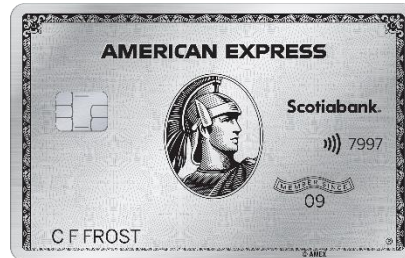


The Platinum Card®



Assistance and Insurance Benefits Portal

To manage your benefits, issue certificates and request your refunds, register on our web platform at the following link:

<https://cardmember-benefits.axa-assistance.us/es>

Contact Numbers

Assistance and Insurance Unit available 24 hours a day, 7 days a week:

1-312-935-3584 International number (collect call)^{1,2}

1-800-660-9165 Number free from the United States¹

1. For calls made from cellphones, roaming charges are the customer's responsibility.

2. Collect calls may be made through an international operator where the service is available.

Benefits of your Card

- Travel Accident Insurance
- Trip Cancellation Insurance
- Missed Connection
- Baggage Delay
- Retail Protection
- Car Rental Loss & Damage Insurance
- Extended Warranty
- Travel Assistance Premier



TRAVEL ACCIDENT INSURANCE (ACCIDENTAL DEATH OR DISMEMBERMENT) UNDERWRITTEN BY AIG LATIN AMERICA, I.I.

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**, and supplemental cardholder(s), the **Legal Spouse** and **Dependent Children** under 23 years of age who live with their parents and are full-time students.

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

Provides coverage for accidental loss of life or dismemberment of the **Insured Person** that occurs on a **Common Carrier** during a **Covered Trip** of up to a maximum of **USD\$1,000,000**. The insurance company will pay the corresponding amounts according to the table of benefits if the **Insured Person** suffers **accidental** injuries to their person, as long as said **injuries** occur while the **Insured Person** is traveling as a passenger, and not as a pilot/driver or crew member.

Table of Benefits

| | |
|--|------|
| Loss of both hands or both feet..... | 100% |
| Loss of one hand or of one foot | 50% |
| Loss of one hand or of one foot and of sight in one eye..... | 100% |
| Loss of hearing in both ears..... | 100% |

GUIDE TO BENEFITS

| | |
|---|------|
| Loss of life | 100% |
| Loss of one hand and of one foot | 100% |
| Loss of sight in both eyes | 100% |
| Loss of sight in one eye | 50% |
| Loss of speech and of hearing in both ears | 100% |
| Loss of speech..... | 100% |
| Loss of thumb and index finger on the same hand | 50% |

If there is more than one loss in the same accident, the insurance company will only pay out the highest sum.

“Loss” with respect to:

- (a) Hand or foot means actual severance through or above the wrist or ankle joints;
- (b) Eye means entire and irrecoverable loss of sight;
- (c) Thumb and index finger means actual severance through or above the joint in the hand at the palm;
- (d) Speech or hearing means entire and irrecoverable loss of speech or hearing in both ears.

KEY DEFINITIONS

Disappearance

When the body of an **Insured Person** has not been found within a year of the **accident**, the **Insured Person** will be presumed to have suffered a loss of life.

CONDITIONS FOR COVERAGE ELIGIBILITY

- The total amount of the **Covered Trip** for the **Insured Person** must be fully paid with eligible **The Platinum Card®** and/or with loyalty points accumulated through an eligible **Rewards Program** associated with said card.
- Loss must occur within one year of the date of the accident.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Benefits Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

GUIDE TO BENEFITS

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **thirty (30) days** of the date of the loss, or as soon as possible.

1. Copy of your **The Platinum Card**[®] statement that shows the cost of the common carrier company's tickets.
2. Copy of the death certificate or medical report (if applicable).
3. Newspaper articles about the accident, if available.
4. Legal, government-issued document to verify the identity of the **Insured Person**, such as: passport, driver's license, etc.

The insurance company may request additional documentation.



TRIP CANCELLATION INSURANCE TRAVEL INCONVENIENCE INSURANCE BENEFITS UNDERWRITTEN BY AIG LATIN AMERICA, I.I.

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**, and Supplemental Cardholder(s), the **Legal Spouse** and **Dependent Children** under 23 years of age who live with their parents and are full-time students.

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

The Company will reimburse expenses related only to the Common Carrier and/or lodging accommodation in the travel destination up to **USD\$3,000** paid in advance by the **Insured Person** with the eligible **The Platinum Card®** for which the **Insured Person** is legally responsible, and that are not recoverable. These expenses must have been incurred as a result of cancellation of travel before the commencement of the **Covered Trip**, due to:

- a) unexpected death, **Serious Injury or Sickness** of the **Insured Person**, **Travel Companion** of the **Insured Person** and **Immediate Family Member** of the **Insured Person**.
- b) the place of residence or business of the **Insured Person** being declared uninhabitable 10 days or less prior to the commencement of the **Covered Trip** as a result of accidental damage.
- c) or the Police requiring the presence of the **Insured Person** after a Robbery or Attempted Robbery at the place of residence or business of the **Insured Person**.

KEY DEFINITIONS

Immediate Family Member(s)

Legal Spouse, Dependent Children, daughter-in-law and son-in-law, siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, minors under legal guardianship, stepchildren or adopted children, adoptive parents, uncles, aunts, nieces and nephews of the **Insured Person** who live in the same **Country of Residence** as the **Insured Person**.

Pre-existing Condition:

Refers to a health condition for which a physician has recommended medical treatment or care, or a health condition that has been contracted, or the first symptoms of which have appeared, before the coverage validity date. A Pre-existing Health Condition in the case of a sickness means a condition that has occurred **ninety (90) days** before the individual insurance validity date, including that date, and for which treatment

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administered by a licensed physician has been sought or recommended, or for which there are symptoms that lead a prudent person to seek diagnosis, attention or treatment. A health condition will not be considered a Pre-existing Condition when said health condition is controlled by taking prescription medication or drugs (that is, if no symptoms appear or no medication or treatment adjustment is needed) for the aforementioned period of **ninety (90) days**, and for which a duly licensed physician has not indicated any travel restriction.

Serious Injury or Sickness:

The **Insured Person** will be covered for injury or sickness that is contracted, or the first symptoms of which appear, between the date of payment for the travel and/or accommodation expenses and the date of commencement of the **Covered Trip**; this must be certified by a legally qualified medical professional as an injury or sickness that puts the **Insured Person's** life at risk and requires physician-administered treatment.

Travel Companion

A person who is not an **Immediate Family Member** of the **Insured Person** and under whose name the pertinent reservations have been made for them to accompany the **Insured Person** on the **Covered Trip**.

CONDITIONS FOR COVERAGE ELIGIBILITY

- The total amount of the **Covered Trip** for the **Insured Person** must be fully paid with the eligible **The Platinum Card®** and/or with loyalty points accumulated through an eligible **Rewards Program** associated with said card.

PARTICULAR EXCLUSIONS

The Company will not be responsible for expenses directly or indirectly resulting from:

- i. noncompliance by any of the following parties: **a)** transportation service provider; **b)** agent of said provider; **c)** agent acting on behalf of the **Insured Person** - or of a Beneficiary.
- ii. regulations of any government or public authority;
- iii. strikes or labor disputes that have been going on or for which there has been forewarning before the reservation date of the **Covered Trip**;
- iv. delay due to temporary or permanent service interruption of any means of a Common Carrier transportation in accordance with the orders or recommendations of any port authority, aviation agency or any similar organization in any country;
- v. any commercial or financial contract that are the obligations of the **Insured Person, Travel Companion** or **Immediate Family Member** of the **Insured Person** or
- vi. change of plans or disinclination of the **Insured Person, Travel Companion** of the **Insured Person** or **Immediate Family Member** of the **Insured Person** to travel or continue traveling on the **Covered Trip** in particular.
- vii. **Pre-existing Conditions** described above.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Benefits Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **thirty (30) days** of the date of the loss, or as soon as possible.

1. Copy of your eligible **The Platinum Card®** statement that shows the travel expenses and/or accommodation expenses paid in advance.
2. It must include a copy of the travel itinerary (airline, hotel, cruise or other travel provider) and the transportation company's tickets.
3. In the case of **Serious injury or Sickness** or unexpected death, provide a medical certificate, death certificate or any other medical document that confirms the seriousness of the **Injury or Illness** or unexpected death (of the **Cardholder** of the eligible card, the **Travel Companion** or **Immediate Family Member**).
4. When the trip is canceled as a result of a **Serious Injury or Sickness** or the unexpected death of the **Travel Companion**, provide copies of the plane tickets and accommodation reservations as evidence that you traveled together (if applicable).
5. When canceling the trip due to robbery or attempted robbery at your place of residence or business; or when the police require your presence in relation to a robbery or attempted robbery at your place of residence or business, you must submit documentation proving it. The documentation must provide a description of the event and the date, time and place of the incident.
6. Legal, government-issued document to verify the identity of the **Insured Person**, such as: passport, driver's license, etc.

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The insurance company may request additional documentation.



**MISSED CONNECTION
TRAVEL INCONVENIENCE INSURANCE BENEFITS
UNDERWRITTEN BY AIG LATIN AMERICA, I.I.**

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**, and supplemental cardholder(s), the **Legal Spouse** and **Dependent Children** under 23 years of age who live with their parents and are full-time students.

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

The Company will pay Reasonable and Additional Expenses actually and necessarily incurred by the **Insured Person** to use alternative transportation and arrive at the **Insured Person's** destination on time, if due to any unforeseeable circumstances outside of the **Insured Person's** control, the **Insured Person** missed his/her connection as scheduled in the Covered Trip and is unable to arrive at his/her final destination by the time originally intended.

The maximum amount payable is up to **USD\$200**, net of any recovery to which the Insured may be entitled from a Common Carrier

This benefit does not apply when the reason for the Missed Connection is solely due to travel arrangements not allowing enough time between connections. For domestic travel, enough time is at least 1 (one) hour, and for international travel enough time is considered to be at least 2 (two) hours.

KEY DEFINITIONS

Reasonable and Additional Expenses

Refers to any expenses for meals, lodging and/or alternative transportation which were necessarily incurred as the result of an unforeseeable circumstance, and which were not provided by the Common Carrier to allow the Insured Person to arrive at his/her final destination by the time originally intended.

CONDITIONS FOR COVERAGE ELIGIBILITY

- The total amount of the **Covered Trip** for the **Insured Person** must be fully paid with the eligible **The Platinum Card®** and/or with loyalty points accumulated through an eligible **Rewards Program** associated with said card.

PARTICULAR EXCLUSIONS

The company will not be responsible for:

- a) Claims related to commercial or financial commitments or contractual obligations, including commitments of **Travel Companion(s)**, **Legal Spouses**, or dependents if they are covered by this document
 - b) Claims related to the failure of the travel operator or distributor to make the necessary tour arrangements;
- or
- c) Claims as a consequence of the **Insured Person's** mistake in calculating enough time to make the connection.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **thirty (30) days** of the date of the missed connection, or as soon as possible.

1. Copy of your eligible **The Platinum Card®** statement that reflects the charge for the Common Carrier tickets.

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2. Copy of the travel itinerary and transportation company's tickets; cost must be included.
3. Copies of receipts for **Reasonable and Additional Expenses** incurred.
4. Legal, government-issued document to verify the identity of the **Insured Person**, such as: passport, driver's license, etc.

The insurance company may request additional documentation.



BAGGAGE DELAY
LUGGAGE PROTECTION INSURANCE BENEFITS
UNDERWRITTEN BY AIG LATIN AMERICA, I.I.

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**, and supplemental cardholder(s), the **Legal Spouse** and **Dependent Children** under 23 years of age who live with their parents and are full-time students.

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

The company will reimburse the **Insured Person** up to a maximum of **USD \$500** if the **Insured Person's** luggage, which is under the care, custody and control of the **Common Carrier** company, is **delayed for a period of four (4) hours or longer**, as a result of **Inclement Weather**, **Common Carrier** company **Equipment Failure**, mistakes or **Strike** by the employees of the **Common Carrier** company, as long as the **Insured Person** is a passenger on the **Common Carrier** during the **Covered Trip**.

The company will reimburse the **Insured Person** for the reasonable and essential expenses that have been incurred as a result of the baggage delay during a **Covered Trip**. All claims must be verified by the **Common Carrier**.

LIMITATIONS

The benefits will be limited to the excess amount of the full sum paid or payable by the **Common Carrier** company responsible for the delay.

The benefits will be limited to the excess amount of the full sum paid or payable by any other valid insurance. If there is another baggage delay policy in force when the delay occurs, the company will only be responsible for paying the excess amount of the claimed sum.

This coverage does not apply to the return trip to the **Country of Residence** or the return portion of the **Covered Trip**.

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KEY DEFINITIONS

Equipment Failure

Refers to any sudden, unforeseen breakdown in the common carrier equipment that led to a delay or interruption of normal trips.

Inclement Weather

Refers to any severe weather condition that delays the scheduled arrival or delay of a common carrier.

Strike

Refers to any labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

CONDITIONS FOR COVERAGE ELIGIBILITY

- The total amount of the **Covered Trip** for the **Insured Person** must be fully paid with the eligible **The Platinum Card®** and/or with loyalty points accumulated through an eligible **Rewards Program** associated with said card.

Likewise:

- a. written proof of the delay from the **Common Carrier** must be submitted with any claim, a Property Irregularity Report (PIR) from the **Common Carrier** company;
- b. the delay must exceed **four (4) hours**;
- c. confiscation or requisition by customs or a government authority may not be the basis of a claim;
- d. purchases of essential clothing or requisites purchased as a result of the delayed baggage will only be considered if items have been purchased within 4 (four) days after the actual arrival time at the intended destination; and
- e. the **Common Carrier** company must be formally notified of the luggage delay.

PARTICULAR EXCLUSIONS

The company will not pay for any expense when:

- a. alternative onward transportation has been offered after the scheduled departure time for the **Covered Trip** or (in the case of a connecting flight) after the arrival of the flight, within the excess stipulated in the section 'Conditions for Coverage Eligibility' of this program;
- b. the **Insured Person** has not sent the luggage in accordance with the established itinerary, unless this failure is due to a strike or industrial action;
- c. the delay is due to industrial dispute, strike, mechanical or electrical failure or transportation equipment impairment (plane, boat, etc.) when the **Covered Trip** was purchased, or if the passenger has been notified of such in advance;
- d. the delay is due to suspension of service by port or civil aviation authorities or a similar entity, and it has been reported in advance;

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- e. the expenses may be recovered from the common carrier; and
- f. the delay is due to a bomb threat or search.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **thirty (30) days** of the date of the loss, or as soon as possible.

1. Copy of your eligible The Platinum Card[®] statement that reflects the charge for the **Common Carrier** company tickets.
2. Copy of the travel itinerary and **Common Carrier** company's tickets; the cost must be included.
3. Report from the **Common Carrier** company (Property Irregularity Report) certifying the delay in the delivery of the luggage and date and time on which the luggage was delivered.
4. Copy of the confirmation from the transportation company that confirms the delay of the luggage, as well as evidence of any compensation received.
5. Copies of receipts for reasonable and essential expenses incurred during the period in which you did not have your luggage.
6. Legal, government-issued document to verify the identity of the **Insured Person**, such as: passport, driver's license, etc.
7. Any other documentation deemed relevant to support your claim.



GENERAL EXCLUSIONS (Applicable to Travel Benefits)

Travel benefits will not cover any loss as a result of:

1. Intentionally self-inflicted injuries;
2. Suicide or attempted suicide;
3. Sickness unless specifically covered;
4. Bacterial infection;
5. Any act of declared or undeclared war;
6. Any accident that occurs while the **Insured Person** is traveling as a crew member, operating, or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
7. Injuries resulting from an illegal act or the intention to commit an illegal act;
8. Participation in any professional or semiprofessional sports team or contact sport;
9. Participation in speed contests using a motorized vehicle, skiing, skydiving, bungee jumping, scuba diving, mountaineering or while riding a motorcycle;
10. Military, navy or air force service in any country;
11. Under the influence of drugs, alcohol or other contaminating substances, except by medical prescription;
12. Depression, anxiety, mental or nervous disorder;
13. Pregnancy and all other pregnancy-related conditions, including fertility treatments or all other conditions relating to inability to conceive;
14. An **Insured Person** who travels against a physician's advice;
15. Directly or indirectly, any **Injuries, Sickness**, death, loss or expense as a consequence of HIV (Human Immunodeficiency Virus) and/or any HIV-related Sickness including AIDS (Acquired Immune Deficiency Syndrome) and/or any other variation;
16. Any expense covered by an employer's compensations or policy;
17. Plastic or cosmetic surgery unless it is deemed necessary for medical issues as a result of an injury;
18. Any injury that results in a hernia;
19. Any pre-existing condition;
20. The use, release, or escape of nuclear materials that directly or indirectly results in a nuclear reaction, radiation or radioactive contamination;
21. The dispersion or application of poisonous or pathogenic chemical or biological materials; or
22. The release of poisonous or pathogenic chemical or biological materials.
23. The corresponding Company and/or Reinsurer will not be responsible for providing any coverage or making any continued payment if doing so is in violation of any law or sanction regulation that would expose the corresponding Company and/or Reinsurer, its parent company or its controlling body to any sanction under any law or sanction regulation.



GENERAL EXCLUSIONS (Applicable to Travel Inconvenience and Luggage Protection Insurance Benefits)

In addition to the exclusions listed above, the Travel Inconvenience and Luggage Protection coverages do not cover:

- a. when the sent luggage is delayed on the return trip to the **Insured Person's** place of residence;
- b. when the measures needed to avoid losing or recovering lost luggage have not been taken;
- c. when the corresponding **Common Carrier** company has not been notified about the lost or delayed luggage and the corresponding report (Property Irregularity Report) has not been obtained;
- d. as a consequence of war or an act of declared or undeclared war; and
- e. as a consequence of an illegal act by or on behalf of the **Insured Person**.



GENERAL DEFINITIONS (Applicable to Travel Benefits)

Accident

Refers to a sudden, unforeseen, uncontrollable and unexpected physical event to the **Insured Person** caused by external, violent and visible means occurring within the Period of this program.

Airworthiness Certificate

Refers to the standard Airworthiness Certificate issued by the aviation agency or by the government agency that has jurisdiction over civil aviation in the country of its registration.

Cardholder(s)

Refers to a person who has an eligible account and whose name is on the surface (raised or otherwise) of an eligible card provided by an issuer in the Issuing Territory.

Dependent Children

Refers to named **Dependent Children**, including adoptive children of the cardholder, up to 18 years old, or 23 years old if they are a fulltime student of an accredited higher education institution, who are not married and who permanently reside with the cardholder and receive most maintenance and support from the **Insured Person**. Children who fully depend on the **Insured Person** for their maintenance due to permanent physical or mental disabilities will be considered dependents of the **Insured Person** if the **Insured Person** is eligible for benefits.

To verify the eligibility of **Dependent Children** with physical or mental disabilities, the Cardholder may be asked to provide the medical records of the **Dependent Children** with physical or mental disabilities.

Common Carrier

Refers to any means of land, sea or air transportation operated under a license for transporting passengers for hire for which a ticket has been obtained, which has been fully paid with the eligible card.

Country of Residence

The place where an **Insured Person** has their true, fixed, and permanent home and principal establishment, and to which they always intend to return, which should be the same as the Issuing Territory of the eligible card.

Covered Trip

An international or national trip (where applicable), regardless of its origin and destination, on a **Common Carrier**, whose fee purchased for an **Insured Person** has been fully paid with the eligible card.

Injury

Will refer to:

- a) Bodily injury;

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b) Disability;

c) Death;

that is sustained by an **Insured Person** during the **Covered Trip** and is caused by a single **Accident** independently of any other cause within the 365 days starting from the date of said **Accident**.

Issuing Territory

Refers to the issuing country of the eligible **The Platinum Card®** in the Latin American and Caribbean region.

Legal Spouse(s)

Husband or wife or domestic partner of the **Cardholder** according to local legal regulation or legislation, who lives at the same residence as the **Cardholder** in the **Cardholder's** country of origin.

Policy

Refers to the insurance contract and any endorsement or attached clause.

Rewards Program

All frequent travelers, rewards and complementary **Common Carrier** tickets are covered if there are taxes or fees associated with the issuance of the ticket and are fully charged to an eligible card. If there are no taxes or fees, or if they are paid with rewards points, only tickets won as a direct result of the charges made with an eligible card will be covered. The bank must send a letter guaranteeing that the points acquired in the loyalty program were generated using the eligible card covered by insurance.

War

Refers to war, whether declared or not, or any warlike activity, including the use of military force by any sovereign nation for economic, geographic, nationalist, political, racial, religious or other purposes.



RETAIL PROTECTION
UNDERWRITTEN BY AIG LATIN AMERICA, I.I.

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®** and supplemental cardholder(s).

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

The **Insured Person** will be compensated for accidental damage, **Theft** or direct physical **Robbery** suffered by the **Covered Purchases** solely for personal use with the eligible **The Platinum Card®** as long as the event occurred within **90 (ninety) days** of the purchase date. The coverage is limited to the cost of the **Covered Purchase** (excluding delivery costs and transport costs) up to a maximum of **USD \$5,000** per incident and a total of up to **USD \$25,000** per account, per year. Items purchased with the eligible **The Platinum Card®** that have been given as a gift are covered, as well as items purchased abroad.

Coverage of accidentally damaged or stolen items that are part of a pair or set will be limited to the cost of the corresponding part. Nevertheless, if the **Covered Purchase** cannot be used, replaced or repaired individually, the cost of the pair or set will be covered.

Coverage is secondary. If you or the recipient of the gift have any other insurance that would cover the Covered Purchase (such as homeowner's, renter's, or auto insurance), Retail Protection will pay the amount not covered by your primary insurance up to the amount you paid for the **Covered Purchase** with your eligible **The Platinum Card®**. This benefit extends to the item's owner.

KEY DEFINITIONS

Covered Purchase(s)

Refers to an item that the **Insured Person** bought and fully paid for that is not excluded. Also covers items purchased to be given as a gift.

Mysterious Disappearance

Refers to the inexplicable disappearance of an item when there is no evidence of an illegal act by a person or persons.

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Robbery

When there is illegitimate seizure of the **Covered Purchase(s)**, using force with objects or intimidation or violence with people, whether it takes place before the act to facilitate it or in the act of committing it or immediately after, to achieve the desired purpose or impunity. Intimidation will only be understood as direct or indirect threat of imminent physical harm to the **Insured Person** or persons close to them.

Theft

Refers to an illegal act of taking a **Covered Purchase** belonging to the **Insured Person**, without their consent, with the intention of robbing the owner of its value.

CONDITIONS FOR COVERAGE ELIGIBILITY

- The **Insured Person** must have fully paid for the **Covered Purchase** with the eligible **The Platinum Card®**.

PARTICULAR EXCLUSIONS

- Items that were lost or Mysteriously Disappeared (the only proof of the loss is inexplicable or there is no physical evidence that shows what happened to the item);
- Items that have been left open or unattended (left in public view, out of hand's reach, without the care, custody or control of the **Insured Person** or responsible party), items stolen from any public place. Public places do not include: the **Insured Person's** workplace, the **Insured Person's** school or places of worship.
- Items lost, stolen, accidentally damaged or mis-delivered while under the care or control of a third party or **Common Carrier** (including but not limited to airlines, the U.S. Postal Service, or other delivery services).
- Losses as a result of normal wear and tear, misuse, fraud, gradual deterioration and/or abuse.
- Items accidentally damaged by modifications or alterations (including cutting, sewing, etc.).
- Used, antique, collectables of any kind, recycled, previously owned, reconstructed, remanufactured items, product guarantees (for example, glass breakage) or satisfaction guaranteed items.
- Motorized vehicles, their equipment or accessories.
- Land, buildings (including but not limited to homes and dwellings), permanently installed items, fixtures or structures.
- Traveler's checks, tickets of any kind, negotiable instruments, gold bullions, rare or precious coins, stamp collecting or coin collecting items, cash or its equivalent.
- Damaged caused by vermin.
- Plants, animals, consumables or perishables.
- Items purchased for resale or for commercial purposes.
- Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to information/services or advice obtained from any help or support line; or technical support for software, hardware or any other peripherals).
- Application programs, operating software or other kinds of software.

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- o. Multiple purchases of computing equipment or accessories, data transmission or photocopy equipment purchased with the eligible card for commercial use.
- p. War or hostilities of any kind (for example, invasion, rebellion, insurrection, riot, or civil commotion); confiscation or damage caused by the government, public authorities or customs officials; risks of contraband; illegal acts or activities.
- q. Inherent product defects.
- r. Radioactive contamination.
- s. Acts of god (including but not limited to floods, hurricanes and earthquakes).
- t. Items stored at any construction site.
- u. Items rented, leased or borrowed, for which the **Insured Person** is responsible.
- v. Items lost or stolen from, in or upon vehicles where there are no signs of forced entry or where items are in plain sight.
- w. The corresponding Company and/or Reinsurer will not be responsible for providing any coverage or making any continued payment if doing so is in violation of any law or sanction regulation that would expose the corresponding Company and/or Reinsurer, its parent company or its controlling body to any sanction under any law or sanction regulation.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Benefits Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **thirty (30) days** of the date of the loss, or as soon as possible.

1. Copy of the eligible The Platinum Card® statement that reflects the charge for the purchase of the claimed item.
2. Copy of the detailed sales receipt that shows that the items were paid for with your eligible card.

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3. Copy of the primary insurance documentation: - If the loss is less than your deductible, attach a copy of the insurance policy statement. - If the loss is greater than your deductible, attach a copy of the claim and address verification - If your primary insurance did not grant the claim that you contracted with them, send a copy of the insurance denial letter.
4. If your claim is for damaged items: Photos showing the damage, especially when the damaged consists of broken glass or other damaged materials that must be thrown away.
5. Copy of your receipt for paying for the damage paid for with your eligible card (if applicable).
6. If your claim is for stolen items: Copy of the police report or report from the corresponding authority that provides a description of the incident, as well as the date, time and place where it occurred.
7. Only for cellphones: Proof that the item was locked or reported to the local list of stolen IMEI cellphones (if applicable).
8. Legal, government-issued document to verify the identity of the **Insured Person**, such as: passport, driver's license, etc.

The insurance company may request additional documentation.



CAR RENTAL LOSS & DAMAGE INSURANCE (CRLDI)

UNDERWRITTEN BY AIG LATIN AMERICA, I.I.

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®** card, supplemental cardholder(s) and individuals authorized to drive the vehicle as stipulated in the Vehicle's **Rental Agreement**.

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

Car rental loss and damage insurance (CRLDI) provides coverage for covered losses to a rental vehicle caused by the collision of the **Rented Vehicle** with another object or the car rolling over. Provides coverage for the least of the following:

- 1) The contractual liability assumed by the **Insured Person** under **The Platinum Card®** with the **Rental Company** of the **Rented Vehicle**; or
- 2) The **Actual Cash Value** of the **Rented Vehicle**, subject to a maximum amount of **USD\$75,000**; or
- 3) The repair or replacement **Reasonable and Regular Charges**. Rental expenses for a reasonable period are also covered while the **Rented Vehicle** is being repaired.

This coverage is in excess of any other collectable insurance including, but not limited to, coverage on a vehicle that an **Insured Person** owns.

KEY DEFINITIONS

Actual Cash Value

Refers to the amount a Rental Car is determined to be worth based on its market value, age and condition at the time of loss.

Computer System

Refers to any electronic hardware or software, or components thereof, that is used to store, process, access, transmit or receive information.

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Electronic Data

Refers to any data stored on a computer system.

Personal Vehicle Ride Sharing Program

Refers to a network, service or any other arrangement to facilitate **Ride Sharing** in private passenger vehicles for use by individuals other than the registered owner of the vehicle.

Reasonable and Regular Charge

Refers to a charge in a quantity that other vendors/providers consistently make for a service given in the same geographic area and that reflects the complexity of the service, taking into account the availability of experienced repaired personnel, the availability of parts and the effort of the seller/provider to repair the damaged vehicle (measured by the ratio between the total repair time and the total time that the vehicle is in the vendor/provider's possession).

Rental Agreement

Refers to any contract that the **Insured Person** receives when renting a vehicle from a vehicle **Rental Company** or car agency, which describes in detail all rental terms and conditions, as well as the responsibilities of each party under the agreement.

Rental Company

Refers to a commercial rental company licensed in compliance with the laws of the applicable jurisdiction and the primary business is renting vehicles [or recreational vehicles]. [Rental agency does not include a **Personal Vehicle Ride Sharing Program**].

Rented Vehicle

Refers to a motorized land vehicle with four or more tires that the **Cardholder** of the eligible card has rented for the period of time shown in the **Rental Agreement** of the **Rented Vehicle**. It does not include, but is not limited to: 1) vehicles not requiring a license; 2) trucks, caravans, trailers, motorcycles, recreational vehicles; 3) vintage vehicles (that is, vehicles that are over 20 years old or that have not been manufactured for 10 years or more); 4) limousines; 5) expensive or exotic vehicles, including, among others, Aston Martin, Bentley, DeLorean, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce.

Ride Sharing

Refers to the use of any vehicle connected to a **Ride Sharing Program** for any period of time when the driver is connected to a ride sharing application enabled online or on a digital network as a driver, when the driver accepts a requested ride, is on the way to collect a passenger or is transporting a passenger until the passenger exits the vehicle.

Ride Sharing Program

Refers to a network of transportation, service or any arrangement under which the drivers and passengers organize transportation services, including through a Ride Sharing app enabled online or on a digital network.

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Robbery

When there is illegitimate seizure of the insured goods, using force with objects or intimidation or violence with people, whether it takes place before the act to facilitate it or in the act of committing it or immediately after, to achieve the desired purpose or impunity. Intimidation will only be understood as direct or indirect threat of imminent physical harm to the **Insured Person** or persons close to them.

Services

Refers to the completion or provision of labor, maintenance, repair or installation of products, goods or property.

CONDITIONS FOR COVERAGE ELIGIBILITY

Coverage shall be provided as described herein pursuant to any limitations and exceptions which follow:

- a. To obtain coverage, the total cost (including the initial reservation/hold) of the rental vehicle must be paid for with the eligible **The Platinum Card®**.
- b. Coverage is available **worldwide**, except in the country where the eligible **The Platinum Card®** account was issued. Coverage is not applicable where prohibited by law or where it violates the terms of the **Rental Agreement** territory or where prohibited by individual merchants.
- c. The **Rental Agreement** must be in the **Insured Person's** name, and they must have signed it.
- d. Coverage is for periods of up to 31 days.
- e. It does not include insurance for personal effects.
- f. Acts of Malicious Vandalism are covered. 'Malicious Vandalism' is defined as cruel, reckless and mischievous destruction of any part of the **Rented Vehicle** by individuals unknown to the **Insured Person** and when the **Insured Person** is prevented from exercising due diligence with regard to the protection of the **Rented Vehicle**.
- g. Reasonable towing expenses are covered as long as such charges result directly from a covered loss. Payments are limited to charges for towing the **Rented Vehicle** from the accident site to the nearest repair place.
- h. Consecutive periods of **thirty-one (31) days** are covered as long as the **Insured Person** returns to the **Rental Company** location from which the **Rental Agreement** was issued and gets a new **Rental Agreement**.
- i. Loss due to accidental fire is covered as long as the liability for such loss rests with the **Insured Person** according to the **Rental Agreement**.
- j. **Theft** of the **Rented Vehicle** is covered as long as the **Insured Person** has exercised due diligence as defined in this document.
- k. **Rental Company** rentals that are obtained for free or for a lesser charge as a result of the **Insured Person's** participation in Rewards Programs (such as mileage programs) are covered provided that the **Insured Person** has a valid and verifiable **Rental Agreement** in their name, and any related charges are paid in full with the eligible **The Platinum Card®**.
- l. **Rental Company** rentals that are part of a travel package or similar package are covered provided said package is paid in full with the eligible card.
- m. The coverage is limited to a maximum of **USD \$75,000** per incident for covered damages.

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- n. Vans are covered as long as they are standard vans, feature standard equipment and are designed to carry a maximum of 8 passengers. Coverage is also provided for equipment or accessories installed in the van for the purpose of assisting a handicapped driver.
- o. The coverage period begins when the **Insured Person** departs from the **Rental Company** with the **Rented Vehicle**, charges the total rental cost to the eligible **The Platinum Card®**, and declines the Collision Damage Waiver (CDW) offered by the **Rental Company**.
- p. If the **Insured Person** cannot decline the insurance offered by the **Rental Company**, this insurance will be secondary and will only provide coverage if there is a difference between the total cost of the accident and the cost that the offered insurance covers.
- q. Coverage will be valid for the period included in the **Rental Agreement**; this period should not exceed **thirty-one (31) consecutive days**.
- r. Loss resulting from hail, lightning, flooding, earthquakes, windstorms, and/or other weather causes are covered.

PARTICULAR EXCLUSIONS

Coverage will not be provided when the following vehicles are rented:

- Trucks, recreational vehicles, vans, pick-ups, minibuses, vehicles built to carry more than eight passengers, vehicles used to transport any kind of cargo or good; off-road vehicles, trailers, bikes, motorcycles, scooters, vintage vehicles (that is, over 25 years old or vehicles that have not been manufactured for the last 10 years);
- Limousines, high-value vehicles (that is, that are worth over **USD \$100,000**), limited edition vehicles, exotic or special interest cars (including, but not limited to, Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce or similar vehicles, select models of BMW, Mercedes-Benz, Cadillac and Lincoln).

Coverage is not all-inclusive; that is, it does not cover personal injuries, civil responsibilities or personal effects.

The following are excluded from this coverage:

- a. Any obligation the **Insured Person** assumes in the **Rental Agreement** outside of what is covered in this document.
- b. The rental of vehicles that does not fall within the **Rented Vehicle** definition.
- c. Any loss resulting from a breach of the **Rental Agreement**.
- d. Losses that are covered by any insurance coverage purchased from the **Rental Company**.
- e. Rentals or leases that exceed **thirty-one (31) consecutive days**.
- f. Monthly rentals or leases.
- g. Loss that occurs as a consequence of wear and tear, freezing, electrical or mechanical failure unless such failure is caused by a loss that is covered.
- h. Injuries or damage to any person or thing, inside or outside of the **Rented Vehicle**.
- i. Loss or **Theft** of personal effects.
- j. Personal Liability.
- k. Loss that results from intentional acts by the **Insured Person**, or when the **Insured Person** is driving under the effects of alcohol, intoxicants or drugs.

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- l. Losses that result from any dishonest, fraudulent, criminal act, or during the transportation of contraband.
- m. Inherent damage, vice, or defect.
- n. Loss as a result of hostility of any kind.
- o. Loss as a result of confiscation by authorities.
- p. Losses that occur when the vehicle is off of the road (meaning any time the **Rented Vehicle** is on an unpaved path or a path that is not regularly maintained by the state or government).
- q. Loss that is solely due to fire and is not covered under this document;
- r. Loss or damage that occurs as a result of reasonable carelessness by the **Insured Person** (for example, leaving the vehicle running unsupervised).
- s. Loss or **Theft** of personal effects and/or items that are on, in, around or outside of the **Rented Vehicle** (including, but not limited to, the GPS, except when the vehicle includes a factory-installed GPS, radio/stereo, baby car seat, etc.).
- t. Vehicles that are not rented at a **Rental Company**.
- u. Any loss that involves the use of the **Rented Vehicle** to rent, even while the vehicle is being used for **Ride Sharing** in relation to a **Ride Sharing Program**, for commercial use or as a means of public transportation or distribution;
- v. Loss, loss of use, damage, corruption, inability to access or manipulate any Computer System or **Electronic Data** of the **Rented Vehicle** and/or Electronic Keys as a result of:
 - Unauthorized access; or
 - Unauthorized use of said system or data or transmission; or
 - An attack of denial of service;
 - Reception or transmission of malicious code.
- w. The corresponding Company and/or Reinsurer will not be responsible for providing any coverage or making any continued payment if doing so is in violation of any law or sanction regulation that would expose the corresponding Company and/or Reinsurer, its parent company or its controlling body to any sanction under any law or sanction regulation.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **forty-five (45) days** of the date of the loss, or as soon as possible.

1. Copy of eligible The Platinum Card® statement that reflects the total charge of the rental of the Rented Vehicle.
2. Copy of your vehicle rental receipt paid with your eligible Card.
3. Include a copy of the initial and final **Rental Agreement** from the **Rental Company**.
4. Copy of the police report or report from the corresponding authority that provides a description of the accident, as well as the date, time and place where it occurred (if applicable).
5. Copy of your receipt for the damages paid for with your eligible Card (if applicable).
6. Copy of the damage repair invoice if the **Rented Vehicle** has already been repaired (if applicable).
7. Copy of the demand letter issued by the vehicle's **Rental Company** (if the payment has not yet been made).
8. Copy of the driver's license of the **Insured Person**.
9. Photographs showing the damages if you have any available.
10. Copy of the documentation of any other insurance that may apply to this loss, if applicable.
11. Legal, government-issued document verifying the identity of the **Insured Person**, such as: passport, driver's license, etc.

The insurance company may request additional documentation.



EXTENDED WARRANTY

UNDERWRITTEN BY AIG LATIN AMERICA, I.I.

DESCRIPTION OF INSURED PERSON(S) FOR CONSUMER CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®** and supplemental cardholder(s).

DESCRIPTION OF INSURED PERSON(S) FOR COMMERCIAL CARDS

This coverage applies to the **Cardholder** of the eligible **The Platinum Card®**.

DESCRIPTION OF COVERAGE

The coverage applies to **Covered Purchases** that no longer work satisfactorily and offers an **Extended Warranty duplicating**, for up to a maximum of **one (1) additional year**, the shortest period of time between:

- the original manufacturer’s warranty; and
- the combination of the original manufacturer’s warranty and/or any additional warranty purchased and/or additional store warranty (if applicable).

The warranty periods that apply, whether alone or combined, cannot be for more than three years, as shown in this table:

| Original Manufacturer’s Warranty and/or Store or Additional Warranty (if applicable) | American Express Warranty |
|--|---------------------------|
| 3 months | 3 months |
| 6 months | 6 months |
| 1 year | 1 additional year |
| 2 years | 1 additional year |
| 3 years | 1 additional year |
| Over 3 years | Extension not applicable |

This **Extended Warranty** coverage will not pay more than the amount charged to the eligible **The Platinum Card®**. This coverage is limited to a maximum of **USD \$5,000** per incident and **USD \$25,000** per year.

If a Covered Purchase stops functioning satisfactorily and requires repair during the period covered by the Extended Warranty, or if the Covered Purchase needs to be replaced, the repair cost or original cost of the

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Covered Purchase will be reimbursed as appropriate, up to the maximum benefit amount, whichever is lower.

The Covered Purchase does not need to be registered. Covered Purchases as gifts are covered.

KEY DEFINITIONS

Computer System

Refers to any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information.

Electronic Data

Refers to any data stored on a computer system.

Warranty (Extended Warranty)

Contractual obligation to repair, or if repair is not possible, reimburse (up to the limit of the amount of the purchase invoice and within the established coverage limits), an item due to mechanical, electrical or electronic failures that make the item unsuitable for its intended purpose.

CONDITIONS FOR COVERAGE ELIGIBILITY

- The **Insured Person** must have fully paid for the covered item with an eligible **The Platinum Card®**.

PARTICULAR EXCLUSIONS

- a) Used or antique items, collectable items of any kind, recycled, rebuilt or remanufactured items; product guarantees (for example, broken glass) or satisfaction guaranteed items.
- b) Motorized vehicles or boats (including, but not limited to: planes, automobiles and motorcycles).
- c) Land, buildings; permanently installed items, fixtures or structures.
- d) Consumable or perishable items.
- e) Professional services (including, but not limited to, the performance or rendering of labor or maintenance; repair or installation of products, goods or property; professional advice of any kind, including, but not limited to information/services or advice obtained from any help or support line; or technical support for software, hardware or any other peripheral).
- f) Shipping, transport or delivery costs or delivery time promises, whether they are in the written manufacturer's Warranty or not.
- g) Physical damage to items, including damage resulting from weather-related or electrical discharges.
- h) Mechanical failures resulting in product recalls.
- i) Diagnostic expenses in the absence of any covered repairs that fall within the coverage.
- j) War or hostilities of any kind; confiscation or damage caused by the any government, public authorities or customs official; risk of contraband or; illegal activities or acts.
- k) Mechanical failures caused by normal wear and tear or gradual deterioration.

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- l) The loss, loss of use of, damage to, corruption of, inability to access or inability to manipulate any **Computer System** or **Electronic Data** within **Covered Purchases** as a result of:
 - Unauthorized access; or
 - Unauthorized use of such system or data or transmission; or
 - A denial of service attack; or
 - Reception or transmission of malicious code.
- m) The corresponding Company and/or Reinsurer will not be responsible for providing any coverage or making any continued payment if doing so is in violation of any law or sanction regulation that would expose the corresponding Company and/or Reinsurer, its parent company or its controlling body to any sanction under any law or sanction regulation.

HOW TO SUBMIT A CLAIM OR REIMBURSEMENT

1. For your convenience, you can submit your claim or reimbursement request by registering on the Assistance and Insurance Benefits Portal: <https://cardmember-benefits.axa-assistance.us/es> or by contacting the Assistance and Insurance Unit.
2. After registering, select the benefit for which you will submit a claim.
3. Then, complete all required information in the online claim form.
4. Finally, you will be asked to attach the required documentation to complete your claim process.

If you experience any issues with the portal, please contact the **Assistance and Insurance Unit**. A representative will answer any questions you have and send you the corresponding form.

REQUIRED DOCUMENTATION FOR YOUR CLAIM

Claim notification period: Preferably within the first **thirty (30) days** of the date of the loss, or as soon as possible.

1. Copy of the eligible **The Platinum Card®** statement that reflects the charge for the claimed item.
2. Copy of the detailed receipt that shows that the claimed item was paid for with your eligible card.
3. Copy of the original manufacturer's warranty and/or any additional warranty purchased and/or additional store warranty (if applicable).
4. Copy of receipts of expenses incurred repairing the item (if applicable).
5. Estimated repair cost for the claimed item (if applicable).

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6. Legal, government-issued document to verify the identity of the **Insured Person**, such as: passport, driver's license, etc.

The insurance company may request additional documentation.



GENERAL DEFINITIONS (Applicable to Personal Lines Benefits)

Accident

Refers to a sudden, unforeseen, uncontrollable and unexpected physical event to the **Insured Person** caused by external, violent and visible means occurring within the period of this program.

Act of Terrorism

Refers to the use or threat of use of force or violence against a person or property, or the commissioning of an act endangering human life or property, or the commissioning of an act that interferes or disturbs an electronic or communication system, by any person or group, whether or not they are acting on behalf of or in connection with any organization, government, power, authority or military force, when the affect is to intimidate, coerce or harm a government, civil population or any sector of it, or disturb any sector of the economy. Terrorism will also include any act that is verified or recognized as an act of terrorism by the government where the event occurs.

Injury

Will refer to disability, death or Bodily Injury sustained by an **Insured Person** during the **Covered Trip** and is caused by a single **Accident** independently of any other cause within the 365 days starting from the date of said **Accident**.

Policy

Refers to the insurance contract and any endorsement or attached clause.

Territory

Refers to **Cayman Islands**.

War

Refers to war, whether declared or not, or any warlike activity, including the use of military force by any sovereign nation for economic, geographic, nationalist, political, racial, religious or other purposes.

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The insuring company is AIG Latin America I.I.

The full provisions relevant to this insurance plans are contained in the American Express Master Policy. If any of the statements in the coverage description and/or any provision of the Policy differ, the locally accepted policies issued in the jurisdiction in which the eligible card has been issued will take precedence. The Plan is supported by:

| Country | Company |
|--------------------|---|
| Argentina | La Meridional Compañía Argentina de Seguros, S.A.* |
| Antilles (Curacao) | Guardian General Insurance Limited* |
| Chile | Southbridge Compañía de Seguros Generales S.A.* |
| Colombia | SBS Seguros Colombia S.A.* |
| Costa Rica | ASSA Compañía de Seguros, S.A.* |
| Dominican Republic | Seguros Universal S.A. * |
| Ecuador | AIG Metropolitana Compañía de Seguros y Reaseguros S.A. |
| El Salvador | ASSA Compañía de Seguros, S.A.* |
| Guatemala | ASSA Compañía de Seguros, S.A.* |
| Honduras | ASSA Compañía de Seguros, S.A.* |
| Mexico | AIG Seguros Mexico, S.A. de C.V. |
| Nicaragua | ASSA Compañía de Seguros, S.A.* |
| Panama | ASSA Compañía de Seguros, S.A.* |
| Paraguay | MAPFRE Paraguay Compañía de Seguros S.A. |
| Peru | RIMAC Internacional Compañía de Seguros y Reaseguros* |
| Puerto Rico | AIG Insurance Company - Puerto Rico |
| Uruguay | SBI Seguros Uruguay S.A * |
| Other Countries | AIG Latin America II |

The listed insurance companies (except those that have an *) are member companies of AIG, Inc. AIG member companies provide a reinsurance guarantee for any listed non-member company.

Indemnity Limitation

Duplicate or multiple American Express cards will not oblige the company beyond the limits stipulated herein for expenses incurred by an insured individual person resulting from an incident covered under the Master Policy.

**TRAVEL ASSISTANCE PREMIER
OFFERED BY AXA ASSISTANCE USA****Covered Persons**

Cardholder and additional; Cardholder's spouse (or partner) living at the same address as the Cardholder, and Cardholder's dependent children under 23 years of age living at the same address as the Cardholder. In the event that the assisted person is not the cardholder, it will be necessary to verify the relationship.

Service Description

- * Coverage is for periods of up to 60 days after leaving the country of residence.
 - * The total of the tickets must be paid with **The Platinum Card**[®]. Tickets that are obtained free of charge or with a lower charge as a result of the Beneficiary's participation in reward programs, such as mileage programs, are covered as long as the Beneficiary pays the boarding fees and taxes and / or any charges related to **The Platinum Card**[®].
 - * This service is available 24 hours a day, 7 days a week, 365 days a year. There is worldwide coverage, outside the country of issuance of **The Platinum Card**[®] and the excluded countries sanctioned by OFAC.
- The service of Travel Assistance covers:**
- * Coverage of medical expenses. The maximum coverage per hospital stay will be USD \$150,000 per person, per year; and the maximum coverage for external medical care will be USD \$20,000 per person, per year. To access this coverage it is necessary to pay the tickets in full with the card. Travel must not exceed 60 consecutive days. Service available outside the country issuance of the card.
 - * Transportation or Medical Evacuation up to USD \$100,000. If so arranged, the beneficiary will be transported to a better equipped or more specialized hospital. In case the beneficiary is outside the country of residence, he will be transported to the hospital closest to his home and in case he is authorized to leave the hospital, he will be transported to his place of residence.
 - * Repatriation of remains in case of death of the Beneficiary up to USD \$100,000 (included within the transportation or evacuation coverage for medical reasons). The repatriation of remains will be made to the place of burial in the country of residence of the Beneficiary.
 - * Repatriation of the rest of the Beneficiaries. In case of repatriation of one of the beneficiaries, the repatriation of the Beneficiaries who are traveling together to the place of residence will also be provided as long as they cannot return using the originally planned means of transport.

Note: The beneficiary will be assisted as mentioned above, including as a consequence of COVID-19, subject to the limitations and exclusions described below:

- The beneficiary is traveling to a country, specific region, or event where the World Health Organization (WHO) or any regulatory authority in the country from/to which the beneficiary has been advised against traveling.
- The expenses are related directly or indirectly as a result of the beneficiary not having obtained the recommended vaccines, inoculations or medications before the trip.

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- * Visit of a close relative in case of hospitalization for a period of more than 7 days. A return ticket will be provided to a close relative of the Beneficiary in the event that the Beneficiary must remain hospitalized for a period of more than 7 days. (Close relative: father, mother, parents-in-law, spouse, child, brother of the Beneficiary who lives in the same country as the Beneficiary).
- * Care for children under 15 years of age. In the event that the Beneficiary's children under the age of 15 are unable to receive care from the Beneficiary due to illness or injury, a return ticket will be provided to a person designated by the Beneficiary (who lives in the same country where the Beneficiary resides) to take the minor back to their country of residence. In the event that the person designated by the Beneficiary is not available, AXA will designate a person in charge.
- * Return to the place of residence unexpectedly. A return ticket to the place of residence will be provided to the Beneficiary in the event that a close family member is hospitalized for a period of more than 10 days, a close family member has died or the place where the Beneficiary lives has suffered serious damage.
- * Admission to a hospital. Arrangement of admission to a hospital will be provided if necessary. Service available outside the country of issuance of the card.

Note: The beneficiary will be assisted as mentioned above, including as a consequence of COVID-19, subject to the limitations and exclusions described in the section “Limitations of Medical Expenses Coverage: What is not covered?”.

- * Medical assistance to minors under 15 years of age who remain in the place of residence of the Beneficiary. If necessary, transportation will be provided for the hospitalization of the Beneficiary's children under 15 years of age. Expenses incurred will not be covered by AXA. AXA will keep parents informed of their child's health status and, if necessary, repatriation of parents will be provided. Service available outside the country of issuance of the card.
- * Extension of the stay abroad for medical reasons, with a maximum of USD \$100 per day and up to 5 days. Service available outside the country of issuance of the card.
- * Referrals to Medical Services (physicians, hospitals, clinics, ambulances, private duty nurses, dentists, etc). Service available outside the country of issuance of your card.
- * Dispatch of a doctor to the place where the covered person is located if its condition or the circumstances require it (the cost of health treatment and any doctor's fees shall be borne by the cardholder). Service available outside the country of issuance of your card.
- * Organization of hospital admission and, if requested, the guarantee of medical expenses (to be charged to cardholder's account). Service available outside the country of issuance of your card.
- * Teleconsultation service. Global Teleconsultation allows traveling members to conduct virtual medical consultations with healthcare professionals around the world via mobile device, web or phone call. With audio and visual consultation capabilities, health professionals will provide medical advice, treatment

- options, prescription repeat assistance and recommendations from medical centers of different levels of complexity, when necessary and according to the medical team.
- * Dispatch of necessary medicines which cannot be found locally (the cost of the medicine shall be charged to cardholder's account and the cost of shipment shall be provided by assistance company). Service available outside the country of issuance of your card.
 - * Replacement of broken, lost or stolen glasses or contact lenses (the cost of the actual lenses or glasses shall be charged to cardholder's account and the cost of shipment shall be provided by assistance company). Service available outside the country of issuance of your card.
 - * Transfer of lost or forgotten prescriptions. When possible by law, the assistance company shall endeavor to facilitate the transfer of a prescription from a cardholder's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be charged to cardholder's account. Service available outside the country of issuance of your card.
 - * Lawyer Referrals. Service available outside the country of issuance of your card.
 - * Advance payment for legal assistance, up to a maximum USD\$1,000. If the Covered Person is jailed following a road traffic accident, the assistance company shall appoint and advance the fees of a lawyer (to be charged to cardholder's account). Service available outside the country of issuance of your card.
 - * Advance payment for bail bond, up to a maximum USD\$10,000. If the Covered Person is jailed following a road traffic accident, the assistance company shall advance the bail bond (to be charged to cardholder's account). Service available outside the country of issuance of your card.
 - * Information for preparing a journey. Service without limitations, available inside and outside the country of issuance of your card.
 - * Information on visas and passports. Service without limitations, available inside and outside the country of issuance of your card.
 - * Information on inoculation requirements for foreign travel. Service without limitations, available inside and outside the country of issuance of your card.
 - * Information on customs and duty obligations. Service without limitations, available inside and outside the country of issuance of your card.
 - * Information on foreign exchange rates and value added taxes. Service without limitations, available inside and outside the country of issuance of your card.
 - * Referrals to American Express Travel Service Offices World-wide. Service without limitations, available inside and outside the country of issuance of your card.
 - * Referrals to Embassies or Consulates. Service available outside the country of issuance of your card.
 - * Referrals to interpreters. Service available outside the country of issuance of your card.
 - * Dispatch of an interpreter. Service available outside the country of issuance of your card. In case of imprisonment, hospitalization or circumstances that demand the services of an interpreter, the assistance company shall make the necessary arrangements to provide the cardholder with the service. The costs will be charged to the cardholder's account.
 - * Cash advances, up to a maximum USD\$1,000. In the event of lost or stolen cash, Travelers Cheques, credit and debit cards or in the event that there are no ATMs available at the cardholder's location, the assistance company shall advance cash to the cardholder and will charge it to the cardholder's account. Service available outside the country of issuance of your card.
 - * Transmission of urgent messages from the covered person to relatives, business associates, friends residing in his/her country of residence and vice versa. Service without limitations, available inside and outside the country of issuance of your card.

- * Luggage lost assistance. The assistance company shall provide assistance in locating lost luggage and shall provide to the cardholder regular updates on the location status. Service without limitations, available inside and outside the country of issuance of your card.
- * Assistance for return trip. In case of loss or theft of your card or identity papers necessary to return home, the assistance company shall provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided (to be charged to cardholder's account).

Limitations of Medical Expenses Coverage:

What Medical Expenses are included?

The medical expenses that will be covered are those incurred during the course of a Covered Trip for services and supplies determined by the treating Doctor.

Do Medical Expenses have to be paid?

This service is a service in which it is not necessary to pay money. This means that if you contact the American Express Assistance and Insurance Unit first, we will take care of coordinating the required services and directly cover all the corresponding expenses in order to avoid paying out money for covered medical expenses. For this benefit and subsequent request for reimbursement of the money. In case you choose not to use this service, you must contact a certified doctor or a hospital, pay for the services they provide, then contact the American Express Assistance and Insurance Unit and send all the receipts for review of the same by AXA Assistance and possible reimbursement of the corresponding expenses.

What Hospitals are considered covered?

Covered hospitals are those that: (a) hold a valid license; (b) have as their main mission the care and treatment of sick or injured people; (c) they have a medical staff available all the time; (d) provide 24-hour nursing service and have at least one licensed professional nurse on call at all times; (e) they have operating rooms, either in the same building or available in another building previously contracted by the hospital; and (f) and is not, except incidentally, a clinic, nursing home, relaxation residence, or convalescent home for the elderly, or a treatment facility for alcohol or drug addiction.

What are considered reasonable expenses?

Coverage will be provided for medical treatment, supplies, and services that are deemed medically necessary, provided they do not exceed the usual level of expense for similar medical treatment, supplies, and services in the locality where treatment is provided. Expenses that would not have been incurred without this benefit are not included in the coverage.

What is considered serious illness or injury?

Coverage will be provided for injury or illness, whichever comes first or occurs during the course of the Covered Trip and is certified by a qualified legal practitioner to be life-threatening and requires medical treatment.

What is considered a pre-existing condition?

Pre-existing condition of an injury means that medical attention, treatment or recommendation was received by a doctor or that it manifested or was contracted before the effective date of coverage. Pre-existing Condition for an Illness means that it occurred during the 90 (ninety) days prior to the effective date of coverage and for which professional medical treatment was sought or whose symptoms would cause a prudent person to seek professional medical diagnosis, care or treatment. Any condition that does not require control (that does not exhibit symptoms or requires control of treatment or medication) during the period of 90 (ninety) days prior to the effective date of coverage, nor does it require medication to be taken

and for which a medical professional has not indicated travel restrictions, it will not be considered a pre-existing condition.

What is not covered?

Not covered: services, supplies or treatment, including any period of confinement in a hospital that is not recommended, approved or certified as medically necessary by a Physician, routine check-ups or other examinations in which there are no objective indications or impediments, and diagnostic laboratory tests or x-rays, except as directed during the course of a disqualification established by the prior request or care of a medical professional; plastic, reconstructive, elective or cosmetic surgery, except as indicated as a result of an accident; congenital anomalies or any condition arising from a congenital anomaly; expenses incurred in connection with weak, flat or sprained feet, corns, calluses, or nails; diagnosis and treatment of acne; organ transplant; medical check-ups including exams and vaccinations; private hospitals or medical care within the country of residence; Eyeglasses, contact lenses, hearing aids, and exams for the prescription or fitting of the same, unless the injury or illness has caused the inability to see or hear; cures or consultations for mental, nervous or emotional illnesses; pregnancy and all conditions related to it, including diagnosis or treatment of infertility or any other problem related to the inability to conceive; birth control, including surgical procedures and related items; any pre-existing conditions; medical expenses covered under the employee compensation policy; medical expenses incurred as a result of drug or alcohol addiction, abuse, or overdose. Any surgical or other procedure, tests, therapies that can be delayed without risk to life until the beneficiary arrives at his place of residence.

This program does not cover expenses covered by another party or that are included in the cost of the Covered Trip.

In addition to the above exclusions, medical assistance requested as a result of COVID-19 will be excluded if:

- The beneficiary is traveling to a country, specific region or event where the World Health Organization (WHO) or any regulatory authority in the country from/to which the beneficiary has been advised against traveling.
- The expenses are related directly or indirectly as a result of the beneficiary not having obtained the recommended vaccines, inoculations, or medications before the trip.
- The expenses are related to any immigration regulation or request from the local authorities, either from the place of origin or destination (such as, among others: check-ups, Covid-19 tests, PCR, etc.).
- The beneficiary has or suspects a positive diagnosis of Covid-19 and travels without considering the recommendations and/or instructions for travel.

What happens if the severity of the illness or injury results in the beneficiary's death or requires medical evacuation?

If a licensed physician certifies that the severity or nature of the injury or illness requires an Emergency Evacuation, and the evacuation is approved by the AXA Assistance Unit in conjunction with the attending physician, up to USD 100,000 will be covered for the expenses incurred in the evacuation during the course of the Covered Trip. In the event of the death of the Beneficiary during the course of a Covered Trip, the beneficiary will receive the maximum coverage for the expenses incurred to transport the body to his country of residence.

Is it necessary to have pre-approval for an emergency evacuation?

Yes, the evacuation must be approved and requested by AXA Assistance together with the attending physician who must certify that the severity or nature of the injury or illness requires emergency evacuation.

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Pre-approval must be obtained from AXA Assistance USA and AXA Assistance must coordinate everything related to medical evacuation transportation.

Is it necessary to obtain pre-approval in case of repatriation of remains?

No. It is not necessary to obtain pre-approval as long as the expenses are within what is considered usual and customary. However, to protect the Beneficiary from overspending, it is recommended that AXA Assistance be requested to make arrangements for repatriation as provider fees may greatly exceed usual and customary fees and therefore all that is above the usual and customary rates will not be covered.

Is it necessary to get pre-approval to an early return?

Yes, prior approval from AXA Assistance must be obtained prior to using the return benefit. AXA Assistance is the one who must make all the corresponding arrangements for such early return.

What conditions must be met for an emergency evacuation?

The patient's medical condition must require immediate transportation from the place where the patient was injured or became ill to the nearest hospital where appropriate treatment can be obtained; and/or If after receiving treatment at a local hospital, the patient's medical condition requires evacuation to a qualified medical facility, or to their country of residence for further treatment or recovery.

What kind of transportation will be provided in the event of an evacuation?

The requested type of transportation will be provided either by land, water or air. Special transportation includes, but is not limited to, air ambulances, ground ambulances, and private vehicles.

How can I access Teleconsultation?

You can access Teleconsultation directly, through the web portal (portalbeneficiosaxa.com), login and select Telemedicine benefit. After that, you shall book your appointment.

If you cannot Access the web portal, feel free to contact the following number in order to receive assistance:

- +1 (888) 558-2701 Free within United States, Puerto Rico, or Virgin Islands.
- +1 (312) 356-5951 From the rest of the world.

What types of conditions can I ask about?

The medical conditions we consult on are provided below.

| Medical Conditions Eligible for Teleconsultation | | |
|--|--|--|
| Abrasions | Lacerations - minor | Sty |
| Allergies | Lice | Minor Sports injuries |
| Arthritic Pain | Simple Medication refills | Urinary Tract Infections (simple) |
| Asthma | “Pink eye” or Conjunctivitis | Yeast Infections |
| Bronchitis | Rashes | Vomiting |
| Bruises | Upper Respiratory Infections (Uncomplicated) | Minor Infections (ex. skin, sore throat) |
| Colds and Flu | Sinusitis | Insect Bites |

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| | | |
|---|--|--|
| Cold Sores | Sore Throats | Mild Dehydration |
| Cough | Minor skin inflammation and infections | Ear Infections |
| Diarrhea | Sprains & Strains | Other minor conditions on a case-by-case basis |
| Fever (over age 6 months, under age 70) | | |

For all possible life threatening or serious issues requiring medical attention or treatment for children less than one year of age, teleconsultation is not appropriate for you. For emergencies, please call your local emergency phone number.

Is there a cost to use Teleconsultation services?

No. The Teleconsultation services is a benefit included on your AMEX card

How often can I use teleconsultation?

As an eligible AMEX cardholder, you can use the service as often as needed.

Are there any areas where I cannot use Teleconsultation?

Teleconsultation is a global service. However, the services and assistance in order to obtain medical prescriptions will be offered following local laws and regulations.

What if I need to seek additional treatment after my Teleconsultation?

Our team will help you locate an appropriate local medical provider where you can receive follow up medical treatment as needed.

What if I do not have video chat capabilities?

If your device does not have video chat capabilities, you can choose the option for audio and our team will contact you via the phone number you provide. Although video chat may not be available, you can upload photos for our medical team to review.

How to open a Claim?

The beneficiary must contact the American Express Assistance and Insurance Service Unit to start the claims process as soon as possible or within 30 (thirty) days after the vent. A representative will answer all the questions that the beneficiary may have and will send the corresponding form. The Claim can be opened on the Web Portal (portalbeneficiosaxa.com). The form must be sent within 90 (ninety) days from the incident with the following documents:

- Copy of Bank Statement and Ticket, as proof that the Ticket has been paid in full with the card.
- If the assisted person is not the cardholder, proof of relationship.
- Copy of invoices related to incurred expenses.
- Documentation of any other valid and applicable insurance.
- Copy of medical records, including the address and name of the place where the patient was treated and Doctors that treated him.
- Completed AXA Medical Claim Form presenting discharge information.
- In case of repatriation, a certified copy of the death certificate and the invoices for the corresponding services.

Failure to attach the documents may result in the claim to be denied.

What is necessary to be able to use the benefits?

You must have an American Express eligible card mentioned on the first page that is valid and active coverage. The same must have been used to pay the Airline Ticket in full and the period of your trip must not exceed 60 (sixty) days.

What should be done in the event of serious illness or injury during the course of the Covered Trip?

It is recommended that you immediately contact the American Express Assistance and Insurance Unit at the telephone numbers mentioned on the first page. If you need medical attention, AXA Assistance Unit will provide you with the necessary help. In addition, AXA Assistance has a group of Doctors and Nurses at its headquarters who will monitor your progress on a daily basis to ensure that you are receiving the necessary medical care and attention. If you choose not to use this service, you must contact a licensed physician or licensed hospital. Be sure to keep records of the bills so you can attach them to the Claim Form when you start the process. Once AXA Assistance has received all the documentation and has accepted the case, the corresponding reimbursement of the covered expenses will be made.

How can I obtain a Certificate of Coverage to apply for a visa for the European countries participating in the Schengen Treaty?

You must contact the American Express Assistance and Insurance Unit at the numbers that appear on the first page to request the corresponding certificate. The Certificate will be issued by fax or e-mail, free of charge.

Procedure:

To access these services, the cardholder must contact the Insurance and Services Unit and request the service they wish to receive.

In case of needing a cash advance, the cardholder must contact the Insurance and Services Unit, an agent will assist him, open a case and request the corresponding information to be able to grant him the cash advance. The agent, through call conference, will put an authorization agent from the issuing bank of your card on the line and will request authorization to generate a charge for advance funds to the cardholder's account. Once authorization is obtained, the agent will contact a company for transfer of funds (Western Union or Money Gram) and obtain an approval number for the amount of the advance. The agent will contact the cardholder to inform about the approval number so that the cardholder can withdraw the funds. In case of needing medical attention, within the possibilities, the cardholder must contact the Assistance and Insurance Unit. An agent will coordinate the services you need without the cardholder having to pay money upfront.

If the cardholder cannot communicate with the Assistance and Insurance Unit at the time of needing medical care, then he must pay the medical expenses, keep all proof of those payments, obtain a diagnosis from the doctor who treated him and contact the Assistance and Insurance Unit as soon as possible – preferably within 30 (thirty) days of the event – so that the cardholder may request the reimbursement of the expenses.