

GENERAL CONDITIONS

CORIS INTERNACIONAL / CORIS NACIONAL

Services rendered by Coris Internacional, represented in Brazil by Coris Brasil. S. A. Turismo Viagens e Assistência Internacional. Av. São Luís, 86, 4º andar, Centro – São Paulo/SP. CNPJ 04 789 159 /0001-98.

PLEASE READ CAREFULLY:

The following General Conditions regulate the rendering of travel assistance services by **CORIS Internacional** (member company of the CORIS Group), detailed as follows, during foreign and domestic travel by the **CORIS** card holder who is in full accordance with them.

Such assistance services shall be rendered in the event of emergencies that occur abroad or nationally, in accordance with the product, and shall not have as their objective preventive care or definitive treatment, but to render assistance in unforeseen emergency situations. **This is also not a health insurance policy, nor is it a health plan.**

In order to become acquainted with our services and the type of assistance we offer, and then use them properly, as well as their coverage and limitations, we recommend the reading of the following instructions.

Since we are dealing with a service contract with the exclusive objective of handling emergency situations that compromise the normal continuance of the trip, once the clinical condition of the cardholder is stabilized and his repatriation is permitted for medical treatment, his repatriation or transfer to the place of origin will be proposed, under penalty of loss of the benefits and rights granted under these General Conditions.

The expenses with subsequent treatment in the permanent place of residence will be the responsibility of the cardholder, either through his medical insurance policy or through personal funds, or through any other health service contracted by the cardholder himself.

Please note: Some medical centers and hospitals in the United States and other countries may eventually send invoices with charges to patients that were cared for, even when they were under the responsibility of CORIS. If this should occur, we request that you contact the most convenient CORIS office in order to inform it of this occurrence and receive appropriate instructions.

1. GENERAL TERMS:

1. The services rendered by **CORIS Internacional** and **CORIS Nacional** shall be rendered exclusively to the main cardholder who must reside in the country from which the trip originates and are nontransferrable to third parties. The beneficiary is the person who is appropriately identified by name, last name and document (**preferably the CPF**) that contracted the travel assistance product specified on the card or voucher.

1.1 Card: The card or voucher is equivalent to the assistance product or to the assistance card, in accordance with the type of contract. (**CORIS** is the registered brand in Brazil for Coris Brasil S.A. Turismo Viagens e Assistência Internacional).

1.2 Age limit: The assistance cardholder, beneficiary of the services described in the Specific Conditions of the product acquired, is a person up to **80** years

old, with those between 71 and 80 subject to a 50% increase in the rate. For those over 80, besides the higher rate, the cardholder will have a 50% reduction in the coverage for medical expenses and repatriation. Family plan: Age limit of up to 70 years old. Student Plus, Student and Teen Student Product: Age limit up to 45 years old. Top Plus and Top: Age limit up to 69 years old.

1.3 Period of validity:

1.3.1 The validity of the **CORIS** card depends on the information provided by the sales agent about the contract, before the period of its validity goes into effect. Once the validity period goes into effect, the validity period may not be modified, nor cancelled, for any reason, nor under any circumstance.

The services described in these General Conditions are limited to the period of validity specified on the card and may not surpass **120 (one hundred and twenty) consecutive days** per trip of the main cardholder for international trips (daily products), and may not surpass **30 (thirty) days** for the national ones, and not more than **18 (eighteen) months** for annual or long-lasting products. This period will take as its basis the validity period of the voucher.

The end of the validity period implies the automatic cessation of all the services, excepting those authorized during the validity period.

1.3.2 Multi-Trip Product: The multi-trip products have a total validity period of 365 days. The cardholder may not remain abroad more than 90, 60 or 45 consecutive days, in accordance with the Specific Conditions of the product acquired.

Once this period is over, the cardholder loses his right to all the contracted assistance services, even while traveling. (See the Specific Conditions).

At the moment of seeking the assistance, the **CORIS** Center of Operations will request the sending of a copy of the passport or of another document, of the cardholder, showing the departure date from his usual country of residence, or the entry date to the country where assistance is being sought.

Except for the assistance cards for students abroad and for the cardholders sent abroad on business for their company, the purpose of the trip should be exclusively for tourism, with no coverage for a person involved in a professional activity abroad, nor for a relative that accompanies the cardholder that is traveling for professional reasons.

Students that have this type of card should, at the moment of seeking assistance, send their credentials from the University or School where they are studying, via fax, to the **CORIS** Center of Operations.

As for businessmen, they should ask the company in the country of origin to send a letter with company letterhead that states the validity of the business trip, or should request that such proof be sent via e-mail by the company.

Specific Exclusion: Assistance, of any type, will not be rendered to any type of beneficiaries found to be in a migrant or illegal working situation (including undeclared labor in the country where assistance is sought).

1.3.3 Voucher cancellations or modification of the validity period: The cardholder must submit the request up to the third working day before the date marked on the voucher for the initiation of the coverage. When submitted within the proper period, the request will result, in the reimbursement of the amount paid by the cardholder, withholding 18 % (eighteen per cent) of the amount paid, or in the issuing of another voucher with a new validity period.

Once the period stipulated above has ended, or the validity of the voucher has begun, the right to seek cancellation of the voucher or the modification of its validity period automatically expires, and the cardholder will have no right to any indemnification of any type, excepting when the assistance cardholder returns to the country of origin before the end of the validity period. In this case, he may request the return of the amount paid, proportional to the remaining days, by presenting the boarding pass, within 3 (three) days after his return. In this event, a percentage of 18% (eighteen) of the amount paid will be withheld.

1.3.4 Extensions / issuing: **CORIS forbids the issuing of a voucher to a person that is already on a trip, be it international or domestic, even in the event of extension.**

1.4 Valid geographical area: Depending on the product, its validity shall be worldwide, European (European Community countries and Switzerland), regional or national. (See stipulations in the Specific Conditions).

CORIS Internacional shall not render services in the country of residence of the assistance cardholder, even during the voucher's validity period.

The **CORIS** Travel Assistance card shall not be valid within the territory of Brazil, except for the National and Receptive products.

The **CORIS** product for national coverage is not valid in the city where the cardholder habitually resides.

Product with European coverage: 50% reduction in the coverage for medical expenses outside of Europe.

In order to clarify, we hereby list the countries that currently make up part of the European Union, to which we exceptionally add Switzerland as having the same coverage:

Germany, Austria, Belgium, Bulgaria, Cyprus, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Lithuania, Lithuania, Luxemburg, Malta, Holland, Poland, Portugal, United Kingdom, Czech Republic, Romania, Sweden.

Countries in civil war or warring amongst themselves, are excluded from this coverage. As examples, but not limited to these, we cite: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.

1.5 Procedures for seeking assistance: In order to seek assistance services, the cardholder must contact the **CORIS** Center of Operations as many times as may be necessary (see phone numbers on the list of Centers in the Certificate) and provide his name, number, voucher validity period, the place where he is, the telephone number at his location, and the reason for seeking the assistance. Starting from the first assistance or service rendered, the cardholder must **always** get in touch with the **CORIS** Center of Operations in order to obtain authorization for new assistance or complementary services, even if these should have stemmed from the same cause as the first event and even in the event of the assistance having been authorized for reimbursement.

1.6 Obligations of the cardholder: In all events, the main cardholder is obliged to:

1.6.1 First, and by telephone, obtain authorization from the **CORIS** Center of Operations, as many times as may be necessary, before taking any steps or committing himself to any expenses, in accordance with the procedure outlined in Clause **1.5**.

1.6.2 **CORIS** has made available toll-free numbers, as well as instructions for collect calls through Embratel. If, even so, the cardholder finds it difficult to get in touch with the **CORIS Center of Operations**, he should pay for the call and ask for its reimbursement by presenting proof of payment.

1.6.3 If the cardholder, or a third party, is unable to get in touch with any Center of Operations, he may resort to the medical service closest to the place in which he finds himself. Even so, the main cardholder, or a third party must notify the Center of Operations within the first 24 hours following the occurrence of the event as an essential condition for seeking subsequent reimbursement. This notification is required even when the problem dealt with is entirely resolved, once **CORIS** will not accept responsibility for the cost of any assistance without previous knowledge and authorization of its Center of Operations.

1.6.4 The cardholder authorizes the **CORIS** Center of Operations to record and audit the telephone conversations that it may deem essential for good performance in rendering services. The cardholder specifically accepts the modality indicated and manifests his conformance with the eventual use of the records as a means of proof of the existence of controversies with respect to the assistance rendered.

1.6.5 Accept the solutions indicated by the **CORIS** Center of Operations, which shall be made in accordance with the principles of good faith, reasonableness and proportionality. Agree with repatriation to his country, if his health condition permits and in accordance with the recommendations of the doctor or of the medical team responsible for his care.

1.6.6 In the event of a reimbursement claim, provide the necessary documentation to confirm the authenticity of the event, as well as all the original proof of

expenses that are to be reimbursed by CORIS, and all the medical information (including that preceding the beginning of the trip, if necessary) that will allow the **CORIS Center of Operations** to analyze the claim, to authorize the rendering of services and the payment of the assistance rendered. If the Center of Operations should consider this necessary and request it, make available a copy of the passport, showing the page with personal data and the stamp of entry to the country being visited and from which he is seeking the assistance.

1.6.7 Hand over to CORIS the airline ticket(s), properly endorsed, that he possessed when **CORIS** provided the cardholder's repatriation, be it in the event of accident, illness or death.

1.6.8 Grant the authorization that will allow the revealing of his clinical records so as to facilitate the analysis of the event by the CORIS Center of Operations.

1.7 CORIS Obligations: The obligations that pertain to CORIS are related to the coverage of the expenses caused by accidents which have occurred, or sudden and acute illnesses which are suffered, after the starting date of the card coverage contracted by the main cardholder, once his departure from the normal country of residence has been confirmed, in the event of the card for international coverage; and from his normal city of residence in the event of the card for national coverage.

According to these present General Conditions, an accident is defined as an event suffered by the cardholder that causes bodily harm through external agents, outside of his control, moving violently and visibly, as well as the lesion or infirmity caused directly by these agents and in an independent manner from any other cause.

1.8 Subrogation: Up to the total amount of the sum reimbursed in fulfillment of the obligations emanating from the present General Conditions, **CORIS** is automatically subrogated in the rights and actions that may correspond to the cardholder or his heirs against third parties, legal or individual entities, as a result of the event that caused the assistance to be rendered.

The cardholder commits himself to return, on the spot, to **CORIS** any amount he may have received from the person who caused the accident and/or from his Insurance Company as advance payments due to the final settlement to which the cardholder is entitled up to the responsibility limits assumed by **CORIS**.

Expressly comprehended by this subrogation are the rights and actions that may be exercised with respect to the following persons:

- a) Third parties that are responsible for traffic accidents,
- b) Transportation companies in that which relates to the total or partial restitution of the amount of the tickets not used when **CORIS** took on financial responsibility for the transfer of the cardholder or of his mortal remains.
- c) Other companies covering the same risk.

As a consequence, the cardholder irrevocably cedes, to **CORIS**, the rights and actions included in the present clause, committing himself to carry out all the legal actions that may be necessary for this and also to provide collaboration when solicited for the purpose of the subrogation hereby agreed upon. Upon refusal to collaborate or to subrogate such rights to **CORIS**, the latter will automatically not be responsible for covering the expenses of the assistance provided.

1.9 Exemption from obligation: **CORIS** shall not be obliged to render the services hereby contracted upon proof of the practice of an illicit or fraudulent act on the part of the person entitled to this assistance as, for example, the simulation of baggage loss, the obtaining of other travel assistance cards in order to accumulate indemnification for baggage loss or the obtaining of this assistance with the intent of using it for medical treatment for a pre-existing illness.

In these events, as well as in others that should be characterized as fraud, the cardholder, besides not having the right to the services that have been agreed upon, will be held civilly and criminally responsible for such conduct.

CORIS reserves the right to require the assistance card holder to reimburse any expense made in an inappropriate manner, if illicit acts or fraudulent practices

are observed on the part of the cardholder. The cited coverage will use the Specific and General Conditions, and the receipts of the payments made by **CORIS** as proof.

1.10 Exemption from responsibility: **CORIS** shall not be responsible and shall not indemnify the assistance cardholder for any harm, loss, lesion or illness caused by its having rendered assistance, in accordance with his request, through professionals to assist medically or legally. **CORIS** only provides the services when requested, without being responsible for the results. In this case, the person, or persons designated by **CORIS**, will be considered the assistance cardholder's agent, without appeal of any nature or circumstance against **CORIS** because of such designation.

1.11 Exceptional circumstances: The **CORIS** Center of Operations shall not be responsible for chance events, for delays or lack of fulfillment due to natural disasters, strikes, wars, guerilla warfare, invasions, acts of sabotage, hostilities, rebellions, insurrections, acts of terrorism, popular manifestations, radioactivity or any uncontrollable natural force.

1.12 Lapse: Any and whatever claim concerning the handling of the obligations that **CORIS** takes on through the present General Conditions must be **made in writing** within the maximum period of **90 (ninety)** consecutive days starting from the expiration date of the cardholder's voucher.

Once this period of 90 (ninety) days has expired, no other claim may be considered and the contract between the parties shall be considered fulfilled.

1.13 Jurisdiction and Court of Justice: For eventual legal disputes derived from the present contract, the norms of Brazilian Federal Law No. 8.078/90 shall be followed.

1.14 Exemption from responsibility of the sales agents: The **CORIS** card representatives (travel agencies, tour operators, transportation companies and every and any issuing agent) are not considered parties to the contract written up in these General Conditions and, consequently, are exempt from any responsibility pertaining to the object of the contract.

1.15 Deductible - US\$ / € or Km: In the event that the payment of a deductible has been established for the product acquired, the cardholder should pay it when seeking assistance for any service rendered related to the same event.

In the case of using the **CORIS** assistance services for a second time for an event unrelated to the previous one, the cardholder should pay the deductible for the second time at the moment of assistance. If the product acquired has a kilometer deductible, the cardholder cannot use the assistance services in the event that the distance between his place of normal residence and the place where he seeks assistance is less than the kilometer deductible (Specified under the Specific Conditions in KM).

1.16 Specific Conditions (USD e €): The Specific Conditions of the products expressed in amounts corresponding to American dollars (**USD**) or to Euros (**€**), or Reais (R\$) that are found together with the General Conditions, should be delivered together with the card issued, and constitute part of the present contract.

II. ASSISTANCE SERVICES

2. Description of the Assistance Services:

2.1 Medical assistance for accidents or illnesses includes:

2.1.1 Medical consultations: shall be given in the event of an accident or an acute and unforeseen illness, always keeping in mind that the objective of this contract is not definitive treatment, but only the continuation of the trip or holiday or the repatriation to the country of origin, health conditions permitting, where the cardholder may receive definitive treatment. **CORIS** reserves the right to choose the more appropriate of the treatment options proposed by the medical

team, allowing opportunity for the cardholder and/or his companion to clear up eventual doubts.

2.1.2 Specialist attention: when it should be indicated by the doctor or medical team responsible for the care, and authorized by its Center of Operations.

2.1.3 Complementary medical exams: when indicated by the doctor or medical team responsible for the care, and authorized by its Center of Operations.

2.1.4 Hospitalizations: in accordance with the nature of the lesion or illness and always as prescribed by the doctor or medical team responsible for the care, the cardholder shall be hospitalized in the Hospital/Medical Center nearest to the place where he should find himself.

2.1.5 Extension of the hospital stay: In the events initiated before the end of the validity period and that result in the cardholder's hospitalization, the hospital expense coverage period will be extended until the recovery of the cardholder allows him to return to the country of origin, or up to the financial limit of the coverage.

2.1.6 Surgical interventions: upon being authorized by the **CORIS** Center of Operations and in the emergency cases that require that these forms of treatment be immediate and cannot be postponed until the passenger returns to his home country. If the return is approved by the doctor or medical team responsible for the care, and handled strictly in accordance with its determinations, it must be accepted by the main cardholder and/or by his family under penalty of loss of the benefits of the rendering of these services.

2.1.7 Intensive care and coronary unit: when the nature of the infirmity or lesion so requires and always with the authorization of the **CORIS** Center of Operations and of the doctor or medical team responsible for the care.

2.1.8 Emergency transport: In an emergency situation the transfer of the sick or injured cardholder shall be made to the closest Hospital/Medical Center by the transport means that the doctor or medical team responsible for the care should consider most appropriate, in accordance with the seriousness of the lesion or illness. **Coverage included in that of medical expenses.**

2.1.9 Physical or physiotherapeutic recovery therapy: in the event of traumatism, when authorized by the **CORIS** Medical Department and when prescribed by the doctor or medical team responsible for the care, and in accordance with the coverage stipulated in the Specific Conditions. **Coverage included in that of medical expenses.**

OBSERVATION: ENTITLEMENT TO THE COVERAGE OF ITEM 2.1 AND SUBITEMS SHALL NOT BE RECOGNIZED IF THE CAUSE IS LISTED IN THE EXCLUSIONS ITEM.

2.1.10 COLLECTIVE, UNFORESEEN ACCIDENT, INVOLVING A GROUP OF, AT LEAST, 10 (TEN) BENEFICIARIES THAT ARE CORIS ASSISTANCE CARDHOLDERS: The guarantee of the ACCIDENT MEDICAL INSURANCE for the overall limit of US\$500,000.00 (five hundred thousand US dollars) is applicable **ONLY to an unforeseen and unique**

accidental event THAT INVOLVES A GROUP OF, AT LEAST, 10 (TEN) BENEFICIARIES THAT ARE CORIS ASSISTANCE CARDHOLDERS. As an example of an unforeseen and COLLECTIVE ACCIDENTAL EVENT, but without limiting, we specify the following: bus, train, plane, car, boat, and ship accidents, accidental collapse, etc. .

The **OVERALL LIMIT OF US\$500,000.00** (five hundred thousand dollars) **FOR THIS ASSISTANCE** shall be divided in equal parts between the beneficiaries that are CORIS cardholders involved in the collective accident.

ATTENTION : In the event that the accident that has occurred DOES NOT INVOLVE a group of, AT LEAST, ten CORIS assistance cardholders, the INDIVIDUAL ACCIDENT ASSISTANCE stipulated in clause 2.1 of the General Conditions shall apply, for which the limit of the contracted plan is explained in the Specific Conditions.

2.2 Pharmaceutical assistance: CORIS shall assume responsibility for the expenses with medications prescribed by the doctor or medical team responsible for the care, **only** during the validity period stipulated in the voucher obtained, and in accordance with the limits established by the plan obtained (per event). The expenses made by the cardholder shall be reimbursed once he returns to his home country upon the presentation of the original proofs of purchase and detailed receipts.

Expenses with medications must be related to prescriptions made by the physician indicated by the CORIS Center of Operations. The covered medications should be directly related to the reason for seeking medical assistance and the resulting diagnosis.

Reimbursement shall only be granted for the medications resulting from nonhospital treatment and according to the conditions described above.

Prescription renewals, when they are within the period of validity of the voucher, shall be authorized always and when, in the opinion of the doctor or medical team responsible for the care, indicated by the CORIS Center of Operations, such medications are essential to the health of the cardholder.

Medications purchased for treating pre-existing illness shall not receive reimbursement, even when the consultation was authorized and covered by CORIS. Medications purchased for treating psychological or emotional disturbances or problems are not covered and will not be reimbursed.

2.3 Coverage for pre-existing illnesses: CORIS will be responsible for medical services for a pre-existing or chronic illness, that manifests a crisis episode during the trip, up to the limit stipulated in the Specific Conditions, **except** follow-ups, control of previous treatments, check-ups and prescription renewals.

There is no coverage for expenses with medications, even when the limit set for the emergency care has not been reached. There is no coverage for hospital stay expenses, even when the limit set has not been reached. There is no coverage for subsequent tests and treatments, even when the limit set has not been reached.

2.4 Coverage for emergency medical care for pregnant women: This coverage is available only for the following products: PRIME, MUNDIAL, TOTAL, PERSONAL, TRADITIONAL and MIC EUROPA.

2.4.1 CORIS will render the following services:

Emergency care in the event of complications resulting from pregnancy, up to the 32th week of pregnancy, including premature births and spontaneous abortions, if the purchase of the product was made before the beginning of the trip and with authorization from the Coris Center of Operations.

2.4.2 ATTENTION: This benefit can be purchased optionally, at the time of the acquisition, through payment of US\$ 45.00 (Forty Five American Dollars). This assistance has US\$ 10,000.00 for covering emergency care events and US\$ 10,000.00 for covering sanitary repatriation (see General Conditions).

Emergency assistance up to the 32nd week of gestation. **2.4.3 IMPORTANT:** The age limit for this product is 40 (forty) years.

2.4.4 The CORIS may require that the mother provide all the necessary documentation to prove the period of gestation.

2.4.5 SPECIFIC EXCLUSIONS: The following events are excluded from this assistance, both in the case of illness as well as of an accident:

- a) Outpatient check-ups that are linked to the normal course of the pregnancy, both medical consultations as well as studies related to the normal course of births and C-sections and terminations;
- b) Induced abortions;
- c) Medical expenses linked to infancy (i.e. newborns, neonatal care, feeding).

2.5 Coverage for participating in sports: The CORIS assistance cardholder is entitled to coverage **up to** the limit established by the plan, **for emergency first**

aid, in the event that he should suffer an accident while participating in some sport, as long as it is not in a competition.

There is no coverage for subsequent tests and treatments, even when the established limit has not been reached.

Attention: For skiing on regulated slopes, and as long as it is not in a competition, the maximum coverage for medical expenses is US\$ 6,000.00 including repatriation costs for the EASY and TEEN STUDENT plan)

For more inclusive coverage for the practice of sports, please read below.

2.6 MULTISPORTS: Products with coverage for the practice of sports.

2.6.1 Guarantee of trip interruption:

In the event of accident or illness when the repatriation of the cardholder becomes necessary, or if the doctor or medical team responsible for the care, indicated by the **CORIS** Center of Operations, decides that the cardholder should stay resting, **CORIS** shall reimburse *pro rata temporis* (after auditing the original proof documents), Ski Pass expenses, sports lessons, or the rental of sports material up to the maximum amount of US\$ 300.00.

2.6.2 Practice of covered sports: All sports in the amateur category, except:

Bobsleigh, Olympic luge, skeleton, hunting dangerous animals, mountain climbing over 6,000 meters, speleology.

2.6.3 Search and rescue costs: **CORIS** shall be responsible for a maximum amount of US\$ 40,000.00 for the expenses of search and rescue operations including helicopter or airplane expenses at the moment of organizing the rescue of a cardholder, resulting from the practice of a sport.

2.6.4 Exclusion: Excluded is the practice of sports by professionals in competitions or training for professional competitions. (Professional sports persons are defined as the persons who live from the practice of their sport without exercising other professional activities).

2.7 Recovery in a hotel: **CORIS** shall reimburse hotel expenses, up to the limits stipulated in the Specific Conditions, when the cardholder, by reason of accident or illness and under the prescription of the doctor or medical team responsible for the care, indicated by the **CORIS** Center of Operations, shall have been hospitalized for at least 5 (five) days, and should be forced to stay resting for up to 5 (five) days.

ATTENTION: Both for this clause and for any other which covers hotel expenses, it is understood that these are limited to simple room rates, with no coverage of expenses with meals, laundry, telephone calls, taxi rides, Internet access, etc.

Entitlement to this coverage will not be recognized if the cause is listed in the EXCLUSIONS clause.

2.8 Emergency dental treatment: **CORIS** shall be responsible for the expenses incurred for emergency dental treatment, limited to the treatment of acute pain, up to the amounts stipulated on the coverage chart, in accordance with the plan obtained.

As an exception to the other coverage for medical expenses, this is not per event, but cumulative.

2.9 Emergency repatriation: Emergency Repatriation is the procedure by which the cardholder, sick or injured, is taken from the place in which he finds himself to his home country.

Only when recommended by the doctor or medical team responsible for the care, previously indicated by the **CORIS** Center of Operations, the cardholder shall be entitled to emergency repatriation with the respective coverage of the payments of fines due to the change in return date, or even the issuing of a new airline ticket (economy class and subject to seat availability), in the event that this should be necessary.

Provided the cardholder remains hospitalized up to the date of the return trip, this assistance includes his transport by ambulance or any other means compatible with his state of health and approved by the doctor or medical team responsible for the care, from the hospital to the airport of the departure, as well as the support structure necessary to his comfort, including stretcher, wheelchair, etc.

Only CORIS may authorize and take all the measures cited in this clause, and the cardholder, or a family member, is forbidden to do this on his own accord without the proper CORIS authorization, under penalty of paying the costs of the decision made, without right to reimbursement.

The repatriation will always be from the location where the cardholder is ill or injured to the country that is declared to be his home country on the CORIS voucher. The right to emergency repatriation shall not be recognized if the cause is listed in the EXCLUSIONS clause.

The coverage shall cease from the moment at which the cardholder finds himself in his home country or when the validity period of the voucher expires.

The cardholder shall only be entitled to the emergency repatriation described in this clause throughout the validity period of his voucher.

CORIS, always seeking the well-being of the cardholder, has priority in the repatriation decision. It is determined that treatments and surgeries should occur only in situations characterized as emergency, if the repatriation is not suggested by the doctor or medical team responsible for the care, previously indicated by the CORIS Center of Operations. Lack of adherence to this norm exempts CORIS from the coverage stipulated for the situation to which it refers.

2.10 Funeral repatriation: In the event of the death of the cardholder, in consequence of an event not excluded in the General Conditions, throughout the validity period of the assistance card, the family may choose one of the two following options:

2.10.1 CORIS shall take care of the administrative formalities for repatriating the body and will assume responsibility for expenses of the preparation (embalming, if necessary) and transportation (by the most convenient means) from the place of death to the cardholder's home city, or to the commercial airport nearest to his home city, up to the limit stipulated in the Specific Conditions.

2.10.2 CORIS shall assume responsibility for the cremation and transportation of the ashes by the means that it considers most convenient to the cardholder's city of residence, or to the airport serving commercial airlines closest to his residence, up to the limit stipulated in the Specific Conditions.

Commercial airport means that which allows the landing and takeoff of planes capable of holding more than 100 passengers.

For both of these alternatives, all the provisions must be made by the CORIS Center of Operations, with the family or tourist agency being prohibited from acting without express previous permission, in writing from the Center of Operations, under penalty of not being reimbursed.

Excluded from this coverage are the religious ceremony, the funeral and the special coffin.

In the event that the coverage for this coverage should occur within national territory (BRASIL and BRASIL PLUS product), only the coffin classified as *standard simples* is authorized, without a viewing window, in accordance with transportations standards, and family members are prohibited to choose other models.

CORIS does not assume any responsibility in the event that the cardholder's body should suffer transformations, such as reductions, incinerations and others.

2.11 Accompaniment by a family member and coverage of hotel expenses:

2.11.1 In the event that the hospitalization of the cardholder, who is traveling unaccompanied, is predicted to be over 05 (five) days, CORIS shall assume responsibility for the cost of one economy class airline ticket, subject to seat availability, so that an immediate family member such as father, mother, sibling, spouse or child (only these specific) may accompany him and provide assistance.

This ticket shall be economy class and shall have as its destination the capital of the country where the cardholder finds himself hospitalized, or the nearest city, if there should not be a direct flight between the points of origin and destination.

2.11.2 If included in the Specific Conditions of the acquired product, the cardholder shall be entitled to coverage of hotel expenses for the accompanying family member up to the amounts and for the period stipulated in the same Specific Conditions.

ATTENTION: Both for this clause as well as any other that covers hotel expenses, it is understood that these are limited to simple accommodations, and that there is no coverage for meals, laundry, telephone calls, taxi rides, Internet access, etc.

The right to this assistance shall not be recognized if the reason for hospitalization should be included in the EXCLUSIONS item.

The cardholder whose card has already expired shall not be entitled to this service.

This coverage may only occur if it should be authorized and totally handled through the CORIS Center of Operations. Requests for reimbursement shall not be accepted subsequently under any condition.

In the event of reimbursement of an airline ticket, the amount to be reimbursed shall always correspond to the economy class fare in effect at that time for the acquired leg of the journey.

2.12 Return trip guarantee: This coverage is valid in three situations:

2.12.1 If the cardholder should need to return to his home country for reason of death or serious illness of an immediate family member: parents, spouse, siblings or children residing there, **CORIS** shall assume responsibility for the cost difference in the cardholder's return airline ticket when he should have a reduced rate ticket with a return date limited to a specific date.

The coverage will only be valid if the death or serious illness should occur in the country in which the **CORIS** voucher was issued, which is the home country of the cardholder.

Serious illness means an alteration in health that results in hospitalization of more than 5 (five) days.

2.12.2 If, subsequent to medical attention which was authorized by the **CORIS** Center of Operations, in the event of a serious illness or accident suffered by the cardholder (an event taken care of and accompanied by the doctor or medical team responsible for the care), he should have to postpone his return, **CORIS** shall assume responsibility for the cost difference in the cardholder's return airline ticket when he should have a reduced rate ticket with a return date limited to a specific date.

2.12.3 In the event of fire, explosion, flood or theft with damage and violence to the home of a cardholder, while this person is traveling and, if there is no one able to take care of the situation, and the original return ticket does not permit a change in date, **CORIS** shall be responsible for the corresponding difference or for the costs of a new ticket, from the place in which the cardholder finds himself up to his home. Right to this coverage is obtained by providing the Center of Operations with the original document, police report or equivalent, proving the calamity, within 72 hours of the occurrence.

The air transport cited above shall always be economy class and subject to seat availability.

ATTENTION: The non-usage of the airline ticket initially acquired by the cardholder, both in the event foreseen in this clause, as well as in any other, means that the corresponding amount shall be recovered by **CORIS**. In the event of payment of the reimbursement, **CORIS** shall reimburse only the eventual difference between the corresponding amount and the amount spent with the rendering of the service.

In the event of full reimbursement, the amount to be reimbursed shall always correspond to the economy class rate in effect at this occasion, for the trip portion acquired.

2.13 Return of an unaccompanied minor: In the event that the cardholder should be the only adult companion of a minor up to 15, who is also an **CORIS** cardholder, and should come to be hospitalized due to an accident or an illness covered by **CORIS** or should come to die due to a cause that is also

covered, **CORIS** shall be responsible for organizing, at its discretion, the return trip of the minor to the normal place of residence in his home country.

2.14 Transmission of urgent messages: **CORIS** shall undertake to transmit urgent and justifiable messages relating to any one of the events that are object of services to be rendered according to these present General Conditions.

2.15 Executive transfer: In accordance with the plans established in the Specific Conditions, in the event that the cardholder should be on a business trip abroad and should be hospitalized for a serious medical emergency (subject to the evaluation of the doctor or medical team responsible for the care, previously indicated by the **CORIS** Center of Operations), which impedes him from continuing with his professional commitments, **CORIS** shall be responsible for a tourist class airline ticket, subject to seat availability, so that another employee designated by the cardholder's company may substitute him.

This coverage shall only be granted if it should be authorized and handled through the CORIS Center of Operations, which will justify the possibility that the substitution of the cardholder not be authorized. The reason for the hospitalization should not be listed in the EXCLUSIONS clause. Requests for reimbursement shall not be subsequently accepted under any condition.

2.16 Expenses due to flight delay or cancellation: If the cardholder's flight should be delayed for more than **3 (three) consecutive hours** after the scheduled time for the original flight, **CORIS** will reimburse the hotel expenses, meals (without alcoholic drinks) and the communications (only telephone calls) made during this period, up to the amount established in the Specific Conditions, depending upon the presentation of original receipts of these expenses, together with a declaration from the airline company that attests to the flight delay or cancellation.

In order to receive the reimbursement corresponding to the aforementioned expenses, the cardholder must have made previous contact with the CORIS Center of Operations before abandoning the airport where the event occurred.

This service will not be provided at the final travel destination of the cardholder.

It will only be valid in a transit city or in the departure city of the trip, which is not less than 100 km from the usual dwelling place of the cardholder.

This service shall not be available to the cardholder traveling with an airline ticket subject to seat availability.

2.17. Reimbursement for expenses due to delay resulting from lost baggage: **CORIS** shall reimburse the passenger upon the presentation of the proof of amounts spent on paying for basic essentials in the event that the search and location of the baggage by the airline company turned out to be fruitless during the first six hours, counting from the time the loss was communicated to the Center of Operations.

The limit of the coverage is stipulated in the Specific Conditions.

In order to have the right to be reimbursed, the passenger must remain abroad for the minimum period (of 06 hours).

If the baggage is declared to be definitively lost and the indemnification corresponding to the definite loss is paid by the airline company, then the amount paid for this coverage shall be deducted from the amount paid in accordance with clause 5 of this contract.

This coverage does not apply in the event that the baggage loss takes place on the cardholder's return trip to the country that issued the CORIS voucher and/or the normal home country of the cardholder.

2.18 Assistance in the event of loss of documents, airline tickets and baggage: **CORIS** shall assist the cardholder, by means of information, in the procedures of filing claims in the event of loss, theft and robbery of documents, baggage and personal belongings, making the same services available at the nearest Center of Operations.

2.19 Legal assistance for a traffic accident: **CORIS** shall be responsible for the expenses incurred due to the civil or criminal defense of the cardholder that

should be accused of being responsible for a traffic accident.

CORIS will cover lawyer's fees up to the limit established for the plan in the Specific Conditions.

CORIS exempts itself from any responsibility for the outcome of the case.

2.20 Sending payment for posting bail for a traffic accident: If, as a consequence of a traffic accident, the cardholder should be detained, **CORIS** will take care of sending the amounts established in the Specific Conditions for the purpose of posting bail, provided that the amount in question has been previously paid to **CORIS** by a person indicated by the cardholder, in accordance with instructions by the Center of Operations at the time the event is being dealt with.

2.21 Continuation of the trip / cruise

CORIS shall reimburse the cardholder for an economy class ticket from the port of departure to the airport closest to the port of the next stop of the contracted cruise, if he missed the initially planned departure due to a delay in a connecting flight of over 6 hours beyond the scheduled time, by means of presenting a declaration from the airline company informing of the delay or flight cancellation. An economy class airline ticket will be issued, subject to seat availability.

2.22 Administrative repatriation:

In the event that the cardholder, for any reason, should not be allowed entry to the country to which he traveled, during the validity period of the assistance card, **CORIS** will supply, at the request of the authorities, an economy class return ticket. The cardholder will return the return ticket(s) he possesses to **CORIS**, properly endorsed, without any indemnification.

2.23 Repatriation due to the bankruptcy of the airline company

If, subsequent to the beginning of the cardholder's trip, the airline company that transported him should declare bankruptcy or cease its activities, and no private or public agency be obliged or commissioned to provide the return to the country of origin, **CORIS** will arrange an economy class airline ticket to the country that issued the voucher. In the event that **CORIS** cannot provide the airline ticket within the appropriate time period, the cardholder may take action through reimbursement. **In the event of full reimbursement, the amount to be reimbursed shall always correspond to the economy class fare in effect, at that time, for the acquired leg of the journey.**

III. REIMBURSEMENT:

3. General Stipulations: For any type of reimbursement, previous contact with the Center of Operations shall be necessary in order to obtain guidance as to the documentation to be presented.

In the event of accident, illness or lesion, the cardholder may use, without expense, the services of the professionals and/or hospitals that are indicated and/or provided by the **CORIS** Center of Operations, within the limits and conditions established in this contract.

CORIS shall assume responsibility for the cost of the services rendered to the cardholder by other health professionals and/or establishments in the exceptional events listed below:

3.1 When the cardholder should find himself unable to seek medical assistance from the corresponding Assistance Center.

3.2 Once the assistance has been requested, the Center of Operations does not immediately find a medical team available in the location that can provide care within a reasonable period.

In such circumstances, the cardholder may resort to the medical assistance services that should be necessary, for which the costs shall be directly paid to those that rendered the services or reimbursed to the cardholder, provided the conditions of clause 3.3 are met.

3.3 Conditions for reimbursement: Also for purposes of reimbursement, the cause of the assistance must not be contained in the Exclusions item.

3.3.1 Reporting to the Center of Operations: The cardholder shall report to the Center of Operations within the first 24 (twenty-four) hours after the occurrence, providing the data related to the doctor and/or health establishment used, as well as the reasons that hindered his seeking assistance directly from the Center of Operations.

The lack of information about the occurrence in the corresponding Center of Operations annuls the reimbursement payment.

3.3.2 Adaptation to the current fees: The cost of the service contracted should be in accordance with the prices and fees in effect in the country in which it was received.

3.3.3 Appropriate documentation: The card holder, or when it should be the case, the service provider, should present documentary evidence (invoices and receipts) which comprises the amount spent, while the **CORIS** Center reserves the right to check the accuracy of its content and/or solicit further explanations. The documentation provided should be **original** and contain: clinical history, diagnosis and medical prescription, a letter from the cardholder describing the occurrence, the original voucher containing the date it was issued, when the trip started, the issuing agency and the age of the cardholder.

The documentation should be given to the CORIS Center within a maximum of 10 (ten) days after the termination of the voucher's validity. Once this period has ended, the cardholder's right to reimbursement shall not be recognized. Only expenses accompanied by original proof documents shall be reimbursed.

The reimbursement in foreign exchange will follow the same American dollar exchange rate used when the CORIS voucher was issued.

The payment will occur within the period of up to 30 (thirty) days counting from the receipt of the documentation from the Center of Operations.

IV. EXCLUSIONS FROM ASSISTANCE:

4. The following services shall be expressly excluded from the free assistance:

I- chronic or pre-existing illnesses or problems which preceded the issuing of the **CORIS** voucher and/or the corresponding trip, of which the cardholder may or may not be aware, as well as their becoming more acute or their consequences, excepting that which is stipulated in clause **2.3**.

In this case, **CORIS** will only provide, exclusively according to its own criteria, the first visit to the doctor that will allow the pre-existence of the disease to be diagnosed.

ATTENTION: As chronic or pre-existing illnesses, we list, but do not limit ourselves to, the following: diabetes, cardiovascular diseases (coronary insufficiency, cardiac insufficiency, valvulopathy), hypertension, kidney stone, chronic kidney insufficiency, gall stone, chronic pancreatitis, chronic hepatopathies, diverticular disease of the colon, peptic gastroduodenal ulcer, hernia, herniated disk, chronic obstructive lung disease, bronchial asthma, malignant and benign neoplasias, peripheral vascular diseases, epilepsy, chronic anemia, chronic thrombocytopenia, sexually transmitted diseases, etc.

II- infirmities, diseases, or lesions resulting from criminal actions performed by the cardholder, directly or indirectly.

III- infirmities, lesions and complications resulting from the use and placement of piercing, ear rings, other adornments, tattoos, etc., for which the procedures were performed within or without the validity of the voucher.

IV- illnesses or lesions caused by a suicide attempt or intentionally provoked by the cardholder to himself and/or his family, as well as any act of manifest irresponsibility or imprudence on the part of the main assistance card holder

V- accidents, diseases or pathological states produced by the intentional intake of psychotropics, hallucinogens, alcohol and/or any other drug with similar

characteristics that was not prescribed by an **CORIS**-appointed doctor, or resulting directly or indirectly from criminal activity or law infringement by the cardholder.

VI- illnesses, infirmities, lesions and their consequences, side effects and complications, resulting from the treatment or care given by persons and/or professionals that are not authorized or recognized by the medical team of the assistance, such as the practice of charlatanism, healing, and including self-medication. Homeopathic treatments, acupuncture, kinesiotherapy, thermal treatments, podiatry, etc.

VII- infirmities or lesions resulting from exposure to the sun.

VIII- any type of hernia and its consequences.

IX- an anaphylactic reaction and its consequences

X- esthetic or rejuvenation treatments, plastic surgeries, and the supplying, substitution or repair of prosthetics, including but not limited to dental prosthetic devices, orthodontic braces, contact lenses, hearing aids (including battery replacement), glasses (substitution, repair and renewing prescriptions), etc.

XI- accidents that are in consequence of training, practice, and/or active participation in sports competitions (professional or amateur).

XII- occurrences deriving from the practice of hazardous sports, including but not limited to motorcycling, motor car racing, boxing, polo, water skiing, diving, paragliding, hang-gliding, flights in any device that is not commercial, parachuting, bungee jumping, mountaineering, skiing and/or other winter sports, excepting that which is stipulated in clause 2.6.

XIII- Lesions to drivers or passengers, caused by accidents which occur while traveling in means of transportation that are not authorized for the general public, unlicensed or uninsured vehicles, including aircraft, motorcycles without a helmet and scooters.

XIV- accidents that occur while traveling in vehicles being driven by unlicensed persons or by those whose license has expired.

XV- endemic, pandemic, epidemic or viral diseases from any source and of any kind, including AIDS and its complications, as well as venereal diseases.

XVI- accidents and/or illnesses derived from acts of war (whether declared or not), chemical warfare, bacteriological warfare, civil war, guerilla warfare, revolution, tumult, mutiny, revolt, sedition, upheaval, vandalism, movements of a political or associative nature, strikes or lockouts or other disturbances of the public order.

XVII- events in consequence of the release of forces of nature, such as seaquakes, earthquakes, hurricanes, cyclones, volcano eruptions and other convulsions of nature, as well as any other extraordinary phenomenon or event that due to its proportions or gravity, may be considered to be a national disaster or catastrophe.

XVIII- accidents and/or illnesses resulting from the use of nuclear material, including intentional or unintentional nuclear explosion, as well as radioactive contamination or exposure to nuclear or ionizing radiation.

XIX- mental illnesses of any sort, emotional and psychological disturbances or upsets of any kind.

XX- diagnosis, control, follow-up and treatment of pregnancy, childbirth, induced abortions and their consequences, as well as medical expenses linked to infancy (such as newborns, neonatal care, feeding).

XXI- blood pressure control, arterial hypertension and its consequences.

XXII- Tests and/or hospitalization for tests, stress tests, and every kind of preventative checkup.

XXIII- cancer and all its treatments.

XXIV- transplants.

XXV- lesions resulting from participating in wagers or fights.

XXVI- lesions resulting, depending, predisposed or facilitated by repeated efforts or cumulative microtraumas, or which have a cause and effect relationship with the same, as well as lesions classified as: lesions due to repetitive strain (RSIs), work-related musculoskeletal disorders (MSDs), continuous or cumulative trauma disorders (CTDs), or similar ones that come to be accepted by the medical-scientific class, as well as their consequences, treatments and post-treatments, including surgeries at any time.

XXVII- accidents and/or illnesses resulting from kidnapping and/or kidnapping attempts.

XXVIII- accidents and/or illnesses resulting from terrorist activity, with it being up to the Insurance Company to prove with appropriate documentation accompanied by a detailed report that describes the nature of the assault, independent of its purpose, and provided it has been duly recognized as an assault to the public order by a legitimate authority.

XXIX- intentional and fraudulent acts by the main cardholder or his legal representatives.

XXX- pain and discomfort resulting from walks under bad conditions (footwear problems, great external heat, dehydration, etc.), including, but not limited to, back pain, leg and foot pain, swollen legs and feet.

XXXI- every kind of investigative exam and/or treatment of chronic illnesses, pre-existent or due to problems previous to the issuing of the **CORIS** voucher in general and/or to the corresponding trip.

XXXII- situations equivalent to or recognized by the official social insurance agencies, disability due to accident, in which the event that caused the lesion does not entirely fit the description of invalidity due to a personal accident.

XXXIII- illegal migration status, and/or illegal working status of the cardholder. Professional risks: if the reason for the main cardholder's trip be that of performing jobs or tasks that involve professional risk. (In all events, the services described in these General Conditions shall be complementary to those that should be rendered by assistance or insurance agencies, in conformance with industrial safety and job risk standards applicable in the country where the illness or accident requiring the rendering of services occurs).

Upon verifying that the reason for travel abroad was to treat a basic pre-existing infirmity, and that the current treatment has some direct or indirect connection with the pre-existing disease, CORIS shall be exempt from rendering services. With this purpose in mind, CORIS reserves the right to investigate the connection of the current fact with the pre-existing disease.

V. INSURANCE CONTRACTED BY CORIS SEGUROS:

5. INDEMNIFICATION FOR BAGGAGE LOSS ON A COMMERCIAL AIRLINE:

The cardholder **SHALL BE INDEMNIFIED ONLY IN THE EVENT OF TOTAL AND DEFINITIVE LOSS OF THE BAGGAGE DISPATCHED.**

The amount of the indemnification is limited to the sum effectively paid by the airline company, being that the amount to be paid by CORIS cannot surpass the limit stipulated in the Specific Conditions, in accordance with the acquired plan.

The indemnification applies exclusively to the baggage dispatched at check-in upon departure on an international connecting flight, or that has a layover included.

In order to be entitled to this coverage, the following terms and conditions must be observed:

5.1 That the **CORIS** Center of Operations shall have been notified of the fact by the cardholder, with all of the data related to the loss (PIR number, suitcase description, route, etc) before he leaves the airport where he reported the loss.

5.2 That the baggage shall have been lost while being transported in an international or national flight (if the latter is in conformance with the card obtained) in an airplane of a regular airline.

5.3 That the lost baggage shall have been dispatched from the counter of the transporting airline company.

5.4 That the baggage loss shall have occurred between the moment at which the same was handed over to the authorized airline company personnel to be boarded and the moment at which it should have been delivered to the passenger at the end of the trip.

5.5 That the **airline company** shall have assumed responsibility for the loss of the baggage and paid the cardholder the amount stipulated in airline regulations for this event.

5.6 In the event that the airline company offers the cardholder, as indemnification, the possibility to choose to receive the amount in cash or as one or more airline tickets, **CORIS** will pay the corresponding reimbursement in cash after the choice has been made.

5.7 Upon making the request for indemnification for baggage loss, the cardholder should submit the following documents:

- Personal Irregularity Report (P.I.R.) Form;
- **CORIS** Card;
- The original or a certified copy of the receipt of the indemnification **paid** by the airline company;
- A copy of the airline ticket(s) taken from the airline company site.

5.8 The cardholder shall be entitled to receive the coverage one single time in accordance with the standards and regulations stipulated in the plan obtained, no matter the quantity of the events that may occur during the card's validity, even when it has annual validity.

5.9 This indemnification applies to a single injured beneficiary. In the event the lost piece was in the name of various beneficiaries, the indemnification will be divided among the same if their names are recorded on the P.I.R and if they are beneficiaries of the **CORIS** assistance card.

5.10 The indemnification shall be paid to the cardholder in his home country where the **CORIS** card was obtained within the maximum period of 30 days counting from the receipt of the complete documentation.

5.11 IN THE EVENT OF BAGGAGE LOSS, READ THE FOLLOWING INSTRUCTIONS:

5.11.1 As soon as baggage loss has been verified, approach the person responsible for the airline company in the baggage claim area itself and ask to fill in the Personal Irregularity Report (P.I.R.).

5.11.2 Before leaving the airport, get in touch with the **CORIS** Center of Operations by phone in order to notify them of the baggage loss.

5.12 Exclusions from this coverage:

5.12.1 Confiscation or apprehension on the part of Customs or another government authority;

5.12.2 Performing as an operator or crewmember of the means of transportation that gave origin to the event;

5.12.3 Not notifying the transportation company, by means of filling in the claim form, before leaving the arrival area;

5.12.4 Not taking the necessary measures for safeguarding or recovering the lost baggage;

5.12.5 Damaged baggage, missing objects and valuables shall not be indemnified by **CORIS**, even when the airline company does proceed with the corresponding indemnification.

6. CANCELLATION OF AN INTERNATIONAL TRIP:

Excepting the exclusions specified in this warranty, **CORIS** will reimburse the expenses paid by the cardholder for an international trip cancellation for a justifiable cause, up to the limit established by the Specific Conditions of the plan obtained, provided always that the Travel Assistance card was obtained at least **15 (fifteen)** days before the departure date.

When requesting reimbursement, the cardholder should provide **CORIS** with the sales receipts from the different service providers for the trip (airline ticket, hotel, car, etc.).

Any amount that the cardholder shall have received from any of the service providers for this same event shall be deducted from the amount reimbursed. The maximum reimbursement is limited to the contracted insured amount. The cardholder should present the sales receipts of all the service providers of the trip purchased and a sworn declaration affirming that he i) did not receive any other reimbursement; or ii) providing details of all the reimbursements received.

Besides this documentation, the cardholder should present a certificate from all the service providers indicating that he did not receive any reimbursement, as well as the penalty suffered.

Justifiable causes are as follows:

a) Death, accident or serious illness of the cardholder or of family members up to a first-degree relationship (parents, children, siblings or spouse - only these specifically).

Observation: by serious illness we mean a health change that results in hospitalization or a need to stay resting and that, in the understanding of the **CORIS** Center of Operations, makes it impossible for the cardholder to initiate the trip on the date stipulated on the card obtained.

By accident we mean physical harm (with the same consequences as serious illness), resulting from a sudden action from an external cause and not intended by the cardholder.

b) Selection to be a party, witness or jury member in a court.

c) Damages caused by fire, theft or forces of nature to the usual residence of the cardholder, that make it uninhabitable, or to his place of work, which circumstances require his presence in an indisputable manner.

d) Medical quarantine resulting from an unplanned event.

e) When the person that is to accompany the cardholder on the trip, and that also possesses a **CORIS** Assistance Card obtained under the same aforementioned conditions, should be forced to cancel the trip for any of the aforementioned reasons. By companion we mean the person that is to share the same hotel room, or the same cabin in a cruise, or an immediate family member, parents, children, siblings or spouse (only these specific) that is also an assistance cardholder, acquired according to the same conditions as those specified above.

The validity period for this coverage shall initiate at the moment in which the cardholder obtains his assistance card, and terminates at the moment in which he begins the trip.

The process for the present indemnification shall be requested only by the cardholder (unless this is understandably impossible) in the **CORIS offices not after the date foreseen for the beginning of the trip (except for weekends and/or holidays), and within the first 02 (two) days after the occurrence of one of the justifiable causes.**

Documentation necessary for the request for reimbursement:

- Original receipts of the manner of payment, down payment or installments given at the time of purchase, detailing all the services covered, as well as a letter from the travel agent, confirming the withholding of these payments as a consequence of the cancellation;
- Contract for the rendering of services made with the service provider (airline company, hotel, cruise company, etc) where the cancellation policy is recorded. The contract should be on paper with the letterhead of the service provider (if it is an airline company, it should present the fee stipulations);
- A medical report (original) and copy of the exams made to confirm the health problem, cause of the cancellation. The medical report should contain: date of issuing, stamp and signature of the doctor responsible, direct contact data for the doctor or the clinic (telephone number, address or e-mail), diagnostic specifications;
- Copy of the document sent to the agency or operation with the trip cancellation request;
- Letters from the service providers involved (originals or the equivalent certified copies) confirming the cancellation and informing of the fine that shall be charged for this;
- A copy of the identity (RG) and CPF documents for all the passengers that made up the group and who, consequently, also cancelled their trip;
- Proof of address;

Procedure: Attach them to a letter signed by the passenger himself, with a certified signature, which contains a brief report of the event, the travel assistance card number, and complete bank deposit data of the passenger. If the account holder should not be the passenger himself, he should present a power of attorney with a certified signature, telephone numbers and/or e-mail for contact.

Specific exclusions from this coverage: Excluded from this coverage are trip cancellations due to:

- a) Chronic or pre-existing illnesses prior to the date the certificate was issued, of which the one causing the calamity may or may not be aware (whether it be the cardholder, or his spouse, parent(s), sibling(s), child(ren), as well as their becoming more acute, or their consequences and side effects
- b) Accidents that are caused directly or indirectly by the practice of dangerous sports, such as mountaineering, skiing outside of regulated slopes, water skiing, snowmobiling, motor car racing, motorcycling, boxing, parachuting, hang gliding, paragliding, and any other athletic or acrobatic exercise or competition or that has the purpose of competitions of an exceptional nature, while participating in trips or excursions to unexplorable places.
- c) Participation in criminal actions.
- d) Self-inflicted lesions by the insured person.
- e) Alcoholism.

Attention: This coverage is not valid for Cruises in Europe, the USA, the Caribbean and Mexico, except for the specific products for cruises.

7. INSURANCE FOR ACCIDENTAL DEATH

Guarantees the beneficiary(ies) of the Insured the payment of the individual insured capital contracted by this warranty, in the case of death of the Insured caused by a personal accident covered by the insurance. This coverage is not limited only to Personal Accidents, Accidental Death during authorized public transportation or resulting from Violent Acts. The coverage is valid for any type of death resulting from an accident, and when this occurs during the insured travel period.

The death warranty, in the insurance for minors under 14 (fourteen) years of age, is destined only to the reimbursement of funeral expenses, which must be proven through the presentation of the original bills, which may be substituted at the discretion of the Insurer, by other satisfactory supporting evidence, with

funeral expenses including those incurred with the transportation, but not covering expenses with the acquisition of plots, tombs or ossuaries. This reimbursement is limited to the amount of the insured capital contracted for this warranty.

7.1 Permanent Disability - Total or Partial through an Accident:

Guarantees the Insured the payment of an indemnification from the individual insured capital contracted for this warranty, considering the disability chart included in the General Conditions, in the event of a disability of permanent nature, total or partial, of a member or organ, due to physical or mental lesion caused by a duly covered personal accident, when the remaining clauses of this insurance policy are observed, and when this occurs during the period of the insured trip.

This coverage is not limited only to Disability by Accident during Authorized Public Transportation or resulting from Violent Acts. The coverage is valid for any type of Disability resulting from an accident, when this occurs during the period of the insured trip.

Permanent Total or Partial Disability is determined as that which is verified within the period of 01 (one) year starting from the date of the accident, after the conclusion of the treatment and definitive medical release, if all the available therapeutic resources for recovery have been exhausted at the moment of this assessment.

If the functionality of the damaged member or organ has not entirely disappeared, the indemnification for partial loss is calculated by applying a set percentage of the amount on the chart for its total loss, according to the degree of functional reduction presented. In the absence of an indication of the reduction percentage and, being informed only of the degree of this reduction (maximum, medium or minimum), the indemnification shall be calculated, respectively, on the basis of the percentages of 75%, 50% and 25%.

The Insurer reserves the right to submit the Insured to medical examination to prove the disability and / or to assess the incapacity level, under penalty of non-payment of the indemnification.

Permanent disability must be proven by presenting a doctor's certificate to the Insurer.

In the event of minors, the indemnification for Permanent Disability shall be paid as follows:

- a) Persons under 16 (sixteen) years of age – the indemnification shall be paid in the name of the insured minor, through a court order.
- b) Persons 16 (sixteen) to 17 (seventeen) years of age, inclusive – the indemnification shall be paid to the insured minor, duly assisted by his father, his mother or, finally, by his tutor or legal representative.

Important: Only the events listed in the “Indemnification Calculation Chart in the event of Permanent Disability,” transcribed below, are covered.

PERMANENT DISABILITY	INDEMNIFICATION CALCULATION CHART IN THE EVENT OF PERMANENT DISABILITY SPECIFICS	% OF THE INSURED AMOUNT
TOTAL	Total loss of vision in both eyes	100
	Total loss of the use of both upper limbs	100
	Total loss of the use of both bottom limbs	100
	Total loss of the use of both hands	100
	Total loss of the use of one upper limb and one bottom limb	100
	Total loss of the use of one hand and one foot	100
	Total loss of the use of both feet	100
	Total and incurable mental alienation	100
	Total loss of vision in one eye	30

PARTIAL VARIED	Total loss of vision in one eye, when the insured party already does not have the use of the other eye	70
	Total and incurable deafness in both ears	40
	Total and incurable deafness in one of the ears	20
	Incurable speech impairment	50
	Nonunion of a fracture of the upper maxilla	20
	Immobility of the cervical segment of the vertebral column	20
	Immobility of the thoracic-lumbar-sacral segment of the vertebral column	25
PARTIAL UPPER LIMBS	Total loss of the use of one of the upper limbs	70
	Total loss of the use of one of the hands	60
	Nonunion of a fracture in one of the humeri	50
	Nonunion of a fracture in one of the radius-ulna segments	30
	Total ankylosis of one of the shoulders	25
	Total ankylosis of one of the elbows	25
	Total ankylosis of one of the fists	20
	Total loss of the use of one of the thumbs, including the metacarpal	25
	Total loss of the use of one of the thumbs, excluding the metacarpal	18
	Total loss of the use of the distal phalange of the thumb	09
	Total loss of the use of one of the forefingers	15
	Total loss of the use of one of the little fingers or one of the middle fingers	12
	Total loss of the use of one of the ring fingers	09
	Total loss of the use of any phalange, excluding those of the thumb, indemnification equivalent to 1/3 of the amount for the respective finger	
PARTIAL LOWER LIMBS	Total loss of the use of one of the lower limbs	70
	Total loss of the use of one of the feet	50
	Nonunion of a femur fracture	50
	Nonunion of a fracture of one of the tibial-peroneal segments	25
	Nonunion of a fracture of the patella	20
	Nonunion of a fracture of one foot	20
	Total ankylosis of one of the knees	20
	Total ankylosis of one of the ankles	20
	Total ankylosis of a hip	20
	Partial loss of one of the feet, that is, the loss of all the toes or of one part of the same foot	25
	Amputation of the big toe	10
	Amputation of any other toe	03
	Total loss of the use of the phalange of the big toe; indemnification equivalent to 1/2, and of the remaining toes, equivalent to 1/3 of the respective toe: Shortening of one of the lower limbs:	
	- From 5 (five) centimeters or more	15
	- From 4 (four) centimeters	10

7.2 The Insured Person: This is the person entitled to the **CORIS** travel card. The insurance cannot be contracted by the cardholder, if the same be younger than 18 (eighteen) years of age, except in the event of legal emancipation, or older than 85 (eighty-five) years of age. For minor(s) under the age of 18 (eighteen), the insurance shall be made by the legal representative cardholder(s) of the **CORIS** travel card.

7.3 Beneficiary Clause:

7.3.1 For the Accidental Death coverage of the Insured, the beneficiary(ies) of the indemnification shall be determined according to the Legislation in effect, **respecting the limits stated on the plans chart of the Sponsor.**

7.3.2 Any alteration will only go into effect after receipt by the Insurer, being made before the date of the accident.

7.3.3 In the absence of a named Beneficiary, the indemnification will be paid according to the Legislation in effect.

7.3.4 In the event of Permanent Total or Partial Disability due to Accident, the beneficiary shall be the Insured himself, **respecting the limits stipulated on the plans chart of the Sponsor.**

7.4 EXCLUDED RISKS:

7.4.1 Excluded from the insurance coverage are events that occur in consequence of:

I- The use of nuclear material for any purpose, including intentional or unintentional nuclear explosion, as well as radioactive contamination or exposure to nuclear or ionizing radiation;

II- Acts or operations of war, whether declared or not, of chemical or bacteriological war, civil war, guerilla warfare, revolution, agitation, mutiny, revolt, sedition, sublimation or other disturbances of the public order and resulting from these, except when the Insured be rendering proven military service or if his acts are justified by humane gestures in aid of third parties;

III- A terrorist act, leaving it to the Insurer to prove this with appropriate documentation, accompanied by a detailed report that describes the nature of the assault, independently of its purpose, and providing it has been duly recognized as an assault to the public order by the proper authorities;

IV- Vehicle competitions, including the preparatory training; the practice of parachuting, paragliding, hang-gliding, autogyro, ultra light, motorcycling, boat racing, autonomous diving, boxing and similar activities, when the Insured is not technically or legally qualified for such;

V- Any mental alterations resulting directly or indirectly from the use of alcohol, drugs, narcotics or toxic substances;

VI- Hurricanes, cyclones, earthquakes, tidal waves, volcanic eruptions and other natural disturbances;

VII- A recognizably dangerous act that is not motivated by a justifiable need and the practice, on the part of the Insured, of illicit acts or those that are contrary to law;

VIII- The damage caused by illicit and harmful acts practiced by the Insured, by the beneficiary or by the representative, of one or of the other, being that in the insurance contracted by legal entities the same applies to the controlling partners, directors or administrators, by the beneficiaries, and by their respective representatives;

IX- Kidnapping and/or kidnapping attempts;

X- Accidents, as well as their consequences, which occurred before the inclusion of the Insured in the present insurance;

XI- Any type of hernia and its consequences;

XII- Childbirth, abortion and their consequences;

XIII- Eating disturbances and food poisoning of any type, as well as poisoning resulting from the activity of chemical products, drugs or medications, except when these were prescribed by a doctor by reason of a covered accident;

XIV- Suicide, premeditated or not, or attempt to do so.

XV- An anaphylactic reaction and its consequences;

7.4.2 Risks resulting from the following events, which are not included in the notion of a personal accident:

I- The illnesses (including the professional ones and those resulting from radioactive contamination or from exposure to any type of radiation), including those provoked, unleashed or aggravated, directly or indirectly by personal accident, excepting infections, septic states and embolisms resulting from a visible wound;

II- Intercurrent disease or complications resulting from making tests and medical treatments, clinical and/or surgical, when not resulting from a covered accident;

III- Lesions resulting, depending, predisposed or facilitated by repeated efforts or cumulative microtraumas, or which have a cause and effect relationship with the same, as well as lesions classified as: lesions due to repetitive strain (RSIs), work-related musculoskeletal disorders (MSDs), continuous or cumulative trauma disorders (CTDs), or similar ones that come to be accepted by the medical-scientific class, as well as their post-treatment consequences, including surgeries at any time.

IV- The situations recognized or similarly understood by the official social security agencies or similar entities as “accidental disability”, in which the event causing the lesion does not wholly fit into the description of disability through a personal accident;

V- Infectious and parasite diseases transmitted through insect bites.

Also excluded from the coverage of this insurance is natural death.

*Sponsor: **CORIS BRASIL S.A. TURISMO VIAGENS E ASSISTÊNCIA INTERNACIONAL.***

CNPJ: 04.789.159/0001-98

Broker: Willis Affinity Corretores de Seguros CNPJ: 30.816.391/0001-88

Susep Registration: 028919.1.006238-3

Insurer: QBE Brasil Seguros S.A CNPJ: 96.348.677/0001-94

Susep Registration: 594-1 Susep Process: 15414.000585/2007-58

The registry of this plan in the Susep does not imply incentive or recommendation of its sale on the part of this Agency.

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