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COVERAGE ABROAD

ASSIST-CARD
The largest travelers assistance network in the world

SEGUROS BOLÍVAR

COVERAGE ABROAD

All of your workers are covered in case of travelling abroad for work affairs. If you require a printed certificate, you can access our online services.

We take the opportunity to inform you the procedure for the assistance of occupational accidents outside Colombia, so below you will find the indications and conditions of coverage of events abroad.

We have international ASSIST CARD coverage (24 HOURS A DAY, 365 DAYS A YEAR, AROUND THE WORLD) for business trips abroad.

ASSIST-CARD®
The largest travelers assistance network in the world

This service includes:

ANNEX No. 1

ASSISTANCE SERVICES ABROAD

	Services / Description.	Amount for Occupational Risks/ Common Diseases
BENEFITS FOR MEMBERS	Maximum Global Amount (MGA).	USD 20.000 or EUR 35.000
	Limitations.	Care for insured members on a work mission, reported directly by the ARL; exclusions of general conditions of services
	Access to services.	24 hours
	Validity of coverage.	120 days
MEDICAL ASSISTANCE	Prosthesis, orthosis due to accident of workers.	Included up to the maximum amount for events of professional origin
	Medical expenses include hospitalization, surgical interventions, medical fees, and hospital pharmaceutical products.	USD 20.000 or EUR 35.000
	Medical expenses for assistance due to common risks.	USD 20.000 or EUR 35.000
	Emergency care for pre-existing diseases at the date of travel.	USD 2.000
	Physical or respiratory therapies.	10 sessions
	Location and shipment of urgent medicines.	As long as the country's legislation allows it
	Dental expenses in the event of a professional accident.	Included up to MGA
	Dental expenses for common diseases.	Up to USD 500, a maximum of USD 150 per piece
	Non-hospital pharmaceutical expenses in case of common disease or professional accident.	Included up to MGA
	Assistance for complications of pregnancy under week 26.	Up to USD 5.000
MEDICAL TRANSFERS	Medical transfer to the nearest hospital.	Included up to MGA
	Repatriation of remains.	Included up to MGA
	Medical repatriation by medical prescription.	Included up to MGA

MEDICAL TRANSFERS

Hotel expenses for the insured member in case of convalescence and medical prescription.	USD 1.200
Early return of the insured member due to the death of a family member within the first degree of consanguinity.	Included up to MGA
Travel expenses of a relative due to hospitalization of the insured member, in case of moderate or serious accidents under medical criteria. (In case of hospitalization of the insured member for a period exceeding 5 days).	Round way economic class ticket
Hotel expenses of a family member in case of hospitalization of the insured member for a period exceeding 5 days.	Up to USD $600, a maximum of $150 per day
All necessary information in case of loss of documents such as passports, visa, airline tickets and credit cards.	Unlimited
Telephone counseling, via chat, through our app, Skype and other means available.	Unlimited
Transmission of urgent messages regarding assistance services.	Unlimited

GENERAL CONDITIONS OF ASSIST-CARD SERVICES

assist-card®
The largest travelers assistance network in the world

GENERAL CONDITIONS OF ASSIST-CARD SERVICES

A. PRELIMINARY CONSIDERATIONS

ASSIST CARD is an international traveler assistance organization of which purpose is to provide, among others, medical, legal and personal assistance services in emergency situations during the course of a trip.

In the event that medical assistance services to be provided are due to pre-existing illnesses or chronic illnesses, the expenses incurred shall be excluded in accordance with provisions in clauses C.4.2 and C.5.12.1 of these General Conditions, so ASSIST CARD shall only assume the expenses of the first medical attention, and only up to the limit indicated for this concept, in accordance with provisions in clause C.4.1.10 (3).

These General Conditions of ASSIST CARD services govern the provision by ASSIST CARD of the assistance services detailed below, during trips made by ARL BOLIVAR insured members.

B. DEFINITIONS

For all purposes of interpretation, it is expressly stated that in these "Instructions for the use of ASSIST CARD services" as well as in the "General Conditions of ASSIST CARD services", the following terms mean:

Accident: An event generating physical injury to an insured member, caused by strange, out of control and in movement, external, violent and visible, agents. Whenever the term "accident" is mentioned, it shall be understood that the resulting injury or ailment was caused directly by such agents and independently of any other cause.

Headquarters: The office that coordinates the provision of services required by insured members regarding their assistance. Exceptional circumstances: All those extraordinary situations, of infrequent occurrence, stated in Clause C.7 of these General Conditions.

Congenital: Present or existing since before birth.

Chronic: Any pathological process that is continuous and persistent over time, longer than 30 days.

Medical Department: A group of health professionals who, by providing supervision, control and / or coordination services for ASSIST CARD, intervene and decide on all matters and / or benefits provided or to be provided under these General Conditions and that are directly or indirectly related to medical issues.

Disease and / or Condition: The terms "disease" and / or "condition" shall be construed as synonyms for "illness" for all purposes in these General Conditions. Medical emergency: Injury or illness that poses an immediate threat to the life of a person and whose assistance cannot be delayed.

Elective: A medical procedure that is not of an emergency nature and thus is programmable and schedulable for a later date, therefore without preventing normal continuation of the trip.

Acute Disease: A short and relatively severe process of alteration of the state of the body or any of its organs, which could interrupt or alter the balance of vital functions, being able to cause pain, weakness or other manifestation strange to normal behavior thereof.

Sudden or Unforeseen Illness: Any early, unexpected, or unforeseen illness, contracted after the effective date of the ASSIST CARD Card or the start date of the trip, whichever is later.

Franchise or Deductible: The fixed and determined amount that shall be at the expense of the insured member and must be paid by the latter at the time of the first medical assistance, as a compulsory initial payment for the expenses that such assistance may cause.

Maximum Global Amount: The sum of expenses that ASSIST CARD shall pay and / or reimburse to insured members for every concept and for all services provided under these General Conditions. Maximum Global Amount in case of a multiple event: is the sum of expenses that ASSIST CARD shall pay and / or reimburse to all the insured members affected in case that one same event causes injury or death to more than one insured member, for all concepts and for all the services provided under these General Conditions.

Pre-existent: Any pathophysiological process, disease, injury or its complications, known or not by the insured member, with an origin or etiology previous to the date of beginning of the validity of the Card or the trip (whichever is later), including both those suffered before such date and those manifesting themselves later, as well as those that for their development have required a period of incubation, formation or evolution within the organism of the insured member, those suffered during validity of a previous ASSIST CARD Card (even if the latter had annual validity), and those originated as a consequence of the administration of any type of treatment or measure, preventive or not, prior to start of the validity of the Card or the trip.

Recurrent: Return of the same disease after having been treated, usually for 3 or more times during a calendar year.

Habitual residence: A determined residence or place where an insured member remains in a continuous and usual way, characterized by a physical presence that offers relevant differences, due to its duration and frequency, compared with the permanence in other dwellings, and due to a link with his / her activities, or personal, family, professional and / or economic interests.

Insured member: Is the person who appears in the policy as beneficiary of the services described in the formalized travel assistance Contract, composed by said policy plus the General Conditions attached thereto.

C. LIST OF COUNTRIES WITH ASSIST CARD SERVICES

GERMANY - ANDORRA - SAUDI ARABIA - ALGERIA - ARGENTINA - ARMENIA - ARUBA - AUSTRALIA - AUSTRIA - AZERBAIJAN - BELGIUM - BELORUSSIA - BOLIVIA - BONAIRE - BOSNIA-HERZEGOVINA - BRAZIL - BRUNEI - BULGARIA - CAMBODIA - CANADA - CHILE - CHINA - CYPRUS - COLOMBIA - SOUTH KOREA - COSTA RICA - CROATIA - CUBA - CURACAO - DENMARK - ECUADOR - EGYPT - EL SALVADOR - UNITED ARAB EMIRATES - SCOTIA - SPAIN - SLOVAKIA - SLOVENIA - VATICAN CITY STATE - UNITED STATES OF AMERICA - ESTONIA - PHILIPPINES - FINLAND - FRANCE - GIBRALTAR - GREECE - GUATEMALA - EQUATORIAL GUINEA - THE NETHERLANDS - HONDURAS - HONG KONG - HUNGARY - INDIA - INDONESIA - ENGLAND - IRELAND - ICELAND - FALKLAND ISLANDS (ISLAS MALVINAS) - MAURITIUS - ISRAEL - ITALY - JAMAICA - JAPAN - JORDAN - KAZAKHSTAN - KENYA - KIRGIZSTAN - KUWAIT - LESOTHO - LATVIA - LEBANON - LIECHTENSTEIN - LITHUANIA - LUXEMBURG - MALAYSIA - MOROCCO - MEXICO - MOLDAVIA - MONACO - MONGOLIA - MONTENEGRO - NICARAGUA - NORWAY - NEW ZEALAND - OMAN - PANAMA - PARAGUAY - PERU - POLAND - PORTUGAL - QATAR - CZECH REPUBLIC - DOMINICAN REPUBLIC - ROMANIA - RUSSIA - SINT MAARTEN - SAN MARINO - SERBIA - SINGAPORE - SYRIA - SRI LANKA - SOUTH AFRICA - SWEDEN - SWITZERLAND - TAHITI - THAILAND - TAIWAN - TAJIKISTAN - TIBET - TUNISIA - TURKMENISTAN - TURKEY - UKRAINE - URUGUAY - UZBEKISTAN - VENEZUELA - VIETNAM - YEMEN

WITHIN COUNTRIES NOT INCLUDED IN THIS LIST, ASSIST CARD LIMITS ITS SERVICE TO THE REIMBURSEMENT OF MEDICAL EXPENSES IN THE CIRCUMSTANCES AND CONDITIONS SET FORTH IN THE GENERAL CONDITIONS OF SERVICES.

ASSIST CARD SERVICES

The following is a specific statement of the services that ASSIST CARD provides to the insured member beneficiary of the ASSIST CARD product purchased.

MAXIMUM GLOBAL AMOUNT:

It is the maximum amount of expenses that ASSIST CARD shall pay and / or reimburse to insured members for every concept and for all services provided under these General Conditions. The total amount of expenses for all services detailed in Clause C.4 may not exceed the "Maximum Global Amount" indicated on their product.

For a better interpretation of this clause, it is clarified that in those products where the Maximum Global Amount is expressed in more than one currency, and differ from each other, the referred Amounts shall not be complementary to each other, so the sums computed as expenses in assistances provided for any of those Amounts shall be deductible from each other.

D.1 MEDICAL ASSISTANCE

ASSIST CARD makes available to insured members its worldwide Alarm Centers Network. Insured members must communicate by telephone with an ASSIST CARD headquarter in case of any illness, accident or emergency for which they need assistance. ASSIST CARD shall provide to insured members all due conditions for their timely care, either by referring suitable professionals for each case, or by authorizing care in any of the Healthcare Centers or hospitals available in the area of occurrence of the event for which assistance is requested.

Insured members undertake to notify ASSIST CARD as many times as assistance is required. From the first assistance or service provided, an insured member must always communicate with ASSIST CARD for obtaining authorization on new assistances or services originated in the same cause as the first event did. If after demanding assistance to the ASSIST CARD headquarters, a provider of ASSIST CARD's healthcare network wasn't immediately available at the place of occurrence of the event, an insured member may, prior authorization by ASSIST CARD, use the medical services that are necessary.

Under these circumstances, ASSIST CARD shall be responsible for the cost of the services provided to an insured member by other health professionals and / or facilities, as long as they are not excluded by these General Conditions, paying directly to the providers (when possible) or reimbursing to the insured member for the expenses incurred only in emergency situations, and according to provisions in Clause C.4.1.12 of these General Conditions of ASSIST CARD Services.

IMPORTANT:
Medical assistance services to be provided by ASSIST CARD are limited to treatments of acute symptoms, and are aimed at travel assistance in case of sudden and unpredictable events, where a clear, verifiable and acute illness has been diagnosed that prevents the normal continuation of a trip, and due to that same reason, they are not designed nor contracted or offered for elective procedures, or for carrying out long-term treatments or procedures, but to guarantee the initial recovery and physical conditions that allow for normal continuation of the trip.

THE AFOREMENTIONED MEDICAL ASSISTANCE SERVICES INCLUDE:

D.1.1 MEDICAL CONSULTATIONS

Medical assistance shall be provided in case of accident or "acute and unexpected illness". In the event of an illness or injury that makes the normal continuation of the trip of the insured member impossible, the latter may use the services of health professionals and / or establishments, indicated and / or authorized by ASSIST CARD for such case, free of charge.

The medical assistance services to be provided by ASSIST CARD are limited to the treatment of acute medical history preventing continuation of the trip. Unless it is explicitly clarified within characteristics of the ASSIST CARD product acquired, all chronic or pre-existing or congenital or recurrent conditions, known or not by the insured member, are expressly included, as well as its consequences and / or complications, even when these consequences and / or complications appear for the first time during the trip.

D.1.2 SPECIALISTS CARE

Health specialists shall provide medical assistance when it is indicated or required by the emergency medical team and previously authorized by the corresponding ASSIST CARD Center. It is expressly stated that said interconsultation shall be purely informative, but it shall not be binding regarding the medical treatment to be provided, which shall be the decision of the intervening medical provider.

D.1.3 COMPLEMENTARY MEDICAL EXAMINATIONS

Additional tests shall be carried out when indicated by the emergency medical team and authorized by the corresponding ASSIST CARD Center.

Physical recovery therapy in case of trauma: Provided that the ASSIST CARD Medical Department authorizes so and the attending physician had prescribed it, ASSIST CARD shall take charge of up to 10 (ten) sessions of physiotherapy, kinesiotherapy, etc.

D.1.5 MEDICAMENTOS

ASSIST CARD shall be responsible for the expenses of medications prescribed by the medical team for the condition that gave rise to assistance to an insured member, during validity of the Card and up to the limits stated in their product, depending on whether those are: (1) Outpatient assistances (2) Assistance during an insured member's hospitalization (3) Assistance in the country of issuance of the Card: when the medication to be provided by ASSIST CARD is not readily available and the insured member must use it in emergency situations, the disbursements made by such concepts shall be refunded, where appropriate, upon submission to ASSIST CARD of credible receipts and up to the limit indicated in the insured member's policy.

D.1.6 ODONTOLOGY EMERGENCY

ASSIST CARD shall be responsible for expenses due to emergency dental care in cases of infection or trauma. Dental care shall be limited only to the treatment of pain and / or removal of a tooth and may not exceed US $ 150.00 per tooth, even if the limit indicated in the insured member's policy is higher.

D.1.7 HOSPITALIZATIONS

When the ASSIST CARD medical team so prescribes, they shall proceed to hospitalization of an insured member at the nearest and most appropriate Medical Center according to exclusive criteria of the ASSIST CARD Medical Department. Said hospitalization shall be in charge of ASSIST CARD during the entire period of validity of the days of assistance indicated in the insured member's product, plus 7 (seven) additional days from the moment of termination of validity of the contracted product. The complementary days shall only include hospital hospitality expenses and as long as the "Maximum Global Amount" for medical assistance indicated in their policy has not already been reached.

D.1.8 SURGICAL INTERVENTIONS, INTENSIVE THERAPY AND CORONARY UNIT

Surgical operations shall be carried out to insured members in cases of emergency that urgently require such treatment, and only when the Medical Department and the corresponding ASSIST CARD Center authorize so (except in the case provided in Clause B.2.2). Those surgical interventions that fit as "elective" procedures (see definition in Clause C.2), and do not impede normal continuation of the trip, so can therefore be performed upon return of the insured member to their country of origin, shall not be included in this benefit. When the nature of the disease or injury of the insured member so requires, intensive therapy and coronary care shall be applied. In all cases, there must be authorization from the ASSIST CARD Medical Department as an essential requirement for ASSIST CARD to assume economic responsibility for said treatments (except in the case provided in Clause B.2.2).

D.1.9 PROSTHESIS Y ORTHOSIS

If the Medical Department of ASSIST CARD authorizes so and, having been prescribed by the attending physician, ASSIST CARD shall be responsible for the expenses corresponding to prostheses, orthoses, syntheses or mechanical aids, which would be necessary under medical assistance included in these General Conditions, and in the product purchased by the insured member up to the amount indicated in the Particular Conditions. The ASSIST CARD medical team reserves the right to determine the prosthesis, orthosis, syntheses or mechanical aid to be provided to an insured member. Expenses for prostheses, orthoses, syntheses or mechanical aids, indicated in clause C.5.12.14, are expressly excluded.

D.1.10 LIMIT OF MEDICAL ASSISTANCE EXPENSES

Only for products that expressly include so in the Particular Conditions. In your product information you will find the value for each Maximum Specific Amount applicable to: (1) Medical assistance in case of accident. (2) Medical assistance for “non-pre-existing diseases” (3) Medical assistance for “pre-existing diseases”: The conditions applicable for this concept are indicated in Clause C.4.2 of these General Conditions. (4) Medical assistance in the country of issuance of the ASSIST CARD Card (This amount shall be applied for assistances derived from illnesses and / or accidents and only in cases in which the acquired product includes this benefit). (5) Maximum Global Amount in case of multiple event (this amount shall not exceed jointly and for all the insured members involved, the sum per event indicated for this purpose in the product, amount that shall be distributed among all the insured members proportionally, maintaining the maximum limit per insured member that would correspond according to the type of product contracted by each insured member). The limits of medical care expenses due to illness or accident indicated in the preceding points are not cumulative, thus applying only one of them according to the cause of the Assistance.

D.1.11 FRANCHISE APPLICABLE TO MEDICAL EXPENSES

The deductible fixed amount shall be applicable to medical expenses of the insured member and to those ASSIST CARD products that have this concept included in their product.

D.1.12 REIMBURSEMENT OF MEDICAL EXPENSES

ASSIST CARD shall make reimbursement of medical expenses incurred in an emergency situation, provided that they have been previously authorized by the ASSIST CARD Medical Department, and do not exceed the rates and prices in use, governing and valid in the country and / or place where they were made. The permanently updated rates and prices are available to the interested party in the ASSIST CARD headquarters of each of the countries in which it provides services. For the specific case of events occurred in the USA, the reference values to be used shall be those that, in such country, are known as "Usual and Customary Amounts". These expenses shall be reimbursed by ASSIST CARD upon submission of credible receipts and up to the limit indicated on your product, corresponding to the ASSIST CARD product purchased. These receipts must include: original invoices of the professionals and / or medical centers involved in the assistance, with clear indication of diagnosis, clinical history, admission form in case of hospitalization, issued by the corresponding healthcare center, details of benefits and pharmacy bills with description of medicines purchased, which must be consistent in quality and quantity with those prescribed by the health professional acting on the occasion. Medical expenses incurred in emergency situations or in countries where ASSIST CARD does not provide assistance shall be reimbursed to the Card's insured member holder as long as he / she has complied with the provisions of Clause B.2. Refunds shall be made at the ASSIST CARD headquarters.

D.1.13 PAYMENT CLAIMS

If you have been assisted by a health professional, Hospital o Emergency Room in the United States of America, you should not be surprised if, upon returning to your country, you receive the bills for emergency room charges, x-rays, specialized studies, etc. According to administrative criteria of the health system in the United States, patients receive the bills first, and then the company providing travel assistance, such as ASSIST CARD in this case, does. All this administrative routine can take up to a month or more until the hospital sends the invoices to our Operations Center. So if, in the meantime, you receive these invoices, we ask you to send them to our local representative headquarters in order to verify their status in our records, process them and pay them - if applicable - as soon as possible.

D.2 PRE-EXISTING DISEASES AND CHRONIC DISEASES

D.2.1

In the products explicitly including medical assistance in case of chronic or pre-existing conditions, ASSIST CARD shall assume the expenses derived from medical assistance up to the maximum limit for such concept, indicated in the Particular Conditions, and only in case of an acute episode, or of unpredictable events, of which urgency requires attention at the time of travel and cannot be deferred upon return to the country of origin of the insured member. The economic responsibility to be assumed by ASSIST CARD shall consist of resolving an acute condition, so treatments destined to definitive resolution of the problem, or to the diagnostic investigation of pre-trip medical history, shall be excluded.

D.2.2

In case it is not specifically included, only the expenses of the first medical attention shall be assumed up to the limit indicated in the Particular Conditions.

D.2.3

Excluded from this service are expenses corresponding to the start or continuation of treatments, diagnostic procedures, research, diagnostic and / or therapeutic behaviors unrelated to the unpredictable acute episode. All sexually transmitted diseases are also excluded, including, but not limited to, syphilis, gonorrhea, genital herpes, chlamydia, human papilloma virus (HPV), vaginal trichomoniasis, trichomoniasis, human immunodeficiency virus (HIV), acquired immunodeficiency syndrome (AIDS), among others. Dialysis procedures, transplants, oncological and psychiatric treatments, are also excluded; as well as hearing aids, glasses, contact lenses, dental bridges, pacemakers, implant defibrillators, ambulatory respirators, implant devices, specific disposable material, etc.; diseases produced by ingestion of drugs, narcotics, medicines taken without a valid medical prescription, alcoholism, etc.; and injuries suffered during any illegal act. ASSIST CARD reserves the right to refuse coverage if it is found that the reason for the trip was the treatment of a chronic or pre-existing disease, abroad.

D.3 HEALTH TRANSFERS

In case of emergency, ASSIST CARD shall arrange transfer of an insured member to the nearest health center for receiving medical attention. When the Medical Department of ASSIST CARD advises the transfer of an insured member to another more appropriate health center, it shall be arranged according to the possibilities of the case, in the conditions and means authorized by the ASSIST CARD Center intervener, and exclusively within the territorial limits of the country where the event has occurred. A doctor or nurse, as appropriate, shall accompany, when necessary, the injured or sick member.

NOTE: Only reasons of a medical nature, evaluated at the sole discretion of the ASSIST CARD Medical Department, shall be taken into account in order to decide the origin and / or urgency of an insured member's transfer. If an insured member and / or their relatives, decided to make a transfer leaving aside the opinion of the Medical Department of ASSIST CARD, no responsibility shall fall on ASSIST CARD for such action, being the transfer, its cost and its consequences, solely at the risk of said insured member and / or their relatives.

D.4 MEDICAL REPATRIATION

Only for products expressly including so in the Particular Conditions. Health repatriation of insured members shall be carried out only when the ASSIST CARD Medical Department deems it necessary, and only as a consequence of a serious accident. Repatriation of an injured insured member to their country of residence, shall be carried out by a regular airline, with medical or nurse assistance if applicable, subject to availability of places. This repatriation must be expressly authorized and coordinated by an ASSIST CARD intervener.

If the insured member and / or their relatives decided to carry out a medical repatriation leaving aside the opinion of the ASSIST CARD Medical Department, no responsibility shall fall on ASSIST CARD for such action, being the repatriation, its cost and its consequences, only at the expense and risk of the insured member and / or their relatives. Medical repatriations as a result of diseases, whether of any kind, are expressly excluded from the responsibility of ASSIST CARD. Likewise, when an insured member is repatriated, ASSIST CARD shall arrange and take charge of the displacement of 1 (one) companion back to the place of permanent residence of the insured member, provided that such companion would also be insured with an ASSIST CARD Card, and traveling together with the insured member at the time of the assistance that motivated such Sanitary Repatriation. The choice of the means to be used shall remain at the sole discretion of ASSIST CARD.

D.5 TRANSFER OF A FAMILY MEMBER

In case that an insured member travelling alone is hospitalized abroad, having said hospitalization been authorized by the ASSIST CARD Medical Department, and provided that the hospitalization scheduled for the insured member would last longer than 5 (five) days, ASSIST CARD shall be responsible for the cost of transferring a family member, through the purchase of an airplane ticket in tourist or economic class, subject to availability of seats, so that he / she may accompany the insured member during such hospitalization period. This benefit shall be granted only to the extent that the entire expected hospitalization period falls within the validity of the ASSIST CARD Card plus 7 (seven) additional days.

D.6 STAY OF A FAMILY MEMBER

Only for products expressly including so in the Particular Conditions. When ASSIST CARD has made the transfer of a family member of an insured member to accompany him /her while he / she is hospitalized, ASSIST CARD shall be responsible for the expenses of the stay of said transferred family member for a maximum period of 10 (ten) days, provided that the insured member is hospitalized alone and abroad, i.e. without any company or personal or family relationship whatsoever, during said period of hospitalization. The expenses assumed by ASSIST CARD shall be found in the insured member's product with the following limits: (1) Daily limit; and (2) Total limit.

D.7 FARE DIFFERENCE FOR DELAYED OR EARLY RETURN TRIP

D.7.1

Return due to illness or accident. ASSIST CARD shall be responsible for the cost difference of the return airline ticket of the insured member in tourist or economic class, when their original ticket is roundtrip, of reduced fare, fixed date or limited return date, and such date may not be respected as a result of illness or accident of the insured member. This benefit shall only be applicable when an insured member had been medically assisted with authorization from the corresponding ASSIST CARD Center. The so-called Excluded Events in Clauses C.4.2, C.5.12 and C.5.13 shall not have this benefit.

D.7.2

Return due to the death of a family member. The same benefit as established in Item D.8.1 shall govern if the insured member should have to return earlier than expected to his / her country of habitual and permanent residence due to the death of a direct family member (parents, spouse, children, or siblings) residing there. NOTE: In both cases the circumstances that give rise to this benefit must be demonstrated by the insured member, and verified in an irrefutable way by ASSIST CARD.

Payment of the return trip by the insured and / or third parties may only be reimbursed when ASSIST CARD had previously authorized said expense. The return trip benefit shall only be provided within the validity period of the ASSIST CARD Card. When this service had been rendered, the insured member shall submit to ASSIST CARD the coupon(s) corresponding to the unused section(s) of the original airline ticket or their exchange value.

D.8 HOTEL EXPENSES DUE TO CONVALESCENCE

Only for products expressly including so in the Particular Conditions. ASSIST CARD shall reimburse to the insured member all hotel expenses abroad, only in terms of accommodation (that is, without extras), as long as there is prior authorization granted to the insured member by the intervening ASSIST CARD Center, when the attending physician had prescribed mandatory rest after hospitalization. In order to obtain this benefit, the insured member must had been hospitalized for a minimum period of 5 (five) days, and said hospitalization must had been authenticated by the ASSIST CARD Center. These hotel expenses shall have: (1) A daily limit, and (2) a total maximum limit.

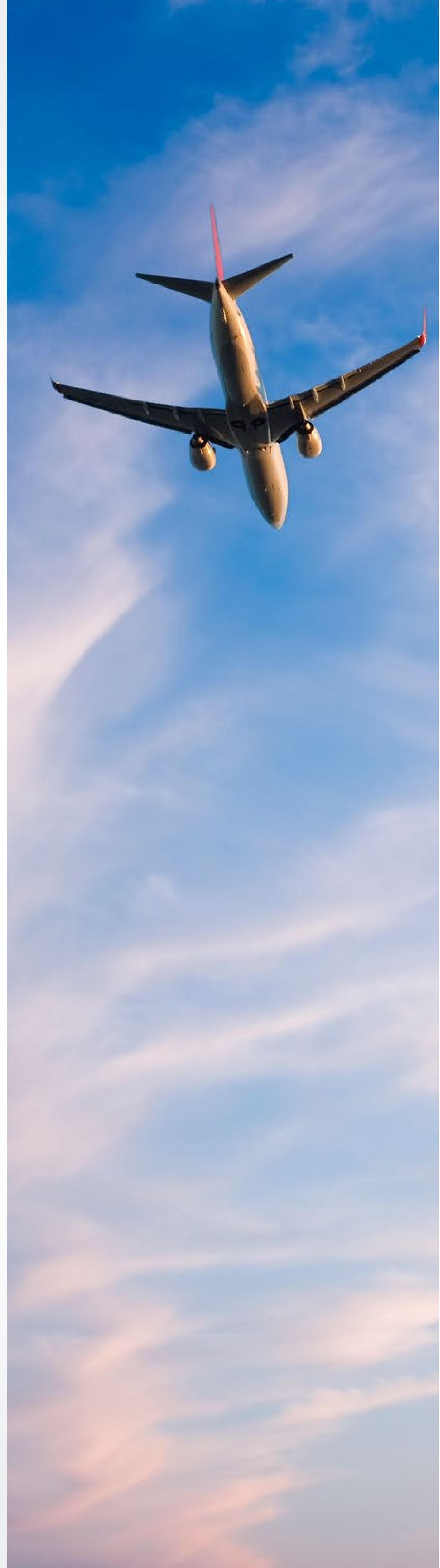
D.9 REIMBURSEMENT OF EXPENDITURE FOR DELAYED OR CANCELED FLIGHT

Only for products expressly including so in the Particular Conditions. If the international flight of an insured member was delayed for more than 6 (six) consecutive hours from the departure time originally scheduled, and provided that the insured member has no other transportation alternative during those 6 (six) hours, ASSIST CARD shall reimburse expenditures on accommodation, food, taxi and communications, incurred by the insured member during the delay period and up to the limit indicated on their product. ASSIST CARD shall only reimburse these expenses upon submission of vouchers that credibly certify the expenses incurred by the insured member, and against proof of the airline certifying the delay or cancellation suffered and indicating the reasons for such delay or cancellation. In order to get this reimbursement, the insured member must had contacted the closest ASSIST CARD Center before leaving the airport where the incident occurred.

NOTE: this benefit shall not be provided if the insured member travels with a ticket subject to space availability or to a destination located within the same country where the ASSIST CARD Card was purchased. This service does not apply if the cancellation is due to the bankruptcy and / or cessation of services of the airline, or to any of the circumstances described in Clause C.7 "Exceptional Circumstances and / or Force Majeure" of these General Conditions for ASSIST CARD services.

D.10 TRANSFER OF EXECUTIVES DUE TO EMERGENCY

Only for products expressly including so in the Particular Conditions. In case that an insured member was in a business trip abroad and was hospitalized by ASSIST CARD as a result of a serious medical emergency preventing them from continuing with the purpose of their professional trip, ASSIST CARD shall be responsible for purchasing the airline ticket of the person designated by the insured member's company in order to replace the hospitalized insured member. This airline ticket shall be purchased by ASSIST CARD in the same class in which the executive to be replaced purchased their own ticket, and shall be subject to availability of the airlines. The replacement executive must acquire, at the time of starting the trip, and for the entire duration thereof, the same ASSIST CARD assistance product owned by the replaced executive.



D.11 TRANSMISSION OF URGENT MESSAGES

ASSIST CARD shall be in charge of transmitting urgent and justified messages, regarding any of the events subject of the services proposed in these General Conditions of ASSIST CARD service.

D.12 ASSISTANCE IN CASE OF THEFT OR LOSS OF DOCUMENTS, ETC.

ASSIST CARD shall advise insured members on the procedures to follow locally in case of theft or loss of their personal documents, airline tickets and / or credit cards. Such counseling shall not include in any case the completion of those personal procedures that insured members would have to perform on the occasion of such theft and / or loss. ASSIST CARD shall not be responsible for expenses or costs inherent to the replacement of personal documents, airline tickets, or stolen or lost credit cards.

D.13 REPATRIATION OR TRANSFER OF REMAINS

In case of death of the insured member, ASSIST CARD shall arrange the repatriation or transfer of remains, and shall take in charge:

1. the cost coffin required for transportation;
2. administrative procedures;
3. in case of transfer of remains: transportation to the airport of entry to the country of permanent residence of the insured member, through the way that ASSIST CARD deems most convenient; and
4. arrangement and costs for transportation of 1 (one) companion back to the place of permanent residence of the deceased insured member, provided that such companion was also an insured member of ASSIST CARD and was travelling together with the insured member at the time of decease of the latter. The choice of the means to be used for said transportation shall remain at the sole discretion of ASSIST CARD.

NOTE: The expenses of the final coffin, the funeral procedures, the burial of the deceased insured member and transfers within his / her country of residence (in the case of funeral repatriation) shall not be under the responsibility of ASSIST CARD. Both services shall be provided only if the ASSIST CARD intervention is requested immediately upon death.

ASSIST CARD shall be exempted and shall not be responsible for the transfer of remains, nor shall it make any reimbursement for this concept in the event that funeral companies or other third parties take action before ASSIST CARD does, or without its express authorization.

ASSIST CARD shall not be in charge of repatriation of remains nor of its expenses, in case of death caused by: (1) Narcotics or drugs (2) Suicide (3) In case that death was the result of a preexisting illness suffered by the insured member, being treatment thereof the cause of the trip.

D.14 LOCATION OF LUGAGGE

ASSIST CARD shall assist insured members abroad with all the means at its disposal to try to locate lost baggage that had been dispatched in the hold of the same international flight in which the insured member holding the insurance policy was traveling.

NOTE: ASSIST CARD does not assume any responsibility for lost and non-located luggage.

D.15 ASSISTANCE ON LIABILITY IN AN ACCIDENT

Only for products expressly including so in the Particular Conditions. Should an insured member be accused of responsibility in an accident in a country where ASSIST CARD provides assistance, the latter shall make available to the insured member requesting it, a lawyer to take charge of their civil or criminal defense.

D.15.1

ASSIST CARD shall pay for, as a loan and to be refunded by the insured member, the amounts regarding of any legal fees and expenses, or

D.15.2

It shall be responsible thereof up to the limit amount established in the insured member's ASSIST CARD product purchased (except in the case provided in the Clause).

D.15.3

In case that the assistance referred to in this section is required by the insured member at his / her country of residence, and that the ASSIST CARD Card had being issued in such country, ASSIST CARD shall pay for, as a loan and to be refunded by the insured member, up to the amount stated in his / her product, regarding legal fees and expenses.

D.16 ADVANCE OF FUNDS FOR BONDS

Only for products expressly including so in the Particular Conditions. If an insured member was captured for being accused of criminal responsibility in an accident, the insured member may resort to ASSIST CARD to obtain a loan in order to pay the bail required for his / her conditional release.
Granting of the loan to the insured member under these circumstances, shall be subject to conditions set forth by ASSIST CARD in each case, and which the insured member must accept.

D.17 LEGAL ASSISTANCE FOR MAKING CLAIMS RESULTING FROM ACCIDENTS

Should the insured member require legal assistance for taking legal action or making claims against third parties for damages or other compensation as a result of accidents in the countries in which ASSIST CARD provides its services (see List of Countries, Clause C.3 of these General Conditions de ASSIST CARD Services), the latter shall make a lawyer available to the insured member for that purpose. The hiring of professional services shall be the exclusive responsibility of the insured member, as well as the payment of all fees and expenses arising therefrom.

NOTE: The obligation of ASSIST CARD is limited to the provision of a professional. In all cases, lawyers appointed or recommended by ASSIST CARD shall be considered as agents of the insured member without right to claim or indemnity against ASSIST CARD for having proposed certain professionals.

D.18 PREGNANCY

Only for products expressly including so in the Particular Conditions. ASSIST CARD shall only assume expenses for medical assistance (including emergency medical check-ups and ultrasound scans) due to clear and unpredictable complications that may arise in relation to the pregnancy – including premature labors and spontaneous abortions – up to the 26th week of gestation, only up to the limit indicated on the insured member's product for this concept and as long as the ASSIST CARD Card of the latter is valid for at least that period. In order to assume the expenses, request by the intervening medical team and authorization by the Medical Department and the ASSIST CARD Operative Center, must always be mediated.

Particular exclusions: Treatment of the events detailed below are expressly excluded from the services stipulated in this Clause C.4.22.: (1) Ambulatory controls linked to pregnancy of normal course, both medical consultations and related studies; deliveries and cesarean sections of normal course and at full-term. (2) Induced abortions. (3) Medical and other expenses related to the newborn (such as for example, and without this list being exhaustive, nursery, neonatology, feeding, etc.).

D.19 TERRITORIAL VALIDITY

The territorial validity is indicated in the Particular Conditions. International assistance services shall be provided only in the countries where ASSIST CARD provides its services (see List of Countries, Clause C.3 of these General Conditions of ASSIST CARD Services). Unless expressly authorized by the Particular Conditions, the provision of said services shall not be carried out in any case in the country of habitual residence of the insured member.

In case that an insured member had habitual residence in more than one country, the provision of ASSIST CARD assistance services shall not be carried out in any of them. Expenses incurred for assistance in countries that do not appear in the List of Countries in Clause C.3, with the exception of the country of residence of the insured member, shall be refunded only if applicable, and according to provisions in the Instructions for Use and the General Conditions of ASSIST CARD services.

D.20 EVENTS AND EXPENSES EXCLUDED

The following events are expressly excluded from the ASSIST CARD free assistance system:

D.20.1 CHRONIC AND / OR PRE-EXISTING DISEASES

Studies and / or treatments related to pre-existing diseases (according to the definition of Pre-existing provided by Clause C.2) are expressly excluded.

When dealing with diseases excluded according to this Clause, ASSIST CARD shall only assume expenses up to the limit indicated in the insured member's product and in the Special Conditions in terms of "First medical attention for pre-existing diseases"; When this clause is not indicated, the limit shall be USD $300, as long as it occurs during an international trip. ASSIST CARD shall not take charge of examinations or hospitalizations tending to evaluate the medical condition of pre-existing diseases and / or to discard their relation with the condition motivating the assistance.

It is expressly stated that the limitation indicated in the preceding paragraph refers solely and exclusively to the financial responsibility of ASSIST CARD and not to emergency medical attention that may be necessary.

D.20.2 ENDEMIC OR EPIDEMIC DISEASES

Assistance for endemic and / or epidemic diseases in countries with a health emergency, in case that the insured member had not followed the suggestions, and / or indications about travel restrictions, and / or prophylactic treatment, and / or vaccination, issued by health authorities.

D.20.3 RISK, STRIKE OR RIOT. ILLEGAL, UNLAWFUL OR MALICIOUS ACTS

Conditions, illnesses or injuries derived directly or indirectly from quarreling (unless it is legitimate defense), strike, acts of vandalism, or popular uproar in which an insured member had participated as an active element. The attempt or committing of an illegal, illicit or criminal act according to legislation of the country where the event occurs. Consequences of any act caused intentionally or with gross negligence by the insured member, including the provision of false information or information differing from reality. For the purposes of this clause, "gross negligence" means grossly negligent action committed by the insured member, of which result, if done in that way, could have been foreseen by any reasonably diligent person.

D.20.4 SUICIDIO

Conditions, illnesses or injuries resulting from attempted suicide, or intention to commit suicide, or caused intentionally by an insured member to himself / herself, whether in possession of his / her mental faculties or not, as well as its consequences.

D. 20.5 DRUGS, NARCOTICS AND / OR RELATED

Treatment of diseases or pathological states produced by intentional ingestion, or administration of toxics (drugs), narcotics, or by the use of medications without medical order. Also, affections, illnesses or injuries derived from the ingestion of alcoholic beverages of any kind.

D. 20.6 CARE BY PERSONS OR PROFESSIONALS OTHER THAN ASSIST CARD

Illnesses, injuries, conditions, consequences or complications resulting from treatments or assistance received by the insured member from persons or professionals not belonging to the ASSIST CARD Organization.

D.20.7 SPORTS (EITHER PROFESSIONAL OR AMATEUR)

The following events are expressly excluded:

1. The assistances that may occur as a result of training, practice or active participation in all kinds of sports competitions, whatever the sport practiced thereof.

2. Assistances that may occur as a consequence of practicing (both in training, learning or competition, whether professional, amateur or recreational) dangerous or high-risk sports, including, but not limited to: motorcycling, car racing, boxing, rugby, polo, water skiing, jet skiing, wave running or jet skiing, snowmobiling, all-terrain vehicles, parasail or paragliding, hang-gliding , parachuting, gliders, sport aviation, mountain climbing, surfing, windsurfing, kite surfing, spelunking, rafting, bungee jumping, ice hockey or roller skating, jumping or racing horse riding, martial arts.

3. Assistances that may occur as a consequence of practicing ski, snowboard and / or other Winter sports not mentioned in the preceding paragraph, outside of regulatory and authorized tracks.

4. Assistances derived from any type of physical exercise, or athletic game of acrobatics, or of which purpose is to show exceptional tests or exhibitions, or while participating in trips or excursions to unexplored regions or zones, or any kind of skill or speed competition with mechanical vehicles.

5. Assistances that may occur as a consequence of practicing trekking, hiking and / or cycling after 3,000 masl (meters above sea level) and off-cycle tracks and / or authorized trails.

6. Assistances that may occur as a consequence of practicing diving below 12 meters deep.

D.20.8 AIR TRAVEL

Air travel on planes not destined and authorized as public transport.

D.20.9 BIRTHS AND PREGNANCIES

Births and pregnancies unless in case of a clear and unpredictable complication, in which case the provisions of clause C.4.22 of these General Conditions shall apply. Pregnancy after the 26th week of gestation are excluded regardless of the nature of the cause that motivated treatment.

D.20.10 MENTAL ILLNESS AND / OR RELATED

Psychological, mental illness, psychosis, neurosis and any of its immediate or mediate consequences.

D.20.11 BLOOD PRESSURE

Blood pressure controls. High blood pressure and its consequences.

D.20.12 HIV

Human immunodeficiency syndrome, AIDS and HIV in all its forms, as well as its exacerbations, sequelae and consequences. Venereal or sexually transmitted diseases.

D.20.13 MEDICAL CONSULTATIONS UNAUTHORIZED BY ASSIST CARD

Any medical control consultations, checkups and prolonged treatments, that had not been previously and expressly authorized by the Medical Department of ASSIST CARD.

D.20.14 PROSTHESIS AND RELATED

Expenses for dental prostheses, hearing aids, glasses, contact lenses and functional competition prostheses; as well as expenses caused by breakage, wear or maintenance of prosthesis, orthosis, synthesis or mechanical aids that may become necessary due to passage of time or for any reason other than an accident.

D.20.15 TREATMENTS

Dental care, ophthalmologic or otorhinolaryngological treatments, except emergency care described in these General Conditions of ASSIST CARD services.

D.20.16 CHECK-UPS OR ROUTINE AND / OR PREVENTIVE EXAMINATIONS

Routine medical examinations or check-ups, including those unrelated to a diagnosed and proven illness, as well as those that are not a direct consequence of an illness or accident subject to the ASSIST CARD service. School or university medical exams. Application of vaccines.

D.20.17 OCCUPATIONAL HAZARDS

If the reason for the trip of the insured member was the execution of works or tasks involving professional risks. In all cases, the services described in these General Conditions of ASSIST CARD services, shall be complementary to those that must be provided by health care and insurance entities according to the industrial safety and occupational hazard regulations applicable in the country where the illness or accident object of the service, occurred (see second paragraph of Clause B.1) .

D.20.18 UNAUTHORIZED EXPENDITURES

Expenses for hotel, restaurant, taxis, communications, etc. that had not been expressly authorized by an ASSIST CARD Center.

D.20.19 COMPANIONS AND ADDITIONAL EXPENSES

In case of hospitalization of the insured member, all extra expenses, as well as those of companions, are expressly excluded.

D.20.20 RISKY ACTS, IMPRUDENCE, NEGLIGENCE

Any illnesses or injuries derived from notoriously dangerous or risky acts, of serious recklessness by an insured member, either directly or indirectly, as well as those derived from recklessness, negligence, incompetence and / or reckless actions in driving any type of vehicle, contravening international traffic and / or safety regulations, or contravening regulations of the country in question, both driven by the insured member and by a third party, including hired excursions.

IMPORTANT: If it is found that the reason for the trip was the treatment of a basic disease and that the current treatment has some direct or indirect connection with the previous illness, ASSIST CARD is exempted from providing its services, in accordance with provisions of Clause B.1, "Obligations of ASSIST CARD", and Clause C.5.12, " Events and expenses excluded " of these General Conditions of ASSIST CARD services. For such purpose, ASSIST CARD reserves the right to investigate the connection of the current event with the previous ailment.

FOR INTERNATIONAL MEDICAL ASSISTANCE, PLEASE CONTACT ASSIST CARD AT THE FOLLOWING PHONE NUMBERS:

BOGOTÁ

(571) 6581795

FROM OTHER COUNTRIES OR COLLECT CALL

(571) 6581795

LINE FOR USA, CANADA AND PUERTO RICO

18444963850