) Copy of the death certificate;

c) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);

d) Beneficiary(ies) documents:

All: proof of address (electricity, water, gas or fixed phone bill, not older than 90 days) and bank information for the indemnity to be deposited;

Spouse: Marriage certificate, Identity card and CPF;

Partner: Identity card, CPF and a document proving the stable union on the date of the event;

Children: Birth certificate and statement of heirs (in the absence of appointed beneficiaries);

Parents and others: ID Card and CPF:

e) Certified copy of the Police Report;

f) Autopsy Report - IML (Instituto Médico Legal);

g) Driver's license, if the insured person drives;

h) Alcoholic Dosage Report - when indicated in the IML report;

i) CAT - when the case requires

34.2 Total permanent impairment due to accident:

a) Notice of Insurance Claim Form duly filled and signed by the Insured, or their representative, listing the characteristics and the impairment degree.

c) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);

c) Report of the assistant doctor, attaching the insured person's exams which indicate the degree of impairment in accordance with the table in item 4.1;

d) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;

e) Certified copy of the Police Report;

34.3 Luggage Insurance

- a) Copy of the Voucher;
- b) PIR - Property Irregularity Report issued by the carrier company indicating the weight, in kilograms, of the lost luggage;
- c) Original luggage ticket;
- d) Indemnification receipt issued by the Carrier Company.

34.4 Flight Delay

- a) Form of letter of INSURANCE CLAIM, duly filled and signed by the insured person or their representative, in case of their death or medical impossibility;
- b) Copy of the airline ticket and boarding pass;
- c) Original receipts of the expenses with food and accommodation;
- d) Airline statement confirming the delay and the number of hours;
- e) Insured Person's identity card, CPF and proof of address;
- f) Form authorizing deposit in checking account;

34.5 Plus Reason Cancellation

- a) Notice of Insurance Claim Form duly filled and signed by the Insured, with the beneficiary's bank information;

- b) Document proving family relationship of the insured person with the person suffering the loss (death or hospitalization):

[] If insured person's parents: copy of identity card or birth certificate and CPF.

[] If insured person's spouse: copy of identity card and CPF. Updated marriage certificate (issued by the registrar office after the event). If it is not possible to issue an updated certificate, please send the marriage certificate and the private statement of stable union. If you do not have the marriage certificate, send the updated Stable Union Deed.

[] If insured person's sibling: sibling's and parent's copy of identity card and CPF.

- c) Letter informing the amount of the penalty charged for the cancellation:

Q Sea Trip: document issued by the sea travel company;

Q Airline Trip + ground trip: copy of the agreement describing the purchased pack and the travel price, and a letter from the travel agency, on letterhead paper, with the signature of the person in charge, informing the amount of the penalty as well as suppliers' confirmation of the penalty imposed (e-mails)

- d) Cancellation due to death of the insured person or their parents, spouse, siblings, grandparents,

partners, daughter-in-law, son-in-law, father-in-law, mother-in-law, uncle, aunt, sister-in-law, brother-in-law, nephew, niece, travel companion, professional substitute, please send:

Copy of the death certificate;

d) Cancellation due to hospitalization of the insured person or their parents, spouse, siblings, grandparents, partners, daughter-in-law, son-in-law, father-in-law, mother-in-law, uncle, aunt, sister-in-law, brother-in-law, nephew, niece, travel companion, professional substitute, please send:

Hospitalization report with: the hospitalization date, medical discharge, ICD (International Classification of Diseases) and Patient's information;

Medical report informing the period needed for resting.

f) Cancellation due to Total or Partial Medical Disability due to Accident or Disease of the principal, clinically stated, which prevents the locomotion or creates prostration, pregnancy complication, or abortion of the insured person, their spouse or stable partner:

Detailed medical report of the disease/accident, informing the period needed for rest/hospitalization, indicating the date of medical discharge.

g) Cancellation due to Court Notice:

Copy of the court notice.

h) Cancellation due to notification for insured person's civil servant exam:

Copy of the notification/rules for the civil servant exam.

i) Cancellation due to dismissal, vacation cancellation, change of job, extension of employment contract, forced professional transference and longer than 3 months of the insured person or their professional substitute:

Company's original letter, on letterhead paper, signed by the line manager or person in charge of the company informing the reason.

j) Cancellation due to insured person's quarantine:

Statement of the health authority informing that the person must remain in quarantine, as well as informing the disease that caused the situation.

k) Cancellation due to insured person's wedding cancellation or annulment, separation or divorce:

Petition and relevant documents.

l) Cancellation due to Residential Loss:

Police/Fire Department Report;

Handwritten letter describing the event.

m) Cancellation due to Travel Companion or Associate trip cancellation or interruption:

Documents proving the cancellation reason;

Proof of business relationship (articles of association or similar).

n) Cancellation due to loss or theft of documents or luggage which makes it impossible to continue the trip:

Police Report;

Handwritten letter describing the event.

o) Cancellation due to damage or accident to the principal's vehicle, or their spouse's vehicle, which makes it impossible to continue the trip:

Police Report;

Handwritten letter describing the event.

P) Cancellation due to Natural Disasters:

Detailed news (local, date, description).

q) Change of the trip date:

Proof of the request to reschedule the trip;

Proof of the penalty for rescheduling;

Proof of the purchase of the new trip

34.6 Medical, Hospital and/or Dental Expenses for Pre-Existing Conditions

a) INSURANCE CLAIM form, duly filled and signed by the insured person;

b) Report of the assistant doctor and exams related to the covered lesion, performed during emergency care;

c) Original proofs of the expenses;

d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);

e) Police Report, if any;

f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;

g) Drug and alcohol test, if performed

34.7 Medical, Hospital and/or Dental Expenses for Practice of Sports.

a) INSURANCE CLAIM form, duly filled and signed by the insured person;

- b) Report of the assistant doctor and exams related to the covered lesion, performed during emergency care;
- c) Original proofs of the expenses;
- d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);
- e) Police Report, if any;
- f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;
- g) Drug and alcohol test, if performed

34.8 Medical, Hospital and/or Dental Expenses for Practice of Pregnant Women

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Report of the assistant doctor and exams related to the covered lesion, performed during emergency care;
- c) Original proofs of the expenses;
- d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);
- e) Police Report, if any;
- f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;
- g) Drug and alcohol test, if performed

34.9 Physiotherapy

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Report of the assistant doctor and exams related to the covered lesion and the need for physiotherapy, performed during emergency care;
- c) Original proofs of the expenses;
- d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);
- e) Police Report, if any;
- f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;
- g) Drug and alcohol test, if performed

34.10 Medical Inter-Hospital Transfer

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Medical report informing the necessity for medical transfer;
- c) Certified copies of the insured person's CPF and identity card;
- f) Form authorizing deposit in checking account;

34.11 Dental expenses

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Report of the assistant doctor and exams related to the covered lesion, performed during emergency care;
- c) Original proofs of the expenses;
- d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);
- e) Police Report, if any;
- f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;
- g) Drug and alcohol test, if performed

34.12 Pharmaceutical expenses

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Report of the assistant doctor and exams related to the covered lesion and the need for physiotherapy, performed during emergency care;
- c) Original proofs of the expenses;
- d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);
- e) Police Report, if any;
- f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;
- g) Drug and alcohol test, if performed

34.13 Extension of Hotel Stay:

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;

b) Medical reports with the clinical profile of the insured person, as well as the reasons preventing the return to Brazil;

c) Original invoices of accommodation expenses;

d) Certified copies of the insured person's CPF and identity card;

e) Authorization for deposit in checking account (if the insured person chose the payment via deposit);

34.14 Extension of Hospitalization Period:

a) INSURANCE CLAIM form, duly filled and signed by the insured person;

b) Report of the assistant doctor and exams related to the covered lesion and the need to extend the hospitalization;

c) Original proofs of the expenses;

d) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);

e) Police Report, if any;

f) Copy of the Insured Person's drivers license, in case of an accident with a vehicle driven by them;

g) Drug and alcohol test, if performed

34.15 Companion in Case of Prolonged Hospitalization:

a) INSURANCE CLAIM form, duly filled and signed by the insured person;

b) Original flight tickets and respective proofs of payment;

c) Certified copies of the insured person's CPF and identity card;

f) Form authorizing deposit in checking account;

34.16 Companion's Accommodation:

a) INSURANCE CLAIM form, duly filled and signed by the insured person;

b) Medical reports with the clinical profile of the insured person, as well as the reasons preventing the return to Brazil;

c) Original invoices of accommodation expenses;

d) Certified copies of the insured person's CPF and identity card;

e) Authorization for deposit in checking account (if the insured person chose the payment via deposit);

34.17 Medical Repatriation

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Proof of repatriation expenses;
- c) Certified copies of the insured person's CPF and identity card;
- d) Form authorizing deposit in checking account;

34.18 Funerary Repatriation

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Copy of the death certificate;
- c) Original flight tickets and respective proofs of payment;
- d) Proof of payment of the transfer to Brazil, including expenses with transportation to the burial place;
- e) Insured Person's identity card, CPF and proof of address;
- f) Form authorizing deposit in checking account;

34.19 Sanitary Repatriation

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Proof of repatriation expenses;
- c) Certified copies of the insured person's CPF and identity card;
- d) Form authorizing deposit in checking account;

34.20 Travel Interruption

a) Notice of Insurance Claim Form duly filled and signed by the Insured, with the beneficiary's bank information;

b) Document proving family relationship of the insured person with the person suffering the loss (death or hospitalization):

[] If insured person's parents: copy of identity card or birth certificate and CPF.

[] If insured person's spouse: copy of identity card and CPF. Updated marriage certificate (issued by the registrar office after the event). If it is not possible to issue an updated certificate, please send the marriage certificate and the private statement of stable union. If you do not have the marriage certificate, send the updated Stable Union Deed.

[] If insured person's sibling: sibling's and parent's copy of identity card and CPF.

c) In case of interruption due to death of the insured person or their parents, spouse, children, siblings (first degree relatives), please send:

Copy of the death certificate;

d) In case of interruption due to hospitalization of the insured person or their parents, spouse, children, siblings (first degree relatives), please send:

Hospitalization report with: the hospitalization date, medical discharge, ICD (International Classification of Diseases) and Patient's information;

Medical report informing the period needed for resting.

e) Interruption due to Court Notice:

Copy of the court notice.

f) Interruption due to insured person's quarantine:

Statement of the health authority informing that the person must remain in quarantine, as well as informing the disease that caused the situation.

g) Interruption due to infectious-contagious disease of the insured person:

Medical report attesting the disease.

34.21 Damage to Luggage

a) Notice of Insurance Claim Form duly filled and signed by the Insured, with the beneficiary's bank information;

b) Flight ticket or transportation ticket of the section where the luggage was damaged;

c) Original luggage tickets for all checked volumes (in case of airline companies, with the registered weights);

d) Proof of communication to the relevant authorities;

e) P.I.R - Property Irregularity Report, for events with airline companies, informing the damage to the luggage;

f) Description of the damaged volumes in case of covered losses;

g) Irregularity Report of the carrier company (whether sea, inland or railway transportation);

h) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);

i) Original receipt of the repair to the luggage or purchase of a new one (if necessary).

34.22 Return of Companions

a) Form of letter of INSURANCE CLAIM, duly filled and signed by the insured person or their representative, in case of their death or medical impossibility;

b) Medical chart and report of the assistant doctor proving the disease or lesion of the person whose hospitalization caused the return of the companions to their domicile, when the insured person is traveling accompanied;

c) Documents proving other events provoking the return of the companion, such as court call, police report, fire department report, employment contract termination, employment contract (in case of a new job), information about strikes or other actions of the company involved in the trip, etc.;

d) Copy of the companion's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);

e) Proof of purchase of the tickets as well as the previous tickets;

f) Services agreement;

34.23 Early Return

a) INSURANCE CLAIM form, duly filled and signed by the insured person or their representative;

b) Same documents needed for Settlement of the Insurance Claim;

c) Form authorizing deposit in checking account;

d) CPF, identity card and proof of address;

e) Service agreement (EMBRATUR voucher);

f) Proof of purchase of the tickets as well as the previous tickets and/or proof of online purchase and previous tickets;

g) Police and Fire Department reports in case of loss due to residential fire or robbery;

h) Medical Report of the clinical profile presented by the insured person, companion or family member, as well as recommendation of return to Brazil, in case of loss due to illness.

34.24 Aggravated theft or robbery of Electronic Devices:

a) Insurance Claim form, duly filled and signed by the insured person;

b) Description of the items;

c) Police Report;

d) Invoice of the stolen item.

34.25 Legal Assistance

a) Form of letter of INSURANCE CLAIM, duly filled and signed by the insured person or their representative, in case of

- b) Authorization for deposit in checking account (if the insured person chose the payment via deposit);
- c) Copy of the report issued by the local authority, proving the accident;
- d) Copies of the defense documents issued in hearings where the lawyer was present;
- e) Original invoices of attorney's fees, with the identification of the professional;
- f) Certified copies of the insured person's CPF and identity card;

34.26 Bail and Legal Expenses

- a) Form of letter of INSURANCE CLAIM, duly filled and signed by the insured person or their representative, in case of their death or medical impossibility;
- c) Copy of the report issued by the local authority, proving improper arrest;
- c) Original proofs of payment of bail or lawsuit fees;
- d) Certified copies of the insured person's CPF and identity card;
- e) Authorization for deposit in checking account (if the insured person chose the payment via deposit);

34.27 Luggage Delay

- a) Notice of Insurance Claim Form duly filled and signed by the Insured, with the beneficiary's bank information;
- b) Flight ticket or transportation ticket of the section where the luggage was misdirected;
- c) Original luggage tickets for all checked volumes (in case of airline companies, with the registered weights);
- d) Proof of communication to the relevant authorities;
- e) P.I.R - Property Irregularity Report, for events with airline companies, informing the luggage weight;
- f) Description of the volumes due to covered loss, including full description of the items and their values in case of sea, inland or railway transportation;
- g) Irregularity Report of the carrier company (whether sea, inland or railway transportation);
- h) Copy of the insured person's identification documents: Identity Card, CPF, birth or marriage certificate and proof address (water, electricity, gas or fixed phone bill, up to 90 days old);
- i) Original proofs of payment of expenses with prime necessity items and personal hygiene, considered indispensable.

34.28 Loss of Hired Services a) Notice of Insurance Claim Form duly filled and signed by the Insured, with the insured person's bank information;

- b) Medical report or death certificate;
- c) Proof of the amount of penalties withheld in case of cancellation;
- d) Services agreement with the travel organizers, which must provided for the penalties for cancellation. as defined by EMBRATUR;
- e) In case of cancellation for companion's fault, it will be necessary to present documents proving that the person was, in fact, a travel companion of the insured person.
- f) Medical reports with the clinical profile of the insured person, as well as the recommendation of return to Brazil;
- g) Original flight tickets and respective proofs of payment;
- h) Certified copies of the insured person's CPF and identity card;
- i) Authorization for deposit in checking account (if the insured person chose the payment via deposit);

34.29 Medical Expenses Due to Accident or Disease

- a) INSURANCE CLAIM form, duly filled and signed by the insured person;
- b) Medical report informing the necessity for medical transfer;
- c) Certified copies of the insured person's CPF and identity card;
- f) Form authorizing deposit in checking account;

The documents mentioned above are for simple reference, for during the analysis of the insurance claim, other documents may be requested to clarify and/or prove the loss, and the Insurer reserves the right to request them.

If new documents are requested, the term for settlement will be suspended and the term will resumed from the business day following the day all requirements are complied with.

After presentation of all documents, the Insurer will make the payment (settlement) of the indemnity in up to thirty (30) days.

35. Legal Assistance It ensured the payment or refund limited to the insured amount to cover attorney's fees if the insured person suffers any kind of accident that requires legal assistance during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Comprehensive Travel Insurance.

36. Bail and Legal Expenses: It ensured the payment or refund limited to the insured amount to cover legal fees, as well as bail costs due to improper prison order from any government or foreign authority during the trip, except if related to excluded risks and in compliance with the other terms of the General Condition of the Comprehensive Travel Insurance.



Other Conditions

The Insured person may check the registration status of the broker at www.susep.gov.br, with their registration number with SUSEP, name, CNPJ or CPF.

The acceptance of the insurance is subject to risk analysis.

The bonds' approval by SUSEP does not imply, by the Autarchy, an encouragement or recommendation to its acquisition, exclusively representing its compliance with the regulations in force.

The specification on the insurance ticket present the main characteristics of the product. Further clarifications can be found in the General Conditions ruling this insurance, which is in possession of the Representative, **or at** www.GENERALI.com.br

For more information or in case you have any doubts, call +54 11 4348-4707 (anywhere in the world) or 0800 761 1465 (Brazil)

Representative:

[There appears logo of Intermac assistance]

www.intermacassistance.com

São Paulo: (11) 3258-3610

Rio de Janeiro: (21) 2240-3293

Campinas: (19) 3234-4122