



General Conditions

TOURISM 2026

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GENERAL CONDITIONS APPLICABLE TO ALL TOURISM PRODUCTS

Between Colombiana de Asistencia, hereinafter referred to as COLASISTENCIA for the purposes of this agreement, on the one hand, and the person enrolled in the Colombiana de Asistencia assistance service, hereinafter referred to as THE HOLDER for the purposes of this agreement, on the other hand: by purchasing the COLASISTENCIA assistance service, THE HOLDER accepts the general conditions set out in this agreement, which govern its use in all respects, and expressly acknowledges and accepts them.

PRELIMINARY CONSIDERATIONS

COLASISTENCIA is not incorporated as an INSURER or an INSURANCE INTERMEDIARY in Colombia. It is a Colombian comprehensive assistance company whose purpose is to provide, among other things, medical and personal assistance services in emergencies occurring during a contracted trip or event.

It is expressly stated, and the Holder of the assistance service so accepts, that COLASISTENCIA's services do not constitute insurance or an extension of or substitute for social security programs, occupational risk insurance (ARL), prepaid medical plans, or health insurance policies. COLASISTENCIA's services and benefits are intended exclusively to provide travel assistance for sudden and unforeseeable events that prevent the trip from continuing normally. They constitute an obligation to use appropriate means, rather than an obligation to achieve a particular result.

COLASISTENCIA services shall be provided solely to the Holder of the assistance service and may not be transferred to third parties. To receive the assistance services included herein, the Holder or the Holder's representative must contact the national emergency line at 018000-510058, the mobile number 310 315 73 35, or WhatsApp at 311 522 98 80 when any event occurs, so that the service can be authorized and appropriate assistance provided. Failure to make contact releases COLASISTENCIA from any liability stipulated in this agreement. If technical factors make communication impossible, contact must be made immediately when the impediment ends, and in any event no later than 24 hours after it ends, with an explanation of the reason. COLASISTENCIA will assess that explanation, without thereby assuming any additional commitment to provide services or any additional liability.

The Holder's purchase of one or more assistance services shall not automatically result in the accumulation of the benefits provided under them. In such a case, the

limits most favorable to the Holder shall apply, provided that the products cover the activity for which assistance has been requested.

The assistance service provided by COLASISTENCIA must be purchased before the trip begins and from the beneficiary's place of origin. It shall be neither valid nor applicable if purchased after THE HOLDER has already arrived at the destination or while the trip is in progress, regardless of whether that information is omitted when the service is purchased.

If it is found that the Holder was already at the destination when the product was purchased, COLASISTENCIA reserves the right to cancel the coverage and deem the service invalid, without any refund or payment of claims. A new product may be issued only with COLASISTENCIA's prior authorization, subject to a 24-hour waiting period; requests made under the canceled service shall be excluded from coverage.

The travel agency or the Holder of the assistance service is also advised to purchase assistance covering every day of the planned trip, in order to ensure continuous and effective protection throughout the travel period.

Requests to cancel an assistance service and/or change its effective dates may be made only in writing and at least 12 hours before the COLASISTENCIA assistance service takes effect.

For assistance coverage to be valid, the persons to be covered must be entered into COLASISTENCIA's issuance system at least 20 minutes before the activity begins. Coverage shall take effect only once 20 minutes have elapsed from the time those persons were registered in that system. COLASISTENCIA shall assume no liability for services, care, or benefits arising from events that occur before this minimum registration period has elapsed.

If coverage days are prepaid or purchased in advance, those days shall remain valid for no more than one year from the date on which the package of days is purchased. Any unused days shall expire, and the right to use them shall be forfeited, with no refund under any circumstances.

It is hereby clarified that COLASISTENCIA is not a travel agency or a promoter of tourism activities of any kind; it does not offer or sell tourism services, provide guiding services, hire guides, or offer travel packages. It is, instead, a travel assistance company that addresses unforeseen incidents affecting tourists during a trip or during activities they purchase from tourism businesses, through a network of qualified providers. Accordingly, Article 2341 of the Colombian Civil Code provides:

A person who has committed an offense or a wrongful act that has caused harm to

another is obliged to compensate that person, without prejudice to the principal penalty that the law imposes for the offense or wrongful act.

COLASISTENCIA does not, under any circumstances, commit an offense or wrongful act causing harm to a tourist; on the contrary, it helps address the harm suffered by that tourist as a result of an accident. For this reason, and in accordance with Colombian law, COLASISTENCIA is exempt from liability in tort for an accident suffered by a tourist, because the essential element of tort liability—FAULT—cannot be established: incidents occur during packages offered and sold by travel agencies, tourism operators, guides, and others, whose corporate purpose is entirely different from COLASISTENCIA's.

1. ELIGIBILITY AND MAXIMUM AGES

BASIC COVERAGE	MINIMUM ENTRY AGE	MAXIMUM ENTRY AGE
	0 years	Unlimited
RIDERS	0 years	Unlimited

2. EXCLUSIONS AND DEDUCTIBLES

In addition to the exclusions set out in the general conditions of this agreement, COLASISTENCIA assumes NO liability and is therefore expressly exempt from paying for any form of assistance arising from the circumstances described below:

- A. COLASISTENCIA shall not be liable for harm or expenses incurred by THE HOLDER in connection with the assistance services governed by this adhesion contract when intentionally caused by THE HOLDER. This includes self-inflicted injury or death, whether of sound mind or not, including suicide or attempted suicide.
- B. Accidents caused during CBRN terrorist activities, meaning activities involving chemical, biological, radiological or nuclear material.
- C. Handling explosives, ammunition or fireworks.
- D. The Holder's physical or mental illnesses, hernias and varicose veins of any kind, medical or surgical treatment not required as a result of accidents

covered by this assistance service, and the psychological or cosmetic effects of any accident or illness.

- E. Self-inflicted injuries caused by firearms, bladed, pointed or blunt weapons, explosives, or poisoning.
- F. Congenital or acquired illnesses or defects originating before the coverage effective date, whether or not known to the Holder, since these are existing circumstances and facts that are not insurable under Article 1054 of the Commercial Code.
- G. Accidental death where the accident occurs as a consequence of the aggravation or an episode of a pre-existing illness and that illness causes the accident resulting in the accidental death.
- H. Any treatment arising from accidents covered by the COLASISTENCIA assistance service.
- I. Accidents occurring as a result of or during surgical interventions, or cosmetic, aesthetic or plastic surgery not required by the person's health condition. This exclusion shall not apply when the surgery or procedure is performed as a consequence of a covered accident.
- J. Assistance requested as a consequence of acts of terrorism is also excluded. This includes domestic or foreign war, rebellion, sedition, internal unrest, terrorist acts, acts of a foreign enemy, civil commotion, riot or violent acts motivated by civil commotion or the application of martial law, strikes, or violent acts of any origin.
- K. The insured person's participation in military duties or in the armed, naval, air or police forces of any country or international authority, or in illegal armed groups.
- L. Use of any aircraft as a pilot, student pilot, flight mechanic or crew member.
- M. The accidental death benefit and all assistance requested as a direct consequence of the Holder being under the influence of narcotics, hallucinogens, toxic or hard drugs, psychoactive substances, or substances that by their nature impair full consciousness, where their use was not medically prescribed, are expressly excluded. Any assistance arising from mental or psychiatric disorders is also excluded.

- N. Natural upheavals of any kind; nuclear fission, nuclear fusion or radioactivity.
- O. The insured person's direct participation in committing a criminal offense or violation defined under criminal law. Violation of criminal laws.
- P. The insured person's participation in fights of any kind.
- Q. Complications, flare-ups, follow-up care and/or assistance arising from accidents and injuries that occurred before the start of the trip or activity for which coverage was purchased.
- R. COLASISTENCIA is likewise exempt where the condition requiring assistance arises from participation in dangerous sports, including but not limited to automobile racing, motorcycling, motocross, scuba diving, hang gliding, skydiving, gliding, participation in any other sport as a professional, or participation in any competition.
- S. Any intentional or negligent act by THE HOLDER, including false information or omission of information when applying, immediately terminates coverage under the assistance service agreement and therefore excludes any assistance.
- T. Assistance arising from human immunodeficiency virus (HIV) or any sexually transmitted disease, including their flare-ups and consequences, is also entirely excluded. All care arising from diagnosed or undiagnosed tropical diseases, including malaria, leishmaniasis, dengue and yellow fever, or any disease classified as tropical, is likewise excluded.
- U. Diagnosis, monitoring, tests, treatment or voluntary termination of pregnancy, and/or childbirth and/or cesarean section.
- V. All services and benefits under this agreement are valid only while THE HOLDER is within Colombian national territory, unless COLASISTENCIA approves coverage in a bordering country.
- W. In the event of an accident or death involving any means of transport, COLASISTENCIA shall assume no liability for that event if the vehicles or equipment used by the Holder of the assistance service lack documents or requirements mandated by law, such as insurance, inspections, trip sheets and manifests.
- X. Any assistance arising from an activity that is not conducted according to good practices, with periodic inspections, maintenance, safety standards, and the applicable local or national permits. Accordingly, any documents

demonstrating those good practices in the covered activity may be requested, including logs, maintenance records, photographs or video, repair records, and professional certifications.

Y. The costs of treating dental illnesses or pre-existing dental conditions.

Z. In the event of an accident involving a means of transport for which SOAT or equivalent coverage is mandatory, that insurance must respond first, in accordance with the Organic Statute of the Financial System.

In the case of maritime or river passenger transport, the policies required by the port authority, DIMAR or other entities for the provision of the service (third-party liability insurance and aquatic accident insurance) must respond first. In excess of those policies, COLASISTENCIA shall pay up to the amount stated for accident coverage in the COLASISTENCIA conditions.

AA. Any injury or death resulting from disregarding warnings about winds, high surf, currents or extraordinary circumstances at any beach in Colombia. Injuries or deaths occurring upon entry into places restricted by a public authority are also excluded.

BB. COLASISTENCIA shall have no liability under the assistance services governed by this agreement where the SECTORAL TECHNICAL STANDARDS FOR TRAVEL AGENCIES OR TOUR OPERATORS (NTS AV 010, NTS AV 011, NTS AV 012 and NTS AV 013) are not complied with.

CC. Treatments begun before the assistance service takes effect.

DD. Cases involving signs or symptoms of illness that appeared before the effective date of the purchased product are excluded from all coverage, including but not limited to headache, fever, vomiting, gastrointestinal or urinary symptoms, abdominal or musculoskeletal pain, respiratory or menstrual symptoms, allergies, skin eruptions, respiratory allergies and colds.

These General Conditions govern COLASISTENCIA's provision of the assistance services described below:

3.1 MEDICAL ASSISTANCE

3.1.1 MEDICAL ASSISTANCE DUE TO ACCIDENT.

COLASISTENCIA shall pay the expenses of medical care provided to the Holder of the COLASISTENCIA assistance service as a direct and exclusive consequence of an accident occurring during the effective period of the assistance service and up to its termination, up to the amount provided under the purchased product, if included, according to the schedule of particular conditions, provided that the medical care and related expenses have been evaluated and authorized by COLASISTENCIA's assistance department.

Whenever a surgical procedure involves a hospital stay of more than 24 hours, two follow-up consultations shall be provided, up to one hundred and fifty thousand pesos (\$150.000) per consultation, together with recovery therapy. The therapy is limited to a maximum of 10 sessions, up to fifty thousand pesos (\$50.000) per session and an overall maximum of five hundred thousand pesos (\$500.000), whichever limit is reached first. Any additional follow-up care, therapy or periods of incapacity are expressly excluded from all COLASISTENCIA coverage.

If hospitalization is required, the assistance center shall authorize a shared two-person room up to the limit permitted under the general condition. At the Holder's request, a private room may be assigned; the Holder shall pay the difference from the room assigned by COLASISTENCIA, which the hospital shall bill directly to the Holder.

In the event of an accident involving a means of transport for which SOAT coverage is mandatory, that insurance must respond first. COLASISTENCIA coverage shall apply in excess of SOAT, provided the Holder is hospitalized and receiving emergency-related services.

IMPORTANT:

The medical assistance services provided by COLASISTENCIA are limited to emergency treatment of acute conditions and sudden, unforeseeable events that prevent the normal continuation of a trip. They are therefore neither designed nor purchased nor provided for elective procedures or long-term treatment or procedures, but to ensure initial recovery and the physical condition needed to continue the trip normally. If the event is NOT reported when it occurs or, where communication is impeded, no later than 24 hours after that impediment ends and

before the assistance service expires, all COLASISTENCIA obligations to provide services shall cease.

As an exception, COLASISTENCIA may provide assistance up to 24 hours after the assistance service expires, solely if notice was given while it was in effect and authorization was received from the COLASISTENCIA assistance center. Such care is limited to assistance where no greater risk or injury to the Holder is anticipated and where the location or transportation conditions at the destination prevent immediate provision of assistance.

Legal Annex – Release from Professional Liability

Colasistencia S.A.S. undertakes to select medical service providers duly authorized by the Ministry of Health and the competent authority in each region, seeking the best care available for the Holder. Nevertheless, it is expressly stated that Colasistencia acts as the logistical coordinator of the assistance service and does not itself perform medical acts.

Consequently, Colasistencia S.A.S. assumes no legal, civil or criminal liability for clinical outcomes, medical decisions, surgical interventions, diagnoses or treatments carried out by healthcare professionals, medical service institutions (IPS) or their teams.

Any claim arising from possible malpractice or medical negligence must be brought directly against the professional involved and/or the service institution, pursuant to Law 23 of 1981 (Medical Ethics Regime), Law 1122 of 2007 and other Colombian rules in force concerning medical liability.

Colasistencia undertakes to guide the Holder through the claims process with the relevant provider upon request.

3.1.2 MEDICAL ASSISTANCE DUE TO ILLNESS.

COLASISTENCIA shall pay the expenses of outpatient or inpatient care provided to the Holder of the COLASISTENCIA assistance service as a consequence of an ailment or pathological disorder arising suddenly and unforeseeably, capable of verification and diagnosis, and first manifesting after the COLASISTENCIA assistance service takes effect, up to the amount provided under the purchased product, if included, according to the schedule of particular conditions, provided that the medical care and related expenses have been evaluated and authorized by

COLASISTENCIA's assistance department. Treatments, consultations, follow-up care and/or therapy after the COLASISTENCIA assistance service expires are excluded. If hospitalization is required, the assistance center shall authorize a shared two-person room up to the limit permitted under the general condition. At the Holder's request, a private room may be assigned; the Holder shall pay the difference from the room assigned by COLASISTENCIA, which the hospital shall bill directly to the Holder.

Provided the COLASISTENCIA assistance service has an effective period of more than 24 hours or one day, appendicitis shall be treated as a sudden condition up to the amount specified for medical care due to illness. Before that point, appendicitis is entirely excluded from coverage.

COLASISTENCIA considers illness caused by *COVID-19 a sudden condition and shall therefore pay expenses up to the amount granted under the purchased product, if included, during its emergency phase.

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Consequently, Colasistencia S.A.S. assumes no legal, civil or criminal liability for clinical outcomes, medical decisions, surgical interventions, diagnoses or treatments carried out by healthcare professionals, medical service institutions (IPS) or their teams.

Any claim arising from possible malpractice or medical negligence must be brought directly against the professional involved and/or the service institution, pursuant to Law 23 of 1981 (Medical Ethics Regime), Law 1122 of 2007 and other Colombian rules in force concerning medical liability.

Colasistencia undertakes to guide the Holder through the claims process with the relevant provider upon request.

3.1.3 OUTPATIENT MEDICATIONS.

COLASISTENCIA shall pay directly or by reimbursement, under medical assistance coverage due to illness or accident, during the trip and while the COLASISTENCIA assistance service remains in effect, the cost of medications administered or prescribed in Colombia by the medical center providing inpatient or outpatient care,

provided that the related expenses have been evaluated and authorized by COLASISTENCIA's assistance department, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. It is expressly stated that medications provided shall not be for the treatment of pre-existing conditions.

3.1.4 DAILY HOSPITAL CASH BENEFIT DUE TO ACCIDENT

If THE HOLDER suffers an accident while the COLASISTENCIA assistance service is in effect and at least seventy-two (72) hours of hospitalization in Colombia are expected for treatment and recovery, COLASISTENCIA shall provide the amount granted under the purchased product, if included, according to the schedule of particular conditions. This shall be paid for complete 24-hour periods, for no more than five days, as a daily cash benefit. The benefit shall be paid by reimbursement after the hospital admission order and discharge order arising from the accident have been verified.

The first 24 hours of hospitalization shall be counted from the time the relevant hospital admission order is issued.

3.1.5 IN-HOME NURSING CARE FOLLOWING AN ACCIDENT.

If, as a consequence of an accident, the Holder of the COLASISTENCIA assistance service requires special care at home under a medical prescription based on the Holder's complete inability to move, COLASISTENCIA shall provide a nurse to care for the Holder for a maximum of five (5) days, between 6:00 a.m. and 6:00 p.m., up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. This service is available only in the country's principal cities.

3.1.6 DENTAL EXPENSES DUE TO ACCIDENT.

COLASISTENCIA shall cover directly or by reimbursement the costs incurred by THE HOLDER as a consequence of sudden and unforeseeable dental accidents, such as trauma to the Holder's natural, untreated teeth, occurring during the trip and while the COLASISTENCIA assistance service is in effect, insofar as necessary to address the emergency, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. COLASISTENCIA guarantees only procedures necessary to address the emergency affecting natural, untreated teeth as a result of the accidental event. Dental implants shall be covered if the cost of treatment does not exceed the maximum amount established for this service.

For reimbursement, prior authorization from COLASISTENCIA's assistance department must have been obtained, and invoices meeting the standards and requirements established by DIAN must be submitted.

Legal Annex – Release from Professional Liability

Colasistencia S.A.S. undertakes to select medical service providers duly authorized by the Ministry of Health and the competent authority in each region, seeking the best care available for the Holder. Nevertheless, it is expressly stated that Colasistencia acts as the logistical coordinator of the assistance service and does not itself perform medical acts.

Consequently, Colasistencia S.A.S. assumes no legal, civil or criminal liability for clinical outcomes, medical decisions, surgical interventions, diagnoses or treatments carried out by healthcare professionals, medical service institutions (IPS) or their teams.

Any claim arising from possible malpractice or medical negligence must be brought directly against the professional involved and/or the service institution, pursuant to Law 23 of 1981 (Medical Ethics Regime), Law 1122 of 2007 and other Colombian rules in force concerning medical liability.

Colasistencia undertakes to guide the Holder through the claims process with the relevant provider upon request.

3.1.7 INITIAL CARE FOR PRE-EXISTING CONDITIONS (emergency consultation).

COLASISTENCIA shall guarantee an emergency consultation for conditions presenting suddenly that originate in a pre-existing illness of THE HOLDER, whether or not previously diagnosed. For this purpose, initial medical care coverage is provided up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. This coverage is limited to reimbursement of transportation in the event of a life-threatening emergency (heart attack or stroke), an emergency consultation, diagnosis and treatment of the emergency, or until the stated limit is reached. Treatment of dental illness or pre-existing dental conditions is excluded, as are the consequences, aggravations, complications, inflammations and infections, among others, of surgeries or accidents occurring before the assistance service takes effect.

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Colasistencia S.A.S. undertakes to select medical service providers duly authorized by the Ministry of Health and the competent authority in each region, seeking the best care available for the Holder. Nevertheless, it is expressly stated that Colasistencia acts as the logistical coordinator of the assistance service and does not itself perform medical acts.

Consequently, Colasistencia S.A.S. assumes no legal, civil or criminal liability for clinical outcomes, medical decisions, surgical interventions, diagnoses or treatments carried out by healthcare professionals, medical service institutions (IPS) or their teams.

Any claim arising from possible malpractice or medical negligence must be brought directly against the professional involved and/or the service institution, pursuant to Law 23 of 1981 (Medical Ethics Regime), Law 1122 of 2007 and other Colombian rules in force concerning medical liability.

Colasistencia undertakes to guide the Holder through the claims process with the relevant provider upon request.

3.1.8 MEDICAL EXPENSES FOR ILLNESS AFFECTING PREGNANT WOMEN (emergency consultation)

If a pregnant Holder experiences discomfort or abnormalities arising from pregnancy during a trip or activity, COLASISTENCIA shall authorize initial medical care up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. This is limited to reimbursement of transportation in the event of a life-threatening emergency (hypertensive crisis, heart attack or stroke), an emergency consultation, diagnosis and treatment of the emergency, or until the stated limit is reached.

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Consequently, Colasistencia S.A.S. assumes no legal, civil or criminal liability for clinical outcomes, medical decisions, surgical interventions, diagnoses or treatments carried out by healthcare professionals, medical service institutions (IPS) or their teams.

Any claim arising from possible malpractice or medical negligence must be brought directly against the professional involved and/or the service institution, pursuant to Law 23 of 1981 (Medical Ethics Regime), Law 1122 of 2007 and other Colombian rules in force concerning medical liability.

Colasistencia undertakes to guide the Holder through the claims process with the relevant provider upon request.

3.1.9 HOTEL EXPENSES DURING RECOVERY FOLLOWING AN ACCIDENT

COLASISTENCIA shall reimburse the Holder for hotel expenses solely for lodging (excluding extras) in a city other than the Holder's city of residence, provided that the COLASISTENCIA assistance center has given the Holder prior authorization, when the treating physician orders mandatory rest following hospitalization and the Holder loses the original hotel reservation or the lodging booked for the trip has ended.

To receive this benefit, the Holder must have been hospitalized for at least two (2) days, and that hospitalization must have been expressly authorized by the COLASISTENCIA assistance center. Hotel expenses shall be limited to the amount granted under the purchased product, if included, according to the schedule of particular conditions. Coverage ends when the total amount or the maximum number of days for this item is reached, whichever occurs first.

3.1.10 MEDICAL TRANSPORTATION DUE TO ACCIDENT.

COLASISTENCIA shall pay the costs of transporting THE HOLDER when an accident occurring during the trip and while the assistance service agreement is in effect results in a critical and serious condition that prevents the patient from traveling independently. This also applies when the Holder must be transferred to a medical facility other than the place of initial treatment and occurrence, in the opinion of the medical professionals at the accident site, provided that the treatment and related medical expenses have been evaluated and authorized by COLASISTENCIA's assistance department and the original location cannot provide care sufficient to ensure the Holder's stability. Transportation shall be by any suitable means available in the region to the nearest medical center offering the level of care required by THE HOLDER.

It is reiterated that this is an obligation to use appropriate means, rather than to achieve a particular result; responsibility for providing the service rests with the provider, based on the provider's professional qualifications.

The cost of this service is included in, and shall be deducted from, the maximum limit for medical assistance due to accident.

If COLASISTENCIA's providers are not immediately available, the Holder of the service may arrange such transportation, provided that the COLASISTENCIA assistance center has authorized it. Reliable supporting documents and paid invoices shall be required for reimbursement.

Legal Annex – Release from Professional Liability

Colasistencia S.A.S. undertakes to select medical service providers duly authorized by the Ministry of Health and the competent authority in each region, seeking the best care available for the Holder. Nevertheless, it is expressly stated that Colasistencia acts as the logistical coordinator of the assistance service and does not itself perform medical acts.

Consequently, Colasistencia S.A.S. assumes no legal, civil or criminal liability for clinical outcomes, medical decisions, surgical interventions, diagnoses or treatments carried out by healthcare professionals, medical service institutions (IPS) or their teams.

Any claim arising from possible malpractice or medical negligence must be brought directly against the professional involved and/or the service institution, pursuant to Law 23 of 1981 (Medical Ethics Regime), Law 1122 of 2007 and other Colombian rules in force concerning medical liability.

Colasistencia undertakes to guide the Holder through the claims process with the relevant provider upon request.

3.2 TRANSPORTATION

3.2.1 TRANSPORTATION AND ACCOMMODATION ASSISTANCE FOR A COMPANION FOLLOWING AN ACCIDENT.

If THE HOLDER suffers an accident while the assistance service is in effect and at least two (2) days of hospitalization are expected for treatment and recovery, COLASISTENCIA shall pay the costs of regular-class land or air transportation and accommodation for one companion traveling to care for the Holder.

If THE HOLDER is already accompanied and that person is selected to remain and care for the Holder, COLASISTENCIA shall pay for that companion's accommodation if the companion's travel itinerary has ended.

This service covers the difference in ticket fare, a penalty charge or a new ticket, lodging and meals for one companion, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. These expenses shall be reimbursed upon presentation of invoices and reliable supporting documents, subject to the daily expense limit granted under the purchased product and the maximum number of days provided under that product when transportation is not required.

If transportation is required, its cost must be deducted from the overall maximum amount to determine the amount available for daily accommodation expenses.

If the hospitalized Holder of the assistance service is discharged before the companion's expected stay ends, this service shall end immediately upon discharge, unless a medical recommendation prevents the Holder from traveling and requires a recovery period. In that case, the remaining days shall be available up to the maximum number of days provided for this item.

3.2.2 TRANSPORTATION AND ACCOMMODATION ASSISTANCE FOR A COMPANION FOLLOWING ACCIDENTAL DEATH.

If THE HOLDER suffers an accident while the assistance service is in effect and dies as a consequence, COLASISTENCIA shall pay the costs of regular-class land or air transportation and accommodation for a family member to travel to the place of death.

If THE HOLDER was accompanied and that person is selected to remain with the Holder's body, COLASISTENCIA shall pay for the companion's accommodation if the companion's travel itinerary has ended.

This service covers the difference in ticket fare, a penalty charge or a new ticket, lodging and meals for one companion, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. These expenses shall be reimbursed upon presentation of invoices and reliable supporting documents, subject to the daily expense limit under the purchased product and the maximum number of days stated in its schedule of particular conditions when transportation is not required.

If transportation is required, its cost must be deducted from the overall maximum amount to determine the amount available for daily accommodation expenses.

This service ends when the body or remains are transported to the destination city or when the maximum number of days specified for this item has elapsed, whichever occurs first.

3.3 BENEFITS

3.3.1 ACCIDENTAL DEATH BENEFIT

A benefit shall be paid, up to the amount granted under the purchased product, if included, according to its schedule of particular conditions, upon the death of a Colombian Holder of the assistance service, provided that death was caused by an accident as defined in this assistance service agreement and occurs within 180 days after the date of the accident.

Subject to the exclusions applicable to this benefit, an accident means any event caused by a violent, external, visible, sudden and unforeseen action, independent of the will of the Holder and the Holder's beneficiaries, that results in the Holder's death.

The limitation period for this benefit is two years, beginning on the date of death, pursuant to Article 1081 of the Commercial Code.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

If the total benefits payable exceed the amounts stated above, each individual benefit shall be paid pro rata against the maximum liability defined above.

For this item, death in any air, land, river or sea transport, death by homicide and death by drowning are excluded for Colombian Holders.

All NATURAL deaths are excluded from this benefit because the product is offered under the protection of a PERSONAL ACCIDENT insurance policy.

*DEATH FOLLOWING DISAPPEARANCE IN AN ACCIDENT

If the Holder's body is not found, the beneficiaries shall be paid the sum insured stated in the schedule of coverages and individual amounts in the following events:

- 1) Disappearance as a consequence of an accidental event in a river, lake or sea.
- 2) Disappearance as a consequence of the sinking, fall, explosion, shipwreck or grounding of any vehicle for which coverage is not expressly excluded.
- 3) Where the Holder is the victim of a natural catastrophe such as an earthquake, flood or tsunami.

If the disappearance on which a judicial declaration of presumed death is based is unrelated to the specified events, no covered claim shall arise.

Presumed death following disappearance must be declared by a court in accordance with Colombian law.

For this item, death in any air, land, river or sea transport, death by homicide and death by drowning are excluded for Colombian Holders.

The accidental death benefits may not be combined with one another; the amount payable depends on the cause of death.

All NATURAL deaths are excluded from this benefit because the product is offered under the protection of a PERSONAL ACCIDENT insurance policy.

3.3.2 BENEFIT FOR ACCIDENTAL TOTAL AND PERMANENT DISABILITY OR DISMEMBERMENT

TOTAL AND PERMANENT DISABILITY DUE TO ACCIDENT

For the exclusive purposes of this coverage, accidental total and permanent disability means disability suffered by the Holder of the assistance service, with an assessment date falling during the effective period of the assistance service, arising from physical injuries caused by an accident and not intentionally caused by the Holder, that persists continuously for at least one hundred and twenty (120) calendar days from the date it was determined by a physician and is duly assessed under the Single Disability Assessment Manual (regulated by Decree 917 of 1999) as a loss of working capacity of at least fifty percent (50%).

The percentage stated in the preceding paragraph shall be verified in the first instance by a physician or institution appointed by the insurance company.

In the second and final instance, it may be established by certification from an EPS, ARL, AFP, or the Regional or National Disability Assessment Board.

Without prejudice to any other cause, total and permanent disability includes total and irreparable loss of sight in both eyes, amputation of both hands or both feet, or amputation of one whole hand and one foot.

For the purposes of this coverage, the foregoing losses are defined as follows:

- Hands: traumatic or surgical amputation at wrist level.
- Feet: traumatic or surgical amputation at ankle level.
- Both eyes: total and irreparable loss of sight.

For the purposes of this coverage, an accident means any unforeseen, external, violent, visible and sudden event, verifiable by medical examination and independent of the Holder's will, that causes any of the stated losses to the Holder's physical integrity.

COLASISTENCIA shall pay up to the amount granted under the purchased product, if included, according to its schedule of particular conditions, for the losses suffered by the Holder of the assistance service as described in the preceding paragraph.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

If the total benefits payable exceed the amounts stated above, each individual benefit shall be paid pro rata against the maximum liability defined above.

For this item, total and permanent disability in any air, land, river or sea transport is excluded.

ACCIDENTAL DISMEMBERMENT

Accidental dismemberment coverage applies to bodily injuries suffered by the Holder of the assistance service as a result of an accident that cause any of the losses listed in the benefits table, provided the injury occurs within ninety (90) calendar days following the accident.

For this coverage, an accident means any unforeseen, external, violent, visible and sudden event, verifiable by medical examination and independent of the insured person's will, that causes any of the losses listed in the benefits table.

COLASISTENCIA shall pay up to the amount granted under the purchased product, if included, according to its schedule of particular conditions, for the losses suffered by the Holder of the assistance service as described in the tables below.

Note: If a payment is made according to the percentage in the dismemberment table, that amount shall be deducted from any amount payable under the Accidental Disability coverage.

DEFINITIONS: IMPAIRMENT AND/OR LOSS: Impairment means the total and permanent loss of function of a limb.

TYPE OF LOSS	% OF THE BENEFIT AMOUNT
Incurable mental impairment with complete functional incapacity	100%
Paralysis or total and permanent disability	100%
Complete blindness in both eyes	100%
Total and irreparable loss of both feet or both hands	100%
Total hearing loss in both ears	100%
Loss of speech	100%
Loss of the right arm or hand	60%
Complete loss of sight in one eye	50%
Total hearing loss in one ear	50%
Loss of the left arm or hand	50%
Loss of a leg above the knee	50%
Loss of one foot	40%
Complete loss of use of the hip	30%
Nonunion fracture of a leg	30%
Loss of the right thumb	25%
Total loss of three fingers of the right hand, or the thumb and another finger other than the index finger	25%
Complete loss of use of the right shoulder	25%
Maximum benefit for impaired chewing and speech	25%
Loss of the left thumb	20%
Total loss of three fingers of the left hand, or the thumb and another finger other than the index finger	20%
Complete loss of use of the right wrist or elbow	20%
Complete loss of use of either knee	20%
Nonunion fracture of a knee	20%
Loss of the right index finger	15%
Complete loss of use of the left wrist or elbow	15%
Complete loss of use of the ankle	15%
Loss of the left index finger	12%
Loss of the right ring finger	10%
Loss of the right middle finger	10%
Loss of the left ring finger	8%
Loss of the left middle finger	8%
Loss of the big toe of either foot	8%
Loss of the right little finger	7%
Loss of the left little finger	5%
Loss of one phalanx of any finger or toe	5%

Paragraph 1

- A. For all purposes of this condition, loss of a hand means amputation at or above the wrist, and loss of a foot means amputation at or above the ankle.
- B. Loss also includes total and permanent functional impairment of the injured organ or limb such that it cannot perform any of its natural functions.
- C. If the Holder of the assistance service suffers two or more losses listed in the table, the total benefit may not exceed 100% of the Sum Insured for this coverage.
- D. Benefits paid for the loss of fingers or toes shall be deducted from any payment for loss of the corresponding hand or foot.

Paragraph 2:

The table in this section applies to right-handed persons. For a left-handed insured person, the same percentages apply in reverse.

Paragraph 3:

Once 100% of the sum insured for accidental dismemberment has been paid, the assistance service ends and THE HOLDER loses the right to claim under any other coverage included in this assistance service.

Paragraph 4:

The benefit for accidental dismemberment coverage may not be combined with the coverage for accidental total and permanent disability and/or incapacity. Any payment under the dismemberment coverage shall therefore be deducted from the sum insured potentially payable under the disability and/or incapacity coverage.

For multiple losses caused by the same accident, the total benefit shall be the sum of the percentages applicable to each loss, without exceeding the individual sum insured. If a payment under this rider is less than 100% of the individual sum insured, the rider shall remain in force for accidental death from the same cause for a maximum of 180 days from the accident, for the difference between the individual sum insured and benefits already paid.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

For this item, accidental total and permanent disability and accidental dismemberment in any air, land, river or sea transport are excluded.

3.3.3 DEATH BY DROWNING BENEFIT

For this service, COLASISTENCIA shall pay up to the amount granted under the purchased product, if included, according to its schedule of particular conditions, for accidental death by drowning, provided that it results from isolated circumstances beyond the Holder's control, as determined by the competent authorities, and is not subject to any exclusion under the assistance service.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

If the total benefits payable exceed the amounts stated above, each individual benefit shall be paid pro rata against the maximum liability defined above.

The accidental death benefits may not be combined with one another; the amount payable depends on the cause of death.

All NATURAL deaths are excluded from this benefit because the product is offered under the protection of a PERSONAL ACCIDENT insurance policy.

3.3.4 ACCIDENTAL DEATH BENEFIT IN AIR, LAND, RAIL, SEA OR RIVER TRANSPORT

For this item, the death benefit for any air, land, rail, river or sea transport is payable up to the amount granted under the purchased product, if included, according to its schedule of particular conditions.

This coverage includes the death of the policyholder while traveling as a passenger in a helicopter or on a flight without a duly published regular schedule, provided that:

- A. The carrier is authorized to transport passengers by the duly constituted governmental authority having jurisdiction over civil aviation in its country of registration;
- B. The aircraft is not directly or indirectly involved in unlawful activities. For the purposes of this coverage, aircraft means a vehicle traveling through air by means of one or more engine-driven propellers, whether owned or leased, and using runways authorized by the Colombian Civil Aviation Authority or its counterpart in other countries.

- C. Under Decree 1079 of 2015, rail transport requires the operator's license or authorization, certifications of the technical condition of rolling stock, and compliance with maintenance standards.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

If the total benefits payable exceed the amounts stated above, each individual benefit shall be paid pro rata against the maximum liability defined above.

The accidental death benefits may not be combined with one another; the amount payable depends on the cause of death.

All NATURAL deaths are excluded from this benefit because the product is offered under the protection of a PERSONAL ACCIDENT insurance policy.

3.3.5 BENEFIT FOR ACCIDENTAL TOTAL AND PERMANENT DISABILITY OR DISMEMBERMENT IN AIR, LAND, RAIL, SEA OR RIVER TRANSPORT

For the exclusive purposes of this coverage, accidental total and permanent disability means disability suffered by the Holder of the assistance service, with an assessment date falling during the effective period of the assistance service, arising from physical injuries caused by an accident in air, land, sea or river transport and not intentionally caused by the Holder, that persists continuously for at least one hundred and twenty (120) calendar days from the date it was determined by a physician and is duly assessed under the Single Disability Assessment Manual (regulated by Decree 917 of 1999) as a loss of working capacity of at least fifty percent (50%).

The percentage stated in the preceding paragraph shall be verified in the first instance by a physician or institution appointed by the insurance company.

In the second and final instance, it may be established by certification from an EPS, ARL, AFP, or the Regional or National Disability Assessment Board.

Without prejudice to any other cause, total and permanent disability includes total and irreparable loss of sight in both eyes, amputation of both hands or both feet, or amputation of one whole hand and one foot.

For the purposes of this coverage, the foregoing losses are defined as follows:

- Hands: traumatic or surgical amputation at wrist level.
- Feet: traumatic or surgical amputation at ankle level.
- Both eyes: total and irreparable loss of sight.

For the purposes of this coverage, an accident means any unforeseen, external, violent, visible and sudden event, verifiable by medical examination and independent of the Holder's will, that causes any of the stated losses to the Holder's physical integrity.

COLASISTENCIA shall pay up to the amount granted under the purchased product, if included, according to its schedule of particular conditions, for the losses suffered by the Holder of the assistance service as described in the preceding paragraph.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

If the total benefits payable exceed the amounts stated above, each individual benefit shall be paid pro rata against the maximum liability defined above.

Benefits for accidental disability or dismemberment may not be combined with one another; the amount payable depends on the cause of the accidental disability or dismemberment and the benefits tables.

ACCIDENTAL DISMEMBERMENT IN AIR, LAND, RAIL, SEA OR RIVER TRANSPORT

If an accident suffered by the Holder of the assistance service while it is in effect causes the functional or anatomical loss of a limb or organ, or traumatic or surgical amputation, within ninety (90) calendar days after the accident, the Holder shall be entitled to a benefit according to the percentages in the following dismemberment table, calculated on the amount specified for Accidental Dismemberment coverage in the schedule of coverages and individual amounts forming part of these conditions.

COLASISTENCIA shall pay up to the amount granted under the purchased product, if included, according to its schedule of particular conditions, for the losses suffered by the Holder of the assistance service as described in the tables below.

Subject to the exclusions applicable to this assistance service, an accident means any event caused by a violent, external, visible, sudden and unforeseen action, independent of the will of the insured person and the beneficiaries, that causes dismemberment or functional impairment verifiable through an examination

DEFINITIONS: IMPAIRMENT AND/OR LOSS: Impairment means the total and permanent loss of function of a limb.

TYPE OF LOSS	% OF THE BENEFIT AMOUNT
Incurable mental impairment with complete functional incapacity	100%
Paralysis or total and permanent disability	100%
Complete blindness in both eyes	100%
Total and irreparable loss of both feet or both hands	100%
Total hearing loss in both ears	100%
Loss of speech	100%
Loss of the right arm or hand	60%
Complete loss of sight in one eye	50%
Total hearing loss in one ear	50%
Loss of the left arm or hand	50%
Loss of a leg above the knee	50%
Loss of one foot	40%
Complete loss of use of the hip	30%
Nonunion fracture of a leg	30%
Loss of the right thumb	25%
Total loss of three fingers of the right hand, or the thumb and another finger other than the index finger	25%
Complete loss of use of the right shoulder	25%
Maximum benefit for impaired chewing and speech	25%
Loss of the left thumb	20%
Total loss of three fingers of the left hand, or the thumb and another finger other than the index finger	20%
Complete loss of use of the right wrist or elbow	20%
Complete loss of use of either knee	20%
Nonunion fracture of a knee	20%
Loss of the right index finger	15%
Complete loss of use of the left wrist or elbow	15%
Complete loss of use of the ankle	15%
Loss of the left index finger	12%
Loss of the right ring finger	10%

Loss of the right middle finger	10%
Loss of the left ring finger	8%
Loss of the left middle finger	8%
Loss of the big toe of either foot	8%
Loss of the right little finger	7%
Loss of the left little finger	5%
Loss of one phalanx of any finger or toe	5%

Paragraph 1

- E.** For all purposes of this condition, loss of a hand means amputation at or above the wrist, and loss of a foot means amputation at or above the ankle.
- F.** Loss also includes total and permanent functional impairment of the injured organ or limb such that it cannot perform any of its natural functions.
- G.** If the Holder of the assistance service suffers two or more losses listed in the table, the total benefit may not exceed 100% of the Sum Insured for this coverage.
- H.** Benefits paid for the loss of fingers or toes shall be deducted from any payment for loss of the corresponding hand or foot.

Paragraph 2:

The table in this section applies to right-handed persons. For a left-handed insured person, the same percentages apply in reverse.

Paragraph 3: Once 100% of the sum insured for accidental dismemberment has been paid, the assistance service ends and THE HOLDER loses the right to claim under any other coverage included in this assistance service.

Paragraph 4: The benefit for accidental dismemberment coverage may not be combined with the coverage for accidental total and permanent disability and/or incapacity. Any payment under the dismemberment coverage shall therefore be deducted from the sum insured potentially payable under the disability and/or incapacity coverage.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

For multiple losses caused by the same accident, the total benefit shall be the sum of the percentages applicable to each loss, without exceeding the individual sum insured. If a payment under this rider is less than 100% of the individual sum insured, the rider shall remain in force for accidental death from the same cause for a maximum of 180 days from the accident, for the difference between the individual sum insured and benefits already paid.

MUTUALLY EXCLUSIVE COVERAGES

The accidental disability or dismemberment benefit may not be combined with the accidental death benefit. Therefore, if the Holder of the assistance service dies after a disability or accidental dismemberment benefit has been paid, the difference between that benefit and the accidental death benefit shall be paid. Once the full benefit has been paid, COLASISTENCIA shall have no further liability under the accidental death benefit.

3.3.6 DEATH BY HOMICIDE BENEFIT

COLASISTENCIA shall pay a benefit for the homicide of the Holder of the assistance service, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions, provided the death results from isolated circumstances beyond the Holder's control, as determined by the competent authorities, and is not subject to the assistance service exclusions.

This coverage does not apply to foreign nationals.

However, if an accident involves more than one Holder, the maximum liability for all affected Holders shall not exceed the maximum aggregate liability limit stated in the schedule of particular conditions of the purchased product.

If the total benefits payable exceed the amounts stated above, each individual benefit shall be paid pro rata against the maximum liability defined above.

The accidental death benefits may not be combined with one another; the amount payable depends on the cause of death.

All NATURAL deaths are excluded from this benefit because the product is offered under the protection of a PERSONAL ACCIDENT insurance policy.

3.3.7 BENEFIT FOR BAGGAGE LOSS ON A SCHEDULED AIRLINE, SUPPLEMENTAL TO THE AIRLINE PAYMENT.

In addition to the airline's payment, COLASISTENCIA shall recognize the value of baggage lost by the airline during a scheduled domestic flight (within Colombian territory), up to a combined maximum of two million five hundred thousand pesos (\$2'500.000.00) for the airline's payment and COLASISTENCIA's benefit, at a rate of one hundred and twenty-five thousand pesos (\$125.000) per checked kilogram lost. The loss must be reported to the assistance center by telephone immediately after it occurs. To receive the benefit, THE HOLDER must submit the airline's claim form, boarding pass and original receipt for the airline's payment for the lost baggage. This benefit is subject to a deductible of 10% of the amount claimed or a minimum of two hundred and fifty thousand pesos (\$250.000).

3.3.8 BENEFIT FOR THEFT OF DOCUMENTS.

If the Holder of the assistance service is the victim of aggravated theft of a driver's license, national identity card, passport, vehicle registration card or military service booklet.

COLASISTENCIA shall reimburse the expenses incurred to replace those documents, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions, upon presentation of the corresponding invoices.

The event must be reported to the COLASISTENCIA telephone assistance center within 12 hours after it occurs. To make a claim, a complaint must be filed with the prosecutor's office or the URI at the place where the aggravated theft occurred.

3.4 SPECIALIZED ASSISTANCE

3.4.1 SPECIALIZED FUNERAL SERVICE.

If THE HOLDER dies of natural or accidental causes while the assistance service is in effect and in a city other than the Holder's city of origin, COLASISTENCIA shall make the necessary arrangements to transport the body to the city requested by the family in Colombia. BASIC funeral services shall be provided, including preservation of the deceased, a basic coffin, civil and ecclesiastical formalities, a 12-hour viewing, refreshments in the viewing room, a hearse, funeral procession, a ribbon bearing the name, one bus to transport accompanying persons to the final destination, and funeral rites. Burial or cremation is limited to two current statutory monthly minimum wages. These shall be provided as services arranged by

COLASISTENCIA and performed by providers. "This item is not available by reimbursement."

This service is available only to HOLDERS resident in COLOMBIA. A maximum of three sessions with psychology professionals is offered for the grieving process.

This service is limited to the amount granted under the purchased product, if included, according to the schedule of particular conditions.

3.4.2 REPATRIATION OF THE REMAINS OF A FOREIGN HOLDER FOLLOWING ACCIDENTAL DEATH

In the event of the ACCIDENTAL death of a foreign HOLDER, funeral repatriation shall be provided to the country of the Holder's nationality or to another country requested by the family, provided the cost is equivalent to repatriation to the country of nationality. The service shall include standard arrangements, all required documents and legal procedures, and compliance with the requirements of the country to which the remains are repatriated.

For this item, COLASISTENCIA shall provide up to the amount granted under the purchased product, if included, according to the schedule of particular conditions.

Where the death benefit is subject to a sublimit, as in cases of homicide, drowning or accidental death in transport, the funeral repatriation service shall be deemed to satisfy the benefit in a single payment and COLASISTENCIA shall have no liability for any additional benefit.

Where accidental death falls under coverage without a sublimit, the full amount of forty-five million pesos (\$45.000.000) shall be deducted and the remaining benefit shall be paid if the family members so elect and demonstrate, through due process in Colombia, that they are the deceased Holder's legal heirs. The remaining benefit shall be paid in Colombia, in Colombian pesos, into an account in Colombia.

3.4.3 ASSISTANCE IN THE EVENT OF LOSS OF BAGGAGE AND DOCUMENTS.

COLASISTENCIA shall assist THE HOLDER with reporting, searching for and locating baggage (air travel) or documents lost for any reason during the trip while the COLASISTENCIA assistance service is in effect. This is an obligation to use appropriate means, rather than to achieve a particular result.

3.5 TRANSPORTATION AND ESCORT SERVICES ON DIFFERENT DATES

3.5.1 RETURN TRANSPORTATION FOR MINORS OR AN OLDER ADULT

If the Holder of the COLASISTENCIA assistance service suffers an accident requiring hospitalization for at least two (2) days and is responsible for a child under 15 or a person over 70 who would be left entirely alone without a responsible family member, COLASISTENCIA shall pay for a ticket or ticket fare difference and a recommended escort service, or for a family member to travel and return that person to the family at the place of origin, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions.

This service must be authorized by the injured person and comply with the laws governing children and adolescents.

For this service to apply, the minor or older adult must also have purchased the COLASISTENCIA assistance service.

3.5.2 EARLY RETURN DUE TO A SERIOUS LOSS OR EMERGENCY AT HOME

In the event of a serious loss (fire, flood, explosion or robbery involving damage and violence) at the Holder's actual and permanent home while the Holder is traveling and the COLASISTENCIA assistance service is in effect, provided nobody else can deal with the situation and the original return ticket does not permit a free date change, COLASISTENCIA shall pay the applicable penalty or fare difference, or the cost of a new tourist- or economy-class ticket from the Holder's location to the permanent home, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. The event giving rise to assistance must be reliably established by the relevant police report. COLASISTENCIA may decide to conduct an on-site inspection to verify the loss. Once this service has been provided, the Holder must transfer the unused air ticket to COLASISTENCIA.

This service is provided by reimbursement upon presentation of the new ticket or the receipt for the penalty paid to the airline and must have been authorized by the COLASISTENCIA assistance center.

3.5.3 EARLY RETURN DUE TO THE DEATH OF A RELATIVE IN THE FIRST OR SECOND DEGREE BY BLOOD OR FIRST DEGREE BY MARRIAGE

This service applies when a relative of the Holder in the first degree by blood (parents or children), second degree by blood (siblings, grandchildren or grandparents), first degree by marriage (parents-in-law or siblings-in-law), or a spouse dies in the Holder's city of residence while the Holder is traveling and the assistance service is in effect. COLASISTENCIA shall pay the applicable penalty or fare difference, or the cost of a new tourist- or economy-class ticket from the Holder's location to the permanent home, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. The Holder must reliably establish the death with a death certificate and civil records demonstrating the degree of relationship by blood or marriage. Once this service has been provided, the Holder must transfer the unused air ticket to COLASISTENCIA.

This service is provided by reimbursement upon presentation of the new ticket or the receipt for the penalty paid to the airline and must have been authorized by the COLASISTENCIA assistance center.

3.5.4 DRIVER FOR A FAMILY MEMBER FOLLOWING AN ACCIDENT.

If, as a consequence of any accident while the COLASISTENCIA assistance service is in effect, THE HOLDER, who was driving the family's own or rented motor vehicle, is injured and cannot drive the family back to the city of origin, or dies in that accident, and the family therefore cannot return the vehicle because the affected HOLDER was the only person able to drive it, COLASISTENCIA shall make available to the family a driver from a legally constituted company authorized by COLASISTENCIA to provide the service, to return the family in the vehicle identified by the family to the city of origin, up to the amount granted under the purchased product, if included, according to the schedule of particular conditions. The service covers only the driver's fees; fuel, tolls, meals, towing, mechanics and all other related expenses are excluded.

4. MINIMUM DOCUMENTS REQUIRED FOR CLAIM PAYMENT

The minimum documents to be submitted in the event of a claim are set out below, as originals or authenticated copies, as applicable:

In the event of death

- Official report of the recovery of the body.

- Autopsy report.
- Claim letter from the beneficiary stating the date of death.
- Beneficiary's bank certification.
- Medical death certificate of the insured person.
- Original civil death record of the insured person.
- Original civil birth record of the insured person.
- Photocopy of the insured person's identity document.
- Photocopy of the beneficiaries' national identity cards.
- Beneficiaries' civil birth records.
- Civil marriage record and/or extrajudicial declaration if the beneficiary is the domestic partner.
- Appointment of a legal representative if the beneficiaries are minors.
- Detailed account of the circumstances of the accident.
- Certification from the prosecutor's office regarding the possible causes of the violent event.
- If a corresponding right has been assigned, a notarized power of attorney from the person assigning the benefit.
- Copy of the application designating the beneficiaries.
If no beneficiary is designated, or the designation is ineffective or ceases to have effect for any reason, the insured person's spouse or permanent domestic partner shall be the beneficiary of one half of the insurance proceeds and the insured person's heirs of the other half.
- Copy of the probate or succession proceeding establishing the legal heirs.
- Funds transfer payment form completed by the beneficiaries.
- Copy of the results of blood alcohol and psychoactive drug tests.

In the event of accidental disability or dismemberment

- Civil birth record or national identity card.
- Report from the treating physician certifying the cause, description of the disability and/or dismemberment, and diagnosis; and/or an assessment from an EPS, AFP, ARL or Disability Assessment Board stating the percentage loss of working capacity, which must exceed 50%.
- Complete medical records.
- If disability results from a traffic accident, the report of the relevant traffic authority must be obtained.

Expenses claimed by reimbursement

- Claim letter stating the assistance service number, name of the policyholder, name of the insured person, coverage claimed, list of documents submitted and contact details.
- Original invoice and proof of payment meeting the standards or requirements established by DIAN.
- Complete, legible and clear medical records of the care giving rise to the expense, together with medical prescriptions for medication reimbursement.
- Photocopy of the national identity card.
- Funds transfer payment form.
- Bank certification.
- Copy of the incapacity certificate.

In the event of daily hospital cash benefit due to accident

- Claim letter stating the assistance service number, coverage claimed, documents submitted and claimant's details.
- Copy of the national identity card or other identity document.
- Medical records for the hospitalization showing the date on which the condition giving rise to hospitalization was diagnosed and the dates of admission to and discharge from the hospital.
- Funds transfer payment form completed by the insured person.
- Bank certification.

5. DEFINITIONS

A. ACCIDENT

For the purposes of this agreement, an accident means any unforeseen, external, violent, visible and sudden event, independent of the will of the Holder of the assistance service, that causes any of the losses, bodily injuries or functional impairments specified herein and verifiable by medical examination. The following are also considered accidents for the purposes of this assistance service:

- a) Death resulting from asphyxiation by water or gases.
- b) Involuntary electrocution, including lightning.
- c) Animal bites or insect stings and their consequences.

- d) Drowning.
- e) Poisoning.
- f) Death as a victim of a stray bullet, where so determined by a statement issued by a competent authority.
- g) Events not caused by the Holder of the assistance service that occur on ships, aircraft, buses or trains operated by public services or commercial lines authorized for scheduled passenger transport by the governmental authority with jurisdiction over public transport in the country of registration, provided they occur during trips following established and previously published itineraries.

B. CBRN TERRORIST ACTIVITY

Means any intentional and unlawful act that includes, involves or is associated, in whole or in part, with the use or threatened use, or release or threatened release, of any nuclear, biological, chemical or radioactive substance, material, device or weapon, with the intention of:

- a) Advancing, promoting or expressing opposition to any political, ideological, philosophical, racial, ethnic, social or religious cause or objective.
- b) Influencing, disrupting or interfering with any government operation, activity or policy.
- c) Intimidating, coercing or creating fear in the public or any part of it, or disrupting or interfering with a national economy or any segment thereof; or that includes, involves or is associated, in whole or in part, with the use or threatened use, or release or threatened release, of any nuclear, biological, chemical or radioactive substance, material, device or weapon that any authorized governmental body has declared to be terrorist in nature or to involve terrorism, terrorist activities or acts of terrorism.

C. CONGENITAL

Present or existing before birth.

D. HOSPITALIZATION

A stay by a Holder of the assistance service in a hospital and/or clinic for more than twenty-four (24) hours.

E. COMPREHENSIVE ASSISTANCE SERVICE

A personal and medical emergency assistance service provided through agreements nationwide and coordinated through a telephone assistance center.

F. LIFE-THREATENING EMERGENCY

Any clinical condition involving a risk of death or serious functional impairment.

6. IMPORTANT CONDITIONS

FIRST CONDITION – EFFECTIVE PERIOD AND TERMINATION OF THE ASSISTANCE SERVICE

Coverage for each Holder of the COLASISTENCIA assistance service shall begin and end on the dates and at the times when the purchased trip and/or event begins and ends.

SECOND CONDITION – MAXIMUM LIABILITY LIMIT

Under no circumstances shall COLASISTENCIA be liable for any amount exceeding the maximum aggregate liability stated in the schedule of particular conditions of the purchased product.

If the total amounts COLASISTENCIA would otherwise be required to pay individually as a result of a single accident exceed that Maximum Liability Limit, COLASISTENCIA shall pay each Holder of the assistance service affected by that accident the proportional amount due under the Maximum Liability Limit.

THIRD CONDITION – PAYMENT FOR THE ASSISTANCE SERVICE

Unless the parties expressly agree to a different deadline in a document attached to this agreement, the customer undertakes to pay for the assistance service upon receipt of the issuance certificate.

Failure to pay for the assistance service by the stated deadline shall render the assistance service agreement void. COLASISTENCIA shall therefore have no liability for claims occurring after the deadline for premium payment has expired.

FOURTH CONDITION – NOTICE IN THE EVENT OF AN ACCIDENT

COLASISTENCIA makes its Assistance Center available. The Holder or a representative must contact it at 018000-510058, by mobile phone at 310 315 73 35, or by WhatsApp at 311 522 98 80 for any accident requiring assistance.

COLASISTENCIA shall arrange timely care for the Holder, either by sending an appropriate professional or authorizing care at any medical center or hospital available in the area where the event requiring assistance occurs. COLASISTENCIA

alone shall determine the form of care. The Holder undertakes to notify COLASISTENCIA each time assistance is required. After the first assistance or service, the Holder must always contact COLASISTENCIA to obtain authorization for any further assistance or services arising from the same cause as the initial event.

FIFTH CONDITION – REIMBURSEMENTS (WHERE APPLICABLE)

The Holder of the assistance service or, as applicable, the beneficiaries must submit a formal claim to COLASISTENCIA in accordance with Article 1077 of the Commercial Code, accompanied by the documents necessary to establish the occurrence and amount of the accident, including: a) a photocopy of the beneficiary's identity documents; b) original invoices substantiating the amount paid; and c) the original prescription issued by the authorized physician, or other documents needed to address the case.

SIXTH CONDITION – PAYMENT OF THE BENEFIT

COLASISTENCIA shall pay the benefit for death or total and permanent incapacity required under this agreement and any riders within one month after the claim has been completed with the documents required in each case under Article 1077 of the Commercial Code to establish the occurrence and amount of the covered event. Any additional documents requested must be provided to complete the claim.

SEVENTH CONDITION – LOSS OF THE RIGHT TO A BENEFIT

Bad faith by the Holder of the assistance service or the beneficiary when claiming or establishing entitlement to payment for an accident shall result in forfeiture of that right.

That right shall also be forfeited if the accident was caused intentionally by the Holder, with the Holder's complicity, through the Holder's gross or inexcusable negligence, or by any exclusion stated in this agreement.

EIGHTH CONDITION – JURISDICTION AND ARBITRATION

For all purposes, the contractual domicile shall be Bogotá, D.C. The parties also agree that any dispute between them shall be resolved through conciliation and arbitration under the terms established by law.

NINTH CONDITION – LEGAL PROVISIONS

Matters not expressly addressed in this agreement shall be governed by the Commercial Code and other applicable legal provisions.

TENTH CONDITION – OFAC CLAUSE

This agreement provides no coverage where the assistance Holder or beneficiary appears on OFAC or Colombian government lists concerning anti-money laundering, counterterrorism or other economic sanctions.

ELEVENTH CONDITION – EXPIRATION OF CONTRACTUAL CLAIMS

All COLASISTENCIA contractual obligations arising from this assistance service agreement expire on the date the service ends for each Holder. The assistance service shall also terminate if the Holder or the Holder's representatives wish to obtain care from an institution other than the one assigned by COLASISTENCIA, in a different city from the one assigned by COLASISTENCIA, or sign a voluntary discharge from the institution assigned by COLASISTENCIA. In that event, COLASISTENCIA's liability shall cease and the Holder agrees that the costs of care or services shall be borne by the Holder or the Holder's health system. Signing a voluntary discharge at the medical institution assigned by COLASISTENCIA fully releases COLASISTENCIA from liability.

TWELFTH CONDITION – ACTIVITIES NOT INCLUDED IN COVERAGE

COLASISTENCIA has designed specialized products for different needs. Accordingly, tourism activities may be included or excluded depending on the product purchased, as stated in the particular conditions for that product.

7. LIABILITY

The provision of any service must be evaluated and authorized in advance by COLASISTENCIA's assistance department and shall be provided solely through healthcare institutions or professionals belonging to COLASISTENCIA's national assistance network. If the Holder or the Holder's representatives wish to obtain care from an institution other than the one assigned by COLASISTENCIA, in a different city from the one assigned by COLASISTENCIA, or sign a voluntary discharge from the assigned institution, COLASISTENCIA's liability shall cease and the Holder agrees that the costs of care or services shall be borne by the Holder or the Holder's health system, including upon signing a voluntary discharge at the assigned medical institution. If an unforeseeable event prevents prior communication before any service is provided, THE HOLDER or the Holder's representative has until arrival at the hospital to contact COLASISTENCIA and report the communication impediment and the incident, so COLASISTENCIA can coordinate with the treating institutions or process a reimbursement claim. Under no circumstances shall COLASISTENCIA be liable for injury, loss or damage caused to THE HOLDER by any lack of skill, recklessness or negligence on the part of the professionals or healthcare institutions providing the service.

If THE HOLDER fails to follow the instructions and recommendations of the treating physician or the person providing assistance, including recommendations and instructions from COLASISTENCIA assistance center personnel, the Holder shall bear sole responsibility for the event requiring assistance and expressly releases COLASISTENCIA from liability.

8. SUBROGATION

THE HOLDER irrevocably undertakes to subrogate to COLASISTENCIA any other right arising from the same cause against any party directly or indirectly responsible for assuming any primary or secondary obligation. If the Holder refuses to cooperate or to subrogate those rights to COLASISTENCIA, COLASISTENCIA shall automatically be released from the obligation to pay the resulting assistance expenses.

9. AUTHORIZATION TO REQUEST MEDICAL RECORDS

Through its medical personnel, COLASISTENCIA shall have the right to access any patient's examinations as often as it considers prudent and necessary at any stage of assistance. The patient must provide all required examinations and medical reports and sign the authorizations needed to enable COLASISTENCIA to obtain complete medical records. This information shall be kept strictly confidential between COLASISTENCIA and the Holder of the service or the Holder's legal representative if the Holder is a minor.

10. RECORDING AND MONITORING OF COMMUNICATIONS

COLASISTENCIA reserves the right to record and audit telephone conversations it considers necessary for the proper provision of its services. The Holder expressly agrees to this practice and to the possible use of the recordings as evidence in disputes concerning the assistance provided.

11. THIRD-PARTY LIABILITY ANNEX

If ACCIDENTAL assistance is required and the event was reported to COLASISTENCIA immediately and in the required manner, all requirements of these general conditions were met, and COLASISTENCIA handled the entire case, and if as a consequence of the accident the Holder, beneficiary or representative under

the assistance service brings proceedings against a legally constituted travel agency, that agency shall have the following protection from Allianz Seguros:

THIRD-PARTY LIABILITY\$ 100.000.000
DEFENSE COSTS\$20.000.000

It is hereby clarified that COLASISTENCIA is not a travel agency of any kind; it provides no tourism services, does not contract tourism activities or guides, and never offers travel packages. It is a travel assistance company that addresses unforeseen incidents affecting tourists during trips and activities purchased from tourism businesses. Accordingly, Article 2341 of the Colombian Civil Code provides:

A person who has committed an offense or a wrongful act that has caused harm to another is obliged to compensate that person, without prejudice to the principal penalty that the law imposes for the offense or wrongful act.

COLASISTENCIA does not, under any circumstances, commit an offense or wrongful act causing harm to a tourist; on the contrary, we help address the harm suffered by that tourist as a result of an accident. For this reason, and in accordance with Colombian law, COLASISTENCIA is exempt from liability in tort for an accident suffered by a tourist because the essential element of tort liability—FAULT—cannot be established: incidents occur during packages offered and sold by travel agencies, tour operators, guides and others, while our corporate purpose is entirely different.

Allianz shall not be liable for events described in the exclusions of the policy's general terms or for the following circumstances: unless coverage is expressly purchased, the policy excludes loss and any claim, damage, cost or expense of any kind related to, arising from, caused by or resulting from any exclusion in the purchased policy terms, available at:

<https://www.allianz.co/content/dam/onemarketing/iberolatam/allianz-co/seguros/empresas/documentos/Responsabilidad-Civil-Extracontractual-21062023-V4.pdf>
<https://www.allianz.co/content/dam/onemarketing/iberolatam/allianz-co/seguros/empresas/documentos/Responsabilidad-Civil-Extracontractual-21062023-V4.pdf>

12. LIABILITY FOR THE USE OF COLASISTENCIA APPS

COLASISTENCIA makes every effort to keep its applications stable, user-friendly and available 24 hours a day. When using a self-service tool such as the COLASISTENCIA app, the assistance service distributor is responsible for correctly entering the protected person's given names, surnames and identity document details, as well as the travel dates, activity and destination, so that assistance can



be provided successfully. There shall be no liability to provide services for persons whose details were not entered, where dates were entered incorrectly, or where a product was selected that does not correspond to the specific risk of the protected person's activity.

THE GENERAL CONDITIONS, TERMS, COVERAGE LIMITS, EXCEPTIONS AND RESTRICTIONS OF THE PURCHASED ASSISTANCE SERVICE ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.