

**COVERING OF  
TRAVELING ASSISTANCE**

Subject to the terms and General Conditions of the Policy and when in the cover page of the policy subscribing of this coverage is certified, the Company agrees to provide traveling assistance services to the contracting party and/or beneficiary the 24 HOURS A DAY during the validity of this policy and under the terms and conditions that are defined in the following

**CLAUSES**

FIRST.- The services here offered consider the following as beneficiaries:

- A. The holder of the Driver's license, specified in the cover page of the policy, for Insurance under which only the civil responsibility of the vehicle's driver is covered, under the driver's license modality and where, therefore, only the name of the holder of the driver's license is specified in the policy, as well as the number thereof and the state that issues the same.
- B. To the owner of the vehicle that appears in the cover page of the contract, provided that traveling assistance has been subscribed for said car
- C. If the vehicle belongs to a company, the beneficiary will be the driver specifically or implicitly authorized by the owner of the vehicle,
- D. The occupants of this vehicle, provided its number does not exceed the maximum capacity of persons specified by the manufacturer.

All the above mentioned persons will be considered beneficiaries of the services subscribed herein.

SECOND.- For the effects of this contract, the vehicle covered will be in fact the one that is specified in the cover page of the contract.

THIRD.- Services covered by this contract will only have validity inside the territorial limits of the Mexican Republic.

FOURTH.- The beneficiaries described in the First Clause will be entitled to the following traveling assistance services and benefits.

- A. Emergency Transportation Expenses Refund.- The Insurance Company will reimburse the beneficiaries for a maximum of \$ 150 USD (Hundred and fifty dollars) for transportation expenses incurred as direct consequence of a car accident or of mechanical breakdown.
- B. Medical reference.- The beneficiary will have access, 24 hours a day, to a medical reference-telephone service that will provide him/her information on doctors and hospitals in the entire Mexican Republic. This service will be available 5 days before beginning the trip and during the course thereof.

In any case or event, the Insurance Company will assume any liability derived from the quality or result of the medical services provided by the referred professionals or hospitals. All the services requested by the beneficiaries will be under their cost and risk.

C. Transmission of Urgent Messages.- The Insurance Company will transmit, free of any charge for the beneficiary, the emergency messages relative to any event covered by this contract, to the relative designated by them.

D. Tourist Information.- The beneficiary will have access to a tourist bilingual "hot-line" the 24 hours a day, to obtain tourist information on Mexican highways and freeways, hotels, proceedings and requirements to obtain (passport, visa, vaccines, customs duties, exchange rates, etc.)

In any case or event, the Insurance Company will assume any liability derived from the quality or result of the services provided by the referred services providers. All the services requested by the beneficiaries will be under their cost and risk.

E. Administrative Assistance.- The Insurance Company will assist the beneficiary by providing him/her information and advice upon proceedings to carry out in the event of loss and/or theft of documents and personal belongings.

FIFTH.- The Insurance Company will not take over the expenses cost incurred for or derived from:

- 1) Natural disasters as floods, earthquakes, volcanic eruptions, cyclones and hurricanes.
- 2) Acts and consequences thereof resulting from riots or terrorism
- 3) Acts and consequences thereof resulting from military actions or of public security carried out by officers in the exercise of their duty.
- 4) Damages caused by nuclear radioactive energy.
- 5) Incurred damages and/or caused by the vehicle insured when this is driven by a third party without the owner's specific or implicit consent or beneficiary, or occurred later on to the robbery of the vehicle insured.
- 6) Services subscribed without previous acknowledgement and direct intervention of the Insurance Company, except in cases of force majeure or acts of God proven where the beneficiary may submit evidence of the circumstances that disabled him/her to contact directly to the Insurance Company
- 7) Services and temporary passengers' expenses picked up by the driver by way of "ride" or "auto-stop."

SIXTH.- This contract covers the vehicle that appears in the cover page, to receive the following services:

A. Vehicle tow.- In the event of immobilization of the vehicle due to a breakdown. The Insurance Company will make the necessary proceedings to facilitate, or it will reimburse, a tow truck service to tow the vehicle up to the nearest town, to the car repair shop that the beneficiary elects. The maximum limit for this benefit will be of \$150.00 USD for automobiles and \$200.00 USD for motor homes.

1) In all cases, the beneficiary will be responsible for all the expenses, spare parts and necessary fuel for the repair of his vehicle. In any case the Insurance Company will assume any liability for the quality or result of the repairs.

B. Emergency Traffic Assistance.- In the event of smaller breakdowns, the Insurance Company will provide help to provide battery current, change a tire or to take enough fuel so that the vehicle arrives at the next gas station.

C. Passengers Transportation.- If to the moment of the breakdown two or more passengers travel in the vehicle, the Insurance Company will provide them a transport to transfer them to the nearest town where the vehicle is towed, with the limits and according to that stipulated by Clause 4.

D. EXCLUSIONS.- The Insurance Company will not assume nor will it be responsible for expenses derived from: Vehicles specifically used for freights, passengers' transfer, whether public or private. This exclusion is extensive to buses and trucks that exceed 3.5 tons of chassis weight.

E. Parties agree that, in the event of mechanical breakdown or failure, the insured vehicle unit will be towed up to the point of the nearer crossing to the United States, when this is inside a maximum distance of 200 Km in the northern border area of the Mexican Republic.

SEVENTH.- To the moment of any event covered by this contract, the beneficiary will notify immediately to the Insurance Company, providing his name, policy number, license plates and place where he/she is, as well as the assistance that he/she specifies. Bilingual staff will attend the call.

EIGHTH.- The beneficiaries consent, from now that to the moment in which the Company makes the payment of anyone of the services provided, they will assign to the Company all the rights attended before third parties and are bound to submit all the documents required.

NINTH.- The Company will make the payments to that this contract refers to, whenever it does not mean any profit for the beneficiaries.

TENTH.- Services referred herein will be rendered:

A. Directly from the Insurance Company through third service providers with which the same subscribes under the Company's liability;

B. Except for force majeure or Act of God that may impede;

C. Regarding the vehicle, only when it is used by anyone of the beneficiaries or third parties with the insured's specific or implicit consent.

ELEVENTH.- This coverage will be ruled by that stipulated in the Mexican effective legislation and any legal action relative thereto will in fact be exercised in the United States of Mexico.

**GLOSSARY OF TERMS:**

**INSURED/POLICY HOLDER:** Insured or Policy holder will be understood as the proprietor or driver of the vehicle covered by this policy.

**BENEFICIARY.** Person or persons covered by the coverage specified in the insurance policy, signed with THE COMPANY and to whom the assistance services specified herein are to be rendered. Beneficiaries of the services described herein are the insured or policy holder or driver of the insured vehicle and insured passengers (companion).

**INSURED PASSENGER (S)/COMPANION (S):** It will be understood as such each of the occupants of the insured vehicle, provided they travel in the vehicle at the moment the event occurs. These shall not exceed of 4 people.

**THE COMPANY:** **ASESORÍA INTEGRAL PROFESIONAL S. A. de C. V.**  
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México, D.F.

**INSURED VEHICLE:** Understood as the automotive unit of particular use not exceeding 3.5 tons and having the services subscribed in this coverage.

**EVENT:** Happenings that give raise to the benefit of the assistance services subscribed in the policy and will be the limited ones in each service for the policy and conditions specified.

**LANGUAGE** The text in English is provided as a courtesy. The text in Spanish includes the particular conditions of this coverage and, in case of controversy; the text in Spanish will prevail on the text in English.