



AVQ Roadside Assistance

365 X 24 Toll free 01800-801-0043

QUÁLITAS ROAD ASSISTANCE

The Company agrees with the Policy Holder, through the contracting and acceptance of the coverage Road Assistance also named Roadside Assistance, to render the Assistance Services in Traveling Trips and Assistance at Kilometer/Mile “Zero”, to the Driver and occupants and to the Automobile/Pick-up of personal use covered by the policy, as a consequence of a traffic accident, break-down, medical and concierge assistance services pursuant to each of the granted benefits.

Definitions which applies for this coverage and its five parts:

- A. Automobile/Pick-up of personal use or vehicle: Private usage, registered outside of México and passenger vehicle of two axes with 15 seats maximum capacity.
- B. Beneficiaries: Driver and allowed occupants within the automobile seatbelt’s limits.
- C. Benefit: Each one of the services covered in this Roadside Assistance coverage with its limits and exclusions plus those ones in the Fourth part.
- D. Coverage: Within Mexican boundaries.
- E. DWI or Driving While Intoxicated: When the driver of the vehicle according to Mexican authorities was liable in the traffic accident while driving intoxicated.
- F. English translation of this coverage: As a courtesy for the Beneficiaries only as a summary, therefore the Tourist Spanish General Conditions will always prevail over the English summary translation.
- G. Measure units: English system will be used to establish the measure limits of this coverage.
- H. Medical and Concierge Assistance Services described in Third part: Will be provided by the Company while Beneficiaries and vehicle are in Mexican territory and they have been there for at least 12 (twelve) hours.
- I. Money limits, US Dollars or USD: The money limit posted in each benefit applies only when the Beneficiary uses the clause **“5.3.2. Impossibility to Notify the Company”** therefore if the Company provides with their providers the service, it will be granted without money limits, exceptions to this rule will be the benefits: **2.7 Hotel expenses for convalescence , 2.10 Hotel and food expenses and 2.11 Leased car**; for these three benefits the money limit will always be as stated in each benefit.
- J. No event limits during a year period: According to each one posted are benefits with no yearly event limits however with different origin/date cause.
- K. Obligations of the Beneficiary: Described in Fifth part.
- L. Traveling trips covered in Second part: While de vehicle is driven out of the Mile “0” in Mexican territory.
- M. “Zero” Kilometer/Mile or Mile “0” covered in First part: In Mexican territory within 50 miles from the US/Mexican border



I. First part, Assistance Services at “ZERO” Kilometer or Mile “0”.

The Assistance Services at Zero Kilometers shall be rendered only in the Mexican Republic; these services shall operate when the Beneficiary is driving the Automobile/Pick-up of personal use covered by the policy within 50 miles from the US/Mexican border, the coverage is subject to the following Assistance Services:

I.1. Road Assistance.

I.1.1 In case of emergency lack of gasoline or diesel, flat tires or lack of battery power, that prevent autonomous circulation of the Automobile/Pick-up of personal use, the Company shall arrange to send the most convenient service provider considering the type of problem that has arisen. These services shall be rendered by the Company without limit of events during the year.

I.1.2 To solve such problems, the Company shall consider up to a maximum of \$60 USD per event and Automobile/Pick-up of personal use, so that the Automobile/Pick-up of personal use can circulate on its own.

I.1.3 If the vehicle's gas tank goes empty when driven it on the road, the Company shall cover the cost of 2 gallons of gasoline/diesel as a maximum, any excess shall be paid directly by the Beneficiary to whom the service is being provided pursuant to the applicable rates upon request of the service provider.

I.1.4 Likewise, in case of flat tire, the change thereof is covered. In case the tire requires any type of repair, the Beneficiary shall cover the cost, and tow truck service shall be granted if the vehicle cannot circulate on its own means, pursuant to the provisions of paragraph I.2. Dispatch and Payment of Tow Truck hereof.

I.1.5 In case of lack of battery power, the battery jump-power is covered. If the characteristics of the vehicle do not allow the battery to be charged/jumped, the vehicle shall be towed pursuant to the provisions of paragraph I.2. Dispatch and Payment of Tow Truck of this document.

In all cases the Beneficiary shall be present at the moment of the repair.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and in absence thereof, the Representative.

I.1.6 EXCLUSIONS: The Company shall not cover:

a) Spare parts.

b) Lubricants.

c) Batteries, except for the provisions of clause I.1.5 of this benefit.



d) Penalties and/or gratifications of any type, even when damages to third parties are caused.

e) Gasoline/diesel when the vehicle's gas tank does not emptied while driven on the road at the time the lack of gasoline/diesel arises.

For the event of armor-plated vehicles or any one weighing more than 5,500 pounds, only the benefits of jumping battery and fuel/diesel supply shall be rendered, therefore the tire change service will not be provided.

1.2 Dispatch and Payment of Tow Truck.

Notwithstanding the provisions of paragraph 7 of clause 6th. of the indemnification applicable Conditions of the General Conditions of this policy, in case the Automobile/Pick-up cannot circulate on its own due to a failure, traffic accident without DWI or mechanical breakdown, the Company shall be in charge of towing it.

1.2.1 It is understood that the towing of the Automobile/Pick-up of personal use shall be made provided it is not confiscated, taken away or withheld by the Mexican Authorities.

1.2.2 The Company shall only respond for the expenses incurred in the towing of the Automobile/Pick-up of personal use with a maximum limit of \$65 USD per event, without limit of events per year and within a range of 50 miles.

1.2.3 The cost/distance that exceeds from \$65 USD and/or 50 miles shall be paid by the Beneficiary directly to whom the service is being provided pursuant to the applicable rates upon request of the service provider.

1.2.4 Parking lot rescue, in event that the vehicle breakdown occurs in a parking lot, the Company will send the provider to do the rescue allowing then the possibility of towing it with a tow truck, the limit for this benefit is \$65 USD.

1.2.5 In case the Automobile/Pick-up of personal use is carrying load and it cannot be removed, an additional cost for the towing shall be applicable and the service may be rendered with the same tow truck provided if the load does not exceed 1,100 pounds.

1.2.6 The Beneficiary previous quotation shall pay the extra load cost of the service by phone acceptance, also the Beneficiary acceptance through a signed responsive letter in which releases the Company and the provider of the services from damages to the vehicle deriving from or because of towing it loaded.

1.2.7 For armor-plated vehicles or any one weighing more than 5,500 pounds, the Company shall send a tow truck to tow the vehicle in case of flat tire.

1.2.8 Also, in the event of a traffic accident and there isn't DWI, the Company shall make the towing under this coverage when either:



a) The damage to the Automobile/Pick Up of personal use is less than the value of the copayment of the coverage of Material Damages contracted in the policy.

b) The coverage of Material Damages was not contracted in the policy.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and in absence thereof, the Representative.

1.2.9 EXCLUSIONS: The Company shall not be responsible for the expenses incurred by the Policy Holder for:

a) Any type of maneuvers or shunting except the parking lot rescue, such as loading, unloading of merchandises or turnover of the vehicle.

b) Penalties and/or gratifications of any kind, even when damages to third parties are caused.

c) Payment of pension, storage or parking.

d) In no event, under the terms and conditions hereof, shall tow truck service be provided with persons or pets inside the vehicle at the time of the towing service.

1.3 Taxi for breakdown after tow truck usage

In case the Company has handled the tow truck service to the Beneficiary and the allowed beneficiaries in the vehicle cannot travel inside the tow truck cabin, the Company will provide a Taxi service for them, with a distance limit of 50 miles and a money limit of \$65 USD.

1.4. Locksmith's Service to the Automobile.

1.4.1 If Beneficiary forgot the keys inside her/his Automobile/Pick-up of personal use after locking it, the Company shall negotiate that a locksmith provider be sent to open the vehicle. The Company shall pay the cost of the service with a cost limit of \$60 USD.

1.4.2 To render this service, in all cases it shall be necessary that the Beneficiary identifies herself/himself with the locksmith provider in order for him to render the service.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and in absence thereof, the Representative.

1.4.3 EXCLUSIONS:

a) In no event, under the terms and conditions hereof, shall locksmith service be provided to commercial vehicles, trucks or buses.

b) Key workmanship.



1.5. Medical Transfer.

If after a traffic accident without DWI and the Beneficiary suffers injuries or trauma, such that the group of doctors of the Company, in contact with the doctor attending her/him, recommends hers/his hospitalization, the Company shall provide the Beneficiary's transfer to the nearest and most convenient hospital through a ground ambulance service, being it's cost limit of \$75 USD.

Beneficiaries: The Driver and/or the allowed occupants of the Automobile/Pick-up of personal use.

2. Second part, Assistance Services in traveling trips while de vehicle is driven out of the Kilometer/Mile "0" in Mexican territory.

The Assistance Services in traveling trips shall be rendered only in the Mexican Republic; these services shall operate when the Beneficiary is driving the Automobile/Pick-up of personal use covered by the policy, further over 50 miles from the US/Mexican border, the coverage is subject to the following Assistance Services:

2.1. Road Assistance.

2.1.1 In case of emergency lack of gasoline or diesel, flat tires or lack of battery power, that prevent the autonomous circulation of the Automobile/Pick-up of personal use, the Company shall arrange to send the most convenient service provider considering the type of problem that has arisen. These services shall be rendered by the Company without limit of events during the year.

2.1.2 To solve such problems, the Company shall consider up to a maximum of \$100 USD per event and Automobile/Pick-up of personal use, so that the Automobile/Pick-up of personal use can circulate on its own.

2.1.3 If the vehicle's gas tank goes empty when driven it on the road, the Company shall cover the cost of the needed gasoline/diesel to reach the next gas station keeping the same direction before the trouble aroused.

2.1.4 Likewise, in case of flat tire, the change thereof is covered. In case the tire requires any type of repair, the Beneficiary shall cover the cost, and tow truck service shall be granted if the vehicle cannot circulate on its own means, pursuant to the provisions of paragraph 2.2. Dispatch and payment of tow truck hereof.

2.1.5 In case of lack of battery power, the battery jump-power is covered. In case the characteristics of the vehicle do not allow the battery to be charged/jumped, the vehicle shall be towed pursuant to the provisions of paragraph 2.2. Dispatch and payment of tow truck of this document.

In all cases the Beneficiary shall be present at the moment of the repair.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and in absence thereof, the Representative.



2.1.6 EXCLUSIONS: The Company shall not cover:

- a) Spare parts.
- b) Lubricants.
- c) Batteries, except for the provisions of clause 2.1.5 of this benefit.
- d) Penalties and/or gratifications of any type, even when damages to third parties are caused.
- e) Gasoline/diesel when the vehicle's gas tank does not emptied while driven on the road at the time the lack of gasoline/diesel arises.

For the event of armor-plated vehicles or any one weighing more than 5,500 pounds, only the benefits of jumping battery and fuel/diesel supply shall be rendered, therefore the tire change service will not be provided.

2.2 Dispatch and Payment of Tow Truck.

Notwithstanding the provisions of paragraph 7 of clause 6th. of the indemnification applicable Conditions of the General Conditions of this policy, in case the Automobile/Pick-up cannot circulate on its own due to a failure, traffic accident without DWI or mechanical breakdown, the Company shall be in charge of towing it.

2.2.1 It is understood that the towing of the Automobile/Pick-up of personal use shall be made provided it is not confiscated, taken away or withheld by the Mexican Authorities.

2.2.2 The Company shall only respond for the expenses incurred in the towing of the Automobile/Pick-up of personal use with a maximum limit of \$165 USD per event, without limit of events per year and within a range of 125 miles.

2.2.3 The cost/distance that exceeds from \$165 USD and/or 125 miles shall be paid by the Beneficiary directly to whom the service is being provided pursuant to the applicable rates upon request of the service provider.

2.2.4 Parking lot rescue, in event that the vehicle breakdown occurs in a parking lot, the Company will send the provider to do the rescue allowing then the possibility of towing it with a tow truck, the limit for this benefit is \$65 USD.

2.2.5 In case the Automobile/Pick-up of personal use is carrying load and it cannot be removed, an additional cost for the towing shall be applicable and the service may be rendered with the same tow truck provided if the load does not exceed 1,100 pounds.



2.2.6 The Beneficiary previous quotation shall pay the extra load cost of the service by phone acceptance, also the Beneficiary acceptance through a signed responsive letter in which releases the Company and the provider of the services from damages to the vehicle deriving from or because of towing it loaded.

2.2.7 For armor-plated vehicles or any one weighing more than 5,500 pounds, the Company shall send a tow truck to tow the vehicle in case of flat tire.

2.2.8 Also, in the event of a traffic accident and there isn't DWI, the Company shall make the towing under this coverage when either:

- a) The damage to the Automobile/Pick Up of personal use is less than the value of the copayment of the coverage of Material Damages contracted in the policy.
- b) The coverage of Material Damages was not contracted in the policy.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and in absence thereof, the Representative.

2.2.9 EXCLUSIONS: The Company shall not be responsible for the expenses incurred by the Policy Holder for:

- a) Any type of maneuvers or shunting except the parking lot rescue, such as loading, unloading of merchandises or turnover of the vehicle.**
- b) Penalties and/or gratifications of any kind, even when damages to third parties are caused.**
- c) Payment of pension, storage or parking.**
- d) In no event, under the terms and conditions hereof, shall tow truck service be provided with persons or pets inside the vehicle at the time of the towing service.**

2.3 Taxi for breakdown after tow truck usage.

In case the Company has handled the tow truck service to the Beneficiary and the allowed beneficiaries in the vehicle cannot travel inside the tow truck cabin, the Company will provide a taxi service for them, with a distance limit of 125 miles and a money limit of \$165 USD.

2.4. Locksmith's service to the Automobile.

2.4.1 If Beneficiary forgot the keys inside hers/his Automobile/Pick-up of personal use after locking it, the Company shall negotiate that a locksmith provider be sent to open the vehicle. The Company shall pay the cost of the service with a cost limit of \$100 USD

2.4.2 To render this service, in all cases it shall be necessary that the Beneficiary identifies herself/himself with the locksmith provider in order for him to render the service.



Beneficiary: The Driver of the Automobile/Pick-up of personal use and in absence thereof, the Representative.

2.4.3 EXCLUSIONS:

a) In no event, under the terms and conditions hereof, shall locksmith service be provided to commercial vehicles, trucks or buses.

b) Key workmanship.

2.5. Medical Transfer.

2.5.1 If serious illness happens to the Beneficiary or after a traffic accident without DWI and the Beneficiary suffers injuries or trauma, such that the group of doctors of the Company, in contact with the doctor attending her/him, recommends hers/his hospitalization, the Company shall provide the following services absorbing all reasonable costs.

2.5.2 The Beneficiary's transfer to the nearest hospital, if necessary due to medical reasons.

2.5.3 The transfer under medical supervision through the most appropriate means, including air ambulance to either: a) San Diego CA. b) Houston TX. Or c) Vancouver BC. Commercial flight or ground ambulance to the most convenient hospital considering the Beneficiary's injuries or illness, the maximum cost limit covered by the Company for these services will be \$15,000 USD.

2.5.4 If the medical conditions allow hers/his transfer, the Company's group of doctors shall organize the transfer under medical supervision. The Company's group of doctors and the attending doctor shall take the necessary measures for this transfer.

2.5.5. Medical Transfer important remarks.

In order to provide better conditions for the Beneficiary and also the Company to intervene, the Beneficiary or its Representative shall provide:

- Name, domicile and telephone number of the place where the Beneficiary is located.
- Name domicile and telephone number of the doctor attending the Beneficiary, and if necessary the information of the doctor that habitually attends her/him.

2.5.5.1 The Company's group of doctors and/or its medical providers shall have free access to the medical report and to the Beneficiary to evaluate hers/his medical condition. If such access is denied, the Beneficiary shall lose the right to the Assistance Services.

2.5.5.2 In each case, the Company's group of doctors shall decide the most appropriate moment to transfer the Beneficiary and shall determine the date and most adequate means to do it.

Beneficiaries: The Driver and/or the allowed occupants of the Automobile/Pick-up of personal use.



2.5.6 EXCLUSIONS:

- a) Preexisting Illness.**
- b) Traveling against medical advice.**
- c) DWI.**

2.6. Transfer to domicile due to serious illness or traffic accident without DWI.

2.6.1 If the Beneficiary after local treatment due to serious illness or a traffic accident without DWI, and in the opinion of the attending doctor and the Company's group of doctors, cannot return to hers/his permanent residence as a normal passenger, or cannot use the means initially provided for, the Company shall arrange hers/his transfer by commercial flight or by ground ambulance and shall respond for all the supplementary expenses that may be necessary, as well as for the Beneficiary's return ticket, the maximum cost limit covered by the Company for these services will be \$2,000 USD.

Beneficiaries: The Driver and/or the allowed occupants of the Automobile/Pick-up of personal use.

2.6.2 EXCLUSIONS:

- a) Preexisting Illness.**
- b) Traveling against medical advice.**
- c) DWI.**

2.7. Hotel Expenses for Convalescence.

2.7.1 In case of serious illness or a traffic accident without DWI, the Company shall pay the necessary expenses for the extension of the stay at a hotel chosen by the Beneficiary immediately after being discharged from the hospital, if such extension has been prescribed by the local doctor and the Company's group of doctors, this benefit is limited to \$85 USD per day with a maximum of five (5) consecutive calendar days per event.

Beneficiaries: The Driver and/or the allowed occupants of the Automobile/Pick-up of personal use.

2.7.2 EXCLUSIONS:

- a) Preexisting Illness.**
- b) Traveling against medical advice.**
- c) DWI.**



2.8. Ticket for a Family Member's Trip.

2.8.1 In case of hospitalization of the Beneficiary after a serious illness or a traffic accident without DWI and if hers/his hospitalization is foreseen to last more than ten (10) calendar days, the Company shall buy a two-way ticket, economy class leaving from the city of the Beneficiary's family member's permanent residence appointed by the Beneficiary, so that this person can travel and accompany her/him; the maximum cost limit covered by the Company for this service will be \$600 USD.

Beneficiaries: The Driver and/or the allowed occupants of the Automobile/Pick-up of personal use.

2.8.2 EXCLUSIONS:

- a) **Preexisting Illness.**
- b) **Traveling against medical advice.**
- c) **DWI.**

2.9. Transfer in case of Death / Burial.

2.9.1 In case of death of the Beneficiary due to illness or a traffic accident without DWI, the Company shall arrange and carry out all necessary formalities (including any legal procedure) and shall pay the reasonable expenses up to the maximum cost limit covered by the Company for these services in \$6,500 USD regarding either of the next two options:

- a) The transfer of the corpse or ashes to the place of burial appointed by the heirs or Representatives of the dead Beneficiary to any US or Canadian city.
- b) Upon petition of the heirs or Representatives of the Beneficiary, burial at the place where the death has occurred. The Company shall absorb these expenses up to the limit of the cost of transfer of the corpse provided for in the 2.9.1 paragraph.

Beneficiaries: The Driver and/or the allowed occupants of the Automobile/Pick-up of personal use.

2.9.2 EXCLUSIONS:

- a) **Preexisting Illness.**
- b) **Traveling against medical advice.**
- c) **DWI.**



2.10. Hotel and food Expenses.

2.10.1 If as a consequence of the vehicle being stolen, total loss of the vehicle in a traffic accident without DWI, impossibility to use the vehicle for more than 24 hours due to vehicle accident without DWI or failure or no free transit in highways is allowed, the Company shall arrange for hers/his stay at a hotel chosen by the Beneficiary.

2.10.2 The Company shall only respond for the expenses of the Beneficiary's stay and food expenses up to a maximum limit of \$370 USD per event, maximum two events per year.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and the allowed occupants in the vehicle.

2.10.3 EXCLUSIONS: In no event, under the terms and conditions of this coverage, the Company shall pay expenses incurred by the Beneficiary or policy holder for any not lodging or food expense.

2.11 Leased Car / Travel expenses if Vehicle breaks down, total loss or if it's stolen.

2.11.1 In case the vehicle was stolen or a total loss of the vehicle in a traffic accident without DWI or after utilizing Benefit 2.2. Dispatch and payment of tow truck and if the repair of the Automobile/Pick-up of personal use requires more than 24 (twenty four) hours, the Company shall arrange a car rental with a \$100 USD daily limit. This service is limited to 48 (forty eight) hours per event, with a maximum of 2 (two) events per year.

2.11.2 It is agree that the Company only covers the car rental service through a car rental provider up to the limit of \$100 USD daily limit for two days; therefore the Beneficiary must gather the provider's requirements as well pay from hers/his own any expense arising to or deriving from the car rental provider's agreement which the Beneficiary must sign and accept before the car rental benefit has been granted.

2.11.3 If leasing a car for personal usage is not possible, the Company shall arrange a payment to the Beneficiary for up to \$100 USD per day, two days maximum for taxi, bus, train or other authorized means of transportation expenses.

Beneficiaries: The Policy Holder or the Driver.

3. Third part, Medical and Concierge Assistance Services will be provided by the Company while Beneficiaries and vehicle are in Mexican territory and they have been there for at least 12 (twelve) hours.



3.1 Medical Reference.

3.1.1 If the beneficiary is in the need to use or contact one of the following: Specialists, Laboratories, Hospitals, Dentist, Optical, RX, MRI, etc. the Company will help in contacting and coordinating the persons or providers needed to do this.

3.1.2 EXCLUSIONS: Payments to medical providers.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and the allowed occupants in the vehicle.

3.2 Medical Assistance.

3.2.1 In case the beneficiary is in the need of medical advice, the Company will provide this service by phone and if necessary, the Company will send a ground ambulance or a doctor to the beneficiary's hotel or place of stay within a city. The beneficiary will pay to the doctor \$35 USD in case the doctor was sent.

3.2.2 The Company will arrange and pay for the ground ambulance if it is needed to transfer the Beneficiary to the most convenient hospital considering the Beneficiary's injuries or illness up to the limit of \$100 USD.

Beneficiaries: The Driver of the Automobile/Pick-up of personal use and the allowed occupants in the vehicle.

3.2.3 EXCLUSIONS:

- a) **Payment to the doctor or to the hospital.**
- b) **Sending a doctor or ambulance outside a major city.**
- c) **Preexisting Illness.**
- d) **Traveling against medical advice.**
- e) **DWI.**

3.3 Money Transfers.

3.3.1 In case of a Beneficiary money emergency happens due to serious illness, a traffic accident of the vehicle in a traffic accident without DWI, vehicle stolen, etc. the Company will help with a money transfer service up to \$2,000 USD once the money has been received by one of the Company's bank branches, then the money will be transferred to another Company's bank branch as close as possible to where it is needed by the Beneficiary.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and the allowed occupants in the vehicle.

3.3.2 EXCLUSION: Money loans



3.4 Concierge services.

3.4.1 The Company will provide phone concierge services in case the Beneficiary needs help in reservations or arrangements such as: Restaurants, Concerts, theatre tickets, etc.

3.4.2 The Company will provide a Tourist Hot line for the beneficiary's use.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and the allowed occupants in the vehicle.

3.4.3 EXCLUSIONS: Payments of the services or tickets booked by the Company.

3.5 Drugs and Auto Parts delivery.

3.5.1 In case the vehicle suffers an accident without DWI or breakdown and is in need of an auto part replacement which can't be found where the vehicle is, the Company will search it, coordinate and send the part to the repair shop to have this part installed in the Beneficiary's vehicle.

3.5.2 If the Beneficiary is in need of a medical drug and it may be acquired without doctor's prescription the Company will coordinate and send these medications to the Beneficiary's place of stay.

Beneficiary: The Driver of the Automobile/Pick-up of personal use and the allowed occupants in the vehicle.

3.5.3 EXCLUSIONS:

- a) **The Company will not pay the cost of the parts or the labor necessary to install them.**
- b) **The Company will not pay for the drugs, neither acquired if they need a doctor's prescription.**
- c) **Preexisting Illness.**
- d) **Traveling against medical advice.**
- e) **DWI.**

4. Fourth part, EXCLUSIONS. In addition to the provisions of Clause 3rd. Risks not Covered by the Contract, the executions posted in each particular benefit, it is understood and agreed that this Roadside Assistance coverage in no event protects:

4.1. Assistance Situations occurred before the entering into effect of the Automobile/Pick-Up of personal use Insurance Policy, do not entitle to the Assistance Services.

4.2 The Assistance Situations that are a direct or indirect consequence of the following causes are also excluded:



- a) Mental sicknesses or alienation, which term shall comprise all mental disorders.
- b) Organs or members' transplant of any kind.
- c) Injuries that the driver may suffer when the Automobile/Pick-up of personal use is used for suicide or attempt thereto.
- d) Illness or accidents that the Driver/Beneficiary may suffer due to alcohol or drugs addictions and/or consumption.
- e) Driver's DWI or driving while intoxicated at the time of a traffic accident.
- f) Pregnancies during the last three months before the "Probable Birth Date", as well as the birth and prenatal exams and emergencies related.
- g) Medical transfer due to natural or common causes of the pregnancy, birth or due to planned birth surgery.
- h) The insured vehicle and/or the Policy Holder participate in any kind of races, security, resistance or speed tests, as well as official competitions or exhibitions.
- i) The Assistance Services are direct consequence of:
 - 1) War operations deriving from foreign war or civil war, invasion, rebellion insurrection, subversion, terrorism, declarations, demonstrations, strikes, popular movements or any other cause of force majeure.
 - 2) Irradiations deriving from the transmutation or nuclear disintegration, from radioactivity or from any type of Accident caused by nuclear fuels.
- j) The towing of the Automobile/Pick-up of personal use with persons or pets inside or from potholes or precipices.
- k) Maintenance works, revisions, or major repairs of the Automobile/Pick-up of personal use, as well as the repair or assembly of parts previously dismantled by the Policy Holder or a third party.
- l) Self-inflicted injuries, bruises or intentional collisions, as well as the participation of the Policy Holder/driver or its Automobile/Pick-up of personal use in criminal acts.

5. Fifth part, Obligations of the Policy Holder or Beneficiary.

5.1 During the Assistance Services of Dispatch and Payment of Tow Truck, the Beneficiary or hers/his representative, if possible, shall accompany the tow truck during the towing of the Automobile/Pick-up of personal use.



5.2 During the Road Assistance Services the Beneficiary or hers/his representative must be present during the repair.

5.3 In case there is an Assistance Service, the Beneficiary is obligated to:

5.3.1 Assistance Request.

365 X 24 Toll free within Mexican boundaries for Roadside Assistance **01800-801-0043**.

In a case of Assistance Request, and before initiating any action, the Driver/Beneficiary shall notify the Company and provide the following information:

- a) She/he shall indicate the place where she/he is located and the telephone number where the Company may locate the Beneficiary or hers/his Representative.
- b) Hers/his name and number of the Automobile/Pick-up of personal use's Insurance Policy.
- c) A description of the problem and the type of assistance she/he requires.

The Company shall have free access to the Beneficiary information and/or to the Automobile/Pick-up of personal use to know its situation, and if such access is denied, the Company shall not be obligated to render any of the Roadside Assistance Services.

5.3.2. Impossibility to Notify the Company.

The services referred to in this particular of "Roadside Assistance" comprise the Company's obligations, and only in urgency cases or impossibility of the Beneficiary to request them from the Company, such Beneficiary may approach third parties and request the services, in which case, the Company may reimburse the amount the Beneficiary may have paid, up to the limit in each benefit according the reasonable rates or costs of the market.