

General Conditions PAX Assistance – INDEX -

IMPORTANT RECOMMENDATION	2
INTRODUCTION	2
Beneficiary Acceptance	2
Definitions	3
BENEFICIARY / AGE LIMIT	5
VALIDITY AND EFFECTIVENESS	5
GEOGRAPHICAL VALIDITY	6
International Coverage	6
Domestic Coverage	6
HOW TO REQUEST ASSISTANCE	7
BENEFICIARY OBLIGATIONS	7
OBLIGATIONS ASSUMED BY PAX ASSISTANCE	8
CURRENCY FOR COVERAGES AND SERVICES	8
DEFINITION OF BENEFITS	9
Emotional Health	9
Medical Assistance in case of an Accident or a Non-Preexisting illness Condition	9
Medical Assistance due to a positive COVID test	9
Medical Assistance due to preexisting illness/Conditions	10
Upgrade – Extra Preexisting Diseases	10
Prescription Medications	11
Dental Emergency treatment	11
Prosthetics and Orthoses	12
Psychological Assistance	12
Amateur Sports	12
Upgrade – Sports or Exclusive Sports	13
Upgrade – Extreme Sports or Exclusive Extreme Sports	13
Medical Expenses due to Pregnancy Complications	14
Upgrade – Future Mam extra cover	14
Hotel Expenses during Convalescence	15
Hotel expenses and food for quarantine in case of COVID	15
Sanitary Transfer and/or Sanitary Repatriation	16
Sanitary Repatriation	16
Funerary Repatriation	16
Hotel Stay and Transportation for a Family Member	17
Minors or elderly people escort	17
Fare Difference for Delayed or Early Return Travel	18
Anticipate return due to illness or accident of the beneficiary	18
Anticipate return due to a family member deceased event	18
Anticipate return by serious damage/disaster at the place of residence	18
Compensation due to Delayed or Canceled Flight	19
Repatriation in case of Airline Bankruptcy	19
Missed Flight for Any Reason	19
Substitution of business executive	19
Fund Transfer and Transfer of bail found in case of traffic accident	20
Legal Assistance due to car accident	20
Assistance in the event of lost or stolen documents	20
Luggage Location Support	20
Compensation for luggage damage	20
Compensation for Delayed Baggage Delivery	21
Compensation for total and definitive loss of luggage	21
Trip Rescheduling Compensation	22
Reduced Mobility	23
Upgrade – Device Protection	26
Upgrade – Medical Assistance for Pets (Coverage for Accident, Illness, and Funeral Repatriation)	26
Upgrade – Accidental Death or Disability	27
Multi-Cause Cancellation / Limit per Multiple Event	28
Upgrade – Extra Multi-Cause Cancellation	28
EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS	29
SUBROGATION AND ASSIGNMENT OF RIGHTS	30
EXCEPTIONAL CIRCUMSTANCES OF NON-PERFORMANCE NOT ATTRIBUTABLE	31
RECOURSE	31
LIABILITY	31
EXPIRATION - TERMINATION – MODIFICATION	31
SPORTS ANNEX	32

IMPORTANT RECOMMENDATION

We want to accompany you at every step of your journey and ensure that everything proceeds calmly. For this reason, we invite you to take a few minutes to read the General Conditions of your PAX Assistance assistance plan before departing. In the following pages, you will find key information about the General Conditions, Specific Conditions, and Exclusions, as well as instructions that will help you make the most of the benefits and services included in your plan.

INTRODUCTION

At **PAX Assistance**, we are here to take care of you when you need it most. All the services included in this assistance plan are designed to support you in case of **emergencies** during an international trip. Our goal is to provide you with medical, legal, and personal assistance, strictly for EMERGENCIAS that may occur while traveling abroad during the validity period of the contracted plan.

**Remember, we are with you to help you resolve any unforeseen event that may arise while you enjoy your adventure.
Travel calmly knowing that you have our support!**

Beneficiary Acceptance

When acquiring your assistance plan with **PAX Assistance**, it is essential that you have clarity about what it entails and how it functions. Upon receiving this plan, you will also receive the **General Conditions** and other relevant documents, which form part of the travel assistance contract.

By accepting this plan, whether through payment or by utilizing any of the included services, you confirm that you know, understand, and accept these General Conditions. It is important for you to know that this agreement is not an insurance policy, nor a similar product, nor does it cover aspects such as:

- Social security programs.
- Prepaid medical services.
- Unlimited home medical care.

The purpose of our assistance plans is to provide you with a timely and specific solution for emergency situations, covering urgent health treatments in acute, unforeseen circumstances during your trip. They are not intended as comprehensive healthcare nor definitive treatment for ailments.

Our objective is to guarantee your peace of mind and well-being in those unexpected moments, but we do not cover long-term treatments or chronic illnesses. We will provide primary travel assistance for sudden and unforeseeable events in which a clear, verifiable, and acute illness or medical condition has been diagnosed that prevents the normal continuation of a trip, provided that such illness or medical condition is not listed among the exclusions.

We want you to be fully informed so that you make the best decision, always ensuring that you are covered in the most urgent and necessary cases.

Scope and Limitations of the Plans

The **PAX Assistance** plans are designed to guarantee the primary, normal, and initial recovery of the Beneficiary and the physical conditions that allow the normal continuation of their trip; they are not designed for:

- Elective medical procedures.
- Routine medical check-ups or those not previously authorized by the Assistance Service Center.
- Benign or long-term treatments or procedures.

End of Assistance

All assistance or treatment provided will automatically cease when:

- The beneficiary returns to their place of residence.
- The validity period of the contracted plan expires.

It is important to know that if the beneficiary acquires more than one voucher/Pax ID, **benefits and coverage time do not accumulate. In these cases**, only the limits established in the first issued voucher will apply.

Important note: It is clearly understood by the Beneficiary that this plan is a **travel assistance product**. Although it may be offered through an insurance company, **it does not constitute international medical insurance**.

Changes or Renewals

Once the validity of the voucher/Pax ID has begun, **no changes, extensions, or cancellations of the contracted product are allowed** for any reason or circumstance.

If the beneficiary needs to extend their trip unexpectedly, they may request the issuance of a new voucher/Pax ID. However, this renewal will be subject to PAX Assistance's approval under the following conditions:

- a. If the beneficiary used any services of the previous plan, this will be considered when evaluating the renewal.
- b. If the beneficiary uses medical services, related assistance will be considered pre-existing. In this case, PAX Assistance reserves the right to deny the renewal.
- c. The new voucher/Pax ID must have equal or greater coverage than the previous plan. Plans with lower coverage will not be issued.
- d. The beneficiary must request authorization for the issuance of a new voucher/Pax ID exclusively from the issuing agent with whom the original assistance was contracted. If the plan was purchased through the website, the request must be made through the "Contact" form available there. It is important to indicate the number of days desired. The issuing agent is obliged to inform PAX Assistance that it is a new issuance and must request the corresponding authorization for the new contracting period.
- e. The request for issuance of a new voucher/Pax ID must be made **before the validity of the original voucher/Pax ID expires**.
- f. The beneficiary must make the payment for the new voucher/Pax ID at the time of issuance.

Restrictions of the New Plan

The new travel assistance plan, along with the corresponding voucher/Pax ID issued under these conditions, **may not be used under any circumstances to initiate or continue treatment and/or assistance for problems** that had already arisen during the validity of the first original voucher/Pax ID, previous vouchers, or before the validity of the new plan and/or voucher/Pax ID. This applies even if such ongoing treatments or procedures were previously authorized by PAX Assistance or third parties.

All medical assistance treated during the validity of the first voucher/Pax ID will be automatically considered **pre-existing** during the validity of the second voucher/Pax ID. Therefore, any expenses related to these conditions **will not be assumed by PAX Assistance**.

Important Note: When the validity of the previous voucher/Pax ID has ended at the time of purchase, or if the passenger acquires the plan while in the destination, the new voucher/Pax ID will be issued with a **three (3) day waiting period** for any expense contemplated in the coverage table.

These conditions are designed to ensure clarity and transparency in the use of our services. If you have any questions or need more information, we are here to assist and support you throughout your journey.

Thank you for trusting PAX Assistance!

Definitions

To facilitate the understanding of the terms used in these General Conditions, we have prepared a clear and detailed explanation for you as a beneficiary of a PAX Assistance plan:

Accident: Any unexpected event that causes bodily harm to the beneficiary, caused by external factors beyond their control, involving movement, visible and sudden. Whenever we mention "accident," we refer to injuries or ailments caused directly by these circumstances, without the intervention of other causes. Accidents resulting from negligence, provocation, or lack of preventive measures by the beneficiary are excluded. If the bodily harm has a different origin, the medical assistance coverage for illness under the contracted plan will apply.

Acute Illness or Medical Condition: A brief and relatively severe process affecting the body or its organs, altering the balance of vital functions, potentially causing pain, weakness, or other manifestations abnormal to normal behavior.

Amateur Sports: Sports activities performed by amateurs for recreational or occasional purposes.

Assistance Plan or Product: The set of services offered with their respective monetary, geographic, and age limits.

Assistance Service Center: The office responsible for coordinating all services required by the beneficiary during their assistance. It also acts as the team of professionals who supervise, control, and decide on matters related to medical benefits.

Attending Physician: The medical professional authorized by PAX Assistance to attend the beneficiary at their current location.

Catastrophe: Refers to an unfortunate event that severely disrupts the usual order of things, involving a large number of **people**.

Chronic Disease: Any continuous and persistent pathological process over time, lasting more than 30 days.

Congenital Disease: Pathology presents from birth.

Essential Expenses: Include essential clothing, footwear, and personal hygiene products. Other items not mentioned are excluded from coverage.

Force Majeure: Unforeseeable and unavoidable events that exempt from the fulfillment of obligations.

Maximum Limits: Maximum coverage amounts established in the voucher for each service.

Medical Department: Group of specialized doctors at PAX Assistance who evaluate and make decisions regarding the benefits provided or to be provided under the general conditions of the plan.

PAX Cash: A digital wallet and funds transfer service provided by PAX Assistance through which, upon prior authorization from the Assistance Service Center, the Beneficiary may receive funds to purchase prescription medications, essential items due to a delayed flight or delayed baggage, medical supplies, or any other covered expense previously authorized by PAX Assistance.

The purpose of PAX Cash is to avoid out-of-pocket expenses and subsequent reimbursement procedures. The Beneficiary must retain and submit the corresponding purchase receipts whenever requested by PAX Assistance. Failure to provide such documentation may result in the suspension or loss of access to the PAX Cash service for future assistance requests.

Per Event: The Medical Assistance amount indicated in your plan represents the maximum coverage limit available for each covered event.

An event is defined as the occurrence of an accident or the confirmed diagnosis of an illness requiring medical attention, prescription medications, hospitalization, or urgent or emergency medical treatment.

All consequences, complications, or treatments that arise directly from that initial accident or illness shall also be considered part of the same event. These situations will not be regarded as new events and will share the same coverage limit assigned to the original event, provided they occur during the validity period of the contracted plan.

Different accidents or illnesses that are unrelated and have independent causes will be considered separate events. In such cases, each event will have its own Medical Assistance coverage limit, in accordance with the terms, conditions, and amounts established in the contracted plan.

Example: If, during the validity of your plan, you suffer a fracture and later develop appendicitis, these will be considered two separate events. Therefore, each event will have its own Medical Assistance coverage limit.

Preexisting Illness or Medical Condition: Any pathological physical process with an origin or etiology prior to the start date of the plan's validity or the trip (whichever is later) that can be objectively diagnosed through common complementary diagnostic methods routinely, accessibly, and frequently used worldwide (including, but not limited to: Doppler, nuclear magnetic resonance, catheterization, radiology, etc.). Preexistence refers to any disease, body condition, or process, known or unknown to the Beneficiary, that required a formation, gestation, or incubation period within the Beneficiary's body before the trip began. Common examples of preexisting conditions include, but are not limited to: kidney or gallstones, artery or vein obstructions by clots or others, respiratory diseases such as asthma, lung problems, emphysema, HIV, generally blood pressure-related issues, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital deformities, genital mycosis, liver abscesses, cirrhosis, blood sugar issues, high cholesterol, high triglycerides, among others. These conditions require short or long formation periods but always exceeding a few hours of flight time, recognizing that the pathological state or process existed within the body before boarding the plane or transport at the start date of the assistance service validity, even if symptoms first appear after the trip has started.

Professional Sports: Sports activities performed with or without profit motives, in competitions such as tournaments or championships. Includes high-risk sports.

Recurrent Illness or Medical Condition: The reappearance of a previously treated illness.

Serious Accident: An accident that causes serious consequences such as amputations, fractures of long bones (femur, tibia, humerus, etc.), cranial trauma, second or third-degree burns, severe injuries to the hands, spinal column with spinal cord involvement, eye injuries that affect visual acuity or visual field, hearing capacity impairment, or any accident that endangers the patient's life.

Serious Illness: It is an alteration or deviation from the physiological state in one or more parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less predictable; that is, any ailment or injury with permanent or non-permanent sequelae that partially limit or completely prevent the usual occupation or activity of the affected

person, or incapacitate them for any activity and may or may not require the assistance of others for the most essential activities of daily life.

Stable Patient: One whose health condition shows no recent variations.

Sudden or Unforeseen Illness or Medical Condition: Any unexpected illness that appears after the start date of the contracted assistance service.

Voucher: The document you receive when contracting a PAX Assistance plan, where your data is recorded to be used in case of assistance.

Waiting Period: Time interval during which the coverage included in the Plan are not effective. This period is counted in days from the start date of the voucher/Pax ID validity, provided that the Beneficiary is already outside their usual place of residence at the time of contracting.

BENEFICIARY / AGE LIMIT

The beneficiary is the person whose name appears on the assistance plan and who has the exclusive right to access all coverage included. This right remains valid until the day of their birthday, according to the age limit established in the acquired plan. From that date onward, unfortunately, the beneficiary will no longer be entitled to benefits, services, or reimbursements related to events occurring after that day.

It is important to remember that the plan's benefits are **personal and non-transferable**. Therefore, the beneficiary must present an identity document, the corresponding voucher/Pax ID, and their travel documents to confirm the validity and effectiveness of the requested benefits.

The contracted services will be available until 00:00 hours on the day the beneficiary reaches the age limit stipulated in the plan. From that moment, all rights to the assistance services defined in these General Conditions, as well as any rights to reimbursement or claims originating from events after that day, are lost. For example, a person turning 85 years old will cease to have coverage at 00:00 hours on their birthday.

VALIDITY AND EFFECTIVENESS

The validity of your PAX Assistance plan is the period during which you can use all the benefits and services included in your medical travel coverage.

- If you purchased your plan before traveling, coverage begins at **00:00 hours on the start date** indicated on your voucher/Pax ID and **ends at 23:59 hours on the end date**.
- If you purchased your plan while already abroad, coverage begins on the start date indicated on your voucher, from the **exact time of purchase** (according to the local time of **the country you were in**). In this case, a waiting period* may apply before some services can be used.

* **Waiting period:** If your **previous plan has ended**, or if you **purchase the plan while in your destination**, the new plan will have a 3-day waiting period from the start of coverage before most benefits can be used.

The only exception is accidents that occur after the purchase, which are covered immediately.

The **waiting period does not apply** if your new voucher starts the day after your previous plan ends and it was **issued before your prior plan expired**.

The dates are clearly indicated on your voucher/Pax ID.

Upon the expiration of the plan's validity, all benefits are automatically discontinued, even those services or treatments that may have begun prior to the expiration date.

Duration according to the type of plan

- **Short Trips:** Up to 90 consecutive days of coverage.
- **Annual Multitrip:** This plan has a total validity of 365 days, but the maximum duration allowed per trip varies depending on the product acquired (30, 45, 60, or 90 consecutive days). During assistance, you will be asked for a copy of your passport to

confirm your departure date from your habitual country of residence or the entry date into the country where assistance is requested.

• **Long Stay:**

Trips between 91 and 365 consecutive days of coverage for beneficiaries up to 69 years of age.

Trips between 91 and 180 consecutive days of coverage for beneficiaries between 70 and 74 years of age.

If you exceed these periods during the same trip, unfortunately, the contracted assistance benefits will no longer be available.

Important considerations

- PAX Assistance plans operate on **consecutive** calendar days, meaning it is not possible to pause the plan or receive a refund for unused days. Once expires, the plan cannot be reactivated.
- The purpose of the trip must be **tourism**. If you are traveling to carry out professional activities that involve risks (such as operating heavy machinery, exposure to hazardous substances, or high-risk physical activities), these situations will not be covered. In such cases, the responsibility for covering the costs will fall on your employer or your professional insurance. This policy also applies to individuals not employed by a company and who act independently as self-employed workers or are in an illegal labor or immigration situation.

Extensions in Special Cases

If at the end of your plan you are hospitalized due to an illness or accident, or you need to continue, a previously authorized treatment, PAX Assistance provides **additional coverage** (including airfare penalty and hospitalization expenses within the scope of your medical coverage for illness and/or accident), under the following conditions:

1. Up to **8 additional days** from the expiration date of your plan.
2. Until the contracted coverage is exhausted.
3. Until you are medically discharged within the 8-day extension period.

End of Coverage

Once you return to your place of residence or your plan's validity period expires, all services will cease, except for the exceptions mentioned above.

GEOGRAPHICAL VALIDITY

International Coverage

PAX Assistance International Plans offer **worldwide** coverage, which means that no matter where you are, you will receive assistance according to the plan you purchased. However, please note:

Coverage is not included in your habitual country of residence or in the country where the assistance plan was issued.

Domestic Stops During International Trips:

If during an international trip you require assistance while in your habitual country of residence (e.g., while en route to your destination), services will be valid if you are more than **100 km** away from your home. This also applies to accidents occurring during this leg of the trip, provided the distance conditions are met.

Domestic Coverage

PAX Assistance domestic plans provide assistance anywhere within your home country, as long as you are more than **100 km** away from your place of residence. We want to be there when you truly need us—even when you're far from home, within your own country.

Border Crossings with Domestic Plans:

If you cross the border for a same-day round trip (without overnight stay) and a medical emergency prevents your return to your country of residence, we will still be there to assist you

HOW TO REQUEST ASSISTANCE

If you need assistance—regardless of your location and in accordance with the other terms outlined in these General Conditions—it is essential that you contact the **PAX Assistance Service Center**. Here's how:

1. **Phone Communication:** You can contact the service center by direct call or by requesting a collect call to the numbers listed for each country.
2. **Call Reimbursement:** If you incur costs for making the call, PAX Assistance will reimburse you. Please keep the receipt or invoice showing the call charges to the indicated numbers.
3. **Always report any emergency as soon as possible.** If you, the beneficiary, are unable to call personally, a companion, friend, or family member may do so on your behalf. However, the call or notification **must be made within 48 hours of the emergency**.
4. **Special Situations:** If you are at sea and unable to contact the Assistance Center, you will have **48 hours from disembarkation** at the first port to report the medical incident.
5. **Please note:** Failure to follow this procedure may result in the automatic loss of any right to make a claim.

BENEFICIARY OBLIGATIONS

To ensure appropriate assistance and access to the benefits of the plan, the beneficiary must comply with the following obligations:

1. **Request authorization prior to any action or expense:** Whenever assistance is needed, it is essential to request and obtain authorization from the PAX Assistance Service Center before taking any initiative or incurring any expenses related to your plan. Failure to do so will void any right to reimbursement or claims.
2. **Notify the Service Center even if the issue has been resolved:** Notification is mandatory, even if the problem has already been resolved. PAX Assistance cannot assume the cost of any assistance provided without prior knowledge and authorization from the Service Center.
3. **Acceptance of call recording:** The beneficiary agrees that PAX Assistance may record, and audit telephone calls as deemed necessary to ensure proper delivery service. These recordings may also be used as evidence in the event of any dispute related to the assistance provided.
4. **Notify within 48 hours in exceptional cases:** If for any involuntary reason you were unable to contact the Service Center before receiving assistance, you or someone on your behalf must notify the event **within 48 hours**. Failure to do so may result in the automatic forfeiture of any rights to claims or compensation.
5. **Follow recommendations and accept repatriation if necessary:** It is important to follow the solutions indicated by the Service Center, including repatriation to your country of origin if, according to medical evaluation, it is deemed the most appropriate course of action.
6. **Use of PAX Cash:** When PAX Assistance authorizes expenses covered under the contracted plan, it may, whenever operationally feasible, transfer the necessary funds directly to the Beneficiary **through PAX Cash**, thereby avoiding the need for the Beneficiary to incur out-of-pocket expenses and subsequently request reimbursement.
The funds transferred through PAX Cash must be used exclusively for the expense previously authorized by the Assistance Service Center.
The Beneficiary **shall submit to PAX Assistance the corresponding purchase receipts or proof of expenses** within the period specified by PAX Assistance. Failure to provide such documentation shall entitle PAX Assistance to temporarily or permanently suspend the Beneficiary's access to the PAX Cash service for future assistance requests, without prejudice to any other measures that may be applicable.
7. **Provide documentation and supporting evidence:** You must submit all necessary documentation to validate the case, including:
 - Original receipts for expenses incurred.
 - Relevant medical information, including records prior to the start of the trip. This allows the Service Center to assess your case and process a potential reimbursement.
8. **Authorize access to your medical history:** Whenever requested by PAX Assistance, you must sign and submit the **Record Release Form** provided by the medical facility, authorizing PAX Assistance to request, on your behalf, any medical information from healthcare providers abroad or in your country of residence. This is necessary to evaluate and determine the applicability of exclusions related to pre-existing conditions or the condition that originated the assistance request.

Special Recommendation: Always complete the registration form at hospital facilities, as it will be very helpful for processing reimbursements or making medical decisions.

Important Note

In countries such as the United States and those in Europe, it is common for medical centers to send invoices or payment requests even after the accounts have been settled. If this happens, immediately contact the PAX Assistance Service Center by phone or by writing to **help@paxassistance.com**. Our team will handle the matter directly with the provider.

Complying with these obligations is essential to ensure we can provide you with the best possible support when you need it most.

OBLIGATIONS ASSUMED BY PAX ASSISTANCE

PAX Assistance is committed to fulfilling the following obligations to ensure the quality and effectiveness of the services provided:

1. **Fulfillment of Contracted Benefits:** PAX Assistance will provide the services and benefits described in the General Conditions of the purchased plan during the validity of the voucher/Pax ID.
2. **Limitations in cases of force majeure:** PAX Assistance is expressly released and exempt from any responsibility when assistance is requested as a result of force majeure or unforeseen circumstances, such as:
 - Natural disasters (earthquakes, floods, storms).
 - Social or military conflicts (wars, rebellions, insurrections).
 - Acts of terrorism, sabotage, or labor unrest.
 - Communication problems, or services suspensions.

In such cases, once the exceptional circumstances have passed, **PAX Assistance** will resume its commitments and obligations as soon as possible.

3. **Reimbursement Request Processing:** PAX Assistance will review each reimbursement request to determine its validity. If approved, the corresponding amounts will be reimbursed in accordance with the General Conditions and the purchased plan. Reimbursements may be issued in local currency and will follow these timelines:
 - a. **Deadline for Document Submission:** The beneficiary has up to **60 consecutive days** after the plan ends to submit the required documentation. Reimbursement requests submitted after this deadline will not be accepted.
 - b. **Initial Review of Documents:** Once documents are received, PAX Assistance has **5 consecutive days** to request any missing documents.
 - c. **Analysis and Resolution:** Upon receiving all required documents, PAX Assistance will analyze the case and issue a decision (approval or denial of reimbursement) within **15 business days**.
 - d. **Reimbursement Payment:** If the reimbursement is approved, PAX Assistance will process the payment within **15 business days** following receipt of the beneficiary's complete bank details.

Reimbursement Notes

- Reimbursements may be issued via bank transfer, money order, or check.
- PAX Assistance will cover the costs associated with issuing a money order or check and any fees charged by its own bank. However, any additional charges from the beneficiary's bank will be the beneficiary's responsibility.

PAX Assistance is committed to working with transparency and dedication to ensure you receive the assistance you need. We're here to help—every step of the way!

CURRENCY FOR COVERAGES AND SERVICES

The benefits offered by **PAX Assistance** are specified in Section IX, and the maximum coverage limits are clearly indicated on the **voucher/Pax ID** you purchased. These amounts may be expressed in United States **Dollars (USD)**, **Euros (EUR)**, or the currency of the country where the plan was issued, depending on the geographic coverage and product you selected.

DEFINITION OF BENEFITS

It is important to note that some benefits are only included in certain **PAX Assistance** products. Therefore, we recommend carefully reviewing your voucher/Pax ID to verify the benefits and limits you have contracted.

If an item does not appear on your voucher/Pax ID, it means that the product you selected does not include that service.

Emotional Health

We understand that when a traveler faces difficulties, emotional support and communication are essential. That is why we have created a personalized service to provide support to families in times of crisis. Our commitment is to act with empathy, promptness, and humanity, keeping family members informed and working together to provide reassurance. We want those who trust PAX Assistance to feel accompanied, especially when they are far from home and facing challenging situations.

Medical Assistance in case of an Accident or a Non-Preexisting illness Condition

Medical Consultations: Provided in case of acute and unforeseen accidents or illnesses that are not preexisting.

Specialist Care: This service will be available only when indicated and previously authorized by the Medical Department of the PAX Assistance Service Center or by the attending physician assigned by the Center.

Complementary Medical Exams: Performed only if prescribed and authorized in advance by the Medical Department of the PAX Assistance Service Center.

Hospitalization: If the injury or illness requires it, and under the prescription of the PAX Assistance Medical Department, the beneficiary will be admitted to the nearest healthcare facility. This service is exclusively for the plan beneficiary; costs for hospital bed or meals for companions will not be covered.

Surgical Procedures: Authorized by the Medical Department in emergency cases requiring immediate treatment that cannot be postponed until the beneficiary returns to their country of origin.

Intensive Care and Coronary Unit: If the nature of the illness or injury demands it, and always with prior authorization from the Medical Department, this service will be approved.

Important Note

The PAX Assistance Service Center will carefully evaluate the most appropriate treatment in consultation with the attending physicians and may include repatriation to the country of origin if the beneficiary's physical condition allows it.

If the medical team determines that the beneficiary can return to their place of residence for long-term treatment or non-urgent procedures, repatriation will be mandatory. If the beneficiary refuses this solution, they will lose all benefits granted by their PAX Assistance plan.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Medical Assistance due to a positive COVID test

If you experience symptoms related to COVID, it is essential that **you immediately contact the PAX Assistance Emergency Center**. They will coordinate a virtual Telemedicine consultation and, based on the diagnosis from the Medical Department, will arrange the necessary medical care following the safety and health protocols of the country where you are located. Expenses will be covered up to the limit indicated on your **voucher/Pax ID**.

Covered Expenses

- **Hospitalization Expenses for COVID:** In case hospitalization is necessary to stabilize your condition, these expenses will be covered.
- **Mechanical Ventilator Expenses:** If the Medical Department, together with the attending physician, determines that you need a mechanical ventilator, the Assistance Center will authorize and cover this expense.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Medical Assistance due to preexisting illness/Conditions

If at the start of your trip you have a preexisting or chronic illness, known or unknown, **PAX Assistance** will not be obligated to cover services related to these conditions, as established in the General Conditions.

However, exceptionally and only in cases expressly indicated, medical expenses related to preexisting or chronic illnesses will be covered up to the limit specified in the purchased plan.

Coverage for Preexisting Conditions

Coverage for preexisting and chronic illnesses applies exclusively in the following cases:

1. **Acute episodes or unpredictable events** related to these conditions.
2. **Decompensation** of chronic illnesses, whether known or previously asymptomatic.

This assistance is designed only for primary medical care during the acute episode or emergency occurring while you are traveling and that cannot be postponed until your return to your country of residence.

If necessary, **PAX Assistance may opt for repatriation if:**

- The treatment requires long-term follow-up.
- It involves scheduled or non-urgent surgery.

Repatriation is mandatory. If you choose to refuse this solution, you will lose the benefits of your assistance plan.

Exclusions of this Coverage

The following are excluded from this benefit:

- Treatments or procedures not related to the acute episode or emergency.
- Initiation or continuation of treatments, diagnoses, or medical investigations that are not part of the unforeseen episode.
- Sexually transmitted diseases, such as HIV, AIDS, syphilis, gonorrhea, genital herpes, among others.
- Procedures such as dialysis, transplants, oncological or psychiatric treatments, use of medical devices such as hearing aids, contact lenses, dental bridges, pacemakers, external respirators, or implantable devices.
- Diseases related to drug use, alcoholism, or non-prescribed medications.
- Injuries sustained during illegal acts.

Obligations of the Beneficiary

1. **Follow medical instructions:** It is mandatory to comply with the instructions of the attending physician assigned by PAX Assistance and take medications as prescribed.
2. **Consult your personal physician:** If you have conditions such as cancer, chronic heart, lung, or liver diseases, consult your personal doctor before traveling and obtain written confirmation that you are fit to travel for the planned duration, to the desired destination, and can carry out all scheduled activities without issues.
3. **Do not travel with a terminal diagnosis:** Starting a trip will not be permitted after receiving a terminal diagnosis.
4. **Health stability:** To access this coverage, you must have been stable during the 12 months **prior to the start of the trip**.

Important: If it is determined that the primary purpose of the trip is treatment abroad for a preexisting or chronic condition, **PAX Assistance will deny coverage.**

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Upgrade – Extra Preexisting Diseases

If you purchase the additional coverage for emergencies related to a preexisting or chronic condition, **PAX Assistance** will cover expenses up to the amount indicated in your **voucher/Pax ID**, always under the conditions detailed in the previous section, **“Medical Assistance due to preexisting illness/Conditions.”**

Important Considerations

1. **Maximum coverage limit:** The limit indicated in the upgrade replaces the original plan limit. The two limits do not add up.
2. **Restriction on treatment continuity:** This benefit does not cover follow-up or continuation of treatments started during the validity of a first **voucher/Pax ID** if you choose to renew your assistance plan.
3. **Age limit:** Only beneficiaries up to **74 years old** are eligible for this coverage.

If you decide to purchase this upgrade, you will be covered in cases of unforeseen emergencies related to your preexisting condition, but it is essential to comply with the conditions mentioned to ensure access to the benefits.

Note:

- This benefit is not available for Long-Stay plans (91 days or more).
- This upgrade will not be valid if purchased after the trip has already begun.

Prescription Medications

PAX Assistance will cover the cost of medications prescribed by the Treating Physician from the Assistance Service Center, always within the coverage limits established in your contracted plan.

PAX Assistance may, whenever operationally feasible and at its sole operational discretion, use the **PAX Cash service to transfer the necessary funds to the Beneficiary for the purchase of prescription medications** previously authorized by the Assistance Service Center. In such cases, the Beneficiary shall purchase only the authorized medications and subsequently submit the corresponding purchase receipts to PAX Assistance. Failure to provide such receipts may result in the temporary or permanent suspension of the Beneficiary's access to the PAX Cash service for future assistance requests.

If the use of PAX Cash is not possible, or if the Beneficiary has already paid the authorized expense, the Beneficiary may request reimbursement in accordance with these General Conditions.

Medications Reimbursement

If the beneficiary pays upfront for medications previously authorized by the Assistance Center, they may request reimbursement upon returning to their country of residence. For this, it is mandatory to present:

1. **Original purchase receipts.**
2. **Original copy of the medical report or opinion**, which must include:
 - Diagnosis received.
 - Prescription or medical formula

It is important not to forget to request these documents from the treating physician, as their absence may result in rejection of the reimbursement.

Exclusions

1. **Medications for preexisting conditions:** These will not be covered, even if diagnosed by the Treating Physician at the Assistance Center.
2. **Medications for mental, psychiatric, or emotional illnesses:** These are excluded, even if the medical consultation was authorized by PAX Assistance's Medical Department.
3. **Family planning methods:** Expenses related to contraceptives (pills, injections, intrauterine devices, etc.) will not be covered, even if diagnosed by the Treating Physician at the Assistance Center.

Important Note: Medical prescriptions intended for the initial recovery of symptoms will only be authorized for a maximum treatment period of 30 days.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Dental Emergency treatment

PAX Assistance will cover expenses related to dental care only in **emergency** cases resulting from trauma, accident, or infection.

What does the coverage include?

- **Pain treatment:** Procedures necessary to relieve immediate pain.
- **Tooth extraction:** When resulting from an infection or trauma.

What is not covered?

The following are excluded from this coverage:

- | | |
|---------------------------|--|
| • Root canal treatments | • Dental cleanings |
| • Replacement of fillings | • Smile design procedures |
| • Crowns and prostheses | • Any other dental procedure not specifically stated in these conditions |
| • Sealants | |

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Prosthetics and Orthoses

In the event that the beneficiary suffers an accident during an international trip, **PAX Assistance** will cover the costs of prostheses and orthoses **only if the following conditions are met:**

1. **Accident during the trip:** The event must occur while the beneficiary is abroad.
2. **Immediate treatment:** The required treatment must be urgent, with no possibility of postponement until the return to the country of origin.
3. **Surgical intervention:** Surgical intervention must be necessary to overcome the acute and sudden event.
4. **Prior authorization:** Coverage must be previously authorized by the Medical Department of the Service Center.

Coverage Limit: Costs will be covered up to the amount established in the contracted plan and reflected in the beneficiary's voucher/Pax ID.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Psychological Assistance

PAX Assistance offers a **24-hour psychological support phone line** for beneficiaries experiencing highly distressing situations during their trip, such as:

- **Sanitary Repatriation.**
- **Death of a family member.**
- **Natural disasters.**

What does this service include?

This support is designed to provide emotional containment during moments of high tension. A team of professionals is available to listen and help you manage these difficult situations while you are away from home.

Service limitations

- This service is provided as psychological support during emotionally stressful moments and does not, **under any circumstances, replace direct care from a psychologist or psychiatrist.**
- It should not be used for diagnosis or self-medication.
- It is recommended that, in specific cases, beneficiaries consult a professional in their place of residence to receive appropriate care.

We are here to offer you emotional support when you need it most because we understand that trips do not always go as planned. If you need assistance, do not hesitate to call us: we are with you every step of the way.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Amateur Sports

PAX Assistance provides coverage for sports activities characterized by their non-professional, non-competitive nature and that are not organized within official tourist plans. Participation in these activities must be for recreation, personal development, or social integration for the practice to be considered recreational and must meet the following conditions:

- **Non-competitive:** The activity is conducted without the intention of formal competition, focusing on recreation and personal enjoyment.
- **Non-professional:** Participants do not receive financial compensation for their participation, distinguishing it from professional sports.
- **Not scheduled within tourist plans:** The activity is not part of official itineraries of travel agencies or organized tourist programs.
- **Non-profit organization:** Activities take place in informal or community settings, without profit motives.

Some of the activities covered are:

- Athletics
- Cricket
- Cycling

- Equestrian sports
- Martial arts (recreational practice)
- Recreational diving (up to 15 meters depth)
- Recreational kitesurfing
- Shooting championships at regulated ranges
- Skating
- Strength sports
- Surfing
- Swimming
- Team sports
- Water sports
- Winter and snow sports (such as skiing and snowboarding on regulated slopes)

Important Note

- This coverage applies exclusively to **recreational and amateur practice**.
- Injuries related to professional practices, tournaments, or competitions are excluded.
- Any sport or physical activity involving movement on a vehicle, rolling, sliding, or floating device — including but not limited to bicycles, motorcycles, skates, skateboards, skis, snowboards, sleds, go-karts, ATVs, or similar mechanisms — which by nature allows significant speeds, **must be practiced exclusively on tracks, circuits, or venues properly designed, equipped, and authorized for such purposes**

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

You may consult other sports in the [ANNEX](#) at the end of this document.

If you have questions about this coverage or need more details about your plan, please do not hesitate to contact us. We want to ensure you enjoy your favorite activities with the peace of mind of being protected.

Upgrade – Sports or Exclusive Sports

If you decide to acquire this additional benefit, **PAX Assistance** will support you with medical care costs for accidents related to the recreational practice of high-risk activities and sports competitions, whether recreational or professional, up to the limit specified in your **voucher/Pax ID**.

Some of the sports included in this upgrade are:

- | | | |
|---|--|----------------------------|
| • Alpinism (up to 2,000 meters) | • Field hockey and ice hockey | • Pony trekking |
| • Amateur rugby (under 18 in school competitions) | • Football (soccer) | • Rafting (levels below 5) |
| • Artistic gymnastics and trampoline | • Free horseback riding | • Roller derby |
| • Bobsleigh | • Horse racing | • Roller hockey |
| • Canoeing (levels 3 and 4) | • Ice skating (figure, speed, short track) | • Scuba diving |
| • Canoeing in English canals | • Marathon | • Show jumping |
| • Curling | • Martial arts | • Tobogganing |
| • Deep coastal water fishing | • Mountaineering | • Track cycling |
| • Equestrian competitions | • Parasailing | • Water skiing |
| | • Polo | • Welsh football |

Important Note:

- This benefit is available to beneficiaries **up to 65 years of age**.
- If you purchase the upgrade while already traveling, the benefit will be issued with a **waiting period of three (3) days**.

You may consult other sports in the [ANNEX](#) at the end of this document.

We understand that adventure and sports are an essential part of your life, and with this upgrade, we want to guarantee your peace of mind while you enjoy these activities. If you need more information or wish to confirm the details of your coverage, please do not hesitate to contact us. We are here to assist you!

Upgrade – Extreme Sports or Exclusive Extreme Sports

With this additional benefit, **PAX Assistance** covers medical expenses related to accidents occurring during the recreational practice of high-risk activities and professional sports competitions in the following **extreme sports**, always up to the limit specified in your **voucher/Pax ID**:

- | | | |
|-------------------------|--|---------------------------|
| • Alpine skiing | • Level 5 canoeing | • Parkour |
| • Auto racing | • Luge | • Rafting (above level 5) |
| • Boxing | • Motorcycling | • Rugby |
| • BMX | • Mountain biking | • Skydiving |
| • Cross-country skiing | • Off-piste skiing | • Triathlon |
| • Freestyle skiing | • Open water diving (up to 25 meters deep) | • Wim Hof Method |
| • Heli-skiing | • Paragliding | • Wingsuit flying |
| • Ice mountain climbing | | |

Important Note

- Coverage applies only within the limits established in the acquired upgrade.
- It is essential that the sport is practiced according to the corresponding safety regulations.
- This benefit is available to beneficiaries **up to 65 years of age**.
- If you purchase the upgrade while already traveling, the benefit will be issued with a **waiting period of three (3) days**.

You may consult additional sports in the [ANNEX](#) at the end of this document.

This upgrade is designed for adventurers seeking extreme experiences who need the reassurance of being protected against the unexpected. If you would like more information about this coverage, please don't hesitate to contact us.

We're here to help you enjoy your adrenaline-filled adventures in peace!

Medical Expenses due to Pregnancy Complications

In the event of an emergency during the trip, **PAX Assistance** will cover only the necessary medical consultation up to the **26th week** of pregnancy.

Coverage Includes

- Emergency care for pregnancy-related issues that occur during the trip.

Exclusions

- Routine exams and check-ups are not covered.
- Complications occurring during or after childbirth are not covered.

Important Note

- This benefit is available for pregnant beneficiaries under 45 years of age.
-

Upgrade – Future Mam extra cover

This additional benefit is designed to provide peace of mind to pregnant women who wish to acquire a **PAX Assistance** plan. By paying an additional fee, expectant mothers can access this coverage, which can be purchased up to a maximum of **32 weeks of gestation**.

What does the benefit include?

The **Upgrade – Extra Future Mam** covers emergencies related to pregnancy occurring during the trip, including:

- **Emergency check-ups.**
- **Urgent ultrasounds.**
- **Medical assistance for pregnancy-related illnesses.**
- **Emergency deliveries** caused by illnesses or accidents that threaten the life of the mother or baby.
- **Abortions of any type.**
- **Medical assistance arising from situations related to pregnancy.**

Benefit validity

- Coverage lasts a maximum of **30 or 60 days**, depending on the contracted plan, counted from the start of the trip abroad.

Exclusions – This benefit does not include:

1. **Routine check-ups and regular medical consultations:**
 - Non-emergency check-ups, ultrasounds, or medical studies.
 - Complications occurring during or after pregnancy.
2. **Normal deliveries and cesarean sections:**
 - Normal, full-term deliveries.
3. **Expenses related to the newborn.**
4. **Travel related to childbirth abroad:**
 - If it is proven that the trip was planned to give birth outside the country of residence, the benefit will be invalid.
5. **Purchase after 32 weeks of pregnancy:**
 - The benefit cannot be contracted if the voucher/Pax ID was acquired after this.

Important Note

- The benefit is available for pregnant beneficiaries up to and including 50 years of age.
- If the passenger purchases an upgrade while already traveling, the benefit will be issued with a **seven (7) day waiting period**.

Hotel Expenses during Convalescence

If the beneficiary has been hospitalized for at least **five (5) days** and, upon discharge, the attending physician and the Medical Department of the Assistance Services Center deem a **mandatory rest period** necessary, **PAX Assistance** will cover hotel expenses up to the maximum amount indicated on the **voucher/Pax ID**, with a daily limit established.

Coverage Conditions

- **Applies only to the beneficiary.**
- **Mandatory rest:** Ordered exclusively by doctors from the Assistance Services Center.
- **Coverage limited to the room:** Only room costs will be covered.

Exclusions

- Expenses for accompanying persons will not be covered.
- The following will not be covered:
 - Food.
 - Telephone calls (except those made to PAX Assistance's Central Office)
 - Laundry.
 - Minibar or other additional services
- Hotel expenses for convalescence will not be covered if the hospitalization was **caused by a pre-existing illness or medical condition**.

Important Note: This benefit is designed exclusively to guarantee the necessary recovery time after significant hospitalization.

Hotel expenses and food for quarantine in case of COVID

If the beneficiary, upon the attending physician's indication and with the approval of the Medical Department of the Assistance Services Center, needs to undergo a medical quarantine due to COVID, **PAX Assistance** will cover hotel expenses up to the maximum amount specified in the contracted plan, with a limit of **15 days**.

Coverage Conditions:

1. **Applies only to the beneficiary:** Expenses will be covered exclusively for the beneficiary of the assistance plan. Costs for accompanying people are not included.
2. **Mandatory rest:** Quarantine must be ordered exclusively by doctors from the Assistance Services Center.
3. **Coverage** limited to the room: Only room costs will be covered, excluding:
 - Food.
 - Laundry.
 - Telephone calls (except those made to PAX Assistance's Central Office)
 - Minibar or other additional services

Exclusions

1. **Pre-existing medical conditions:** Isolation expenses will not be covered if hospitalization or isolation was due to a pre-existing illness or medical condition.

2. *The exclusions indicated in ‘Exclusions Applicable to All Services and Benefits’ apply.*

Sanitary Transfer and/or Sanitary Repatriation

In case of emergency or urgent need, and if the Medical Department of **PAX Assistance’s** Assistance Services Center deems it necessary, the beneficiary will be transferred to the nearest health center. The mode of transportation will be chosen based on the nature of the injury or illness, ensuring it is the most appropriate for the beneficiary’s condition.

Conditions for Sanitary Transfer

1. Prior authorization:

- Sanitary Transfer must be requested and approved in advance by the Assistance Services Center.
- Lack of such authorization exempts PAX Assistance from covering the transfer.

2. Means of transportation:

- May include ambulance, ground transport, air transport, or any other means deemed appropriate by the Medical Department.

Sanitary Repatriation

Sanitary Repatriation is understood as the transfer of the sick or injured beneficiary from their current location to their usual city of residence (by air or ground transport as needed).

1. Exclusive authorization by PAX Assistance:

- Only the Medical Department of PAX Assistance can authorize and coordinate this repatriation.
- Neither the beneficiary nor their family may organize it independently without written authorization.

2. Responsibility of the beneficiary or family members:

- If the beneficiary or family members decide to repatriate without consulting or following the Medical Department’s recommendations, **PAX Assistance will not assume responsibility** for costs or consequences.

3. Means of transportation:

- Repatriation will be carried out by the most convenient means, such as commercial airline in economy class, subject to availability.
- **PAX Assistance** will cover fare difference fees for date changes or the purchase of a new ticket if the original is non-changeable.
- Transfer will include services such as stretcher, wheelchair, walker, or medical escort as necessary.

Exclusions

1. **Pre-existing illnesses:** Repatriations arising from pre-existing illnesses will not be covered unless the contracted plan includes such conditions.
2. **General exclusions:** Repatriation will not apply in cases listed in the general exclusions of the contracted plan.

Validity

This benefit is available **only within the validity dates** of the voucher/Pax ID, except as indicated in the clause “**VALIDITY – TERM.**”

Important Note

Sanitary Repatriation will always be recommended by the treating physician and authorized by the Medical Department of PAX Assistance, ensuring it is performed under the best possible conditions for the beneficiary.

Funerary Repatriation

In case of the beneficiary’s death during the validity of the **PAX Assistance** plan, and provided the cause of death is not excluded in the general conditions, **PAX Assistance** will cover the following funeral repatriation expenses:

1. **Mandatory simple coffin:** Required for international transport of the body.
2. **Administrative procedures:** Including permits and documentation necessary for repatriation.
3. **Transport of the body:** By the most suitable means to the point of entry in the deceased’s usual city of residence, within the limits established in the benefits table.

Cremation Option

If the beneficiary’s next of kin prefers, they may opt for cremation. This coverage includes:

1. **Administrative procedures related to cremation.**

2. Transfer of ashes to the deceased's usual city of residence.

Exclusions - The following expenses are not covered:

- Definitive coffin.
- Additional funeral procedures.
- Ground or air transfers within the city of residence.
- Burial of the body.
- Return expenses for family members accompanying the deceased.

Causes excluded from the benefit:

- Suicide.
- Death due to alcohol or drug ingestion.
- Death resulting from a **pre-existing, chronic, or recurrent illness** if the purpose of travel was treatment of such condition.

Important Note

This benefit does not cover any expenses related to third parties or companions of the deceased.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

At PAX Assistance, we understand the sensitivity of these situations and are here to offer a dignified and respectful service during difficult times.

Hotel Stay and Transportation for a Family Member

If the beneficiary is traveling alone and is hospitalized for more than **ten (10) consecutive days**, PAX Assistance will provide the following benefits:

- **Air Transportation:** A tourist-class airline ticket for a companion family member, subject to seat availability.
- **Accommodation for the accompanying family member:** If specified in the benefit table of the contracted plan, PAX Assistance will cover the hotel costs of the accompanying family member, with a daily limit and maximum amount indicated on the **voucher/Pax ID**, for a maximum of **seven (7) days** or until the patient is discharged, whichever occurs first.

Coverage Conditions

- Hotel expenses are limited strictly to **basic accommodation**.
- The following are not covered:
 - Restaurant expenses
 - Laundry services
 - Phone calls (except those made to PAX Assistance's Central Office)
 - Minibar, room service, or any other additional services

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Minors or elderly people escort

If a beneficiary, who is the only companion of other **PAX Assistance** beneficiaries who are:

- **Under 15 years of age, or**
- **Over 75 years of age,**

is rendered unable to care for them due to illness or accident (confirmed by the Medical Department of the Assistance Services Center), **PAX Assistance** will arrange and cover the transportation of said minors or seniors to their usual residence in their home country.

Service Conditions

- **Means of Transportation:** The transfer will be carried out using the most appropriate means to ensure the safety and well-being of the accompanied individuals.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Fare Difference for Delayed or Early Return Travel

Anticipate return due to illness or accident of the beneficiary

If the beneficiary cannot adhere to the original return flight date due to illness or accident and has received medical assistance with authorization from the **PAX Assistance** Central Office, PAX Assistance will cover:

1. **The penalty or fare difference** required to modify the existing ticket.
2. **The cost of a new economy or tourist-class** ticket if the original ticket does not allow changes.

Conditions to Apply the Benefit

- The original ticket must be:
 - Round-trip
 - Discounted fare
 - With fixed or limited return dates
- This benefit applies only when the date change is a direct result of **illness or accident**, and such circumstances have been **authorized and managed by the PAX Assistance Central Office**.

Anticipate return due to a family member deceased event

If the beneficiary must return early to their country of habitual residence due to the death of a direct family member (parent, spouse, child, or sibling) residing in the same country, PAX Assistance will cover the associated return travel costs.

Coverage Conditions

- **Proof and Verification:**
 - The beneficiary must provide evidence of the circumstances triggering this benefit.
 - PAX Assistance will verify the situation before authorizing the benefit.
- **Prior Authorization:**
 - If the return trip is paid for by the beneficiary or a third party, reimbursement will only be made if PAX Assistance authorized the expense in advance.
- **Validity of the Benefit:**
 - This benefit is only valid during the voucher/Pax ID validity period

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

During difficult times, such as the loss of a loved one, PAX Assistance is here to support you and help you return home.

Anticipate return by serious damage/disaster at the place of residence

We understand how distressing it can be to experience a serious incident at home while you're away. For this reason, **PAX Assistance** offers support for your early return in the event of emergencies such as fire, explosion, flooding, or burglary involving violence or significant damage to your home.

If no one else can take care of the situation and your return ticket cannot be changed without cost, **PAX Assistance** will cover the fare difference or the cost of a new tourist-class ticket for your return. This benefit applies for flights from your current location to the airport closest to your home.

How to Request This Benefit

- You must contact the Assistance Center immediately for authorization.
- To begin the request, you must submit the original police report within 24 hours of the incident.
- **IMPORTANT:** No reimbursement requests will be accepted without proper justification.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

At PAX Assistance, we understand that emergencies while far from home can be especially stressful. Our goal is to give you the peace of mind of knowing that you have our support to return home quickly.

Compensation due to Delayed or Canceled Flight

If your flight is delayed by more than **six (6) consecutive hours** from the originally scheduled departure time, and no alternative transportation is available, **PAX Assistance** will cover expenses for **hotel accommodation, meals, and communication** up to the coverage limit specified in your plan.

Requirements to Access the Benefit

1. **Original Receipts:** You must submit the original receipts of incurred expenses, along with a certificate from the airline confirming the delay or cancellation.
2. **Application conditions:**
 - The benefit does not apply if the flight takes place at an airport within the beneficiary's country of permanent residence.
 - It also does not apply to **tickets issued on a space-available basis**.
 - This benefit does not cover cancellations due to **airline bankruptcy or discontinuation of services**.

Extension of the Voucher/Pax ID

If the delay or cancellation prevents you from starting your trip or delays your return, **PAX Assistance** will extend your **voucher/Pax ID** for up to **5 additional days**, or until you return to your country of origin, whichever comes first.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Repatriation in case of Airline Bankruptcy

If the airline from which the beneficiary purchased round-trip tickets files for bankruptcy and ceases operations, **PAX Assistance** will cover the cost of a new **one-way economy-class ticket** with another airline to return the beneficiary to their country of origin, provided the original airline does not offer an alternative solution.

Requirements for the Benefit

1. **Bankruptcy Certification:** The airline's bankruptcy status must be officially **certified by the competent authorities** in the country where the beneficiary is located.
2. **Ticket Purchase:** PAX Assistance will handle the purchase of the new return ticket, only if the original airline does not provide an alternative.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Missed Flight for Any Reason

If the beneficiary misses a flight for any reason **other** than a cancellation or delay by the airline and is unable to connect with their international or direct flight, PAX Assistance will cover, up to the maximum liability limit contracted, the following expenses:

- **Penalties** related to the missed flight.
- **Purchase of new tickets.**
- **Meals.**
- Necessary **telephone calls**.
- **Hotel accommodation** if an overnight stay is required.

Conditions of Application

1. **Domestic Flights:** This coverage also applies to flights within the beneficiary's country of residence, **except for flights originating from the city of habitual residence or within a 100 km radius**.
2. **Immediate Notification:** The beneficiary must **notify PAX Assistance on the same day** the flight is missed. The notification must be made **from the airport** where the incident occurred.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Substitution of business executive

If the beneficiary is on a business trip abroad and suffers a **serious medical emergency** that prevents them from fulfilling their professional duties, **PAX Assistance** will cover:

1. **A tourist-class ticket** for a person designated by the beneficiary's company to replace them, subject to seat availability.

2. **Hotel expenses** for the replacement, up to **USD 80 per day** for a maximum of **5 days**.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Fund Transfer and Transfer of bail found in case of traffic accident

During your trip, if you face an **urgent and unforeseen financial need**, **PAX Assistance** may arrange for a fund transfer up to the limit specified in the general terms of the contracted plan. This transfer is subject to a **prior deposit** made at the **PAX Assistance** office by the beneficiary or a family member.

In the specific case of a **traffic accident** resulting in the beneficiary's incarceration, **PAX Assistance** may arrange the transfer of funds to cover the payment of **legal bail**, provided that a **prior deposit** of the corresponding amount has been made.

Conditions and Limitations

1. **Prior deposit:** The beneficiary or a family member must deposit the amount to be transferred at the **PAX Assistance** office before any management begins.
2. **Single-use coverage:** This benefit is valid for a **single use**, regardless of the duration of the assistance plan or the validity of the voucher/Pax ID.
3. **Transfer cost:** **PAX Assistance** will cover only **the cost of the transfer** made to the beneficiary, not any additional fees or related expenses.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Legal Assistance due to car accident

If the beneficiary is involved in a **traffic accident** and is **charged or acquitted of responsibility**, **PAX Assistance** will cover the legal fees required for civil, criminal, or penal defense, up to **the limits specified** in the contracted plan.

Coverage Conditions

- **Limited coverage:** Legal fees are subject to the coverage limit established in the assistance plan.
- **Civil, criminal, or penal defense:** The coverage includes attorney fees for defense in cases related to traffic accidents.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Assistance in the event of lost or stolen documents

If the beneficiary loses **travel documents or credit cards** while traveling, **PAX Assistance** will be available to provide **guidance and support**. We will assist the beneficiary throughout the process, offering the necessary instructions for:

- **Filing a report:** We assist the beneficiary in filing the appropriate reports with local authorities.
- **Document recovery:** We provide guidance on how to proceed with the recovery of lost or stolen documents and credit cards.

Luggage Location Support

If the beneficiary experiences **the loss or theft of their luggage** or personal belongings during the trip, **PAX Assistance** will be available to provide guidance and support. We will take care of:

1. **Filing a report for loss or theft:** We will assist the beneficiary in filing the appropriate report with the relevant authorities.
2. **Tracking service:** We will provide access to the nearest **PAX Assistance Service Center** to facilitate the tracking and recovery of the baggage.

Compensation for luggage damage

If the beneficiary's luggage is **damaged** in such a way that the contents are exposed, the item becomes **unusable for future trips**, or the **locks** are broken and the luggage can no longer be securely used, **PAX Assistance** will grant **compensation** according to the **limits set** in the contracted plan.

Requirements to Access Compensation:

1. **Damage verification:** The damage must have occurred between the moment the baggage was **loaded** and the moment it was returned to the beneficiary upon **disembarkation**.
2. **Immediate notification:** The beneficiary must **notify the PAX Assistance Service Center** within **48 hours** of the incident.
3. **Required documentation:**
 - Official report **issued by the airline or cruise line**.
 - Original receipts for **repair or replacement** of the damaged luggage.

Important: Compensation for baggage damage is applied **per item or load**, not per person

Compensation for Delayed Baggage Delivery

If the beneficiary's baggage is not delivered within a reasonable time after arrival, and the contracted assistance plan covers this scenario, **PAX Assistance** will reimburse the necessary expenses for the purchase of **essential items** (clothing, hygiene products, etc.) during the delay period. To qualify for this compensation, the following requirements must be met:

Requirements for Compensation:

- **Airline claim:** The beneficiary must have filed a formal claim with the airline and notified **PAX Assistance's Service Center**, providing the **PIR (Property Irregularity Report)** number issued by the airline.
- **Delay period:** Compensation is only valid if the baggage is **not located and delivered** within the first six (6) hours after the flight's arrival.
- **Eligible purchases:** Purchases of essential items must be made **after** the claim has been filed and the PIR number received. Purchases must be reasonable and directly related to the immediate need for basic items during the wait.

Exclusions and Limitations

- **Connecting and return flights:** Compensation will not be granted if the delay or loss occurs during **connecting flights** or the **return flight** to the beneficiary's country of origin.
- **Fully lost baggage:** If the baggage is ultimately **declared totally lost** by the airline, any reimbursement made under this delay benefit will be **deducted** from the final baggage loss compensation.
- **Coverage per item:** Compensation is applied **per item or load**, not per person.

Procedure to Request Compensation

- **PIR Form:** As soon as you notice your luggage is missing, go to the airline counter or personnel in the baggage claim area and request the **PIR (Property Irregularity Report)** form.
- **Immediate notification:** Before leaving the airport, contact the **PAX Assistance Call Center** by phone to report the baggage loss.
- **Required documentation upon return:** Once back in your country of residence, you must present the following documentation at a **PAX Assistance** office:
 - **PIR form**
 - Receipts for expenses incurred for **essential items** (clothing and hygiene products)
 - **Original flight itinerary**

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Compensation for total and definitive loss of luggage

If the beneficiary's luggage is **lost** during the trip, **PAX Assistance** will provide a complementary compensation according to the amount specified in the **contracted plan**. However, the following conditions must be met for this compensation to apply:

Conditions for Compensation

1. **Immediate notification:** Both the **airline** and **PAX Assistance** must be notified by the beneficiary **before leaving the airport** where the loss occurred, following the steps outlined above.
2. **Regular flights only:** The baggage must have been lost during transport on a **regular commercial flight**. This benefit does not apply to **charter, private, military**, or any flights without a fixed and published itinerary.

3. **Checked baggage:** The baggage must have been **properly checked**, tagged, and loaded into the aircraft's hold. **PAX Assistance** does not cover loss of **carry-on** or unregistered items.
4. **Period of loss:** The loss must have occurred between the moment the baggage was handed to the airline staff and the moment it should have been delivered to the passenger at the destination.
5. **Airline compensation required:** PAX Assistance will not compensate the beneficiary unless the airline has already issued compensation for the lost baggage. The beneficiary must first receive this payment before PAX Assistance processes any reimbursement.
6. **Land transportation excluded:** Losses during land transportation abroad are not covered.
7. **Compensation per item:** Compensation for total loss is limited to one complete piece of luggage and will be prorated among beneficiaries if the luggage is registered under multiple names. **Partial losses** will not be compensated.
8. **Reimbursement conditions:** If the airline offers either monetary payment or a travel voucher as compensation, PAX Assistance will reimburse only the monetary compensation, and only once that option has been exercised.

Procedure to Request Compensation

1. **PIR Form:** The beneficiary must complete the **airline's PIR** (Property Irregularity Report) at the time of the loss.
2. **Notification to the Assistance Center:** The beneficiary must **inform PAX Assistance's Assistance Center** of the loss **before leaving the airport**.
3. **Required documentation:** Upon returning to their home country, the beneficiary must present:
 - **Original PIR form** (baggage loss claim)
 - **Identification document or passport**
 - **Assistance voucher**
 - **Proof of compensation issued** by the airline (check, payment receipt, etc.)
 - **Flight tickets**

Important

1. **Complementary compensation:** The compensation provided by **PAX Assistance** is complementary to the airline's indemnification and will be calculated as the **difference** between what the airline paid and the maximum limit stated in the **voucher/Pax ID**.
2. **Applies per item, not per person:** Compensation is provided per lost item or piece of luggage, not per individual.
3. **Payment in the country of purchase:** Baggage loss compensation will only be issued **in the country where the PAX Assistance plan was purchased**.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

Trip Rescheduling Compensation

PAX Assistance will cover exclusively the penalties generated by the advance rescheduling of a trip due to a series of justified causes. This benefit applies to tours, travel packages, excursions, airline tickets, and cruises, up to the maximum amount indicated on the beneficiary's voucher/Pax ID. **This benefit shall be valid only for rescheduling requests notified before the start of the trip or the start date of the voucher/Pax ID validity, whichever occurs first. It shall not apply to rescheduling requests or cancellations notified after the trip has commenced.**

Justified Causes to Access the Benefit

Rescheduling penalties will be covered when the change of travel date is directly and necessarily caused by one of the following events:

- **Death, accident, or serious non-preexisting illness** of the beneficiary or a direct family member (spouse, parents, children, siblings).
- **Mandatory court summons as a party, witness, or juror.**
- **Damage to the beneficiary's primary residence** or place of business due to fire, theft, burglary, or natural disaster.
- **Mandatory medical quarantine** resulting from an accidental event.

Requirements to Access the Benefit

1. **Minimum advance purchase:** The voucher/Pax ID must be issued at least **7 days prior** to the departure date or start of the plan's validity for the rescheduling to be eligible.
2. **Purchase through a travel agency:** If the voucher is purchased through a travel agency, it must be issued **within 72 hours** of the first payment for the travel services for the rescheduling to be valid.

3. Rescheduling Date: This benefit will only apply if the rescheduling takes place at least ninety-six (96) hours before the start of the trip or the start date of the voucher/Pax ID validity, whichever occurs first.

4. Immediate Notification: The Beneficiary must notify the Assistance Service Center at least forty-eight (48) hours before the start of the trip or the start date of the voucher/Pax ID validity, whichever occurs first. The rescheduling date shall be used as the basis for calculating the reimbursement, not the date on which PAX Assistance is notified. In addition, the Beneficiary must confirm the new travel dates with the travel service provider to avoid an increase in the applicable penalty.

Required Documentation

The beneficiary must submit the necessary documentation **within 30 days from the rescheduling date and before the start of the voucher/Pax ID validity**, so that coverage can be evaluated and the voucher validity can be modified if applicable. After this period, **no documentation will be accepted**, and no reimbursement will be processed. Required documents include, but are not limited to:

- Document clearly justifying the reason for the rescheduling.
- Letters issued by the travel service providers.
- Invoices and payment receipts.

Important

- The Trip Rescheduling Compensation benefit applies to **only one event** during the entire validity of the plan.
- This benefit may be requested **only once per trip** and will not apply to a new PAX voucher if compensation has already been granted for the same trip.

Reduced Mobility

Benefits designed for you and your Support Companion

We understand how important it is to travel with your Service animal (dog or cat), especially if you are dealing with health or mobility challenges. That's why PAX Assistance has thoughtfully designed these benefits to support your well-being and ensure the care of your loyal companion.

Important

- This benefit is available for beneficiaries up to **84 years of age**.
- It applies to pets (dogs or cats) **between 4 months and 11 years old inclusive**.

a. Repatriation or Transportation of the Service animal

If, due to medical or emergency reasons, you must return to your country of origin, we will also facilitate the return of your Service animal. This transport will be carried out in full compliance with the legal and health regulations of the country where you are located, to ensure the safety of your companion and those around them.

Required Documents:

- Health certificate issued by a licensed veterinarian, confirming the animal is in good health and fit to travel.
- Updated vaccination certificate, including all vaccinations required by the destination country.
- Proof of current internal and external deworming
- Identification microchip compliant with international regulations (where required).
- Pet passport including the animal's data, owner information, and medical history (if applicable).
- Certificate confirming the animal's status as a Service animal, signed by a mental health professional.
- Import or export permits, as required by the countries involved.

Only **PAX Assistance's** Medical Team may authorize this type of transport, based solely on medical and scientific criteria. If repatriation is carried out without our authorization, we will unfortunately not be able to assume responsibility for any related costs or inconveniences.

In justified cases, the most appropriate and safe means of transport will be used, preferably commercial air travel in economy class, subject to seat availability, to the entry airport of the country of residence or where the travel card was purchased. **PAX Assistance** will cover the costs related to the ticket change or purchase, as well as ground transportation of the animal to its final destination, including any necessary assistance (stretcher, wheelchair, accompaniment, etc.).

b. Extended Stay for Service animal Due to Beneficiary's Hospitalization

If you are hospitalized for more than five days for medical reasons and there is no one available to care for your Service animal, PAX Assistance will coordinate temporary accommodation at a pet boarding facility, pet hotel, or with a qualified caregiver. We want you to focus on your recovery, knowing your companion is well taken care of.

Requirements:

- Health certificate issued by a licensed veterinarian confirming the animal is in good health and fit for travel.
- Updated vaccination certificate, including all vaccines required by the destination country.
- Proof of current internal and external deworming.
- Identification microchip compliant with international regulations (when required).
- Pet passport including the animal's data, owner information, and medical history (if applicable).

Important: This benefit only covers the cost of temporary lodging. Food and any other additional expenses must be covered by the pet owner.

c. Emergency Veterinary Assistance for Support/Guide Dogs or cats

If your service animal suffers an accident or sudden illness during your trip and requires urgent veterinary care not related to a pre-existing condition, **PAX Assistance** will cover the necessary veterinary fees and reasonable expenses. This applies up to the maximum limit of your coverage, provided that the animal requires hospitalization or medical stabilization due to the emergency, and after prior evaluation and authorization by the veterinarian designated by **PAX Assistance**.

Covered Services:

- Emergency consultation.
- Specialized clinical evaluations (e.g., trauma specialist, ethologist).
- Laboratory tests and diagnostic imaging (ultrasounds, X-rays, CT scans, endoscopy, MRI).
- In-hospital medications (pain relievers, anti-inflammatories, antibiotics, corticosteroids).
- Emergency surgical and medical materials.

Requirements:

- Updated vaccination certificate, including the vaccines required in the destination country.
- Proof of current internal and external deworming.

d. Nutritional Guidance for Your Pet

We work with animal nutrition specialists who can provide professional guidance to ensure your pet receives a balanced diet tailored to its health, age, breed, and lifestyle needs.

e. Delay of Luggage Containing Assistive Equipment

If the luggage containing assistive equipment (such as wheelchairs, prosthetics, etc.) is delayed for more than 6 hours, PAX Assistance will reimburse the expenses incurred for temporarily renting or replacing the equipment.

The 6-hour period refers exclusively to the time until the luggage is located. Any time taken by the airline to physically deliver the luggage after it has been located is not PAX Assistance's responsibility and will not be counted within the 6-hour period.

Important: This benefit does not apply if the flight is returning to your country of origin or usual residence.

Requirements:

- File a claim with the airline and notify our assistance center with the PIR number (Property Irregularity Report) before leaving the airport.
- Keep the receipts for all expenses authorized by **PAX Assistance's** assistance center.
- Original flight itinerary.

In the event that the luggage is declared completely lost by the airline or transportation company, the total amount reimbursed under the benefit "Loss or theft of disability support equipment (pre-registration before the trip)" will be deducted from the reimbursement amount.

This benefit operates on a reimbursement basis, subject to prior authorization from the Assistance Service Center and governed by the reimbursement processing times.

f. Loss or Theft of Disability Support Equipment

If you suffer theft or loss of any equipment, you may access this reimbursement benefit.

You only need to submit the documentation that **PAX Assistance** Central considers necessary, including but not limited to:

- Police report filed within 24 hours of the incident.
- If it occurred at a hotel, a certificate issued by the hotel management.
- Proof that the equipment belonged to you prior to the theft (invoice or similar document).
- Customs declaration of the object, if applicable.
- If the object was in the custody of an airline or transportation company, the corresponding PIR (Property Irregularity Report) or equivalent report.
- Invoice for the purchase of a replacement of the stolen object (same brand and model).
- Medical certificate with the technical specifications of the equipment.

Each of these documents helps us support you better in the reimbursement process, safeguarding your rights and ensuring transparency.

Note: This benefit is not cumulative with others.

g. Transportation of Family Member in Case of Death or Loss of Service animal

If your Service animal unfortunately dies during the trip and you are traveling alone, **PAX Assistance** will cover the round-trip economy class ticket for a family member to accompany you back home. Accommodation and meals are not included.

h. Trip Cancellation Due to Serious Event Related to Your Service animal

If you need to cancel your trip due to a serious event involving your Service animal (such as theft, death, or a severe illness), PAX Assistance will cover the penalties according to the plan purchased. This benefit is available if:

- You purchase your Pax plan at least 7 days before the departure date or start of coverage, whichever occurs first.
- You acquire the assistance before or up to a maximum of 72 hours after the first payment of the travel services (if purchased through a travel agency). Otherwise, this benefit will not be valid.
- You notify the event within a maximum period of 24 hours from its occurrence. The calculation for indemnity will be based on the date of the cancellation cause, not the date the notification is made to PAX Assistance. At the same time, you must cancel your trip with the travel provider (cruise line, travel agency, tour operator, etc.) to avoid increasing the penalty imposed by that provider.
- You submit, within 30 calendar days after the event that caused the cancellation, all documentation that clearly and convincingly demonstrates the reason for the trip cancellation, including letters from the respective service providers, invoices, receipts, or any other documents PAX Assistance considers necessary to evaluate the claim.

Justified Causes for Cancellation:

- Theft of the Service animal.
- Death of the Service animal.
- Severe illness or accident of the Service animal.

Important: It is required that the animal is owned by the beneficiary, lives with them at their usual residence, and is registered and identified by a tag number, tattoo, or microchip.

Required Documentation Depending on the Case:

- Certificate proving the role of the animal as a Service animal, signed by a mental health professional.
- Police report in case of theft, filed within 24 hours of the incident.
- Death certificate and/or medical records in case of death or serious illness (showing hospitalization of more than 72 hours).

Note: This benefit is not cumulative with other similar coverages. Once this cancellation item is applied, cancellation based on other causes will not be accepted.

i. Concierge Services for Passengers with Reduced Mobility

We coordinate special services to help you enjoy your trip with greater comfort:

- Accessible vehicles equipped with ramps or lifts.
- Personalized assistance for boarding or disembarking safely from vehicles.
- Help with luggage or other belongings transport.
- Translation and communication services: for people with hearing or speech disabilities, sign language interpreters or alternative communication devices can be provided to facilitate interaction with hotel staff, tour guides, and other service providers, if needed.
- Information about accessible medical centers and emergency services.

Important Note: We coordinate these services with available providers but do not guarantee outcomes. Our role is to facilitate your experience, not to directly perform these services.

Upgrade – Device Protection

PAX Assistance will compensate the beneficiary of an assistance plan that includes this benefit for the **loss, theft, or robbery** of certain personal devices, such as:

- Cameras
- Camcorders
- Smartphones
- Tablets
- Laptops

Compensation will be provided **up to the coverage** limit specified in the contracted plan.

Requirements to Access Protection

To claim reimbursement for a previously registered support device, you can access this benefit by completing a simple process. You only must submit all documentation deemed necessary by the **PAX Assistance Service Center**, including but not limited to:

1. **Police report:** The beneficiary must present a **police report** filed within **48 hours** of the theft or loss, certifying the incident.
2. **If the theft occurred at a hotel:** A **report filed** by the hotel administration must be presented.
3. **Purchase invoice or customs declaration:** The **purchase invoice** or customs declaration of the lost or stolen item must be provided, dated prior to the loss, theft, or robbery.
4. **Theft during transportation:** If the item was stolen while in custody of an airline or other transportation provider, a **P.I.R. form or an official report** from the transport company must be submitted.
5. **Invoice for replacement of the stolen item:** The beneficiary must provide an **invoice for the replacement** of the stolen item, of the same brand and model, dated after the police report was filed.

Once we receive your documentation, the PAX Assistance Reimbursement Department will begin reviewing your request.

Important Notes

- **Non-cumulative:** This benefit is **not cumulative** with other similar benefits.
- **The reimbursement** will be applied according to **the limits established in the contracted assistance plan**.
- The Device Protection upgrade applies to a single event only.
- The Device Protection upgrade will **apply to a single event during the entire validity of the plan**.
- This upgrade will not be valid if purchased after the trip has already begun.

Upgrade – Medical Assistance for Pets (Coverage for Accident, Illness, and Funeral Repatriation)

PAX Assistance offers this additional benefit for **dog and cat** owners, providing **medical assistance** in case of accident or illness, and in case of death, organizing and financing the **funeral repatriation** of the pet. This **benefit is valid for the same period** as the travel assistance voucher/Pax ID.

This benefit is accessible for owners who pay an additional fee and applies exclusively to pets **not excluded in the service terms**.

Coverage Included in This Benefit:

- **Accident or Non-Preexisting Illness of the Pet:** If the pet suffers an accident or a **non-preexisting** illness, **PAX Assistance** will cover the necessary **veterinary care expenses**, including consultations, medication, diagnostic tests, and surgical interventions, among others, as long as it is a **verifiable emergency**.
- **Funeral Repatriation in Case of Death:** In case of the pet's death, **PAX Assistance** will handle the **funeral repatriation**, which includes:
 - **Mandatory coffin** for international transport.
 - **Administrative procedures** related to the transfer.
 - **Transport of the body** to the owner's country of residence.

Specific Requirements to Access This Benefit

1. **Type of Pet:** Only dogs and cats that meet the conditions described in the service exclusions will be accepted.
2. **Pet's Age:** The pet must be **at least 4 months old** and not older than **12 years**.
3. **Vaccination Record:** The owner must present a **complete and up-to-date vaccination record**. If the pet is under one year old, booster vaccinations must be proven.
4. **Pet's Health Status:** The pet must not have any **illness** at the time of travel and must be properly dewormed both internally and externally.
5. **Number of Pets per Person:** Coverage will only be allowed for **one pet per person**.

Specific Exclusions for This Benefit

1. **Non-Emergency Consultations and Exams:** Routine check-ups, general consultations, and non-emergency medical tests are not covered.
2. **Vaccinations and Deworming:** Vaccinations and deworming treatments are not covered.
3. **Diseases from Lack of Vaccination or Deworming:** Illnesses resulting from failure to vaccinate or deworm are excluded.
4. **Pregnant Pets:** Coverage does not apply to **pregnant pets**.
5. **Sick Pets at Time of Travel:** Pets that are **ill** at the time of travel are not covered.
6. **Pets Under Medical Treatment:** Pets undergoing **medical treatment** are excluded from coverage.
7. **Pet's Age:** Pets younger than **4 months or older than 12 years** are not covered.
8. **Incomplete Vaccination Record:** Pets without a complete and **current vaccination record** are excluded.
9. **Compliance with International Transport Regulations:** Pets that do not comply with the **legal requirements for international transport will not be covered**.
10. **Other Exclusions:** Other exclusions specified in the main contract may apply.

Important Note:

- This **benefit is not cumulative with other** similar benefits.
- If this upgrade is purchased while already traveling, the benefit will be subject to a **seven (7) day waiting period**.

Upgrade – Accidental Death or Disability

PAX Assistance offers **Life Insurance** coverage for **accidental death or disability** to beneficiaries of plans that include this benefit. This insurance is **specified within the coverage** of the contracted plan and is valid as long as the **plan is active** and the beneficiary is undertaking an **international trip**. The insurance amount is determined according to the contracted plan.

Requirements to Access this Benefit

To **access** this benefit, the beneficiary or their legal representatives must submit the following documents, as applicable:

- **Death Certificate:** An official document certified by the competent authorities of the place where the death occurred.
- **Detailed Medical Report:** A medical report clearly explaining the **cause of death or disability**.
- **In the Absence of Prior Medical Treatment:** An **official certificate** detailing the **cause and circumstances** of the death or disability must be provided.
- **Legal Custody Certificate (if applicable):** In the case of a minor beneficiary, a certified copy of the court order appointing the **legal guardian** must be submitted.
- **Police Report:** If the death or disability is related to an accident or incident involving authorities, a certified copy of the police report describing the circumstances must be provided.
- **Any Other Required Documents:** Any additional documents that the insurer or **PAX Assistance** may require to process the claim.

Indemnity Process

1. **Equivalent Documentation:** If the original documents are not available in the jurisdiction where the event occurred, the beneficiary must submit equivalent documents issued by the competent authorities.
2. **Proof of Accident Origin:** Evidence must be provided showing that the death or disability was **directly** caused by an **accident**.
3. **Verification and Reimbursement:** Once all necessary documentation is received and verified by the PAX Assistance Service Center, the **payment of benefits** to the insurance beneficiaries will proceed.

Exclusions for this Benefit

Este seguro **no cubrirá** los casos en que la muerte accidental o invalidez ocurra debido a:

This insurance will not cover cases where accidental death or disability occurs due to:

1. **Military service** of any kind.
2. **Acts of war**, terrorism, rebellion, insurrection, or military/naval power.
3. **Death or disability due to:**
 - Being under the **influence of alcohol or drugs**.
 - **Intentional inhalation of gas, ingestion of poisons**, or use of **illegal drugs**.
 - Participation in **professional sports, speed tests**, or **vehicle competitions**.
 - Intentional **self-inflicted injuries** or deliberately contracted illnesses.
 - **Flying in ultralight aircraft or unauthorized aircraft** (such as uncertified planes or helicopters).
 - **Deliberate**
4. **Not covered:**
 - Any **gradual degenerative injury** due to natural causes or preexisting conditions.
 - Any **amount exceeding the coverage limit** of the contracted plan.

Claim Reporting

In the event of **accidental death or disability**, the beneficiary's legal representatives must **notify the PAX Assistance Service Center** within **72 hours** from the occurrence of the event.

Important Note: This benefit does **not cover additional disabilities** or indemnities and should not be interpreted as an additional compensation benefit for disability or invalidity during the plan's validity period.

Multi-Cause Cancellation / Limit per Multiple Event

[Upgrade – Extra Multi-Cause Cancellation](#)

This **PAX Assistance** benefit covers **penalties** incurred due to the **early cancellation of a trip** for a variety of justified reasons, including **tours, travel packages, excursions, airline tickets, and cruises**, up to the amount specified in the beneficiary's voucher/Pax ID. **This benefit shall not apply to cancellations that take place after the start of the trip.**

Requirements to Access the Benefit

- **Minimum advance purchase:** The **voucher/Pax ID** must be issued at least **7 days** prior to the departure date or the plan's effective date for the cancellation to be valid.
- **Purchase through a travel agency:** If the **voucher** is purchased through a travel agency, it must be contracted within **72 hours** following the first payment for the travel services in order to qualify for cancellation coverage.
- **Immediate notification:** The Beneficiary must **notify the Assistance Service Center at least forty-eight (48) hours before the start of the trip or the start date of the voucher/Pax ID validity, whichever occurs first**. The **cancellation date** shall be used as the basis for calculating the reimbursement, not the date on which PAX Assistance is notified. In addition, the Beneficiary must cancel the trip with the travel service provider to avoid an increase in the applicable penalty.
- **Required documentation:** The beneficiary must submit the **necessary documentation** within **30 days** after the expiration of the **voucher/Pax ID** validity period for the claim to be reviewed.

This includes:

- A document clearly justifying the reason for the trip cancellation.
- Letters from service providers.
- Invoices and payment receipts.
- **Benefits for "Annual Multitrip" plans:** This benefit applies **only to the first trip** made under the contracted plan. It does not apply to all trips taken during the total validity of the **voucher/Pax ID**.
- **Deadline for submitting documents:** The beneficiary has **30 consecutive days** from the date of the event to submit the required documentation to initiate the reimbursement process. After this period, no documentation will be accepted for reimbursement.

Justified Reasons to Access the Benefit (100% Coverage)

1. **Death, accident, or serious non-pre-existing illness** of the beneficiary or a direct family member (spouse, parents, children, siblings).
2. **Summons to appear as a party, witness**, or juror in court.
3. **Damage to the primary residence** or place of business due to fire, theft, robbery, or natural disaster.
4. **Medical quarantine** as a result of an accidental event.
5. **Verified job dismissal** occurring after the plan was purchased.
6. **Emergency summons** for military, medical, or public service.
7. **Epidemic, natural disaster, or volcanic ash**, with exceptions for cruises affected by volcanic ash emissions.

8. **Trip cancellation due to illness or accident** of the person who was to accompany the beneficiary.
9. **Unexpected worsening of pre-existing conditions** (if the illness has remained stable for at least 6 months prior to the trip).
10. **Pregnancy complications.**
11. **Wedding cancellation.**
12. **Placement of a child for adoption.**
13. **Emergency childbirth.**

Justified Reasons to Access the Benefit (70% Coverage)

1. **Kidnapping** of the beneficiary or direct relatives (verifiable and publicly known).
2. **Vacation cancellation** due to company orders.
3. **Job change.**
4. **Visa denial** to enter the destination country (if the add-on was purchased at least **72 hours** prior to the visa appointment).

Limitations and Exclusions

- **Age limit:** This benefit does not **apply** to beneficiaries over **74 years old**.
- **Additional conditions:** The **same general conditions** apply to the [Upgrade – Extra Multi-Cause Cancellation](#), up to the coverage limit stated on the voucher/Pax ID.

The exclusions indicated in 'Exclusions Applicable to All Services and Benefits' apply.

EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

The events and situations described below are expressly excluded from the **PAX Assistance** assistance system:

1. **Chronic or pre-existing conditions**, whether known or unknown to the Beneficiary, that occurred prior to the start of the plan or trip. This includes **relapses**, sequelae, and consequences, even if symptoms appear for the first time during the trip.
2. **Unauthorized medical treatments:** Illnesses, injuries, conditions, or complications arising from treatments conducted by individuals or professionals not authorized by the Medical Department of PAX Assistance's Assistance Services Center.
3. **Alternative treatments: Homeopathic treatments**, acupuncture, kinesiology, thermal therapies, podiatry, manicures, pedicures, among others, are not covered.
4. **Injuries resulting from criminal acts:** Conditions, illnesses, or injuries related to criminal activity, such as fights or altercations, are not covered.
5. **Illnesses caused by toxic substances:** Treatments resulting from the ingestion or administration of **drugs**, alcohol, or medications without a prescription.
6. **Orthotic and prosthetic expenses:** Expenses related to prostheses, glasses, hearing aids, wheelchairs, crutches, etc., are not covered, except for items that meet the conditions set forth in the **Reduced Mobility** clause, provided that the purchased plan includes this benefit.
7. **High-risk sports:** Conditions or injuries resulting from the practice of dangerous sports such as **motorcycling, auto racing, boxing, skiing**, etc., and **participation in unregulated or professional sports**.
8. **Pregnancy and complications:** Costs related to **childbirth, abortion, pregnancy complications, or gynecological exams** are not covered.
9. **Mental illnesses:** Conditions related to mental health disorders are not covered.
10. **Alcohol-related problems:** Conditions caused by alcohol consumption are not covered.
11. **HIV/AIDS and sexually transmitted diseases:** Illnesses related to **AIDS, HIV**, or sexually transmitted infections are not covered.
12. **Natural phenomena and catastrophes:** Events resulting from natural phenomena such as **earthquakes, hurricanes, floods, nuclear radiation**, etc.
13. **Suicide or attempted suicide:** Costs related to **suicide or suicide attempts** are not covered.
14. **Acts of war or terrorism:** Events resulting from **war, terrorism, or civil unrest** are not covered.
15. **Malicious acts by the Beneficiary:** Any malicious action by the Beneficiary or their agents, including **fraud or providing false information**, is excluded.
16. **Routine medical exams: Preventive checkups or lab tests** are not covered unless necessary to treat an emergency.
17. **Unauthorized transport and transfers: Transport expenses** not previously authorized by the Assistance Services Center are not covered.
18. **Congenital or hereditary diseases: Conditions derived from congenital diseases** are not covered.

19. **Accidents outside of authorized transport:** Injuries resulting from air travel on unauthorized aircraft or unregistered vehicles are excluded.
20. **Injuries from fights or illegal acts:** Conditions, illnesses, or injuries arising directly or indirectly from fighting or brawling (unless in proven self-defense with a police report), strikes, vandalism, or public disorder in which the Beneficiary actively participated. Attempts or commissions of illegal acts, and in general, any intentional or criminal acts by the Beneficiary, including providing false or misleading information.
21. **Epidemic or pandemic diseases: Epidemic or pandemic illnesses** will not be covered if the Beneficiary fails to follow public health authority guidelines.
22. **Unauthorized assistance:** Any medical assistance not previously **consulted and authorized** by PAX Assistance's Assistance Services Center will not be covered.
23. **Illnesses related to menstrual disorders:** Conditions resulting from **menstrual disorders** are not covered.
24. **Liver diseases: Cirrhosis, liver abscesses,** and other liver-related conditions are not covered.
25. **Preventive checkups: Stress tests** and other preventive screenings are not covered.
26. **Injuries due to hernias: Hernias** and their consequences are not covered.
27. **Kidnapping:** Expenses resulting from **kidnapping** or attempted kidnapping are excluded.
28. **Occupational risks: Work-related injuries** or those arising from jobs with **professional risk** are not covered.
29. **Injuries in vehicles without a license or safety equipment:** Injuries sustained while operating **vehicles without a driving license**, without a **helmet**, or without **insurance** are not covered.
30. **Accidents in countries at war: Illnesses or accidents** occurring in **countries at war** or experiencing **civil conflict** are not covered.
31. **Illegal immigration status:** Assistance will not be provided to **Beneficiaries in an illegal immigration situation**.
32. **PAX Assistance** will not pay for **physiotherapies** referred for the treatment of **ailments related to industrial accidents**, repetitive tasks or chronic and/or degenerative diseases of the bones or muscles. **Physiotherapies** will be covered only in the event that the ailment was caused by a non-occupational accident under prior authorization of the Medical Department of the Assistance Services Center in the event that it is determined that the passenger's current condition can be improved with the same, and under no circumstances may it exceed ten (10) sessions.

Jurisdiction Agreement

In the event of legal disputes that cannot be amicably resolved, the parties agree that the **courts of Doral, Florida**, shall have exclusive jurisdiction to settle such controversies.

SUBROGATION AND ASSIGNMENT OF RIGHTS

In accordance with the obligations established in the General Conditions of PAX Assistance Services, the company shall be automatically subrogated, up to the amount of the sums disbursed, to the rights and actions that may correspond to the Holder or their heirs against third parties responsible, whether individuals or legal entities, or public or official bodies, due to the event that triggered the assistance provided.

The Holder agrees to immediately reimburse PAX Assistance for any amount received from the party responsible for the accident and/or from their insurance company(ies) as an advance against the final compensation to which the Holder may be entitled. This reimbursement shall correspond to the amounts disbursed by PAX Assistance to cover expenses related to the incident.

Although not limited to the following cases, the subrogation shall include the rights and actions that may be exercised against the following persons or entities:

1. **Third-party responsible** for accidents (traffic-related or otherwise) and/or their insurance companies.
2. **Transportation companies**, in relation to the partial or total refund of unused tickets, when PAX Assistance has arranged for the transfer of the Holder or their remains.
3. **Other companies** covering the same risk.

IMPORTANT: The Holder irrevocably assigns in favor of PAX Assistance the rights and actions mentioned in this clause. The Holder agrees to carry out all necessary legal actions and to provide all required cooperation with **PAX Assistance** in relation to the event that occurred. The Holder must formalize the subrogation or assignment in favor of PAX Assistance within **three (3) calendar days** following notification of such request. In case of refusal or lack of cooperation from the Holder, PAX Assistance shall be exempt from covering the assistance expenses arising from the event.

Furthermore, PAX Assistance shall be subrogated, meaning that any **insurance, travel assistance, and/or medical insurance** will be primarily responsible for paying, **in whole or in part**, the expenses generated by the event suffered by the Beneficiary.

PAX Assistance may also assign, in whole or in part, both the rights derived from the contractual relationship with the Beneficiary and the execution and provision of services to third-party entities or professionals specialized in assistance to companies in the sector.

The Beneficiary is aware of this right of PAX Assistance and **expressly waives** any prior notice or communication regarding such assignments.

EXCEPTIONAL CIRCUMSTANCES OF NON-PERFORMANCE NOT ATTRIBUTABLE

We understand that unforeseen situations may occur, and in some cases, circumstances beyond our control may affect our ability to provide the assistance you need. Neither PAX Assistance nor its network of service providers shall be held liable, accountable, or enforceable for acts of God; this includes natural disasters, strikes, wars, invasions, acts of sabotage, hostilities, rebellion, insurrection, terrorism, uprisings, public demonstrations, radioactivity, or any other cause of force majeure.

During such difficult times, we commit to doing everything possible to resume our responsibilities as soon as the situation allows. Despite these disruptions, we will always stand by your side to offer the support we can and continue working to fulfill our obligations as soon as circumstances permit.

RECOURSE

If, for any reason, an expense is incurred that is not covered by your plan or falls outside the period of validity, we reserve the right to request reimbursement of that amount. Our goal is to ensure that services are provided in accordance with the contract, and if anything deviates from what was agreed upon, we will take the necessary measures to resolve the matter as fairly and efficiently as possible.

We are always here to support you and appreciate your understanding in these exceptional cases.

LIABILITY

At PAX Assistance, our commitment is to facilitate the Beneficiary's access to the best professionals for receiving the medical, dental, pharmaceutical, legal, and assistance services they may need. However, it is important to keep in mind that, although we strive to offer the best options available, responsibility for the services provided lies exclusively with the professionals attending to you.

We make every effort to provide prompt and high-quality access to the assistance you require, but we cannot assume responsibility for situations beyond our control, such as the availability, quality, or outcomes of the services provided, nor for any possible errors or malpractice by the professionals or entities involved.

We understand that in times of need it is important to feel supported, and we are here to do everything possible to facilitate your access to the care you require. However, when receiving care from the professionals we designate, they will act as your direct agents, as the Beneficiary, and we cannot be held responsible for what occurs directly within those services.

We thank you for your trust in us and remain committed to always seeking the best options for you.

EXPIRATION - TERMINATION - MODIFICATION

We understand that unforeseen situations can be challenging, and we want to ensure that you can resolve any issues easily and in a timely manner. If you need to file a claim related to the services provided, we ask that you do so in writing within **30 days** following the expiration of your plan. This is essential for us to provide proper attention and resolve any issue as quickly as possible.

We understand that unexpected circumstances may arise, so if you have any concerns, please do not hesitate to contact us as soon as possible. We are here to help and ensure that you receive the assistance you deserve.

SPORTS ANNEX

TYPES OF SPORTS:

Amateur: Recreational practice of sports as a hobby. Amateur sports will be covered at no additional cost, up to the limit specified in the Sports clause of the acquired product, and provided they meet the conditions stated in the [Amateur Sports](#) clause of these General Conditions.

You will only need to include the indicated upgrade if:

- You practice the sport professionally
- You will participate in tournaments or competitions
- You wish to increase the coverage amount included in your plan
- If you purchase the upgrade while already traveling, the benefit will be issued with a **waiting period of three (3) days**.

Upgrade Required: Activities that will only be covered with the acquisition of an upgrade for an additional cost.

AVAILABLE UPGRADES:

- **Sports or Exclusive Sports**
- **Extreme Sports or Exclusive Extreme Sports**

Important Considerations Regarding Upgrades:

- Coverage applies only within the limits established in the acquired upgrade.
- It is essential that the sport is practiced in accordance with the corresponding safety regulations.
- This benefit is available for beneficiaries up to **65 years of age**.

WE RECOMMEND:

That you review the following list, verify if you need an upgrade and which one is appropriate to ensure you are covered during the practice of your sport.

If you do not find the activity you will be engaging in, do not hesitate to contact us so we can assist you.

Sports	Upgrade	Type of sport	Observations
Acrodance	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Aerial dance (acrobatics on fabric or aerial gymnastics)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Aerobic gymnastics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Aeromodelling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Alpine skiing	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
American football	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Aquatic aerobics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Archery	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Artistic gymnastics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Asphalt Sledding	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Athletics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
ATV riding (quad biking)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Automobilism	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Badminton	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Banana boat	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Baseball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Basketball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Beach soccer	SPORTS or EXCLUSIVE SPORTS	AMATEUR	

Biathlon	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Birdwatching	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
BMX	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Bobsleigh	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Bocce	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Bodyboarding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Bodybuilding	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Boomerang	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Bowling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Boxing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
British canoeing / canal canoeing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Buggies	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Bullfighting	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Bungee jumping	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Camping	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Canine agility	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Canoeing (Level 5)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Canoeing (Levels 3 and 4)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Canopy or zip-lining	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Canyoning	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Caving (Speleology)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Cesta punta (Basque pelota)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Cheerleading	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Chess	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Classical dance	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Clay Pigeon Shooting	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Cricket	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Crochet	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Cross-country or mountain running	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Cross-country skiing	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
CrossFit	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Curling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Cycling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Dakar Rally	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Darts	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Decathlon	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Deep-sea fishing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Dog Sledding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Dog training	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Downhill (mountain biking or skiing)	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Downhill skating	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	

Duathlon	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Equestrian competition	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Equestrian jumping	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Equestrian sports	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Expeditions	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	It depends on the purpose and the activity to be performed. Check if there is a specific section for the activity you will practice.
Fast-flowing deep waters	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Fencing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Field hockey	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Figure skating	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Figure skating on ice	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Fishing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Flag football	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Fly an Aerobatic Plane	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Flyboarding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Football (Soccer)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Freestyle skiing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Frisbee (Flying disc)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Futsal	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Gateball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Go-kart racing (Karting)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Golf	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Greco-Roman wrestling	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Gymnastics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Half mountain marathon	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Handball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Hang gliding (soaring)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Heli-skiing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
High jump	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Hiking	SPORTS or EXCLUSIVE SPORTS	AMATEUR	Long trips and higher altitude (mountain or jungle hikes), leisure trips for recreational purposes.
Hiking	SPORTS or EXCLUSIVE SPORTS	AMATEUR	Marked loop trails (round trip), short trips.
Hockey	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Hooverball (medicine ball game)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Horse racing	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Horse rodeo	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Horseback riding	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Horseback riding (bareback)	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Horseback riding (with saddle and protective gear)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	

Horseback trail riding	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Horseshoe pitching	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Hot air balloon rides	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Hunting	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Ice climbing / Mountaineering on ice	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Ice hockey	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Ice mountain climbing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Ice skating	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Ice water swimming	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Indoor climbing (Climbing wall)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Indoor football	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Inline skating	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Jet skiing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Judo	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Jump rope	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Karate	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Kayaking and canoeing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Kickboxing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Kitesurfing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Kneeboard surfing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Kneeboarding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Lacrosse	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Land Sailing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Log rolling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Long jump	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Luge	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Marathons	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Martial arts with full contact (Boxing, Kickboxing, Muay Thai, and Jiu-Jitsu)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Martial arts without full contact (Tai Chi, Body Combat, Fitboxing, etc.)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Modern dance	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Modern pentathlon	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Motocross	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Motorcycle racing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Motorcycling	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Mountain biking	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Mountain duathlon	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Mountain marathon	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Mountain trail running	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Mountaineering	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Mountaineering, Andinism, and Himalayan climbing – low and medium altitude (0 to 2,000 m)	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	

Mountaineering, Andinism, and Himalayan climbing – moderate and high altitude (2,001 to 5,500 m)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Mountaineering, Andinism, and Himalayan climbing – very high or extreme altitude (5,501 to 7,500 m)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	Not covered from 7,501 m and above.
MTB cycling	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Multi-sport for the Deaf	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Netball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Off-piste skiing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Open water diving (up to 25 meters depth)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Optimist (dinghy sailing)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Paddleball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Paddleboarding	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Paintball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Paragliding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Paramotoring	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Parasailing / Parascending	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Parkour	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Personal watercraft (PWC)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Petanque	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Pickleball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Polo	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Pony trekking	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Pool billiards	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Pool games	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Power walking	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Racquetball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Rafting above Level 5	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Recreational diving (up to 15 meters depth)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Rhythmic gymnastics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
River rafting	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Road cycling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Rock climbing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Roller derby	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Roller hockey	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Roller hockey	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Roller skating	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Rowing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Rugby	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Rustic trekking	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Sailing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Sailing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	

Scooter (as a sport)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Scuba diving	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Shooting championships on regulated ranges	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Shot put	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Simple Sled	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Skateboarding	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Ski touring	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Skiing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Skimboarding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Skydiving	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Sled	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Snooker	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Snorkeling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Snow cycling	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Snow Sledding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Snowboarding	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Snowshoeing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Softball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Sombo (Sambo)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Speed skating	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Sport fishing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Sport Shooting	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Sprint running	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Squash	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Street dance	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Subwing (maximum depth 10 m)	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Sumo wrestling	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Surfing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	AMATEUR	
Swimming	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Synchronized swimming	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Table football (Foosball)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Table Tennis	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Taekwondo	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Target Shooting	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Tchoukball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Tejo (Colombian throwing game)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Tennis	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Tobogganing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Track cycling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Trampoline gymnastics	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Tree Topping	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	

Trekking (high mountain) From 1,500m to 2,500m	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Trekking (low mountain) Up to 1,000m	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Trekking (mid mountain) From 1,000m up to 1,500m	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Triathlon	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Tubing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Tug of war	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Ultramarathon racing	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Underwater hockey	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Volleyball	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Wakeboarding	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Wakesurfing	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Water cycling	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Water skiing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Water sports	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Water Yoga	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Waterpolo	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Weightlifting	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Welsh football	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Wheelchair basketball	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Whitewater kayaking	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Whitewater rafting	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Wim Hof Method	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Windsurf	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Windsurfing	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Windsurfing with parachute (Paravelismo)	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Wingsuit Flying	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Wrestling	EXTREME SPORTS or EXCLUSIVE EXTREME SPORTS	REQUIRES UPGRADE	
Wushu	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	
Yoga	SPORTS or EXCLUSIVE SPORTS	AMATEUR	
Youth rugby (under 16 in school competitions)	SPORTS or EXCLUSIVE SPORTS	REQUIRES UPGRADE	