

GENERAL CONDITIONS OF TRAVEL ACE ASSISTANCE PRODUCTS

The information hereinafter are summarized and aiming to clarify the extension of the services to be rendered by TRAVEL ACE, as well as regarding the insurances hired in favor of its clients. . In order to have full access to the general conditions, please request it to TRAVEL ACE or access the website www.travelace.com.br.

1. ASSISTANCE SERVICE AND VALUE LIMITS

1.1. . TRAVEL ACE is a services provider for medical, legal and personal assistance services to TRAVELERS in emergency situations during the traveling. Therefore we clarify herein that the services rendered by TRAVEL ACE are neither health insurance nor a prepaid medicine program, and its activities is exclusively the assistance to TRAVELERS during the trip and resulting from the events herein provided for, which prevent continuing the trip.

1.1.1 These conditions comprise all services rendered by TRAVEL ACE, however, it will be **solely obliged to render to the services to TRAVELER effectively provided for in the PRODUCT acquired by such TRAVELER, and specified in the voucher**(document delivered to the Traveler upon acquisition of the product).

1.2. Therefore, we clarify herein that, **excepted the PRODUCTS named "by event", as contained in the voucher delivered to the TRAVELER, the maximum limits, in services values of all others provided for the voucher ARE NOT CUMULATIVE, but DEDUCTIBLE AMONG EACH OTHER, therefore, the sum of all services should not exceed the maximum limit provided for "Medical care in case of accident". That is, the maximum limits in values for each services are not reestablished after the use, except the products named "by event", which are duly indicated in the voucher.**

2. MANDATORY PROCEDURES FOR USE, CANCELLATION, EXTENSION OF THE PRODUCT ACQUIRED AND REIMBURSEMENTS

2.1. In order to use of the services herein provided for, the prior communication is required to TRAVEL ACE, by means of the 24 hours Customer Service, in the phones informed in the voucher, or also, on the website www.travelace.com.br. In any emergency, duly evidenced and justified, TRAVELER shall request the authorization within 24 hours of the event, or as soon as possible.

Vessel: when the medical service takes place on board, communication to TRAVEL ACE shall be made in the first seaport scheduled/landing, within 48 (forty-eight) hours from landing. **In such event, the physicians will be chosen by the Vessel operator, other than by Travel Ace.**

2.2. CANCELLATION/MODIFICATION OF THE PRODUCT ACQUIRED

In order to require cancellation WITHOUT REASON, or the modification of the Traveler Assistance PRODUCT, the term set forth herein is 48 (forty-eight) hours in advance to the beginning of effectiveness of the acquired product, as provided for in the voucher **Failure in complying with this condition automatically excludes right to reimbursement of the price paid for the acquired PRODUCT .**

2.3. PRODUCT EXTENSION - The TRAVELER should claim the extension of the TRAVEL ACE PRODUCT, provided however, this is performed within 48 hours prior the expiration date of the PRODUCT in force. In such event, a new voucher will be issued, to be will paid pursuant to the price table in force at the time of the renewal, and published in the promotional brochure. **TRAVEL ACE'S product should not be used whatsoever as extension and/or upgrade of the services already used, or to be used for caring for a problem of the same nature, during the effectiveness period of any other TRAVEL ACE product, which has been previously acquired. In any extension, the limits are not cumulative in values, and remain the same of the extended PRODUCT. Only one time extension for the product. If the TRAVELER has already used any of TRAVEL ACE'S products in the trip, the PRODUCT extension should not be allowed, neither the acquisition of a new TRAVEL ACE product aiming the extension of the services.**

i. THE SERVICE RENDERED BY TRAVEL ACE.

This section comprises the list of the services rendered by TRAVEL ACE, however, **IT IS THE LIMITS IN**

VALUES, and SUCH INFORMATION IS PROVIDED FOR IN THE VOUCHER.

IMPORTANT: TRAVEL ACE'S products have an age limit. Please, check the age limits in your voucher regarding the Product you have acquired. In respect to the insurances described under Section II hereinafter, the maximum age limit is 80 years of age, for the cases therein provided for (item 24,24.1,24.2, 24.3, 24.4, 24.5, 24.6 and 24.7).

PLEASE CHECK IN YOUR VOUCHER THE AGE LIMITS FOR THE PRODUCT YOU HAVE ACQUIRED

3. MEDICAL CARE IN CASE OF ACCIDENT AND INFIRMITY

3.1. If a sudden and acute infirmity is verified, or an injury resulting from an accident, preventing the TRAVELER to continue the regular course of the trip, requiring medical care, he/she shall use the following services, PROVIDED HOWEVER THE PREVIOUS AUTHORIZATION IS REQUESTED: health care in a clinic, or home, health care by specialist physicians, complementary medical exams, hospitals admissions, surgical interventions, intensive care and coronary unit.

3.2. In respect to the services listed under item 3.1 to be used in any accident, **it is imperative that the accident takes place in a public transportation with up-to-date valid license (solely as passenger, other than as crew member), or an road traffic accident as driver or passenger in a private vehicle (as long as no commercial activities are carried out therewith) or as a pedestrian**

3.3. The voucher being expired, TRAVEL ACE will extend exclusively benefits of hotel/hospital services for 5 (five) more days, provided, however, the maximum limit is not exceeded in values, as provided for in the voucher

3.4 Medical care services are not unlimited, and the TRAVELER shall refer to exclusions in the website www.travelace.com.br, and the following shall be pointed out: a) light or benign infirmities, which do not prevent the regular course of the journey. b) pre-existing infirmity or lesions, except if the voucher provides for otherwise; c) infirmities or lesions resulting from intentional action of the TRAVELER or third parties; d) injuries resulting from suicide attempt; e) lesions resulting from competitive sports and dangerous sports; f) any condition resulting from the use of narcotics in any of its derivatives, ingestion of alcohol or the joint use with barbiturate or psycho-pharmaceuticals, as well as self-medication g) injuries resulting from air travel in aircrafts, which are not intended or authorized as public transportation; h) pregnancy, abortion, childbirth, in any etiology and its controls, exams and all other nature of practices inherent to the pregnancy; i) all implantation, replacement and/or reparation of any prosthetics, although the medical and dental care is undertaken by TRAVEL ACE, in all aspects Moreover, any arrangements for the replacement of contact lenses, glasses, hearing devices (including change of battery), orthopedics, orthosis, podiatry, alternative medicine, and any nature of rehabilitation, acupuncture, thermal healing, plastic surgery, aesthetic surgery or reconstructive surgery; j) acts or consequences from mental infirmities or any emotional or psychological disorders of any kind, whatever the cause whether transitional or not; k) infirmities attributed to acquired immunodeficiency syndrome (AIDS/HIV/) and all derivatives; l) all kinds of endemic, epidemic or pandemic infirmities m) infirmities or lesions from malpractice, negligence, incaution or irresponsible acts in driving any vehicle, violating the traffic or international safety laws, driven by the TRAVELER or by third parties; n) arterial hypertension and diabetes mellitus and all consequences and derivatives thereof, as well as the control of blood pressure and diabetes mellitus ; o) control medical visits, check-ups, investigative exams, pre-school/university admission exams, vaccines dischargeable, all nursing practices (follow-up, injections, inhalation, drainage and glucose control).

3.5 Although the provisions under letter "e" excludes the item 3.4 above, if the voucher delivered to the TRAVELER contains the rendering of medical care for practicing sports, in the product named SPORTS, TRAVEL ACE shall render the medical care resulting from accidents during the sports practice whenever the limits are complied with for the values provided for the voucher and shall have available for TRAVELER the following services.

a) research and rescue: the provider shall undertake up to the maximum limit all research and rescue proceedings in order to arrange the TRAVELER'S rescue, caused by amateur sports practicing, exclusively if the place for the event performance has no necessary means thereto.

The expenses for such rendering should be appropriated to the Limit of Medical Care Expenses indicated in the voucher.

b) **"amateur"-nature sports:** TRAVEL ACE will render Medical Care services to the amateur practice of any sports, whenever such practice is carried out in expressly adequate and/or authorized places thereto. The expenses for such rendering should be appropriated to the Limit of Medical Care Expenses indicated in the voucher.

PARTICULAR EXCLUSIONS: The medical care is not included in the PRODUCT 'Sports', both in any infirmity on the accident for the treatments for the following events:

1-Consequences of the professional practice of any sport.

2- Consequences of the practice, both professional and amateur of mountain climbing, boxing, motocross, and open sea diving.

3.6. Although the exclusion provided for letter "h" of item 3.4 above, if the voucher delivered to the TRAVELER contains the rendering of medical care during pregnancy, then TRAVEL ACE will render the following services in the PRODUCT called PREGNANT always complying with the values, as provided for in the voucher:

a) **Pregnant:** TRAVEL ACE shall render the medical care for complications in pregnancy, including premature labor and miscarriages upon previous authorization request to be given by TRAVEL ACE 24 hours Customer Service.

b) **Newborn:** during the first year of life of the newborn and in any new trip, TRAVEL ACE will issue a no charge voucher to the benefit of the newborn. The following conditions shall be complied with to be entitled to such benefit:

1 - the mother has been titleholder of the Pregnant product of provider during pregnancy.

2 - the mother acquires a new traveler Assistance voucher from TRAVEL ACE for her trip.

3 - - the newborn travels along with its mother.

TRAVEL ACE should require all documentation necessary to support the stated conditions to the mother. The voucher to be issued on newborn benefit shall be valid and have the same characteristics of the voucher acquired by the mother. Such benefit is not cumulative with other promotions and discounts in force on the issuance of the new voucher.

PARTICULAR EXCLUSIONS: the following events are excluded from this service, both in case of infirmity and accident:

A -Ambulatory control related to regular pregnancy, both for medical consultation and studies related to childbirth and cesarean section of regular course and completion:

b. Caused abortion

C - Medical expenses and all related to childhood (such as, newborn, neonatal care, feeding).

IMPORTANT: The limit of age for "Pregnant" product is 40 (forty) years old.

3.7. If Voucher expressly provides for, TRAVEL ACE will support the medical care services described hereunder whenever the limits in values are complied with as provided for the voucher, when TRAVELER is physical or sensorial handicapped, in the product named SPECIALS:

EXCLUSIONS: the consequences are excluded from the services provided for herein both for illness and accident as resulting from psychic and/or intellectual and/or mental handicap.

IMPORTANT: TRAVELER'S disability statement at the time the voucher is issued is a special condition for the validity of this service. **TRAVEL ACE should require all documentation necessary to support the stated conditions.**

The remnant of the general Conditions is fully effective, unless expressly modified by this clause.

4. DISCLOSURE OF CLINICAL HISTORY - TRAVELER herein authorizes TRAVEL ACE to request any medical information on his/her behalf both in Brazil and abroad as well as copies of medical exams, reports, etc, in order to assess if the services required by the TRAVELER are classified in the general conditions provided for herein.

5. MEDICAL EXPENSES FOR PRE-EXISTING DISEASES – If voucher expressly provides for, the TRAVELER should use medical care services, as provided for under item 3.1, and the medication expenses provided for item 6 hereinafter, for any pre-existent disease, in compliance with the limits in values provided for the voucher.

6. MEDICINAL PRODUCTS IN ANY MEDICAL CARE – If voucher expressly provides for, , TRAVEL

ACE shall support the costs with emergency medicinal products prescribed for TRAVELER infirmity or injuries sustained , **PROVIDED, HOWEVER, THEY ARE DUE TO THE USE OF THE MEDICAL CARE SERVICE PROVIDED FOR ITEM 3.1**, up to the maximum limit provided for the voucher. **TRAVEL ACE PRODUCT does not provide on the reimbursement of continuous use drugs by TRAVELER, which should be taken during the trip.**

- 7. URGENT DENTAL CARE** – In view of the sudden appearance of an acute pain, infection or trauma, TRAVEL ACE should offer dental care up to the maximum limit established for this item in voucher. Dental care shall be limited to the pain treatment and/or extraction of the dental part. **No prosthetics use not included as well as endodontics treatments (such as: root canal treatment) and orthodontics treatments (such as dental correction devices)**
- 8. REPATRIATION DUE TO DEATH** - As expressly provide for the voucher, in the death of the TRAVELER during the validity of his/her product, TRAVEL ACE should make arrangements for repatriation from the country he/she is **to the airport closest to the domicile**. This service includes only the repatriation in provisory **coffin and funeral expenses required for the repatriation of the TRAVELER'S body to the closest airport of his/her residence**, in the country of origin. However, the choice of the means of transportation to be used is on TRAVEL ACE'S sole discretion.

IMPORTANT EXCEPTIONS:

- a) **The definitive coffin is not included in the repatriation service, as well as the funeral proceedings and transfers inside the usual residence of the TRAVELER, whose family are totally liable thereof.**
- b) **In any intervention of funeral companies or third parties without TRAVEL ACE prior authorization, the later shall be released from all and any liability on the TRAVELER'S body repatriation**

- 9. SANITARY REPATRIATION** – as expressly provided for the voucher, TRAVEL ACE should make the arrangements for the sanitary repatriation of the TRAVELER to the country of location to the residence, in a regular airline aircraft, if **there are no material and human means allowing caring for the disease, provided however, duly indicated by TRAVEL ACE medical staff** in the location the TRAVELER is always and whenever TRAVELER allows the removal and has no great risk to the pathology. However, TRAVEL ACE shall make the decision and choice of the most convenient and adequate means of transportation for such circumstances.

IMPORTANT: If the country where injured stays have the infrastructure for medical care, the provisions in this clause should not be applied as TRAVEL ACE solely promotes the repatriation upon medical need other than simply convenience.

- 10. SANITARY TRANSFER** – as expressly provided for the voucher, in any disease or accident TRAVEL ACE should make the arrangements for the TRAVELER transfer to other medical center with best infrastructure, as required, using the means of transportation available at the site depending on the seriousness of the case, and in compliance with the territory limits of the country where the accident took place. A physician or nurse as applicable should accompany the injured or sick as necessary.

IMPORTANT EXCEPTIONS:

- a) **If the country where injured stays have the infrastructure for medical care, the provisions in this clause should not be applied as TRAVEL ACE solely promotes the transfer upon medical need other than simply convenience.**
- b) **if TRAVELER and/or his/her relatives decide for the transfer thus disobeying the recommendations and opinion by TRAVEL ACE medical team, TRAVELER and/or his/her relatives will bear exclusively the costs and consequences thereof.**

- 11. REPATRIATION OF MINORS** – As expressly provided for the voucher, if the TRAVELER is traveling in the company of a person under 16 years old, who is also a beneficiary of one of TRAVEL ACE'S PRODUCTS, who is prevented from taking care of the minor, due to some infirmity or accident occurred during the trip, TRAVEL ACE shall arrange for the minor repatriation to the location of his/her permanent residence. **Such service should be provided only if the period scheduled for the TRAVELER'S internment exceeds 05 (five) days.**

- 12. ROUND TICKET FOR RELATIVE** – as expressly provided for in the voucher, TRAVEL ACE shall offer a round ticket in economy class to one direct relative of the TRAVELER subject to seats availability to the internment place of TRAVELER, therefore the relative would assist and accompany him/her in internment place and returning together to the country of residence.

IMPORTANT: TRAVEL ACE shall render this service only if the TRAVELER by him/herself in the foreign country, and the internment is scheduled for a period exceeding 10 (ten) days. If TRAVELER is accompanied by a friend or any other person with any personal relationship, the provisions under this item are not applicable.

13. BOOKING OF HOTEL FOR COMPANION IN ANY INTERNMENT OR RECOVERY – As requested, TRAVEL ACE shall make the booking of the hotel for recovering TRAVELER before the tourism agency where the package or ticket was acquired by TRAVELER as informed thereby, **without any extra expense (meals, transportation, telephone calls, flowers, etc.),** up to the values established in the voucher, if TRAVELER remains in the hospital at least for 5 (five) days, TRAVEL ACE'S medical team releasing form the internment advises the forced resting, as strict professional written orders and/or treatment entity on issuer's letter (letterhead, stamped, etc.).

Likewise, TRAVEL ACE shall arrange the booking for the companion, while TRAVELER is in the hotel for the recovery, if he/she should not stay in the same room, without extras, in compliance with the "Benefits and Limits" table provided for the voucher.

14. BAGGAGE TRACKING SERVICE -as expressly provided for the voucher, the TRAVELER baggage misplacement is verified, TRAVEL ACE should endeavor and use all means possible in respect to the airline, **aiming clarifying** the destination and/or the location of the misplaced baggage as soon as possible by the regular airline. Such baggage shall contain TRAVEL ACE'S adhesive identification delivered with the voucher. **Therefore, TRAVELER should inform such fact immediately before leaving the airport to TRAVEL ACE 24 hours Customer Service,** rendering all information requested. TRAVEL ACE will inform the CONTRACTING PARTY or the TRAVELER upon the location of baggage in the shortest possible time.

14.1. IMPORTANT: This service has a simply informative nature. TRAVEL ACE undertakes no liability on searching and repairing misplaced and non-located baggage. The purpose of service herein provided for is to transfer the calls to be made by TRAVELER to airline to TRAVEL ACE thus allowing TRAVELER to enjoy the trip.

15. TRANSMISSION OF URGENT MESSAGE – as expressly provided for the voucher, TRAVEL ACE 24 hours Customer Service makes available the communication structure to TRAVELER, in any emergency resulting from TRAVELER infirmity or accident, provided however in order to inform the fact and duly justified. TRAVEL ACE shall transmit the news on the extent possible to the person indicated for emergency communications or in the absence thereof to the travel agent in charge. If the parties interested on the message transmission are the TRAVELER relatives, TRAVEL ACE shall meet in the extent possible always and when the relatives and/or travel agent inform the CONTRACTING PARTY or TRAVELER telephone numbers and/or addresses. **If the message is not transmitted through TRAVEL ACE, and is made on TRAVELER or relatives account, the expenses should not be reimbursed.**

16. ADVANCEMENTS FOR LEGAL SERVICE – as expressly provided for the voucher, and the limits therein provided for are complied with TRAVEL ACE will offer an advancement to TRAVELER as a loan in order to pay the attorneys' fees related to the defense abroad, if the **criminal liability for a traffic accident is charged thereto and only in such event** said advancement shall be reimbursed strictly within 30 (thirty) calendar days from the effective loan, duly added of 1% interests per month, and monetary adjustment by IGPM/FGV index. After the established term, 10% penalty shall be payable on due amount. TRAVEL ACE would request a real guarantee by any relative of the TRAVELER in Brazil, as determined by the legal department.

17. ADVANCEMENT FOR BAIL - as expressly provided for the voucher, and the limits therein provided for are complied with TRAVEL ACE will offer an advancement as a loan for bail necessary for his/her freedom, if the **criminal liability for a traffic accident is charged thereto** . TRAVEL ACE would request a real guarantee as determined by the legal department. Said advancement being granted the reimbursement shall be made strictly, within 30 (thirty) calendar days from the effective loan, duly added by 1% interests per month, and monetary adjustment by IGPM/FGV index. After the established term, 10% penalty shall be payable on due amount.

18. FINANCIAL ASSISTANCE – In any robbery, theft or loss of credit cards or cash, TRAVEL ACE would offer financial aid to TRAVELER, as a loan, therefore TRAVELER should not be helpless abroad and TRAVELER relative guarantee should be requested in Brazil upon at TRAVEL ACE'S legal department sole discretion. The advancement provided for herein shall be reimbursed strictly, within 30 (thirty) calendar days from the effective loan, duly added by 1% interests per month, and monetary adjustment by IGPM/FGV index. After the established term, 10% penalty shall be payable on due amount.

19. RETURN TRIP – as expressly provided for in the voucher, TRAVEL ACE shall organize the reschedule of the TRAVELER return before the tourism agency responsible for the ticket schedules in

the same class of the acquired ticket whenever any event hereunder takes place: a) sudden death of a direct relative; b) TRAVELER requires interment by infirmity or accident and no medical release is obtained which should be given exclusively by TRAVEL ACE medical team, thus being prevented to return on the maximum date indicated by the ticket.

21.1. In no event, TRAVEL ACE is liable for the round trip ticket for TRAVELER return and is not liable for the return trip of the companion.

20. ANTICIPATED RETURN FOR MAJOR PROBLEM AT THE RESIDENCE - As expressly provided for the voucher, and in compliance with the limits therein, **TRAVEL ACE** should arrange the air ticket reschedule before the tourism agency where TRAVELER purchased the package or ticket, and informed thereby, in the same class of the changed ticket, in any robbery, fire or explosion in the residence, and possible greater damages, and no one is at the place of the accident to be liable for the situation.

IMPORTANT: Travel Ace shall be immediately informed on the event, however, in no event, the purchase of a full ticket should be refunded as well it is not liable for the companion return trip.

21. REPLACEMENT OF OFFICERS – as expressly provided for the voucher, if TRAVELER is abroad for business, he/she dies or be admitted to the hospital due to an infirmity or injury preventing continuing the trip, TRAVEL ACE would arrange the acquisition of the air ticket to the person appointed by TRAVELER or superior for the replacement, in **economy class**, and subject to the airlines availability **IMPORTANT: The deputy TRAVELER would not benefit of TRAVEL ACE PRODUCT acquired by the replaced officer.**

22. GUIDANCE ON ANY LOSS OF DOCUMENTS OR CREDIT CARDS - As expressly provided for the voucher, on any loss or subtraction of essential documents inherent to the trip, such as passport, tickets, tourism services vouchers, credit cards, etc, TRAVEL ACE offers the guidance to solve the problem, and to make the arrangements **without any liability on the issuing of new documents, losses or damages supported by TRAVELER in view of the loss, theft or robbery of the documents.**

23. VEX, VOICE AND CONCIERGE

23.1. VEX: As expressly provided for the voucher, TRAVELER should access the free internet during the period the voucher is in force limited to 30 days. Such service is subject to the system and internet availability where the TRAVELER is by means of the password to be supplied after acquiring the TRAVEL ACE PRODUCT.

23.2. VOICE: As expressly provided for the voucher, TRAVELER should be entitled to use 20 minutes in telephone calls made available by internet, which service is subject to the system and internet availability in the place the TRAVELER stays.

23.3. CONCIERGE: Informative Service operated by Keith Prowse, which makes available the tickets sale for the (international) cultural attractions to TRAVEL ACE customers.

II - INSURANCE CONTRACTED BY TRAVEL ACE

TRAVEL ACE contracted with **ACE SEGURADORA S/A** – the INSURANCE COMPANY authorized to operate in the Brazilian market - a collective insurance policy on behalf of its customers (TRAVELERS - INSURED), which is the policy holder.

As the policy holder, TRAVEL LACE is the representative of the insured (TRAVELERS) according to the provisions of the Brazilian laws, being liable to receive the communications and advices whenever requested, and render to the parties – insured and insurance company, all and any information being requested, **however, ACE SEGURADORA S/A, CNPJ nº 3.502.099/0001-18, Av. Paulista, nº 1294, 17º andar, São Paulo (SP), CEP: 01310-915 is liable for the indemnity analysis and payment.**

24. INSURANCE: as expressly provided for in voucher, and in compliance with the limit therein provided for, TRAVELER-INSURED has the insurance for the following guarantees:

Basic Guarantee: Accidental Death.

Additional Guarantees:

- Total permanent disability by accident;
- Loss of baggage in Air and Sea Transportation – Supplementary Guarantee;
- Expenses resulting from the baggage delay or loss.
- Damaged baggage.
- Trip canceling or interruption.

Special Guarantees:

- Trip canceling / interruption – plus;
- Trip canceling / interruption – top;
- Interruption for parent-in-law, son-in-law and daughter-in-law;
- Baggage stolen in taxi/hotels/ public transportation / parks.
- Damages to special baggage;
- Theft and robbery/ Accidental defect of corporative laptop;
- Protected purchase;
- Loss or robbery of credit card in international trip;
- Home insurance.

IMPORTANT: The insurances of trip canceling, that is, before the performance and trip interruption, when it has started, are sold separately, therefore, the two insurance guarantees are not offered to some products. Check the guarantee effectively acquired in your voucher.

IMPORTANT: Regarding the Accidental Death, Total Permanent disability by Accident, Trip Canceling and Interruption, the applicants up to 80 (eighty) years old should be included in the Insurance, who have good health conditions and full physical activity. The same limit of age is valid for the “total loss of baggage”, “Expenses from baggage delay and loss” and “damaged baggage” insurances.

24.1. BASIC GUARANTEE ACCIDENTAL DEATH: the payment guarantee of an indemnity to the Beneficiary (s) of the Insured limited to the Insured Capital defined in the Policy and indicated in TRAVEL ACE’S voucher, if the Insured Party to dies in consequence of a Personal Accident covered and occurred during the coverage period of this Insurance, in compliance with the risks excluded under item 24.2.1.

IMPORTANT: Insurances of people under 14 years old are destined only to reimburse the by submitting the original bills, which would be replaced upon the Insurance company discretion, by other satisfactory evidences, including funeral expenses with transfers. However, expenses with the acquisition of cemetery and tombstones are not covered.

ADDITIONAL GUARANTEES:

24.2. TOTAL PERMANENT DISABILITY BY ACCIDENT: I

The payment guarantee of an indemnity to the Insured , limited to the Capital defined in the policy, and indicated in Travel Ace’s voucher, if the loss or definitive total functional disability of a limb or organ of the Insured, certified by a legally qualified physician, due to physical injury caused by Personal Accident covered, when it takes place within the effectiveness of this insurance and during the round trip between the point of origin and destination (as indicated in the ticket), including the staying at the destination and in compliance with the excluded risks. One of the following events should be taken into account as Total Permanent Disability by Accident, as long as definitive. **a) total loss of sight in both eyes; b) total loss of both superior members; c) total loss of the use of inferior members; d) total loss of the use of both hands; e) total loss of the use of one superior and one inferior member; f) total loss of the use of one of the hands and one of the foot; g) total loss of the use of both feet; h) total mental and untreatable alienation, which does not allow any work or occupation by the Insured for the rest of his/her life.**

IMPORTANT: No coverage for Partial Permanent Disability.

Any disability degree (percentage related to loss or reduction of function of a limb or organ) already existent before the covered accident should be deducted from the definitive disability degree, determined in consequence of such covered accident.

Indemnities for death and Total Permanent Disability are not cumulative. If, the Total Permanent Disability indemnity is paid then the Insured comes to die in as a consequence of the same accident, the Insurance Company shall pay the indemnity payment on death, deducting the amount already paid for Permanent Disability.

24.2.1. EXCLUDED RISKS – check risks excluded by the insurance with TRAVEL ACE or on the website www.travelace.com.br , among which we point out: a) pregnancy, childbirth and its consequences; b) any kind of hernia and its consequences; c) Anaphylactic shock and its consequences; d) Events occurred inside the holder's country of residence and in the country issuing the insurance and in the country where holder stays at the acquisition, e) any mental alterations, included resulting from the use of alcohol and narcotics, toxic substances or drugs, unless recommended by legally qualified physician and object of medical prescription; f) competitions in aircrafts and engine vehicles, including preparatory trainings; g) hurricanes, tornados, seaquake, volcano eruptions and other nature convulsions; h) self-inflicted it intentional injury, volunteer and premeditated suicide or any intent and attempt of volunteer and premeditated suicide, regardless of the insured party's mental sanity, taking place at least 2 (two) years from the effective date of the plan; i) flying in aircrafts, except as a passenger paying the ticket in fixed wing aircraft belonging or operated by an airline or airline charter company duly authorized to provide regular airplane transportation to passengers; j) tort acts, or violating the laws performed by the beneficiary, executor, or administrator (s) or the legal heirs appointed by the insured party.

24.3. TOTAL LOSS OF BAGGAGE (IN AIR AND SEA TRANSPORTATION)

The payment guarantee to the Insured Party regarding the indemnity in any total loss of baggage – complete volume (definitive baggage loss) in domestic or international air or sea traveling as well as any damages to the baggage exclusively in sea traveling limited to the values established in the Policy and described in the voucher delivered to the Insured in compliance with the excluded risks.

BAGGAGE definition: Baggage means all personal effects carried out or transported by the Insured properly packed in locked closed compartments.

In sea products, the passenger should be refunded on the repair of the baggage if damaged provided however, from the check-in through the check-out is carried out exclusively by shipping company.

IMPORTANT: The indemnity applicable to this Converge shall be equal to the value indemnified by the Airline up to the maximum Limit provided for the 'Limits and Benefits Table' contained in the voucher irrespective the contents thereof under any allegations. In any sea loss, the reimbursement shall be the limit informed in the 'Limits and Benefits Table', contained in the voucher irrespective the contents thereof under any allegations.

Only the baggage transported by regular airline and shipping companies is covered by the present insurance.

24.3.1. EXCLUDED RISKS: the events occurred directly or indirectly consequence hereunder are excluded from this guarantee: a) the regular depreciation or deterioration of objects, theft, robbery, violation or damage, partial or total, caused to the baggage; b) damages resulting from seizure, apprehension or destruction ordered by actual authority or law; c) damages to glasses, contact lenses and any dental devices; d) valuable metals and its alloys, whether or not worked, jewelry, natural or synthetic fur, pictures and art works, securities; ; e) insured losses acting as operator or crew member in the means of transportation originating the damage; f) any kinds of animals; g) liquids and liquor in general, alcoholic or not, as well as any food, whether or not perishable; h) objects carried by the Insured or carry-on baggage, whose keeping is under its own responsibility, therein including among others, clothes, watches, pens, key holder, personal effects, glasses, photo and optics devices, musical instruments, equipment; i) objects carried by Insured Party or under the Carrier or Hotel's responsibility, and destined, or so deemed to the performance of professional tasks by the insured or third parties personally or not; j) any objects which are for commercial purposes for its destination and/or quantity or represent negotiable values, such as money, paper or coins, checks, securities, policies, stamp collections,

etc; k) any documents or papers representing any obligation, as well as the estimate value of any assets integrating the Insured assets.

24.4. EXPENSES RESULTING FROM THE BAGGAGE DELAY OR LOSS. The payment guarantee to the Insured Party, of the indemnity for emergency expenses in any baggage loss limited to the value of the Insured Capital defined by the Policy and mentioned in the voucher delivered to the Insured, in compliance with the excluded risks.

The consideration previously referred is regarding the indemnity as reimbursement aiming the compensation of the expenses to purchase clothing, essential personal hygiene products if the Insured's baggage is not tracked within 24 (twenty-four) hours from the date of notice to Customer Service or the Insurance Company, and the traveler is still traveling during such period. If the baggage is located before or after the established 24 hours, and the insured has already purchased clothes and essential personal hygiene items, the indemnity shall be made in compliance with the 6 (six) hours allowance. **The baggage being located, nothing else shall be indemnified. In any delay of baggage the expenses reimbursement shall be made for the first section of the trip.**

24.5. TRIP INTERRUPTION OR CANCELLATION. The payment guaranteed to the Insured or Beneficiary of the indemnity aiming the reimbursement of unrecoverable losses with deposits and/or prepaid expenses of the trip, limited to the insured Capital defined in the Police in compliance with the excluded risks, whenever the trip cancellation or Interruption is necessary and/or unavoidable, solely and exclusively resulting from:

a) Death, internment for period exceeding 12 (twelve) hours declared suddenly and acute way, Spouse, Parents, siblings or Childs preventing the beginning or continuity of the trip. The list is exhaustive other than listing, for the trip canceling, the internment shall take place up to 30 (thirty) days prior to the beginning of Voucher validity.

b) Receipt of non-extendable court notice to Insured appear before Justice, provided however said notice is subsequent to the contracting of the trip and/or tourist services;

c) Health authority statement for ordering Insured quarantine provided, however, such statement is subsequent to the contracting of the trip and/or tourist services

IMPORTANT:

Canceling - Covered Event rendering the beginning of the trip impossible for insured.

Interruption - Covered Event interrupting the trip in progress and indicating the previous return of insured.

24.5.1. EXCLUDED RISKS: The events occurred directly or indirectly consequence hereunder is excluded from this guarantee:

a) Plastic surgery and its consequences, including those arising from congenital issues. The reconstructive plastic are covered surgery resulting from covered Personal Accident taking place in the coverage period of the Insured; b) aesthetical treatment, and obesity treatments in any kind, as well as surgery and recovery periods related thereto; c) internment for routine physical exams or any other exam without any harm to regular health; d) internment when the patient is not under care of legally qualified physicians; e) chronic diseases and/or pre-existing to the contracting of the insurance which are not declared in the Proposal-Card, when required, known by the Insured as well as the aggravation, consequences and sequels thereof.

The coverage in this guarantee excludes the internment in the institutions listed hereunder.

a) Institution for mental disabled persons care, that is, institution primarily intended for the care of psychiatric disorders, including sub-normality; b) or also the psychiatric department of a hospital; Elderly care institutions, retirement homes, rest homes and similar institutions; c) Clinics or rehabilitation places for people addicted to alcohol and drugs; d) hydrotherapeutic health Institutions or natural healing methods clinic; e) health recovery homes; f) special units of a Hospital used mainly as home for the addicted to drugs and alcohol, or health institution for convalescent or rehabilitation; weight loss clinics and SPA.

SPECIAL GUARANTEES:

24.6. TRIP CANCELING/ INTERRUPTION – ADDITIONAL PARENTS AND PARENTS-IN-LAW (WITH INTERNMENT) – PLUS.

The payment guarantee to the Insured of the indemnity aiming the reimbursement of unrecoverable losses with deposits and/or prepaid expenses of the trip, **limited to the insured Capital defined in the Police in compliance with the excluded risks, whenever the trip cancellation or Interruption is necessary and/or unavoidable, solely and exclusively resulting from:**

a) Death, personal accident or infirmity suddenly and acutely declared of the insured, spouse, child(s) or internment for period exceeding 12 (twelve) hours declared suddenly and acutely of Holder, Spouse, Parents, Siblings, Father-in-Law, Mother-in-law, son-in-law and daughter-in-law, provided however, taking place up to 30 (thirty) days prior to the beginning of the validity of Insured Voucher preventing the beginning of the trip. The list is exhaustive other than listing.

Definitions:

Canceling - Covered Event rendering the beginning of the trip impossible for insured.

Interruption – Covered Event interrupting the trip in progress and indicating the previous return of insured.

24.6.1. EXCLUSIONS: The same listed under item 24.5.1.

24.7. TRIP INTERRUPTION OR CANCELLATION – TOTAL.

The payment guarantee to the Insured of the indemnity aiming the reimbursement of unrecoverable losses with deposits and/or prepaid expenses of the trip, **limited to the insured Capital defined in the Police in compliance with the excluded risks, whenever the trip cancellation or Interruption is necessary and/or unavoidable, solely and exclusively resulting from:**

a) **Death, personal accident or infirmity suddenly and acutely declared of the insured, spouse, child(s), stepchild, Father-in-Law, Mother-in-law, son-in-law and daughter-in-law, provided however, taking place up to 30 (thirty) days prior to the beginning of the validity of Insured Voucher preventing the beginning of the trip. The list is exhaustive other than listing.**

a) **Brother (sister)-in-law: In death or internment of the brother (sister)-in-law of insured exceeding 3 (three) days, evidencing however the dependence on Holder.**

c) **Fire, landslide, aggravated robbery, burglary of insured home in days close to the trip. This coverage is valid if the event takes place from 30 days up to 1 day prior to the trip.**

d) **Interruption of the International Trip due to deportation (after accepted at the destination) The payment guarantee to the Insured of the indemnity aiming the reimbursement of unrecoverable losses with deposits and/or prepaid expenses related to the remaining time of the travel package contracted during which Insured could not remain in the destination country, limited to the insured Capital contracted in compliance with the excluded risks, provided, however, the deportation takes place by lack of any additional document that was not requested by the Responsible Agency or Company and in compliance with the exclusions hereinafter specified.**

EXCLUSIONS: The same listed under item 24.5.1, and the following in respect to deportation:

a) **deportation by lack of document contained in the above list; b) bad faith of insured; c) deportation request made by people with relationship with/ bond to the Insured. Relationship/ bond mean: Relatives, friends or economically dependent person of the Insured or resident with him/her; d) terrestrial and sea packages.**

24.8. BAGGAGE STOLEN IN TAXI/HOTELS/ PUBLIC TRANSPORTATION / PARKS (AS CONTRACTED).

Coverage of robbery of Baggage, Suitcases, Folders, Bags and Luggage exclusively if insured stays in Hotel, Public Transportation of Passengers and Theme Parks.

24.8.1. Definitions

Robbery: Means taking the covered goods upon threat or violence reducing the victim change or resistance.

Covered Product: Any product should be covered under the risk of Robbery and indemnity shall be paid according to the following proportion:

Bag or folder	Cell phone	Sun glasses	Other items	Deductible
30% on total capital	20% on total capital	20% on total capital	30% on total capital	15% of loss (deductible)

24.8.2. SPECIFIC EXCLUSIONS.

a) Taking without violence or serious threat or performed by people known by Insured; b) Theft/ c) any malicious act – with intent – by Insured; d) Acts performed by people known by Insured whether or not relatives; e) Robbery or Theft of any accessory whether separately or jointly; f) Loss or disappearance of goods.

24.9. DAMAGES TO SPECIAL BAGGAGE / COMPLEMENTARY GUARANTEE: The complementary indemnity is guaranteed to insured upon the premium payment and in addition to the one already paid by the Company responsible for the transportation (although limited to the contracted capital and provided for the voucher) in any damage to the baggage during the transportation described by insured as special and dispatched in the container thereof, if the damages result from the damages effectively exceeding the amount paid by the Company responsible for the transportation and limited to the Capital value of the Insured defined in the Policy in compliance with the excluded risks. The indemnity is additional to the payments by carrier and the indemnity sum should not exceed the goods amount.

This coverage should cover the following “special baggage” if contracted: a) Musical Instruments; c) Board; c) Golf iron set; d) Bicycle/ e) Sports Devices; and f) stroller car.

24.9.1. The effective evidence of damage to the baggage is covered only when informed immediately to the airline before leaving the delivery place and/or airport, whether damaged was verified, however Insured/ TRAVELER should obtain the written evidence of said responsibility on the “P.I.R. (Property Irregularity Report) form.

24.9.2. If the Airline recognizes the damage by fails to settle the reimbursement value with passenger, Insurance Company should indemnity the repair of the damaged goods up to the limit of the contracted capital. Therefore, Insured shall submit the technical report together with repair value. The coverage deductible percentage should be deducted.

24.9.3. EXCLUSIONS: The following events are excluded from this guarantee:

a) the regular depreciation or deterioration of objects, b) damages resulting from seizure, apprehension or destruction ordered by actual authority or law; c) damages any goods which is not listed in this coverage; d) loss, robbery, disappearance of good or theft; e) carry-on luggage or non-dispatched; f) damages taking place in period that are not in Voucher validity period or transportation period differing form the descriptions above; g) sea trips.

24.9.4.7 DEDUCTIBLES: 15% applied on the verified damages.

24.10. ROBBERY AND AGGRAVATED ROBBERY OR ACCIDENTAL TOTAL DEFECT OF CORPORATIVE LAPTOP. The indemnity is guaranteed (other than the goods replacement) to Beneficiary upon the payment of the premium in any robbery, qualified robbery or accidental total defect of the covered goods in international trip and during the Voucher validity. “*Accidental Total defect*” means the destruction by defect of the acquired goods (total loss = at least 70% the

brand new for recovery), in any accident duly evidenced. Only as carry-on luggage. The indemnity shall be paid to the legally qualified Legal Entity in respect to the covered event.

24.10.1 Indemnity shall be the replacement of the damaged goods limited to the insured capital also limited to 1 (one) insured goods just for carry-on luggage. The indemnity shall be paid to the legally qualified Legal Entity (beneficiary) in respect to the covered event.

24.10.2. DEDUCTIBLES: Insured shall contribute with 15% of the goods indemnity amount.

24.10. SPECIFIC EXCLUSIONS. a) Taking without violence or serious threaten or performed by people known by Insured; b) any malicious act – with intent – by Insured; c) Acts performed by people known by Insured whether or not relatives; s) Robbery or Theft which is understood as the act without violence and without any sign f) Theft, if the stolen boos is an unattended vehicle without the proper safety measures; g) loss or disappearance of goods; h) If notebook is dispatched as luggage; i) defect when the goods repair is possible; j) damages from improper use of goods; k) depreciation, wear-out or deterioration of goods; l) failures or defects existing at the beginning of the insurance validity; m) Damages from cleaning, inspection, repair, adjustment or maintenance service; o) Any defect or accidental damage resulting from software or programming installation or reinstallation; p) any defect resulting from the power use or n on-approved equipments by manufacturer; q) damages caused by water spillage or any other liquid.

24.11. PROTECTED PURCHASE

The indemnity is guaranteed to Insured upon the payment of the premium in any robbery of the product covered. Portable electric-electronics products acquired using credit cards in the period of the trip to be stolen within 24 hours from the goods acquisition date.

Robbery: Means taking the covered goods upon **threat or violence** reducing the victim change or resistance.

24.11.1. DEDUCTIBLES: 15 on reimbursed amount.

24.11.2. SPECIFIC EXCLUSIONS. a) Taking without violence or serious threat or performed by people known by Insured; b) any malicious act – with intent – by Insured; c) Acts performed by people known by Insured whether or not relatives; d) Robbery; e) robbery or Theft of any accessory whether separately or jointly; f) theft, if the stolen goods is any uncared vehicle without proper safety measures; g) Loss or disappearance of goods.

24.12. LOSS OR ROBBERY OF THE CREDIT CARD IN INTERNATIONAL TRIP (IF CONTRACTED).

The indemnity is guaranteed to Insured upon the payment of the premium in any loss or theft of card. The undue expense is covered as carried out due to the loss or theft of card. This coverable is valid for the period of the trip and only abroad. The undue 48-hour expenses prior to the date of the card blockade are covered.

24.12.1. SPECIFIC EXCLUSIONS. a) Purchases under coercion made by Insured; b) undue withdrawals without any coercion, c) any electronic fraud irrespective the origin; d) losses from tort act, malicious act or bad faith of Insured; e) losses from tort act, malicious act or bad faith of having the participation of relatives, dependent, employees or representatives of Insured; f) Robbery or coercion if Insured is not the victim although the card holder has been authorized for the use thereof; g) Expenses or withdrawals due to loss, robbery or theft, which insured does not recognized in the card made in period different from coverage; h) transactions made in automatic teller machines which is accessed by personal and secret code (password).

24.13. HOME INSURANCE.

24.13.1. Risks: Fire, lightning, explosion, aircraft crash, smoke: The purpose of this Condition is to insure the damages caused to Insured real estate or the contents thereof by fire, lightning, explosion, aircraft crash or smoke except when resulting from excluded risks, if the event takes place while the Insured is traveling internationally and during the validity of the contracted voucher.

GENERAL EXCLUSIONS. Insurance company is not liable for losses and damages directly or indirectly caused by: a) tort acts, intended acts, serious fault, negligence, malicious act or omission of Insured and insurance beneficiaries; f) fines charged or expenses related to criminal actions or proceedings; c) inexplicable simple theft, loss or disappearance; d) robbery, aggravated theft, misappropriation, or fraud performed against Insured assets by employees or representatives whether acting on their own account or together with third parties; e) extortion during kidnapping; f) Intrinsic defect, bad quality, natural wear-out, or use, gradual deterioration, humidity, mold, gnawing damage by pest, mechanical breakdown, fatigue, cavitation, mechanical, thermal, chemical corrosion, oxidation, erosion, fouling (scale), dust and soot; g) any failure or defect existing prior to the effective date of the contracted coverage, already known by insured or his/her representatives; h) summer resort.

Definitions

- **Explosion:** Is the undesired and uncontrolled process featured by the sudden increase of power volume or large discharge generally accompanied by high temperatures and gases production.
- **Fire:** The undesired and uncontrolled fire present/ occurrence.
- **Smoke:** Visible gases and vapor released by the body in flames.
- **Lightning:** Visible electrical discharge associated usually to thunderstorm cloud.

24.13.2. Risks: Landslide: The material damages caused directly to the insured goods is guaranteed to Insured or Beneficiary as resulting from partial or total collapse of insured real estate provided however, such conditions does not exist previously to the insurance. "Partial collapse" means for this coverage purpose only the columns and support beams, walls and roofs falling. **"Partial collapse" does not mean the simple fall of coatings, marquise, eaves, architectonic effects, tiles and similar except resulting from the risks excluded from Home Insurance Plan.**

Definitions

Landslide: Partial or total collapse of houses, buildings, or other human or nature building type.

EXCLUDED RISKS: This coverage does not insure the losses directly or indirectly resulting from: a) construction, demolition, reconstruction or structural remodeling of real estate and any works including the systems and assembly, however small repair works is accepted as destined to the real estate maintenance; b) electrical damages; c) third parties real estate; d) damages resulting from construction defects e) technical reports expenses; f) damages to walls build without support (beams and columns); g) release of finishing materials(such as: Tiles, plaster, luster, supports , etc; h) damages resulting from remodeling; i) damages in reservoir, lakes, artesian well and tank; j) fire or explosion; k) aircraft or vehicle crash.

24.13.3. Risks: Windstorm: The purpose of this Condition is to insure the damages caused to Insured real estate or the contents thereof by windstorm, hurricane, storm, tornado, and hailstorm, **except arising from the risks excluded from Home Insurance Plan.** The insured capital of the Windstorm coverage should be destined to pay the damages caused to insured real estate and the contents thereof in addition to the labor and construction material.

Definitions:

Windstorm: Winds with 15 (fifteen) meters speed per second or 54 kilometers per hour.

EXCLUDED RISKS: This coverage does not insure the losses directly or indirectly resulting from: a) Electrical damages; b) third parties real estate; c) outdoors objects in balcony, terrace, and opened or semi-opened buildings, warehouse, porches, sheds and similar except parabolic and conventional antenna, when properly fastened to the real estate; d) damages caused by flooding, tidal waves or increase on river, lakes, showers, canals and similar which are not the result of windstorm or hailstorm; e) damages caused by the simply water intake and/or ice melting; f) losses from foreseen events and contributed by the bad maintenance of roofs, and structures or introducing overload and non-foreseen efforts in roofs and structures; g) fall of trees outside the insured real estate area; h) clogged gutter due to lack of maintenance; i) seepage water.

24.13.4. AGGRAVATED ROBBERY AND THEFT OF GOODS: The purpose of this Condition is to insure the damages caused to Insured real estate, if contracted and paid, resulting from the aggravated robbery and theft from inside the Insured real estate which was duly locked and protected, including the material damages caused to the real estate and other goods during the aggravated robbery and theft attempt or performance **except if resulting from the risks.**

THE DEFINITIONS

- **Aggravated Theft:** Taking the Insured goods upon destruction, overpass obstacles, fraud, climbing, skills, and breach of trust or picklock.
- **Robbery:** Taking goods from other real estate to him/herself or other upon serious threaten or violence to the person, after rendering impossible to her/him any resistance by any mean.

SPECIFIC EXCLUSIONS. This coverage does NOT insure the losses directly or indirectly resulting from: a) Losses and damages resulting fro simple theft featured by disappearance of goods without any burglary sing or violence against people; b) fraud; c) losses and damages resulting from extortion on kidnapping or indirect extortion as defined by 159 and 160 articles respectively of the Criminal Code of Brazil; d) outdoor objects located in balconies, terraces and opened or semi-opened buildings, warehouses, porches, sheds and similar; e) bicycle, powered vehicles and similar, powered boats, rate objects, jewels, valuable metals and valuable stones; g) credit bonds, obligations in general, securities, letters or other papers which had or represent value, currency, checks and cash; h) accounting books and any other commercial book, handwriting, drawings, projects, models, image transfer, molds, pictures, tapes, records and recording in general, except related to the intrinsic value. This insurance is not liable for the restoration cost to the recreation of the lost information, whether or not Electronic or the programs development (software); i) aircrafts, vehicles and watercrafts; j) third parties assets; k) Goods without any preexistent evidence by means of invoices, accounting documents or use manuals.

IMPORTANT:

The general conditions to the travel insurance of Ace Seguradora S/A, CNPJ nº 3.502.099/0001-18, Av. Paulista, nº 1294, 17º andar, São Paulo (SP), CEP: 01310-915, is registered before SUSEP under proceeding no. 15414.000012/2007-24. The registration of this plan before SUSEP does not involve incentive or recommendation by the autarchy on the commercialization thereof.