



ABOUT THIS GUIDE

This document is intended as a reference guide about the International Emergency Medical Services offered to Visa cardholders and their beneficiaries. Here you will find the complete Terms and Conditions (Section B) and a list of definitions (Section C). International Emergency Medical Services are offered during an ELIGIBLE TRIP, as defined in the Terms and Conditions.

AXA Assistance USA, Inc. ("AXA") is a service provider of Visa and Visa is a customer of AXA and its services. AXA acts on behalf of Visa cardholders and their beneficiaries, without any obligation to make payments in their favor.

The International Emergency Medical Service protects the CARDHOLDER and his/her BENEFICIARIES in the case of accidents or medical emergencies occurring outside the country of residence or where the card is issued.

This benefit includes medical expenses, dental expenses, medical prescription expenses, and transportation and lodging services as defined in the terms and conditions. In addition, it provides the Schengen Certificate free of charge, when traveling to Europe.

The Visa CARDHOLDER and/or the BENEFICIARY for whom an international travel ticket with a TRANSPORTATION COMPANY has purchased by the CARDHOLDER, will have the International Emergency Medical Service for up to the maximum coverage amount established as the benefit. The CARDHOLDER and the BENEFICIARY can use this benefit; whether traveling together or separately, provided the full travel fare has been paid with an ELIGIBLE VISA CARD.

BEAR IN MIND

The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

SECTION A - INTRODUCTION

1. What do I Need to Use the International Emergency Medical Service?

For using this service, the BENEFICIARY must have purchased an international travel ticket from a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD, issued in LATIN AMERICA AND THE CARIBBEAN REGION.

In addition, the benefits included in these Terms and Conditions will only be valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days from the date of departure from the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE.

If the BENEFICIARY does not show evidence of purchase of an international travel ticket purchased from a TRANSPORTATION COMPANY or other required documentation, the CUSTOMER SERVICE CENTER will only coordinate the medical assistance for the BENEFICIARY and will not cover any expenses related to the International Emergency Medical Service.

Terms and Conditions



International Emergency Medical Services

The International Emergency Medical Service protects the CARDHOLDER and his/her BENEFICIARIES in the case of accidents or medical emergencies occurring outside the country of residence or where the card is issued.

The services are provided by AXA to the cardholders through associated banking entities in the country whose issuing bank has agreed to provide these services and coverage. AXA decides on coverage and payment of reimbursements based on the documentation presented and the terms and conditions of the service.

Visa does not intervene in these decisions. This document is a description of the benefits and does not constitute an insurance policy. The services are subject to the general terms and conditions, limitations and exclusions contracted by Visa, and are subject to changes or cancellation of the general terms and conditions of the service.

2. Are the Tickets Acquired Through a Rewards or Frequent Flyer Program Included?

Yes, all international travel tickets purchased through i) Frequent Flyer Programs, ii) Visa Rewards Program and iii) Courtesy Tickets are included, provided the taxes and/or fees associated with the International travel ticket issuance have been entirely acquired with an ELIGIBLE VISA CARD.

If there are no taxes or fees, or if they were purchased with rewards points, the international travel tickets will only be considered as those obtained through purchases made with an ELIGIBLE VISA CARD. The bank must send a letter to guarantee that the points acquired in the Rewards Program were generated by using the ELIGIBLE VISA CARD.

SECTION B - TERMS AND CONDITIONS OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICES

3. What is Included Under the International Emergency Medical Service?

1. MEDICAL ASSISTANCE SERVICES

- a. **Emergency medical expenses**, because of an ACCIDENT or MEDICAL EMERGENCY
- b. **Emergency dental treatment expenses**, arising from accidental injury to natural, healthy teeth during an ACCIDENT or MEDICAL EMERGENCY that requires immediate treatment to relieve pain.

2. TRANSPORTATION AND ACCOMMODATION SERVICES

- a. **Emergency medical evacuation:** in the case of the lack of adequate medical facilities in the place of the ACCIDENT or the MEDICAL EMERGENCY, the CUSTOMER SERVICE CENTER will coordinate the BENEFICIARY Emergency Medical Evacuation, and the USUAL AND REASONABLE EXPENSES will be applied for the evacuation to the nearest medical center equipped to provide adequate emergency treatment. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- b. **Repatriation of remains:** in case of the unexpected death of the BENEFICIARY, our CUSTOMER SERVICE CENTER will coordinate the governmental authorizations and will incur in the USUAL AND REASONABLE EXPENSES for the Repatriation of the mortal remains to THE BENEFICIARY'S COUNTRY OF RESIDENCE. NO FUNERAL EXPENSES ARE INCLUDED. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.
- c. **Early return or extended stay:** due to death, MEDICAL EMERGENCY or ACCIDENT of the BENEFICIARY, this benefit will cover the cost of changing the travel ticket to a similar one based on the original itinerary of the CARDHOLDER and his/her BENEFICIARIES affected by the incident. If changing the ticket is not possible, the costs of a new ticket comparable to the original itinerary will be covered. This benefit only covers the return of the BENEFICIARY to the COUNTRY OF RESIDENCE or to THE CARD COUNTRY OF ISSUANCE. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.

- d. **CONVALESCENCE:** because of a hospitalization due to an ACCIDENT or MEDICAL EMERGENCY, this benefit will cover the accommodation costs of up to five (5) nights of comparable accommodation for the BENEFICIARY during the ELIGIBLE TRIP. The CUSTOMER SERVICE CENTER must grant prior approval and coordinate the necessary procedures to transfer the BENEFICIARY.

3. VISA DIGITAL MEDICAL ASSISTANCE

This is a solution that allows a digital experience when using the International Emergency Medical Service during an ELIGIBLE TRIP.

If the BENEFICIARY needs assistance in SIMPLE/NONURGENT MEDICAL EVENTS, he/she can access a virtual medical consultation anywhere in the world* with certified doctors without having to go to a medical center.

BENEFICIARIES can access "Visa Digital Medical Assistance," provided the following conditions are met:

1. He/she is outside the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE
2. He/she bought 100% of the international travel ticket with an ELIGIBLE VISA CARD
3. The assistance required is within the following medical conditions:
4. Abrasions, Allergies, Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and Flu, Cold Sores, Diarrhea, Fever (people over 12 months, under 70 years of age), Lice, Simple Medication Refills, Pink Eye or Conjunctivitis, Rash, Upper Respiratory Infections (without complications), Sinusitis, Sore Throat, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infections, Vomiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and Other Minor Conditions on a Case-By-Case Basis.

To confirm your eligibility for this benefit, see Section 4 of this document.

*The "Visa Digital Medical Assistance" benefit may not be available in all countries due to local government restrictions, environmental or connectivity limitations. The "Visa Digital Medical Assistance" benefit is not available in Canada, Cuba, Syria, Sudan, Iran, North Korea, the Crimean Peninsula or any other country or region subject to international or US economic or commercial sanctions.

3.1 HOW DO I ACCESS VISA DIGITAL MEDICAL ASSISTANCE?

This benefit is available 24 hours a day, 7 days a week in Spanish, English and Portuguese. If the "Visa Digital Medical Assistance" is not available in the requested language, the BENEFICIARY will be provided with a translator.

BENEFICIARIES can access the benefit through:

1. **Visa Benefits Portal:** www.visa.com/benefitsportal
AXA and Visa are not responsible for the quality of the internet connection, such as the mobile devices used by the BENEFICIARY to access this benefit.
2. Contacting the **CUSTOMER SERVICE CENTER** through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You can always make a collect call. If the BENEFICIARY prefers not to use the "Visa Digital Medical Assistance," he/she has the option of requesting information from the nearest medical center or scheduling a doctor's visit.

3.2. HOW DO I ACCESS THE MEDICAL PRESCRIPTIONS PRESCRIBED THROUGH VISA DIGITAL MEDICAL ASSISTANCE?

Because of the care received through “Visa Digital Medical Assistance,” the BENEFICIARIES may have access to the medical prescriptions by accessing the Visa Benefits Portal www.visa.com/benefitsportal. The medical prescriptions shipment availability to the pharmacy closest to the BENEFICIARY, will be subject to the local laws and regulations applicable to the sale of prescription drugs.

The “Visa Digital Medical Assistance” benefit is provided through HAA Preferred Partners, L.L.C. [Limited Liability Company] located at 10800 Biscayne Blvd, Miami, FL 33161, USA. HAA Preferred Partners is a provider contracted by AXA Assistance USA, Inc.

4. INTERNATIONAL EMERGENCY MEDICAL SERVICES ACCORDING TO THE VISA CARD TYPE

In the case of a MEDICAL EMERGENCY or ACCIDENT during an ELIGIBLE TRIP, a BENEFICIARY has access to the benefit limits listed below:

MEDICAL ASSISTANCE SERVICES

- Emergency medical expenses
- Emergency dental treatment

Visa Platinum	Visa Signature / Visa Infinite
The medical assistance services will have a maximum benefit amount that will not exceed 50,000 USD per BENEFICIARY	The medical assistance services will have a maximum benefit amount that will not exceed 100,000 USD per BENEFICIARY

TRANSPORTATION AND ACCOMODATION SERVICES

- Emergency medical evacuation
- Repatriation of mortal remains
- Early return or extended stay
- Convalescence

Visa Platinum	Visa Signature / Visa Infinite
The transportation or accommodation service will have a maximum benefit amount that will not exceed the total amount of 100,000 USD per MEDICAL EMERGENCY or ACCIDENT	The transportation or accommodation service will have a maximum benefit amount that will not exceed the total amount of 100,000 USD per MEDICAL EMERGENCY or ACCIDENT
VISA DIGITAL MEDICAL ASSISTANCE: Included	VISA DIGITAL MEDICAL ASSISTANCE: Included

INTERNATIONAL EMERGENCY MEDICAL SERVICE -OPTIONAL PLANS ACCORDING TO YOUR ISSUING BANK

PLAN A

Benefit	Coverage
Emergency Medical Expenses	USD 5,000
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	USD 100 <i>Per tooth</i>
Medical Emergency Evacuation	USD 20,000
Repatriation of Mortal Remains	USD 7,500
Early Return or Extended Stay	USD 1,000
Convalescence	USD 500
VISA DIGITAL MEDICAL ASSISTANCE	Not included

PLAN C

Benefit	Coverage
Emergency Medical Expenses	USD 10,000
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	USD 100 <i>Per tooth</i>
Medical Emergency Evacuation	USD 20,000
Repatriation of Mortal Remains	USD 15,000
Early Return or Extended Stay	USD 3,000
Convalescence	USD 500
VISA DIGITAL MEDICAL ASSISTANCE	Not included

PLAN D

Benefit	Coverage
Emergency Medical Expenses	USD 15,000
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	USD 100 <i>Per tooth</i>
Medical Emergency Evacuation	USD 20,000
Repatriation of Mortal Remains	USD 20,000
Early Return or Extended Stay	USD 5,000
Convalescence	USD 500
VISA DIGITAL MEDICAL ASSISTANCE	Not included

PLAN E

Benefit	Coverage
Emergency Medical Expenses	USD 5,000
Emergency Medical Expenses in Schengen Countries	N/A
Emergency Dental Treatment	N/A
Medical Emergency Evacuation	USD 50,000
Repatriation of Mortal Remains	USD 75,000
Early Return or Extended Stay	USD 5,000
Convalescence	USD 250
VISA DIGITAL MEDICAL ASSISTANCE	Not included

PLAN F

Benefit	Coverage
Emergency Medical Expenses	USD 25,000
Emergency Medical Expenses in Schengen Countries	€ 30,000
Emergency Dental Treatment	USD 100 <i>Per tooth</i>
Medical Emergency Evacuation	USD 20,000
Repatriation of Mortal Remains	USD 20,000
Early Return or Extended Stay	USD 5,000
Convalescence	USD 500
VISA DIGITAL MEDICAL ASSISTANCE	Not included

IF THE BENEFICIARY HAS VALID INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM, ALL BENEFICIARY EXPENSES MUST BE PAID BY HIS/HER INSURANCE OR ANY OTHER COVERAGE UNDER ANOTHER PROGRAM BEFORE THE BENEFICIARY CAN MAKE USE OF THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFIT. TREATMENT MUST BE RECEIVED BY RECOMMENDATION OF A REGISTERED MEDICAL DOCTOR. FURTHERMORE, THE INTERNATIONAL EMERGENCY MEDICAL SERVICE BENEFITS ARE SUBJECT TO THE LIMITATIONS AND EXCLUSIONS SET FORTH BELOW.

Important! The benefits and services described herein are not available for traveling to Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan, or other services related to these destinations. AXA is a company based in the United States of America. The laws of the United States prohibit AXA from providing services, or associated benefits, that violate US or other international laws on sanctions. The services or benefits related to Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan, including but not limited to the payment of claims, are not available.

Existing restrictions in countries such as Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan are strictly enforced, and no exceptions are allowed. Consider the restrictions on services and benefits related to international laws on sanctions before planning your trip.

5. What s Not Included In The International Emergency Medical Service?

LIMITATIONS AND EXCLUSIONS

1. ALL MEDICAL EMERGENCIES THAT HAPPEN BECAUSE OF AN ELIGIBLE TRIP CARRIED OUT AGAINST MEDICAL OPINION OR TAKING PLACE DURING THE TREATMENT OF AN EXISTING CONDITION OUTSIDE THE BENEFICIARY'S COUNTRY OF RESIDENCE OR THE CARD COUNTRY OF ISSUANCE.
2. THE COST OF CARING FOR NATURAL BIRTH, OR SCHEDULED BIRTH, AND THE COMPLICATIONS ARISING AFTER WEEK 28 OF PREGNANCY. THE INTENTIONAL INTERRUPTION OF PREGNANCY IS EXCLUDED.
3. BE UNDER THE INFLUENCE OF ILLEGAL DRUGS, MEDICATION NOT TAKEN ACCORDING TO INDICATIONS, OR NARCOTICS, UNLESS THEY HAVE BEEN PRESCRIBED BY A REGISTERED MEDICAL DOCTOR.
4. ALL CHIROPRACTIC TREATMENT; HOMEOPATHIC TREATMENT; ACUPUNCTURE, OCCUPATIONAL THERAPY, PHYSIOTHERAPY.
5. ALL TREATMENTS OR SERVICES PROVIDED BY INSTITUTIONS OR REHABILITATION TREATMENT CENTERS, INSTITUTIONS OR GERIATRIC TREATMENT CENTERS, AND INSTITUTIONS OTHER THAN HOSPITALS, INCLUDING BUT NOT LIMITED TO, THERMAL BATHS, SPAS AND HYDROTHERAPY CLINICS.
6. ALL DENTAL AND ORTHODONTIC TREATMENT, EXCEPT IN THE CASE OF EMERGENCY DENTAL CARE.
7. EXAMINATIONS OR DIAGNOSTIC TESTS THAT ARE PART OF A ROUTINE PHYSICAL EXAM OR PROGRAMMED TREATMENT, INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING: VACCINES; ROUTINE SIGHT AND HEARING EXAMINATIONS; OPTOMETRY AND SIGHT CORRECTION; GLASSES; CONTACT LENSES; HEARING AIDS AND ALL KINDS OF MAINTENANCE OR ADJUSTMENT THEREOF; PROSTHESIS; PURCHASE OR RENTAL OF HUMIDIFIERS, ATOMIZERS, WALKERS OR STICKS, INHALERS, EXERCISE EQUIPMENT OR SIMILAR EQUIPMENT.
8. COSMETIC PLASTIC SURGERY, EXCEPT RECONSTRUCTIVE SURGERY CARRIED OUT BECAUSE OF AN ACCIDENT OR A MEDICAL EMERGENCY.
9. ORGAN TRANSPLANTS OR THE TRANSPORTATION THEREOF.
10. ALL TYPES OF HOTELS, RESTAURANTS, TAXIS, CELLULAR EXPENSES OR ANY OTHER TELEPHONE OR DATA EXPENSES, RELATED WITH A MEDICAL EMERGENCY OR ACCIDENT OR NOT.
11. ALL MEDICAL ATTENTION OR TREATMENT COSTS INCURRED BY THE BENEFICIARY AFTER THE END OF THE ELIGIBLE TRIP, RELATED TO AN ACCIDENT OR MEDICAL EMERGENCY OR NOT, THAT OCCURRED, OR WAS DIAGNOSED, DURING THE BENEFICIARY'S TRIP.
12. WORK RELATED DISEASES OR THEIR CONSEQUENCES.
13. FEES FOR CLINICAL HISTORIES.
14. FUNERAL COSTS.
15. ALL TREATMENT, CHECKUP OR MEDICAL SERVICE KNOWN BEFORE THE BEGINNING OF THE ELIGIBLE TRIP, OR MEDICAL EXPENSES INCURRED IN THE CASES IN WHICH THE TRIP HAS BEEN CARRIED OUT WITH THE SPECIFIC PURPOSE OF ENSURING MEDICAL TREATMENT.
16. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM THE PRACTICE OF SPORTS OR ACTIVITY, WHETHER PROFESSIONAL OR AMATEUR, OR ANY OTHER SPORT OR ACTIVITY THAT COULD IMPLY A RISK FOR THE LIFE OF THE BENEFICIARY,

REGARDLESS OF WHETHER IT IS CAUSED BY OWN IRRESPONSIBILITY, LACK OF SKILL, OR LACK OF EXPERIENCE OF THE BENEFICIARY OR NOT, INCLUDING, BUT NOT LIMITED TO, THE FOLLOWING:

- a. SKYDIVING
 - b. PARAGLIDING
 - c. HANG GLIDING
 - d. DRIVING ALL TERRAIN VEHICLES
 - e. ROCK CLIMBING
 - f. WINTER SPORTS THAT ARE NOT ENTIRELY PRACTICED UNDER NORMAL SAFETY CONDITIONS
 - g. MOTOR SPORTS
 - h. MOTORCYCLING AND ANY TYPE OF RACING EXCEPT FOR ON FOOT RACING
 - i. TRAVEL IN BALLOON
17. TREATMENT OF A MEDICAL EMERGENCY OR ACCIDENT RESULTING FROM BREACHING THE NORMAL LAWS, RULES, REGULATIONS OR SAFETY REGULATIONS IN FORCE AT THE PLACE WHERE THE MEDICAL SERVICES WERE PROVIDED.

Important! The benefits and services described herein are not available for travel to Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan, or other services related to these destinations. AXA is a company based in the United States of America. The laws of the United States prohibit AXA from providing services, or associated benefits, that violate US or other international laws on sanctions. The services or benefits related to Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan, including, but not limited to, the payment of claims, are not available.

The restrictions in countries such as Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan are strictly enforced, and no exceptions are allowed. Bear in mind the restrictions on services and benefits related to international laws on sanctions before planning your trip.

6. How To Apply For The International Emergency Medical Service

BENEFICIARIES can access the benefit through:

1. VISA DIGITAL MEDICAL ASSISTANCE

By visiting the Visa Benefits Portal www.visa.com/benefitsportal

AXA and Visa are not responsible for the internet connection quality, such as that of mobile devices used by the BENEFICIARY to access this benefit.

2. CUSTOMER SERVICE CENTER

Immediately or within the term of thirty (30) days from the date of the ACCIDENT or the MEDICAL EMERGENCY through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). You can always make a collect call. The delay in communication with the customer service center may result in the loss of the benefit.

7. How To Request A Refund?

The Visa CARDHOLDER and his/her BENEFICIARY may request the reimbursement of the medical expenses and/or prescriptions in which they have incurred for the use of the INTERNATIONAL EMERGENCY MEDICAL SERVICE, including those prescriptions issued through "Visa Digital Medical Assistance."

The Visa CARDHOLDER and his/her BENEFICIARY should contact the CUSTOMER SERVICE CENTER. The operator will assist you in the refund process by sending you the REIMBURSEMENT FORM and the required documentation to be submitted within ninety (90) days from the date on which the medical services were provided.

The CARDHOLDER must send the filled out REIMBURSEMENT FORM and the requested documents via email to visa_iemsclaims@axa-assistance.us or by courier to the address indicated below:

AXA Assistance

Maipú 255, Piso 17
C1084ABE, Buenos Aires, Argentina

The necessary documents to request a refund are the following:

- Copy of the account statement of the Visa card showing the total charge amount for the ticket(s).
- Copy of the transportation company's ticket as proof that the total trip amount has been charged to the Visa card
- Detailed receipts and/or detailed invoice copy
- Medical information including the diagnosis and treatment, but not limited to:
 - A medical report
 - A note from your doctor or
 - Bills
- If your assistance was provided in the United States, include the bills with the ICD-9 codes (International Classification of Diseases)
- Bank transfer form.
- Additional documents may be required.

Account and Billing Information

Important: the CARDHOLDER should contact the financial institution that issued his/her eligible Visa card directly in the case of concerns related to his/her account, such as account balance, line of credit, billing information (including exchange rates for calculating transactions), commercial disputes or information about any other service or benefit not described in this guide. You can find the telephone number of your financial institution on the back of your Visa card or in your monthly summary.

8. General Provisions Of The Program

There are circumstances beyond AXA that may affect the provision of the services or benefits mentioned herein. If possible and in accordance with the law, AXA will arbitrate all means to provide the services or benefits available to assist the beneficiary and resolve the emergency.

Important! The benefits and services described herein are not available for travel to Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan, or other services related to these destinations. AXA is a company

based in the United States of America. The laws of the United States prohibit AXA from providing services, or associated benefits, that violate US or other international laws on sanctions. The services or benefits related to Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan, including, but not limited to, the payment of claims, are not available.

The restrictions in countries such as Cuba, Iran, Syria, North Korea, the Crimean Peninsula and Sudan are strictly enforced, and no exceptions are allowed. Bear in mind the restrictions on services and benefits related to international laws on sanctions before planning your trip.

All benefits of the International Emergency Medical Service described herein are subject to change or cancellation. Therefore, this document should be modified periodically, and you should contact the CUSTOMER SERVICE CENTER or your financial institution to ensure that you have the most up-to-date information. The benefits of the International Emergency Medical Service become effective at the beginning of the ELIGIBLE TRIP and will cease within sixty (60) days from the date of the ELIGIBLE TRIP or at the time that the ELIGIBLE TRIP is completed.

The benefit of the International Emergency Medical Service is not a contract or an insurance policy and is designed as a general informative statement of the International Emergency Medical Service benefits available through the International Visa Services Association throughout LATIN AMERICA AND THE CARIBBEAN REGION. No legal action may be initiated after one (1) year from the time of notification by AXA Assistance USA to the BENEFICIARY of the decision regarding the application of the International Emergency Medical Service benefits.

The benefits of the International Emergency Medical Service are managed by: AXA Assistance USA, Inc. AXA Assistance USA, Inc. ("AXA") is a worldwide medical emergency and assistance provider and the Visa service provider for this program.

BEAR IN MIND: the benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

Conversion of the Amounts into Foreign Currency

All amounts mentioned herein are expressed in US dollars. Payments under the IEMS [International Emergency Medical Service] Program will be made in the local currency of the individual or entity receiving the payment. The exchange rate used will be the rate in force at the time services are provided.

Important Information

The description of these programs and benefits are only an orientation tool of the coverages for certain Visa cardholders in Latin America and the Caribbean and it has been updated as of May 2018. Please confirm with your Visa representative the validity of this information before communicating said benefits to your clients and/or CARDHOLDERS. CARDHOLDERS should check with their issuing bank to verify that the coverage applies to their Visa card. These benefits only apply to Visa cards with international use capability.

This document is a summary of the policy intended to be entirely distributed to CARDHOLDERS. If a Visa issuer uses statements or portions of this material to be distributed to CARDHOLDERS, it is done at their own risk.

These descriptions are not guaranteed policies. The described insurances are subject to terms and conditions and include certain restrictions, limitations and exclusions and all coverages are subject to change or cancellation without prior notice.

Services and insurance coverage are provided by third parties. Visa is not an insurance company. The detail of all the provisions referring to the insurance plans are detailed in the policies. If there are any differences between the descriptions in this presentation and the policy signed by the cardholder at the local level, the current policy will apply locally (in the jurisdiction where the Visa card was issued).

It is the sole responsibility of the issuer to ensure that their card programs, CARDHOLDER contracts, benefits and card features, as well as other disclosures and practices are in full compliance with all laws, regulations and other legal provisions that may apply. The issuer must review the card benefits program with their legal counsel so that their card benefits program, disclosures, and contracts for CARDHOLDERS related to such benefits or card features, comply with all applicable legal requirements. Visa makes no representations or warranties regarding the information contained in this document. This material does not constitute advice or legal opinion.

The coverage and benefits provided by this program will be null and void if they violate the economic or commercial sanctions of the United States of America such as, but not limited to, the sanctions administered and regulated by the Office of Foreign Assets Control (OFAC) of the United States Department of the Treasury.

The benefit amounts are denominated in US dollars. The payment of claims will be made in the local currency where required by law, using the Official Exchange Rate published on the claim date of payment.

The terms and conditions described in this document do not apply to Visa cards issued in Brazil.

SECTION C. DEFINITIONS CORRESPONDING TO THE BENEFITS DESCRIBED IN THIS GUIDE

ACCIDENT: sudden, unexpected and uncontrollable physical event that happens to the BENEFICIARY during an ELIGIBLE TRIP.

LATIN AMERICA AND THE CARIBBEAN REGION: region comprised of the following countries: Antigua, Argentina, Aruba, Bahamas, Barbados, Bermuda, Bolivia, Brazil, Belize, Cayman Islands, Chile, Colombia, Costa Rica, Curaçao, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, St. Kitts-Nevis, St. Lucia, Trinidad and Tobago, Uruguay and Venezuela.

BENEFICIARY: the CARDHOLDER and/or any person for whom the CARDHOLDER has paid the full rate of an international travel ticket with a valid Visa card, whether traveling together or separately.

CUSTOMER SERVICE CENTER: communication channel and available facilities (equipment, systems and personnel) whose purpose is to provide an interface between Visa and customers. You can contact the CUSTOMER SERVICE CENTER through the following telephone numbers: 1-800-396 9665 (USA and Canada) and 1-303-967-1098 (other countries). The option of making a collect call.

AIRLINE COMPANY: a company mentioned in the Official Airline Guide (OAG) or in the ABC World Airways Guide, with a license, certificate or similar authorization for regular air transport, issued by the competent authorities of the country in which the aircraft is registered and that, in accordance with said authorization, maintains and publishes schedules and rates for passenger flights between airports at regular and specific times.

PRE-EXISTING CONDITION: any condition or other health problem or incident of which the patient is aware, and which has been clinically documented, diagnosed or treated by a REGISTERED MEDICAL DOCTOR or a condition that required a change of medication or dosage within 180 days before the beginning of an ELIGIBLE TRIP.

CONSEQUENCE(S) OR RELATED CONSEQUENCE: any complication or effect related to a PRE-EXISTING CONDITION or CHRONIC DISEASE that may have contributed in some way to the MEDICAL EMERGENCY.

CONVALESCENCE: when a BENEFICIARY is hospitalized for up to 5 (five) days and must remain, by medical recommendation, in a hotel (outside his/her COUNTRY OF RESIDENCE) before obtaining medical discharge from his/her REGISTERED MEDICAL DOCTOR.

CHRONIC DISEASE: any condition, health problem or incident (i) that lasts over time and is not solved or is recurrent; or (ii) that is believed to be resolved or cured; or (iii) of which the patient has knowledge; or (iv) for which a condition has been diagnosed, treated or required a change of medication or dosage; and, that it has occurred at any time before an ELIGIBLE TRIP and has been clinically documented by a REGISTERED MEDICAL DOCTOR. CHRONIC DISEASE includes relapses or periods of convalescence. Some examples of CHRONIC DISEASES include, but are not limited to, infarcts with a history of hypertension, high cholesterol or diabetes; intestinal obstructions with a history of previous abdominal surgeries, such as appendicitis; bronchitis or acute pneumonia in a patient with chronic bronchitis or chronic obstructive pulmonary disease; stroke in a patient with a history of atrial fibrillation; stroke in a patient with a history of hypertension, high cholesterol or diabetes; cerebral hemorrhage or other internal bleeding in a patient on anticoagulant therapy; fractures that involve the site of an old fracture or a prosthesis; osteopenia or osteoporosis; chronic obstructive pulmonary disease; asthma; kidney stones in a patient with a history of kidney stones; colitis; gout; diverticulitis in a patient with a history of diverticulosis or diverticulitis; sciatica; reduction of cardiac output; peripheral vascular disease in a patient with a history of arteriosclerosis; arthritis; gallstones; severe infections in patients with immunologically impaired or pharmacologically immunosuppressed conditions; recurrence of any type of cancer, including relapses; deep vein thrombosis or pulmonary embolism in a patient with a known condition of predisposition to thromboembolism, such as cancer, recent major surgery, fracture of a lower limb or hip.

MEDICAL EMERGENCY: sudden, unforeseen and urgent medical condition that requires immediate medical treatment or surgical treatment to alleviate acute pain and suffering during an ELIGIBLE TRIP that may prevent the ELIGIBLE TRIP from ending, for which the BENEFICIARY seeks treatment, and for which medical services are paid in accordance with the Terms and Conditions of these benefits.

TRANSPORTATION COMPANY: company that operates a TRANSPORTATION MEANS, including an AIRLINE COMPANY.

SIMPLE/NON-URGENT MEDICAL EVENTS: are those ailments that do not represent a life risk and that are treatable by a doctor through observation. The medical conditions included are: Abrasions, Allergies,

Arthritic Pain, Asthma, Bronchitis, Bruises, Colds and flu, Cold Sores, Diarrhea, Fever (people over 12 months, under 70 years of age), Lice, Simple Refills of Medications, pink eye or conjunctivitis, Rash, upper respiratory infections (without complications), Sinusitis, Sore Throat, Sty, Minor Sports Injuries, Urinary Tract Infections (simple), Yeast Infections, Vomiting, Minor Infections (example: skin, sores, throat), Insect Bites, Mild Dehydration, Ear Infections and other minor conditions on a case-by-case basis.

REIMBURSEMENT FORM: document to be provided by the CUSTOMER SERVICE CENTER, upon notification of an incident or benefit request, which must be completed and returned together with all the required documents within the deadlines for each of the required benefits.

USUAL AND REASONABLE EXPENSES: means that the benefit for the BENEFICIARY will include medical treatments, supplies and EMERGENCY MEDICAL services that are necessary from the medical point of view, provided they do not exceed the typical or standard charges for similar EMERGENCY treatments, supplies and services in the community or locality where EMERGENCY MEDICAL treatment is provided.

IEMS: International Emergency Medical Services.

REGISTERED MEDICAL DOCTOR: professional with a degree in medicine or qualified osteopathy doctor to provide medical services or perform surgeries in accordance with the laws of the country where these professional services are developed. THIS DEFINITION EXCLUDES CHIROPRACTIC, PHYSIOTHERAPISTS AND HOMEOPATHIC AND NATUROPATHIC THERAPISTS.

MEANS OF TRANSPORTATION: any means of transportation operated by a TRANSPORTATION COMPANY under a valid license for passenger transportation, including:

- **AIR:** aircraft operated by an AIRLINE COMPANY, duly authorized by the competent authorities to operate regularly scheduled flights; and
- **LAND AND SEA:** all those included in this definition, WITH THE EXCLUSION OF (i) rental vehicles, except those that have been rented by a TRANSPORTATION COMPANY for the transportation of passengers; (ii) taxis, (iii) transfers from car rental companies at hotels or parking lots outside airport limits.

THE CARD COUNTRY OF ISSUANCE: country of LATIN AMERICA AND THE CARIBBEAN REGION in which a financial institution issued an ELIGIBLE VISA CARD to the BENEFICIARY.

COUNTRY OF RESIDENCE: country in which the BENEFICIARY keeps his/her home and main place of established and permanent residence and to which the BENEFICIARY intends to return.

NATURAL BIRTH: means the process of giving birth without medical interventions.

SCHEDULED BIRTH: means the process of giving birth by means of a surgical incision in the abdomen and uterus of the mother, either scheduled or due to an unexpected complication.

REWARDS PROGRAM: program developed/offered by any Visa card and your issuing bank in LATIN AMERICA AND THE CARIBBEAN REGION, which allows the CARDHOLDER to obtain a security (miles, cash, etc.) and exchange it (products, trips, etc.) under any Visa Rewards Program, or frequent flyer or additional tickets on which all taxes and fees have been applied at the time a paid ticket is issued with any Visa card.

CARDHOLDER: individual who has an ELIGIBLE and active VISA CARD, issued in his/her name in LATIN AMERICA AND THE CARIBBEAN REGION, as holder or additional holder.

ELIGIBLE VISA CARD: the following cards are eligible for the International Emergency Medical Service: Platinum, Signature or Infinite Visa cards issued by a financial institution in LATIN AMERICA AND THE CARIBBEAN REGION and any other Visa card where a financial institution in LATIN AMERICA AND THE CARIBBEAN REGION has purchased the benefit.

BEAR IN MIND: The benefits of the International Emergency Medical Service described above do not apply to all international Visa cards in LATIN AMERICA AND THE CARIBBEAN REGION. Check with your financial institution to determine if it applies to your international Visa card.

ELIGIBLE TRIP: international itinerary, outside the BENEFICIARY'S COUNTRY OF RESIDENCE and THE CARD COUNTRY OF ISSUANCE, that meets one of the following features:

- the total amount of the international ticket was paid to a TRANSPORTATION COMPANY with an ELIGIBLE VISA CARD; or
- international tickets were purchased for the exchange of points from a loyalty program, provided the boarding fee and possible taxes were paid with an ELIGIBLE VISA CARD; or
- if no boarding fees or taxes are charged, tickets were purchased by exchanging points earned by using a valid Visa REWARDS PROGRAM.

Likewise, the benefits established in these Terms and Conditions are only valid for an ELIGIBLE TRIP of up to sixty (60) consecutive days **from the departure date of the COUNTRY OF RESIDENCE or THE CARD COUNTRY OF ISSUANCE** for said ELIGIBLE TRIP.