



General Conditions

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IMPORTANT RECOMMENDATIONS

We invite AURA ASSISTANCE beneficiaries to read these conditions before the start of the trip. In the following pages, you will find the General Terms and Conditions, Special Conditions and Exclusions, and instructions that will allow better use of the benefits and contracted services.

I. PREFACE

All services provided by the AURA ASSISTANCE plan are covered and administered by World Travel Assist America LLC, whose registered office is at 2893 Executive Park Drive Suite 204 Weston, FL 33331, World Travel Assist America LLC principal purpose is to provide, among others, health care services and personal assistance only in emergencies during the course of an international trip. Any negligent act or breach of obligations as a direct result of any service provided by third party suppliers of the Emergency Management Center and relevant to the service provided under this plan, will be the full and sole responsibility of said supplier. Aura Assistance will strictly not be held responsible for any liability arising or as a consequence of lawsuits of any kind due to negligence or breach by third party service supplier of their obligations as assistance provider. These general conditions define the way of obtaining the benefits to which the Beneficiary of an AURA ASSISTANCE plan will be able to request in emergency cases while abroad during the period of validity of the plan.

Acceptance of the Beneficiary

These Terms together with the other documents that are made available to the Beneficiary at the time of purchase of the plan, form the contract of travel assistance provided by AURA ASSISTANCE. The Beneficiary acknowledges and accepts these General Conditions through any of the following acts:

- 1) Payment of contracted services
- 2) The use or attempted use of any of the contracted services.

The Beneficiaries acknowledges they have read, chosen and accepted the terms and conditions contained herein, and as such, the ruling of the General Conditions as a binding contract between the parties.

It is clearly understood and accepted by the Beneficiary that AURA ASSISTANCE plans do not constitute as insurance or any other related product, nor as a program of social security or prepaid medicine, medical service at home or unlimited medical service program. Therefore, the AURA ASSISTANCE plan is not designed or provided as a complete cure or definitive treatment of the Beneficiary's condition. The travel assistance services to be rendered by AURA ASSISTANCE are limited only to emergency treatment of acute cases and are exclusively oriented to travel assistance in case of sudden and unpredictable events where a clear, verifiable and acute illness or condition or accident has been diagnosed and prevents the normal continuation of a trip, as long as the illness or condition is not listed in the exclusions. These plans are designed to ensure primary and normal recovery of the Beneficiary's physical condition that allow a normal continuation of the trip. They are not designed for nor provide:

- Elective medical procedures
- Routine medical check-ups or screenings that have not been previously authorized by the Emergency Management Center
- Start of long-term treatments or procedures.

Any assistance or treatment will cease and not be the responsibility of AURA ASSISTANCE once the Beneficiary is back to their place of residence or the expiry of the period of validity of the chosen plan. The acquisition of one or more plans does not produce the accumulation of services and/or benefits provided by them. In these cases, only the limits established in the first contracted voucher may apply.

NOTE: It is clearly understood and accepted by the Beneficiary that this plan is a product of travel assistance and in the event that it is offered through an insurance company, it doesn't make it an International Insurance policy.

Moreover, once the validity of the voucher has been initiated, the Beneficiary may not make changes, extend the period of validity or cancel of the voucher for any reason or under any circumstances. Notwithstanding the foregoing, if the Beneficiary extends the trip unexpectedly, they may request the issuance of a new voucher. AURA ASSISTANCE reserves the right to accept or deny this renewal without explanations, under the following conditions:

- a) The Beneficiary will not have the right to a voucher renewal if they have used any of the services of AURA ASSISTANCE during the period of validity of the first voucher.
- b) The Beneficiary shall be able to renew the voucher as long as they purchase the same or greater coverage as the original voucher; plans with less coverage than the original one cannot be used for renewals.
- c) The Beneficiary must request authorization of the new voucher exclusively from the issuing agent or where the original assistance plan was directly purchased from and must indicate the amount of days they want to extend/obtain. The issuing agent is obliged to inform AURA ASSISTANCE that the new voucher is an extension and will ask for authorization for the new period.
- d) The application for this new Plan should be submitted prior to the end of the previous Plan, with the new Plan becoming effective immediately after the end of the previous one.
- e) The Beneficiary must designate the person who will make the corresponding payment in the offices of the agent, and will receive the new voucher which will be created and delivered in the same act.

Any new plan issued under the foregoing circumstances can in no way be used to initiate or continue treatment or make use of the benefits and services contained herein that may of have been incurred by the Beneficiary under the previous Plan, independently of any dealings and treatments previously authorized by AURA ASSISTANCE or by third parties.

On a case by case basis, where a renewal request is made following expiry of a voucher or where a new voucher is requested whilst the Beneficiary is already outside the country of residence (already on a trip), the renewal or the new voucher can be made, but will be subject to 2 Days of grace.

Definitions

A

- **Accident:** The event which generates bodily damage or injury to the Beneficiary caused by out of control, in motion, external, violent and visible unexpected agents. Every time the term "accident" is used it is understood that the damage or injury resulting from such event has been caused directly by those agents and not from any other cause. Nevertheless, if the bodily damage or injury has occurred as a consequence of different causes of the before mentioned, then the maximum amount of the "Medical Assistance in case of Accident", will be automatically reduced up to the amount determined in the respective purchased plan in cases of "Medical Assistance in case of Illness".
- **Acute illness or acute medical condition:** Short process and relatively severe alteration of the body condition or any of its organs that could interfere or change the normal balance of the vital functions, generating pain, weakness or any other strange symptom to its normal state.
- **Amateur Sports:** Activities practiced by amateurs, for leisure and / or recreational activities.

C

- **Catastrophe:** Unfortunate event that seriously alters the normal order of things, where many people are involved.
- **Chronic illness or chronic medical condition:** Any continuous and persistent pathological process lasting more than 30 days.
- **Congenital illness:** Pathology present or existing since before birth.

D

- **Days of grace:** The period of time that the coverage will not be effective in the plan. The mentioned period will be calculated by days from the initial coverage date, provided that the Beneficiary is not in their place of habitual residence in the moment of purchase.

E

- **Emergency management center:** The office which coordinates the services to be provided to the Beneficiary in case of an Emergency.

F

- **Force majeure:** Events which cannot be anticipated or resisted, and exempts from any obligation a third party.
- **Maximum coverage:** Maximum coverage amounts given by AURA ASSISTANCE, indicated in the voucher for each of the benefits and according to the contracted assistance plan.
- **Medical department:** Group of professionals from AURA ASSISTANCE that intervene and make decisions in every issue and/or benefits given or that will be given according to the present general conditions.

P

- **Pre-existing illness or pre-existing disease or pre-existing condition:** any pathological physical process that recognizes an origin or an earlier etiology of the effective date of the plan or the trip (or whichever is later) and is likely to be objectified through complementary methods diagnostic routine, daily accessible and frequent use in all countries of the world (including, but not limited to: Doppler, nuclear resonance, magnetic, catheterization, radiology, etc.). It is understood any pre-existing disease or condition of the body, known or not by the Beneficiary, that needs or requires a

formation or incubation period within the body of the Beneficiary before effective date of the plan or the trip (or whichever is later). Common examples of pre-existing illness or medical conditions, include but are not limited to: kidney or gallstones, obstruction of arteries or veins by blood clots or other, respiratory diseases such as asthma, lung problems, emphysema, HIV, usually related problems blood pressure, glaucoma, cataracts, nephritis, ulcers or gastric diseases, diseases resulting from congenital malformations, genital mycosis, liver abscess, cirrhosis, blood sugar, high cholesterol, high triglycerides, and others. They require a period of short or long incubation, including where any state or pathological process existed within the body before getting on the plane or the means of transport at the time of the effective date of plan of assistance, even if the symptoms are present for the first time after starting the trip.

- **Product or Plan:** Set of services acquired by the Beneficiary, for which maximum coverage amounts for each service is specified in the voucher.
- **Professional Sports:** Competitive activities practiced for payment and performed in any type of competition including but not limited to intercollegiate, tournaments, championships or leagues.

R

- **Recurrent illness or medical condition:** Return of the same treated illness usually over 3 or more times in a year.
- **Residence/Habitual Residence:** The city/place of regular stay or living.

S

- **Serious Accident:** One that results in amputation of any body segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second and third degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing ability. In general, any accident in which the patient's life is at risk.
- **Serious Disease:** It is an alteration or deviation of the physiological state in one or several parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, that is, any disease or injury with permanent or non-permanent sequels that partially limit or totally prevent the usual occupation or activity of the affected person, or incapacitate them for any activity and require or not the assistance of other people for the most essential activities of life.
- **Stable Patient:** Patient that does not have any variation in their health status and where no sudden change in symptoms is expected.
- **Sudden or unpredicted sickness (disease, illness):** No predicted sickness acquired after the effective date of validity of the plan.

T

- **Treating physician:** Medical professional provided or authorized by the AURA ASSISTANCE Emergency Management Center that assists the Beneficiary in the area the before mentioned is located.

V

- **Voucher:** Authorized document produced by AURA ASSISTANCE which indicates the contracted product.

II. BENEFICIARY

The Beneficiary is the person whose name appears on the AURA ASSISTANCE Voucher and is the sole Beneficiary of the benefits and services that occur during the period of eligibility. The date after period of eligibility, coverage ceases and the Beneficiary loses all rights to the benefits and services contained herein, as well as those that may otherwise be valid including any right to reimbursement or claim.

The benefits and services contained herein are for the exclusive use of the Beneficiary and are non-transferable. The Beneficiary may be asked to show proper identification as well as their AURA ASSISTANCE Voucher as well the necessary travel documents in order to verify eligibility when services are required.

III. EFFECTIVE DATES / ELIGIBILITY

The benefits and services described herein will only be valid during the effective dates shown on the Voucher and begins at 00:00 Hrs on the date indicated and will terminate at 23:59 Hrs on the date indicated, provided that the Beneficiary has arrived in Turks and Caicos and successfully passed through Customs and Immigration and Boarder Control. Your Aura Assistance voucher will be voided if you are refused entry into Turks and Caicos by Customs and Immigration and/or Boarder Control. Furthermore, AURA ASSISTANCE will not be liable in any way, either directly or indirectly, for any claim that the Beneficiary may make for the provision of services under this voucher if they are refused entry into Turks and Caicos or suspected, and/or test positive for COVID-19 prior to being released by the Turks and Caicos Customs and Immigration and/or Boarder Control.

As a general rule no unilateral changes, modifications, extensions or cancellations will be possible once the effective date on the voucher has begun.

Plans in the category "Short Trips" will have a maximum duration of 90 days. After these periods, the Beneficiary will lose any benefit from the assistance services contracted while on that trip.

AURA ASSISTANCE plans, operate in the form of calendar days, therefore, once the validity of a plan has been initiated, the Beneficiary cannot stop it and the periods of unused days in the voucher are non-refundable. Once the validity of a plan has been interrupted, it expires and cannot be reactivated later.

The purpose of the trip must be limited to tourism and leisure only and at no time can cover be claimed for any person performing a professional sports abroad. If the reason for the trip was the execution of works or tasks that involve professional risks or performing tasks highly specialized where life is exposed to hazardous substances, handling heavy machinery or working with gases, air pressure or fluid hydropneumatic, which require special physical abilities, or being exposed to danger and as a result suffering an accident or consequential disease, AURA ASSISTANCE will strictly not be responsible under this plan's services or assume costs arising from such circumstances, and in such cases employers will be obliged to assume responsibility and costs. This also applies to those who are not occupationally linked with a company and who act on their own as independent workers or illegal immigration or illegal employment status.

As soon as the voucher expiry date ends, all benefits will automatically cease, except in cases where the Beneficiary initiated services under the AURA ASSISTANCE plan during the term of validity. In these cases, coverage will remain for all benefits strictly associated with the illness and/or accident which the Beneficiary initiated services prior to the voucher expiry, but doing so under the following limitations:

- 1) Up to 14 additional days from the expiry date, or
- 2) Until the maximum coverage stated in the voucher is reached, or
- 3) Until the treating physician discharges the Beneficiary during the period of the 14 days in which the coverage is extended.

Any new or unrelated illness and/or accident will strictly not be covered after the voucher expiry date. In addition, each assistance or treatment will cease and will not be the responsibility of AURA ASSISTANCE once the Beneficiary returns to their place of residence or the validity period of the plan expires not including the before mentioned exceptions.

Note: in cases where the Beneficiary is already in the destination country and requests the authorization for a travel assistance plan, as long as it is authorized by AURA ASSISTANCE, said plan will have a 2 Days of grace period.

IV. GEOGRAPHICAL VALIDITY

The geographical coverage is in Turks & Caicos Island Territory, and/or Miami, USA. In any case, the country of habitual residence of the Beneficiary or country where the Assistance Plan was issued is excluded.

V. PROCEDURE FOR REQUESTING ASSISTANCE

If in need of assistance, regardless of their geographical location, the Beneficiary should contact the Emergency Management Center on the following telephone number: +1 844 8267 946.

To communicate with the Emergency Management Center via telephone, the Beneficiary must request collect call or call directly to the number listed above. If the Beneficiary is charged for any calls to the Emergency Management Center, AURA ASSISTANCE will refund such the costs. The Beneficiary is advised to keep proof of payment of the call to request reimbursement, the Beneficiary must keep a copy of the invoice showing the charging for the call to the specified numbers.

It is the obligation of the Beneficiary to always call to report the emergency. In case the Beneficiary cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made no later than within 24 hours after the emergency occurred. For cases in which the beneficiary is at open seas, and therefore prevented from communicating with the Emergency Management Center, they must report the medical fact up to 24 hours after disembarking at the first port they arrives in. Failure to comply with this rule entails automatic loss of any right to claim by the Beneficiary.

VI. BENEFICIARY'S OBLIGATIONS

In all cases, the Beneficiary must:

- 1) Take a COVID-19 test before the voucher starts or the departure date, whichever happens first, and register/supply the results if requested. The test must be made no sooner than 3 days prior to the date of departure. The COVID-19 test must produce a negative result in order to render any right to claim under the AURA ASSISTANCE plan by the Beneficiary.
- 2) Request and obtain authorization from the Emergency Management Center before taking any step or incurring any expenses in relation to the benefits provided by the plan. In cases where authorization has not been obtained by the Emergency Management Center, no reimbursements shall be granted of any expenses incurred, and will remove all right to claim.
- 3) The Beneficiary understands and accepts that the notification to the Emergency Management Center is essential, even if the issue is completely resolved, as AURA ASSISTANCE cannot take over the cost of any assistance without previous knowledge and authorization to the Emergency Management Center.
- 4) The Beneficiary accepts that AURA ASSISTANCE reserves the right to record and audit telephone conversations as needed for the proper development of the provision of services. The Beneficiary expressly accepts the established procedure and agrees on the eventual use of the records as evidence in case of disputes concerning the assistance provided.
- 5) If the Beneficiary or a third person cannot communicate by any circumstance or involuntary reason with the Emergency Management Center before being assisted, the Beneficiary or a third party, has the obligation to inform the Emergency Management Center within 24 hours of the event. Failure to notify the Emergency Management Center within 24 hours will result in the automatic loss of rights of the Beneficiary to claim or request compensation.
- 6) The Beneficiary agrees to accept the recommended treatment or advice as provided by the Emergency Management Center and, if necessary, consent to repatriation to their country of residence when, according to medical opinion, as long as the Beneficiary's health condition allows it and requires it.
- 7) Provide documentation that confirms the merits of the case, all medical information (including prior to departure) and all original receipts for expenses to be evaluated for possible reimbursement by AURA ASSISTANCE.
- 8) Provide all necessary authorizations and releases to AURA ASSISTANCE in order to obtain the Beneficiary's medical history, by filling and signing the RECORD RELEASE FORM which will be sent by the Emergency Management Center. If the Beneficiary is medically incapacitated and cannot sign the Record Release Form, then an authorized representative of the Beneficiary must sign on behalf of the Beneficiary. The Beneficiary or authorized representative gives permission in an absolute and irrevocable manner AURA ASSISTANCE to request on their behalf, any medical records and information from professional overseas and in their country of residence, in order to evaluate and eventually decide about the applicability of the restrictions in case of chronic or pre-existing illness, affections or diseases that could derive in the request of assistance.

Note: In some countries, mainly in the United States and Europe, due to reasons of computer standardization, most medical facilities such as hospitals, doctor's offices, clinics and laboratories, often send invoices and/or payment claims to the Beneficiary treated, even after the bills or invoices have been paid and settled. If this happen, the Beneficiary should contact the Emergency Management Center and notify this situation. The Emergency Management Center will clarify the situation with the provider.

VII. AURA ASSISTANCE OBLIGATIONS

- 1) Comply with the benefits and services described herein in accordance with the covered events within the obtained plan during the valid period of the voucher.
- 2) AURA ASSISTANCE is explicitly released and excused of any obligations and responsibility in any case that the holder suffers any harm or requests assistance as a result of a major force or fortuitous event, examples of such events include but are not limited to: catastrophes, earthquakes, floods, storms, International or civil war declared or not, rebellions, disturbances, civil insurrections, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as delay that may result in the termination, interruption or suspension of communication services. When elements of this nature intervene and once overcome, AURA ASSISTANCE agrees to comply its commitments and obligations within the shortest possible time, subject to the resumption of normal services in accordance with the instructions provided by local authorities, government office or officials.
- 3) AURA ASSISTANCE agrees to assess each reimbursement request to determine whether it is appropriate and thus repay the amounts that may correspond in accordance with these terms and amounts of coverage of the contracted Plan. All compensation and/or reimbursement and/or other costs to be assumed by AURA ASSISTANCE, under this contract, shall be paid in local currency.

Established timeframes for processing a reimbursement are:

- a) The Beneficiary has up to thirty (30) calendar days from the day end of the term of the voucher to present documentation and support necessary to start the reimbursement assessment. After that time, no documents will be accepted for the purpose of supporting any claim.
- b) Upon receipt of the documents, AURA ASSISTANCE has up to five (5) calendar days to request any missing document that has not been provided by the Beneficiary.
- c) Upon receipt of all necessary documents in hand, AURA ASSISTANCE shall within fifteen (15) working days to review the case and issue a letter of approval or denial of reimbursement.
- d) If approved, AURA ASSISTANCE will seek to reimburse the Beneficiary within fifteen (15) working days, from receipt of the Beneficiaries bank details.

Note: Reimbursements are paid directly by AURA ASSISTANCE and they can be made through bank transfer, international money transfer or check. AURA ASSISTANCE bear the expenses incurred by the agency, the cost for sending the check, as well as all direct charges from AURA ASSISTANCE bank; any additional charges made by the bank of the Beneficiary will be covered by the Beneficiary itself.

Note: Notwithstanding the above, all expenses with reference to Benefits related to COVID-19 will be covered by AURA ASSISTANCE directly with the relevant providers as such Benefits does not operate under the reimbursement modality set out above.

VIII. CURRENCY

The benefits offered by AURA ASSISTANCE detailed in point IX and maximum limits of coverage are reflected in the contracted plan expressed in US Dollars (USD).

IX. BENEFITS

Some benefits are included only in some AURA ASSISTANCE plans. Check your voucher benefits and amounts. If any item is not listed in the voucher, it is because the chosen product doesn't have this service.

Medical costs in Turks & Caicos for accident & illness

- **Medical Consultations:** these will be provided in case of an accident or acute illness.
- **Specialist Care:** when indicated by the Emergency Management Center of AURA ASSISTANCE of the area where the Beneficiary is located.
- **Additional Medical Tests:** when indicated by the Emergency Management Center of AURA ASSISTANCE.
- **Hospitalizations:** According to the nature of the injury or disease, and whenever the Emergency Management Center of AURA ASSISTANCE prescribes it, the hospitalization of the Beneficiary will proceed in the nearest medical facility. This item applies only to the Beneficiary, and under no circumstances will bed or food be covered in the hospital or clinic for an accompanying person.
- **Surgical Interventions:** When authorized by the medical department of AURA ASSISTANCE and in the cases where treatment is required immediately, and cannot be deferred to the moment that the Beneficiary returns to their place of residence.
- **Prescribed Medicine:** Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the Beneficiary and authorized by the Emergency Management Center of AURA ASSISTANCE will be reimbursed, once the Beneficiary returns to their place of residence, within the limits of coverage, providing that the Beneficiary provides all original documentation to support reimbursement.

If the Beneficiary incurs any expenses, even after notifying the event, without receiving explicit authorization from the Emergency Management Center, AURA ASSISTANCE would be exempt from covering these expenses.

Note 1: Emergency Management Center reserves the right to decide the most appropriate among the treatments proposed by the medical profession or repatriation to the country of residence if their physical condition permits it. If in the judgment of the treating physicians of the Emergency Management Center it is possible to return the Beneficiary to their country of residence for long-term treatment, programmable surgery or non-urgent surgeries, the Emergency Management Center will proceed with the repatriation of the Beneficiary, who is obliged to accept such solution, should the Beneficiary choose not to accept they will lose all benefits provided by the plan.

Medical costs in Turks & Caicos for pre-existing condition

In cases where the Beneficiary specifically claims services for emergencies suffered by a pre-existing and / or chronic condition, it will be covered up to the amount that is clearly specified in your voucher. The coverage provided for chronic and / or pre-existing condition includes the following eventualities:

Acute episode or unpredictable event, decompensation of chronic and/or pre-existing diseases known or previously asymptomatic. This coverage is provided exclusively against primary medical care (including surgery if required) for acute episodes and the emergency must require assistance during the trip without being able to postpone until the return to the country of residence. AURA ASSISTANCE reserves the right to decide the most appropriate treatment among those proposed by medical personnel and/or repatriation to their country of residence. Repatriation will be a solution in cases in which treatments require long-term treatment.

Excluded from this benefit is the initiation or continuation of treatments, diagnostic procedures, research, or diagnostic and therapeutic behavior, which are not related to the acute and unpredictable episode.

Excluded from this coverage are all diseases related to sexual transmission, including but not limited to syphilis, gonorrhea, genital herpes, chlamydia, human papillomavirus trichomonas vaginalis, trichomoniasis, human immunodeficiency virus (HIV), the acquired immunodeficiency syndrome (AIDS), among others.

The following are not treated by the AURA ASSISTANCE plan, dialysis procedures, transplants, oncology treatment nor psychiatric treatment, hearing aids, eyeglasses, contact lenses, dental bridges, pacemakers, implantable defibrillators, external respirators, implantable devices, specific disposable equipment, etc. diseases caused by the ingestion of drugs, narcotics, medicines that are taken unreliably without a prescription, alcoholism, etc.

Injuries sustained during an illegal act are not covered by the AURA ASSISTANCE plan.

Obligations of the beneficiary:

- 1) The Beneficiary must follow all medical instructions given by the treating physician assigned by AURA ASSISTANCE and take all medications in the prescribed manner and as required.
- 2) If the Beneficiary is interested in purchasing a plan that includes emergency assistance coverage for pre-existing conditions and suffer from any of the following conditions: any type of cancer, heart disease, chronic lung disease and / or chronic liver disease, the beneficiary should consult their personal physician in their country of residence before starting the trip and get written confirmation that they are able to travel for the duration of the planned trip in Turks and Caicos and can do without continuation of any regular treatment and maintain supply of any relevant medicine .
- 3) The beneficiary cannot start the trip after receiving a terminal illness diagnosis.
- 4) In order to access this coverage, the beneficiary must have been stable for more than 12 months.

If the reason for the trip is determined to have been for the purpose of obtaining the treatment abroad for a chronic or pre-existing condition, the AURA ASSISTANCE will deny coverage.

Evacuation/Repatriation

When the medical department of the Emergency Management Center deems necessary to carry out the medical repatriation of the Beneficiary, this will be made with a regular airline with medical escort or nurse if applicable, subject to seating and flight availability to the country of habitual residence of the Beneficiary.

Medical repatriation means the transfer of the sick or injured Beneficiary from the place where they are, to the nearest airport to their city of habitual residence, in the country where the voucher must be issued. Only AURA ASSISTANCE may take all measures referred to in this clause, therefore, the Beneficiary or their family members are strictly prohibited from doing so without the prior written permission from AURA ASSISTANCE.

Additionally, the repatriation must be authorized and medically justified by the treating physician from AURA ASSISTANCE, in the case where the Beneficiary or their family or companions decide to repatriate the Beneficiary without seeking authorization of the Emergency Management Center, no responsibility shall fall on AURA ASSISTANCE, thus, the repatriation and all other costs and consequences shall be borne by the sick or injured Beneficiary or their family or companions, without any right or claim against AURA ASSISTANCE.

When the AURA ASSISTANCE Emergency Management Center, in consultation with the treating physician deems necessary and recommends medical repatriation, this shall be done by the most convenient means of transportation available for it, and/or commercial airline tickets, in economy class and subject to availability, to the airport of the country of residence. AURA ASSISTANCE will be responsible for paying the difference of costs for the change of dates of the original ticket. This assistance includes transportation by ambulance or other means of transport that supports the Beneficiary's health and approved by the AURA ASSISTANCE Emergency Management Center, with the necessary support structure including stretcher, wheelchair, walker etc.

Any expense for repatriation when the cause that gave rise to it is a result of a pre-existing condition or to obey an event listed in the general exclusions are excluded from coverage. Beneficiary is entitled to the services within the validity of the voucher.

Air Ambulance cover to repatriate the person(s)

If the medical department of the Emergency Management Center and treating physician decide that the Beneficiary must be evacuated in an air ambulance, the Emergency Management Center will coordinate and cover the costs associated to the evacuation. Please note that only the Emergency Management Center can authorize the transportation in an air ambulance and if the Beneficiary, or family, hire these services without permission they will not be able to submit the paperwork for reimbursement nor claims.

Ground Ambulance in Miami or city of repatriation

Once the Beneficiary has been evacuated and returns to Miami, or the city in which they reside within U.S.A., the Emergency Management Center will cover the costs of having a ground ambulance pick them up at the airport where the Air Ambulance lands and transfer them to the closest Hospital; according to the recommendations provided previously by the Emergency Management Center and treating physician in Turks & Caicos.

Medical cost in Miami including intensive care

When Beneficiaries that do not reside within the U.S.A. have medical complications while being in Miami, AURA ASSISTANCE will cover the medical costs incurred by illness or accident, including intensive care.

X. COVID-19 BENEFITS

Including all Benefits listed in paragraph IX, the additional benefits will apply where a Beneficiary is suspected of having been exposed to, or having symptoms of, or tested positive for COVID-19:

Cost of Quarantining

In the event that the Beneficiary is required by local government imposed regulation to be placed under non-hospitalized quarantine, AURA ASSISTANCE, and subject to the approval of the Emergency Management Center, will pay up to the maximum amount listed in your voucher or up to 14 days (whichever is lesser), in order to keep the Beneficiary under quarantine, until the beneficiary is found to have a negative COVID-19 result or unless approved for medical repatriation.

AURA ASSISTANCE will not reimburse the Beneficiary for any accommodation costs already paid and/or booked for prior to being quarantined. AURA ASSISTANCE will only cover the additional accommodation costs incurred through either extending trip duration (due to quarantine requirements) or transfer of accommodation to a different specified place in order to prevent risk of spreading, and strictly only as required by local government quarantine regulation and subject to approval of the Emergency Management Center. Furthermore, AURA ASSISTANCE, may under their sole digression permit the Beneficiary to transfer to a different accommodation in order to reduce accommodation costs, if allowed by local government and subject to approval of the Emergency Management Center. Only AURA ASSISTANCE may grant authority in this clause, therefore, the Beneficiary or their family members are strictly prohibited from doing so without approval from the Emergency Management Center.

Attention: only the coverage of the cost of the room will be covered without any additional expense of any other nature such as food and drink, laundry, mini bars telephonic calls (except those associated with AURA ASSISTANCE head office) etc.

COVID-19 Test

AURA ASSISTANCE will cover the cost of any medically required COVID-19 testing after the start of the Beneficiary's trip, subject first to approval of the Emergency Management Center.

Attention: excluding the first mandatory COVID-19 test prior to or upon arrival in Turks and Caicos.

COVID -19 Non-Emergency Evacuation/Repatriation

As a consequence of the Beneficiary obtaining a positive COVID-19 test result, the medical department of the Emergency Management Center will if possible and in accordance with the medical condition and circumstances of the case, authorize the immediate medical repatriation of the Beneficiary to their city of habitual residence (or Miami as medically deemed necessary) up to the maximum amount specified in your voucher. AURA ASSISTANCE will cover the costs associated with repatriation of the Beneficiary by appropriate means of transport. This repatriation must additionally be authorized by the treating physician.

If the Beneficiary chooses to opt out of this benefit when offered by the Emergency Management Center, the Beneficiary will hereby relinquish all future rights to Non-Emergency Evacuation/Repatriation under this plan; however, coverage will remain for all other benefits listed in the General Conditions and voucher.

Note: "immediate" shall mean as soon as practically possible.

COVID -19 Emergency Evacuation/Repatriation and Air Ambulance

As a consequence of serious and/or hospitalized imposed COVID-19 illness, the medical department of the Emergency Management Center will if possible and in accordance with the medical condition and circumstances of the case, authorize the medical repatriation of the Beneficiary to their city of habitual residence (or Miami as medically deemed necessary) up to the maximum amount specified in your voucher. AURA ASSISTANCE will cover the costs associated with repatriation (including air ambulance) of the Beneficiary by appropriate means of transport. This repatriation must additionally be authorized by the treating physician.

In cases where the Beneficiary has recovered from COVID-19 and missed their original return ticket due to either hospitalization or government imposed quarantine, AURA ASSISTANCE will be responsible for paying the difference in costs for rearranging a return ticket back to their city of habitual residence. Subsequent and subject to the Beneficiary obtaining a negative COVID-19 test result. This shall be done by the most convenient means of transportation available, and/or commercial airline tickets, in economy class and subject to availability, to the airport of the country of residence.

COVID-19 Beneficiary Family Return

When a beneficiary with COVID-19 is repatriated, AURA ASSISTANCE will organize and cover the costs for up to seven (7) family members return trip back to the beneficiary's city of habitual residence (or Miami), on condition that such family member(s) are also a beneficiary of an AURA ASSISTANCE voucher under the same policy number and have obtained a negative COVID-19 test result. This shall be done by the most convenient means of transportation available, and/or commercial airline tickets, in economy class and subject to availability, to the airport of the country of residence and up to the maximum amount listed in your voucher.

Note: Where a Beneficiary is suspected of having been exposed to, or having symptoms of COVID-19, they must always call first the Emergency Management Center. This will help AURA ASSISTANCE take care of you and keep other people from getting infected or exposed.

XI. EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

The following is excluded from liability under this policy;

- 1) Beneficiaries that enter Turks & Caicos Island territory on a cruise.
- 2) Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the Beneficiary, as well as its complications and consequences even when they appear during the trip (other than COVID-19). Unless plans that include this benefit.
- 3) Disease, injury, illness or complications resulting from treatments performed by people or professionals not authorized by the Medical Department or the Emergency Management Center.
- 4) Homeopathic treatments, acupuncture, physical therapy, spa treatments, podiatry, etc.
- 5) Criminal intent or criminal action of the Beneficiary, directly or indirectly.
- 6) Illness treatment or pathological states as a consequence of consumption or intentional administration of toxics, drugs, narcotics or non-prescribed medicines.
- 7) Expenses incurred in any kind of orthosis, prosthesis, including artificial teeth, eyeglasses, contact lenses, hearing aids, etc.
- 8) Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the Beneficiary, as well as its complications and consequences even when they appear during the trip (other than COVID-19). Unless plans that include this benefit.
- 9) Abortions, births, check-ups, tests and pregnancy complications. Also, all the resulting complications during and after pregnancy.
- 10) All kinds of mental illness.
- 11) Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
- 12) The Acquired Immunodeficiency Syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, consequences and implications. Sexually transmitted diseases and/or infections and/or any type of examination and/or treatment that has not received the prior approval of the Emergency Management Center.
- 13) Events derived from natural disasters, nuclear radiation or radioactivity, as well any other phenomenon with extraordinary character or event that due to its proportions or seriousness it will be considered as a national disaster or catastrophe.
- 14) Suicide or intent of suicide or wounds self-inflicted by the Beneficiary and or their family, as well as any other act of obvious irresponsibility or imprudence by the Beneficiary.
- 15) Events derived as consequence of war (declared or not), terrorism, rebellion, civil war, insurrection, military or naval coup, government usurpation, serious alteration of the public order, with or without the personal participation of the Beneficiary or as a member or a civil or military organization.
- 16) Intentional acts or caused by bad faith by the Beneficiary or its representatives.
- 17) Routine check-ups, lab tests, tests of controls diagnosis, laboratory tests or radiological or other means, aimed to establish whether the disease is a pre-existing, such as examinations radiology, Doppler, MRI, CT, ultrasound images, scanner of all kinds, etc. The medical examinations to establish whether the condition corresponds to a pre-existing disease or not.

- 18) Expenditure on public and private transport paid by the Beneficiary from their hotel or location to a hospital, medical center or doctor's office. Unless these expenses have been expressly authorized in writing or orally by the Emergency Management Center.
- 19) Congenital diseases and their derivatives or consequences, known or unknown to the Beneficiary.
- 20) Injuries or accidents arising from aircrafts not authorized for public transportation, including private charter flights.
- 21) Illness, disease or injury arising directly or indirectly from quarrels or fights (unless it were a proven self-defense with police report), strike, acts of vandalism or popular tumult that the Beneficiary has partook in as an active member. Or the attempt to commit an illegal act and, in general, any criminal or fraudulent action, including providing deliberate inaccurate information.
- 22) Treatment for endemic, epidemic or pandemic disease, except for COVID-19, in countries with and without health emergency if the Beneficiary has not followed the suggestions and/or information on travel restrictions and mandatory vaccinations issued by respective health authorities in each country.
- 23) Any expense or care that has not been consulted and approved by AURA ASSISTANCE Emergency Management Center.
- 24) Diseases or ailments resulting from disorders in women menstrual period and delays; and abundant vaginal discharge.
- 25) Liver diseases such as cirrhosis, abscesses, and others.
- 26) Exams and/or hospitalization for stress tests and all types of preventive check-ups.
- 27) Any type of hernia and its consequences.
- 28) Kidnapping or attempted kidnap.
- 29) Professional Risks: If the reason for the trip was Beneficiary perform work or tasks that involve a professional risk. Illness or work-related accidents when performing highly specialized tasks where life is exposed or being exposed to hazardous substances or handling of heavy machinery, or manipulation of gas, air pressure or hydro fluids, or requiring special physical skills.
- 30) Driver or passenger injuries by the use of any type of vehicles, including bicycles, motorcycles and mopeds without a license or without a helmet, or without insurance policies.
- 31) Accidents and illnesses that occur while the Beneficiary is in countries where civil or foreign war. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
- 32) No assistance will be provided to any Beneficiary in illegal immigration or employment status (including undeclared work in the country where attendance, or students working in a foreign country without the appropriate permission from local authorities is required).
- 33) AURA ASSISTANCE will not be responsible for costs for physiotherapies referred to the treatment of ailments related to work accidents, repetitive tasks or chronic and / or degenerative diseases of the bones or muscles. The physiotherapies will be covered only in case the ailment has been caused by a non-work accident with prior authorization from the Medical Department of the Assistance Services Center in case it is determined that with them the passenger can improve their current condition and under no circumstances, may exceed ten (10) sessions.

In case that it is determined that the reason for traveling abroad was the treatment of a pre-existing condition and that the current treatment has any direct or indirect link with the previous condition, AURA ASSISTANCE reserves the right to investigate the connection between the current event and the previous condition.

Agreement of competition: It is expressly agreed between the parties with respect to the contractual relationship between the Beneficiary and the provider Voucher any problem of interpretation of the scope of the same and / or legal claim, which cannot be resolved amicably between the parties, shall be subject to the jurisdiction of the courts of Doral, Florida, excluding any other jurisdiction and jurisdiction that may correspond.

No joint services and / or intervention of other enterprises: In no case will AURA ASSISTANCE provide the travel assistance services established in these General Conditions, nor shall it carry out, benefits or reimburse for expenses of any type, when the Beneficiary has requested the services for the same problem and / or affection to another company, before, during or after having requested them to Aura Assistance.

XII. SUBROGATION AND ASSIGNMENT OF RIGHTS

Until the amounts disbursed in compliance with the obligations arising from these general conditions, AURA ASSISTANCE and / or the insurance companies that assume the risk as a result of the AURA ASSISTANCE order will be automatically subrogated in the rights and actions that may correspond to the Beneficiary or to their heirs against third-party natural or legal persons by virtue of the event that motivates the assistance rendered and / or benefit paid.

The Beneficiary of the product agrees to pay immediately AURA ASSISTANCE any amount that has been received from the party responsible for the event and / or their Insurance Company as compensation to which the Beneficiary is entitled to; this up to the amount of the payments that would have received from AURA ASSISTANCE.

Without the following statement being construed as limiting, the rights and actions likely to be exercised in front of the following persons are expressly included in the subrogation:

- 1) Third parties responsible for an accident (transit or any other type) and / or their insurance companies.
- 2) Transport companies, with regard to the refund -total or partial- of the price of unused tickets, when AURA ASSISTANCE has taken over the transfer of the holder or their remains.
- 3) Other companies that cover the same risk.

IMPORTANT: The owner irrevocably transfers in favor of AURA ASSISTANCE the rights and actions included in this Clause, obliging to carry out all the legal acts that are necessary for this purpose and to provide full collaboration that is required. In this regard, it undertakes and obliges to formalize the subrogation or assignment in favor of AURA ASSISTANCE within three (3) calendar days following the intimidation of the Holder(s) for that purpose. If The Beneficiary refuses to subscribe and / or collaborate to assign such rights to AURA ASSISTANCE, the latter will automatically be exempt from paying the assistance costs incurred.

In addition, AURA ASSISTANCE will be subrogated, it being understood that any insurance, travel assistance and / or medical insurance will have the obligation in the first instance of payment of all or part of the expenses that may be triggered by the event suffered by the Beneficiary.

AURA ASSISTANCE will be subrogated in the rights and actions that correspond to the Beneficiary, for facts that have motivated the intervention of that and up to the total cost of the services provided.

Refusal to provide collaboration or subrogate such rights to AURA ASSISTANCE will relinquish the obligation to fulfil the services offered and / or due. Likewise, AURA ASSISTANCE reserves the right to assign all or part of the rights that may arise from the contractual relationship with the Beneficiary, as well as the execution, rendering of services and other obligations under its charge to third party professional legal entities in the branch of assistance to companies in the field.

In this sense, the Beneficiary is aware of this right and therefore expressly waives to be notified or previously notified of such assignments.

XIII. EXCEPTIONAL CIRCUMSTANCES

AURA ASSISTANCE and its network of service providers or agents are expressly released and will be held not responsible for cases in which fortuitous events cause delays or prevent the rendering of services due to acts of natural catastrophes, strikes, riots, wars, lock-outs, invasions, sabotage, hostilities, rebellion, insurrection, governmental decree, terrorism, popular uprisings or any other overpowering force including nuclear, biological or chemical. Whenever elements of nature are involved, AURA ASSISTANCE promises to make every effort to meet its commitments once the impeding cause has ceased.

XIV. RECOURSE

AURA ASSISTANCE reserves the right to demand reimbursement from the Beneficiary for any expenses paid in error in the event AURA ASSISTANCE provided services or benefits not considered appropriately under the Plan or rendered outside the period of validity.

XV. DISCLAIMER

The service provided by AURA ASSISTANCE in accordance with the terms of these general conditions and the travel assistance voucher, is limited solely and exclusively to provide the Beneficiary with access to professionals for the provision by the latter, under its sole and exclusive responsibility, medical, dental, pharmaceutical, legal and / or general assistance services. In this way, AURA ASSISTANCE will not be liable in any way, either directly or indirectly, for any claim that the Beneficiary may make for the provision of the services carried out by any of the aforementioned professionals.

AURA ASSISTANCE, will not be liable and will not indemnify the Beneficiary for any type of damage, injury or illness caused by having provided the Beneficiary with their request, people or professionals to assist them medically, dentally, pharmaceutically or legally. In these cases, the person or persons designated by AURA ASSISTANCE will be held as agents of the Beneficiary, without possible recourse of any nature or circumstance against AURA ASSISTANCE, because of such designation. AURA ASSISTANCE strives to make available the best health professionals and the best means, however AURA ASSISTANCE, can never be held totally or partially responsible for availability, quality, results, lack of attention, medical services and/or malpractice of said professionals or entities, as they are conditions that are completely outside of AURA ASSISTANCE control.

XVI. TERMINATION

Any claim the Beneficiary may have that gives rise to the obligations that AURA ASSISTANCE should or could assume under these General Conditions will terminate unless received in writing within a period of 30 (thirty days) consecutive days after the end of the validity of the voucher.