

General Conditions for World Hopper

Hop! (Hereinafter identified as Hop) is a provider of international assistance products for travelers worldwide. All services provided by the assistance plan, are provided through Hop, a company whose principal purpose is to provide, among others, health care services, legal assistance, and personal assistance during an international trip. These general conditions define the way of obtaining the assistance to which the Member of a Hop plan will be able to request in cases while abroad during the period of validity of the plan. Note: This Hop! Product is a travel assistance membership program, not an insurance plan.

Hop! is a travel assistance membership program arranging worldwide legal, health, personal, and other assistance and emergency consultation services. Members are provided with access to a 24 x 7 x 365 Assistance team which provides arrangements for medical treatment in emergencies, legal assistance, and other personal or travel assistance needs when visiting away from the member's home country. In addition, Hop! provides Members with access to medical professionals for consultations and other Member services.

There is no waiting period to access the assistance provided by this membership if the membership is enrolled in before the trip start date. This membership must be subscribed to before the trip start date.

If in need of assistance, regardless of their geographical location, the Member should contact the Hop Assist. All assistance is provided by and administered by Hop Assist. Hop Assist must be informed before any assistance can be provided to the Member, and can be contacted via email, phone call, or through WhatsApp. Hop Assist is open 24/7/365, and operates in any country across the globe not sanctioned by the United States.

The Member is advised to access Hop Assist for assistance services in order to access benefits. Expenses rendered outside of Hop Assist are not eligible for benefits. It is the obligation of the Member to always call to report the emergency. In case the Member cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made to the assistance service after the emergency or encumbrance has occurred. For cases in which the Member is at open seas, and therefore prevented from communicating with the Assistance Center, they must report the medical encumbrance after disembarking at the first port they arrive at. **NOTE: Non-Emergencies must be reported within 7 days for assistance, Emergencies must be reported within 48 hours to be eligible for assistance, and Travel Assistance requests must be reported within 24 hours.** Failure to comply with this rule entails automatic loss of any right to assistance by the Member.

Eligibility for Assistance Service Membership

Hop provides travel assistance services to Members under various membership plans depending on the length chosen by the member. This assistance membership program is available to any person traveling outside their home country. Hop memberships are nontransferable and are nonrefundable after the membership's effective date. By enrolling as a Member, you accept and agree to the terms and conditions of membership. If We discover the eligibility requirements are not met, Our only obligation is to refund any premium paid for that person. The eligible person does not have the right to continue in the program if they have used any of the services within the first period of the voucher validity. Hop World Hopper is available for worldwide use outside the United States.

A Hop! membership provides access to Hop! authorized affiliates only. All arrangements for medical transport and repatriation, travel, medical, legal, and personal assistance will be made by Hop!

Hop! Mindoro is a membership program and not an insurance plan; Hop! will not reimburse Members for expenses they incur on their own and not arranged by the Hop 24/7 concierge service. Members should also maintain appropriate health insurance in their Home Country that will provide for inpatient admission, if available to the member.

Assistance Services Provided:*

Travel Assistance while Traveling Outside Your Home Country					
Trip Interruption (Death of Immediate Family Member) (Optional)	Economy Ticket	Economy Ticket	Economy Ticket	Economy Ticket	Economy Ticket
Trip Interruption (Serious Disaster at Home) (Optional)	Economy Ticket	Economy Ticket	Economy Ticket	Economy Ticket	Economy Ticket
Trip Cancellation (up to age 74) (Optional)	N/A	\$2,000	\$2,000	\$2,000	\$2,200
Delay or Cancelled Flight (Optional)	NA	NA	\$150	\$150	\$300
Missed Connection / Coordination (Optional)	\$100	\$200	\$450	\$500	\$550
Baggage Delay / Lost Bag Search (Optional)	\$200	\$400	\$600	\$800	\$1,000
Lost Baggage / Lost Bag Search (Optional)	\$300	\$600	\$900	\$1,200	\$1,500
Flight Rebooking	Available				
Hotel Rebooking	Available				
Rental vehicle booking	Available				
Lost Passport & Travel Docs (Optional)	\$40	\$60	\$60	\$90	\$90
Emergency Cash Transfer (Optional)	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Up-to-the-minute Travel Delay Reports	INCLUDED				

Security Assistance while Traveling Outside Your Home Country					
Malicious product tamper and contamination	Available				
General travel risk and travel security	Available				
Assistance in mass public disturbances, violent terrorist, or extremist incidents	Available				
24/7 point of contact to report emergencies and get security and safety advice from duty managers	Available				
Assistance in cases of major disasters	Available				
Emergency political and security evacuations (Optional)	\$10,000	\$15,000	\$20,000	\$30,000	\$30,000
Hijacking (any form of conveyance) (Optional)	\$10,000	\$15,000	\$20,000	\$30,000	\$30,000
Illegal detention and arrest (Optional)	Available				
Kidnap for ransom (Optional)	\$10,000	\$15,000	\$20,000	\$30,000	\$30,000
Monitoring and telephone advice throughout the crisis	Available				

Medical Assistance while Traveling Outside Your Home Country	
Ground Ambulance	Available
Air Ambulance	\$50,000 (Optional)
Commercial Airline (including medical stretcher)	\$20,000
Medical clearances & Fit-to-Fly Assessments	Available
Physician, hospital, dental, and vision referrals via Hop Assist	Available
Medical Cost containment, expense recovery, and overseas investigation	Available
Arrangement of visitor to bedside	Available
Medical Payment Arrangements	Available
Medical Bill Audit	Available
Shipment of Medical Records (Optional)	\$75

Medical Equipment Rental & Replacement	\$1000
In-Patient / Out-Patient Care Management	Available
Eyeglasses & Corrective lens replacement	Available
Medical Assistance for Accident & Sickness via Hop Assist	Options: \$150,000, \$250,000, \$300,000, \$500,000, or \$1,000,000
Medical Assistance for Pre-existing Conditions:	\$25,000, \$30,000, \$40,000 or \$50,000 subject to a \$1,500, \$2,000, \$2,500, \$3,000, \$5,000 or \$10,000 medical assistance access expense
Medical Assistance Access Expense:	Options: \$100, \$250, \$500, \$1,000, \$2,500, or \$5,000
Medical Assistance Payment Rate	100% to the Medical Assistance Benefit Chosen
Urgent Care Visits	\$25 Medical Access Expense
Accidental Death and Dismemberment Benefit:	\$25,000
Trip Interruption Benefit	\$10,000
Emergency Medical Evacuation Benefit:	Up to \$25,000
Repatriation of Remains Benefit:	Up to \$25,000

Purchase of Consecutive Travel Assistance Memberships

Notwithstanding the foregoing, if the Member needs to extend their membership term unexpectedly, they may request an extension of a new voucher. **HOP!** reserves the right to accept or deny this extension without explanations, under the following conditions:

- a. The Member used any of the services of **HOP!** during the period of validity of the first voucher.
- b. The Member must request authorization of the new voucher exclusively to the issuing agent, in which the original assistance was acquired or in case it was purchased directly on the web-site, through "Contact Us", and must indicate the amount of days they want to obtain. The issuing agent is obliged to inform **HOP!**, that the new voucher is an extension and will ask for authorization for the new period.
- c. The application for this new Plan should be submitted prior to the end of the previous Plan, with the new Plan becoming effective immediately after the end of the previous one.
- d. The Member must designate the person who will make the corresponding payment in the offices of the agent, and will receive the new voucher which will be created and delivered in the same act.

The new plan of your travel assistance membership and its corresponding membership documents issued in the conditions referred to in this clause may not be used under any circumstances, to initiate or continue the treatment and / or assistance of problems that have already arisen during the term of the original and / or previous vouchers or before the validity of the new plan and / or voucher, regardless of the procedures or treatments in progress have been authorized by **HOP!** or by third parties. All medical assistance treated during the validity of the first voucher will automatically be considered as pre-existing during the validity of the second voucher.

When the validity of the previous membership has ended at the time of purchase or the member purchases at the destination, the voucher will be issued with 5 (five) days for any other contemplated expenses within the coverage chart. The above, only after having received the issuing agency / tour operator and others, express authorization from the Assistance Services Center.

Definitions

Accident: An unexpected event which generates bodily damage to the Member caused by a situation that is out of control, in motion, external, violent and visible. Every time the term "accident" is used it is understood that the wound or injury resulting from such event has been provoked directly by those agents besides any other cause. Accidents whose origin is due to negligence, provocation or the lack of preventive measures on the part of the Member are excluded from all assistance. Nevertheless, if the body damage has been produced as a consequence of different causes of the before mentioned, then the maximum amount of the "Medical Assistance in case of Accident", will be automatically reduced up to the amount determined in the respective purchased plan in cases of "Medical Assistance in case of Illness". **Acute illness or acute medical condition:** Sudden, unexpected sickness which makes a material impact on the health and wellbeing of the member, and a relatively severe alteration of the body condition or any of its organs that could interfere with the vital functions, generating pain, weakness or any other strange symptom to its normal functioning state. **Accidental Death:** If during the period of the travel assist membership the member sustains bodily injury which is caused by accident and results in death of the insured person, the company will pay the legal heirs the corresponding benefit, **Ambulatory Day Surgery:** members who are able to leave the hospital the same day as the surgery, without being admitted to the hospital. Ambulatory surgery is referred to by other names, commonly called minimally invasive surgery, outpatient surgery or same-day surgery. Services billed as ambulatory day surgery as subject to \$15,000 maximum. **Assistance Center:** The department (at the sole discretion of **HOP!**), which coordinates the services to be provided to the Member in case of an Emergency. It is also the department of professionals that provides supervision, control and coordination services that intervene and decide all those matters and / or benefits to be provided or provided by virtue of these general conditions that are related to medical issues. **Amateur Sports:** It is practiced by amateurs, for leisure and / or recreational activities. **Catastrophe:** Unfortunate event that seriously alters the normal order of things, where many people are involved. **Chronic illness or chronic medical condition:** Any continuous and persistent pathological process lasting more than 30 days. **Congenital illness:** Pathology present or existing since before birth. **COVID-19:** It is understood by the infectious disease known as CORONA VIRUS and which has been defined by the World Health Organization as a worldwide pandemic. **Expenses of first necessity:** costs incurred for the purchase of personal and non-transferable items. Understood solely as: clothing (outerwear, underwear), shoes, personal care items (shampoo, conditioner, soap-liquid, stick in dust-, toothbrush, toothpaste, deodorant, shaving cream,

razor, and feminine hygiene products). Any other items not considered in the list given above, shall be construed as excluded from any coverage. **Emergency Room:** emergency department as a hospital facility that is staffed 24 hours a day, 7 days a week, and provides unscheduled outpatient services to patients whose condition requires immediate care, and emergency services provided under the "hospital as landlord" arrangement, in which the hospital rents space to a physician group. An emergency department is in scope for the survey if it was staffed 24 hours a day. If an in-scope emergency department had an emergency service area that was open less than 24 hours a day, that area is included under the emergency department. If an emergency department is staffed less than 24 hours a day, that department is considered an emergency department. Expenses incurred for Emergency treatment medical assistance is to \$10,000. **Force majeure:** Events, which cannot be anticipated or resisted, and exempts from any obligation a third party. Full Vaccination of COVID-19: people are considered fully vaccinated: 2 weeks after their second dose in a 2-dose series, such as the Pfizer or Moderna vaccines, or 2 weeks after a single-dose vaccine, such as Johnson & Johnson's Janssen vaccine. **Hospital Room & Board:** Room and board mean the cost of staying in a hospital room including the meals that are provided, the room itself, and the essential supplies. This charge does not usually include fees for drugs or medical devices, procedures that take place during the inpatient stay (for example, surgery, lab work, or x-rays), or non-routine supplies. Charges and expenses for Hospital Room & Board are to a maximum of \$15,000. **Medical Access Expense:** A non-refundable deposit to be paid by the member to access medical assistance based on the level selected in the membership **Maximum coverage:** Maximum coverage amounts given by HOP!, indicated in the membership for each of the benefits and according to the contracted assistance plan. **Medical department:** Group of professionals from HOP! that intervene and make decisions in every issue and/or benefits given or that will be given according to the present general conditions. **Miscellaneous Hospital Expenses:** Normal and Customary Medical Expenses required for laboratory tests, images, prescribed medicines; professional fee, blood and plasma, wheelchair rentals, surgical appliances and devices, intra-operative standard prosthetic, and any other expenses incurred during an in-patient hospitalization outside the cost of Hospital Room & Board, eligible medical assistance of up to \$15,000. **Pre-existing Condition:** means an illness, disease, or other condition of the Covered Person that in the 12-month period before the Covered Person's assistance became effective under the Policy: 1) first manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment; or 2) required taking prescribed drugs or medicines 3) was treated by a Doctor or treatment had been recommended by a Doctor. **Professional Sports:** It is practiced with or without profit, performed in any type of competition such as intercollegiate, tournaments, championships, sports that pose a high risk, among others **Recurrent illness or medical condition:** Return of the same treated illness usually over 3 or more times in a year. **Serious Accident:** One that results in amputation of any body segment; fracture of long bones (femur, tibia, fibula, humerus, radius and ulna); head trauma; second and third degree burns; severe hand injuries, such as crushing or burns; severe spinal cord injuries with spinal cord involvement; eye injuries that compromise acuity or visual field or injuries that compromise hearing ability. In general, any accident in which the patient's life is at risk. **Serious Disease:** It is an alteration or deviation of the physiological state in one or several parts of the body, manifested by symptoms and characteristic signs, and whose evolution is more or less foreseeable, that is, any disease or injury with permanent or non-permanent sequels that partially limit or totally prevent the usual occupation or activity of the affected person, or incapacitate them for any activity and require or not the assistance of other people for the most essential activities of life **Stable Patient:** Patient that does not have any variation in his health status and usually refers to symptoms and signs changing recently. **Sudden or unpredicted sickness (disease, illness):** None predicted sickness, acquired after the effective date of validity of the plan. **Treating physician:** Medical professional provided or authorized by the HOP! Assistance Center that assists the Member in the area the before mentioned is located. Upgrade: Improve or optional increase on the product chosen, subject to contract (additional) **Valid Membership:** Membership document validly assigned by the company which indicates the contracted membership **World Health Organization (WHO):** Is a specialized agency of the United Nations responsible for international public health.

MEMBER/AGE LIMITATION

The Member is the person whose name appears on the **HOP!** Plan and is the sole Member of the benefits and services that occur during the eligible membership period, inclusive up to the anniversary day of their age limitation according to the acquired plan, date after which coverage ceases and the Member loses all rights to the benefits and services contained herein, as well as those that may otherwise be valid including any right to reimbursement or claim.

The benefits and services contained herein are for the exclusive use of the Member and are nontransferable. The Member may be asked to show proper identification as well as their **HOP!** Plan as well the necessary travel documents in order to verify eligibility when services are required.

EFFECTIVE DATES / ELIGIBILITY

The purpose of the trip will have to be as a tourist or visitor. If the reason for the trip was the execution of works or tasks that involve professional risks or performing tasks highly specialized where life is exposed, exposition to hazardous substances, handling heavy machinery or working with gases, air pressure or fluid hydro pneumatic, which require special physical abilities, or being exposed to danger and as a result suffering an accident or consequential disease, **HOP!** will be absolved of all responsibility to provide services or assume costs arising from such circumstances, and in such cases employers will be obliged to assume them through their accountability professional risk plan. This also applies to those who are not occupationally linked with a company and who act on their own as independent workers or illegal immigration or illegal employment status.

As soon as the validity ends, all benefits will automatically cease, services in course or not, including the cases when these are initiated in the moment or before the term of validity, except in the cases that the Member is hospitalized by an illness, condition and/or accident covered by **HOP!** by the end date. In these cases, the coverage will only include hospitalization expenses within the coverage of illness and/or accident whichever is applicable understood as follows:

1. Up to 8 additional days that start counting from the end date, or
2. Until the maximum coverage is reached, or
3. Until the treating physician discharges the Member during the period of the 8 days in which the coverage is extended.

Each assistance or treatment will cease and will not be responsibility of **HOP!** once the Member returns to their place of residence or the validity period of the plan expires not including the before mentioned exceptions.

GEOGRAPHICAL VALIDITY

This membership entitles the member for the ability to avail travel assistance services worldwide anywhere outside their home country, per the terms and conditions of the membership. Regardless of where the Member is, coverage will be given if assistance is required according to the respective plan purchased. In any case, the country of habitual residence of the Member or country where the Assistance Plan was issued is excluded.

HOW TO REQUEST ASSISTANCE FROM HOP ASSIST

Members are **required to notify Hop! Assist within 7 days for non-emergency situations, 48 hours for emergency situations, and 24 hours to travel assistance requests. Failure to do results in automatic loss of benefits.** If in need of assistance, regardless of their geographical location, the Member should contact the Assistance Center HOP! as described under this section.

Hop Assist can be reached via WhatsApp, Phone, and Email per the contact details below:

Contact Method	Contact Details
Email	Hop@robinassist.com
WhatsApp / US	+1 (380) 234 2040
Toll Free	+1 (888) 207 1694
International	+86-108-524-1236

It is the obligation of the Member to always call to report the emergency. In case the Member cannot do it personally, any companion, friend or relative can do it, but the call or notice must be made no later than within 7 days for non-emergency situations, 48 hours for emergency situations, and 24 hours to travel assistance requests. For cases in which the Member is at open seas, and therefore prevented from communicating with the Assistance Center, he must report the medical fact up to 24 hours after disembarking at the first port he arrives at. Failure to comply with this rule entails automatic loss of any right to claim by the Member.

MEMBER'S OBLIGATIONS

In all cases, the Member must:

1. Request and obtain authorization from the Assistance Center before taking any step or incurring any expenses in relation to the benefits provided by the assistance membership. In cases where authorization has not been obtained by the Assistance Center, there is an automatic loss in benefits and no possible for payment of any kind.
2. It is clearly understood that the notification to the Assistance Center is essential and required, even if the issue is completely resolved, as **HOP!** cannot take over the cost of any assistance without previous knowledge and authorization to the Assistance Center.
3. The Member accepts that **HOP!** reserves the right to record and audit telephone conversations as needed for the proper development of the provision of services, as well as email threads and textual communications. The Member expressly accepts the established procedure and agrees on the eventual use of the records as evidence in case of existence of disputes concerning the assistance provided.
4. If the Member or a third person could not communicate by any circumstance or involuntary reason with the Assistance Center before being assisted, the Member or a third party, with the inescapable obligation, shall inform the latest within 7 days for non-emergency situations, 48 hours for emergency situations, and 24 hours to travel assistance requests. Failure to notify within 24 hours leads to the automatic loss of the rights of the Member to claim or request compensation.
5. Agree to abide the solutions indicated and recommended by the Assistance Center and, if necessary, consent to repatriation to their country of origin when, according to medical opinion, if the Member's health condition allows it and requires it.
6. Provide documentation that confirms the merits of the case and all original receipts for expenses to be evaluated for possible reimbursement by **HOP!** and all medical information (including prior to departure), which allows the an assessment of the case.
7. Provide all necessary authorizations and releases to **HOP!** in order to obtain the Member's medical history, The Member authorizes in an absolute and irrevocable manner **HOP!** to request on their behalf,

any medical records and information from professional overseas and in their country of residence, in order to evaluate and eventually decide about the applicability of the restrictions in case of chronic or preexistence illness, affections or diseases that could derive in the request of assistance.

HOP! OBLIGATIONS

Comply with the benefits and services described herein in events within coverage in the obtained plan during the valid period of the voucher.

HOP! is expressly released, extent and excused of any obligations and responsibility in any case that the holder suffers any harm or requests assistance as a result of a major force or fortuitous event, the following events are an example and are not a limitation: catastrophes, earthquakes, floods, storms, International or civil war declared or not, rebellions, disturbances, civil insurrections, guerrilla or anti-guerrilla acts, hostilities, retaliation, conflicts, embargoes, constraints, strikes, popular movements, lockouts, acts of sabotage or terrorism, labor disturbances, acts of governmental authorities, etc.; as well as delay that may result in the termination, interruption or suspension of communication services. When elements of this nature intervene and once overcome, **HOP!** agrees to comply its commitments and obligations within the shortest possible time.

HOP! agrees to analyze each reimbursement request to determine whether it is appropriate and thus repay the amounts that may correspond in accordance with these terms and amounts of coverage of the contracted Plan. All compensation and/or reimbursement and/or other costs to be assumed by **HOP!**, under this contract, shall be paid in local currency.

Established timeframes for processing a reimbursement are:

- a. The Member has up to thirty (30) calendar days from the day end of the term of the voucher to present documentation and support necessary to start the reimbursement study. After that time, no documents will be accepted for processing any claim.
- b. With all the necessary documents in hand, **HOP!** shall within thirty (30) working days to review the case and issue a letter of approval or denial of reimbursement.
- c. If approved, **HOP!** will proceed to make the payment after the date of receipt of complete bank information by written for the completion of the transfer.

DEFINITION OF BENEFITS

Some benefits are included only in some **HOP!** plans. Check your travel assistance membership benefits and amounts. If any item is not listed in the travel assistance documents, it is because the chosen product doesn't have this benefit.

Medical Assistance for Accidents, Sickness & Pre-existing conditions

1. **Medical Consultations:** these will be provided in case of an accident or acute illness.
2. **Specialist Care:** It will be provided only when indicated and authorized by the Medical Department of the **HOP!** Assistance Center or by the treating physician of the Assistance Center.
3. **Diagnostics Medical Exams in the Event of a Sickness:** when indicated by the Medical Department of the Assistance Center of **HOP!**.
4. **Hospitalizations:** According to the nature of the injury or disease, and whenever the medical department of HOP! prescribes it, the hospitalization of the Member will proceed in the nearest medical facility. This item applies only to the Member, and under no circumstances bed or food will be covered in the hospital or clinic for an accompanying person.
5. **Surgical Interventions:** When authorized by the medical department of HOP! and in the cases were treatment is

required immediately, and cannot be deferred to the moment that the Member returns to their place of residence.

6. **Prescribed Medicine:** Medicine expenses prescribed by the treating physician in case of ambulatory assistance and the medicine used while hospitalized. The purchase made by the Member and authorized by the **HOP!** will be reimbursed, once the Member returns to their place of residence, within the limits of coverage, providing the original documentation.

It should be noted that all services and benefits rendered via Hop! Assist should only be considered for worsening conditions outside of the normal state of the body, and any incapacity of an individual to their routine life. Medical Assistance is only provided for sickness, accident, or worsening pre-existing conditions, per the definitions, terms, and conditions in the membership document.

Prescribed medication

Within the coverage limits, **HOP!** will bear the costs of prescription given to the Member by the medical department of the Assistance Center. Expenditures incurred by the Member for the purchase of drugs previously approved by the Assistance Center will be reimbursed within the limits of coverage once returned to the country of origin, and the prior presentation of the original proof of purchase or invoice, the original copy of the medical report which describes the name of the medicine and refers to the name of the illness suffered by the Member. We encourage Beneficiaries do not forget to apply for these documents to the treating physician, the failure to submit these documents may result in non-reimbursement of expenses.

It is noted and reported that drug costs in respect of maintenance of pre-existing conditions will not be assumed by **HOP!**. Drugs for treatment of mental or psychological or emotional illnesses even in cases where the medical consultation has been authorized by the medical department of **HOP!** are excluded as well. Neither birth control pills, injections, intrauterine devices, or any other method of family planning are covered.

NOTE: Medical prescriptions for the initial recovery of symptoms will only be authorized for the first 30 days of treatment.

Dental emergency

Within the coverage limits, **HOP!** will be responsible for the dental care expenses derived from an emergency, due or caused by trauma, accident or infection, limiting itself only to the treatment of pain and / or the extraction of the tooth resulting from infection, or trauma only. The benefit is limited to the treatment of pain and/or extraction of the affected teeth. Root canals, change of fillings, crowns, dentures, sealings, cleanings, smile designs or any other treatment not clearly specified in these conditions are excluded from coverage.

Repatriation of mortal remains.

In the event of death of the Member while traveling, **HOP!** will make the necessary arrangements and pay, up to the amount specified in the contracted plan for the transportation of the remains to the country of origin, including a provisional casket suitable for international transportation and the necessary paperwork. Specifically excluded are costs and expenses related to transportation and cremation within the country of residence, funeral home costs and any casket other than that used in the repatriation.

If the entitled wishes so, they may choose to cremate the remains and the paperwork for this decision will be included, like the transportation of the remains to the place of residence of the Member. **HOP!** is exempted from providing services and bear the costs relating to this benefit if the death of the Member was caused by suicide,

death because of ingestion of alcohol or any type of drugs or a preexisting, chronic or recurrent condition. This benefit doesn't, under any circumstances include costs of return of accompanying relatives of the deceased.

Accidental Death

This benefit applies to all persons up to the age of 84 who have a travel assistance plan in force, whose benefit is the payment of the insured sum to legal heirs once the corresponding legal documentation of their country of origin has been presented.

HOP! will be exempted from providing the services and from assuming the costs related to the present benefit in case the death of the Member originates because of a suicide or death due to the ingestion of alcohol or any type of drugs.

If the reason for the trip was determined was the treatment abroad for a chronic or pre-existing condition, the Assistance Center will deny coverage.

Hotel Expenses for COVID-19 Quarantine

When in agreement with the treating physician and in common agreement with the Medical Department of the Assistance Center, the Member must remain in self-isolation with a positive test for COVID-19.

This benefit guarantees hotel expenses per reservation, this means that if two or more people who share the same room are diagnosed with COVID-19, the expenses to be reimbursed will correspond to this reservation. That said, it is understood that a room will not be paid for each reservation.

Hotel expenses for quarantine will be covered as long as the reservation already paid for by the passenger has ended, up to a maximum of fourteen (14) nights and up to the amount of coverage of your purchased plan.

Negative COVID-19 screening to return to country of residence will not be covered. The assistance benefit will be capped at USD 20,000 for groups.

Lost Passport and Travel Docs

HOP! will advise the Member for reporting the loss or theft of baggage and personal effects, for which it will make available the services of the Assistance Center. **HOP!** will also assist the Member in case of loss of travel documents, credit cards by giving them directions to make respective denouncements, recovery and process them.

Return due to death or serious illness of an immediate family member (1st. Degree of blood kinship)

If the Member has to interrupt their trip and return home due to death of a family member (parent, spouse, children or sibling) in the place of residence, **HOP!** will reimburse the Member the penalty of the change of date on the original ticket, or the purchase of a new one as long as the original ticket is unusable due to restrictions (same airline). This assistance must be accredited with the death certificate of the family member and a document that acknowledges family relationship.

Early return due to serious disaster at home

In case of fire, explosion, flood or theft with damages and violence in the home of a Member, while traveling, if there was no one who can take care of the situation and if the original return ticket does not allow free date change, **HOP!** will cover the change penalty or the cost of a new ticket in economy class from the place where the Member is to the closes airport to the Member's home in the country of residence. This request for assistance must be certified by the presentation of the original police report issued in the following twenty-four hours to the occurrence of the event to the Assistance Center. The Member must unflinchingly contact the Assistance Center to be authorized to proceed.

Trip cancellation

HOP! will cover the penalties for canceling in advance a trip known as a tour, tour package, excursion, air tickets and cruises organized by a recognized professional tour operator in the trips destination. To be eligible to these

benefits the holder must:

1. Acquire the plan a maximum of 72 hours after the first payment of the tour services that could be canceled.
2. Notify **HOP!** in a maximum of 24 hours after the event of the cancelation occurs.
3. Present all documentation that **HOP!** considers to evaluate the coverage of this benefit including but not limited to: Documents that clearly show the motive of cancelation, respective paperwork of the service contracted, invoices and payment receipts.
4. The Member has up to thirty (30) days from the date of the event to present the complete documentation and backups necessary to initiate the reimbursement process. After that period, documents will not be accepted to process any refund.

Cancellation of a cruise before beginning

In this case, the Member must immediately:

- Notify their decision to the shipping company and obtain written proof of this unequivocally indicating the date of the formal notification of the inability to start the cruise trip on the boat and date originally contracted.
- The Member shall also obtain from the shipping company the General Conditions of cruise, where the application, procedure, penalties or penalty clauses for early termination of a contract and fully paid cruise are clearly indicated.
- The Member must obtain proof of the shipping company showing the amount of the penalty applicable to their particular cruise contract and the amount of the refund if applicable.

Once the above documentation must demonstrate in writing to **HOP!** clearly and authoritatively as the cause or causes that led to the cancellation of travel and send to the Assistance Center such documentation for eventual verification by **HOP!** and eventual refund if appropriate.

The causes are justified for the purposes of the present benefit:

1. Death, accident or serious (non-preexistent) illness of the Member or immediate family member (spouse, children, parents, siblings). A serious illness is defined as a sudden alteration of health that requires hospitalization or total rest, and that according to the **HOP!** Medical Department of the Assistance Center, prevents the initiation of the trip on the designated travel date.
2. Being summoned to testify in a court or selected for Jury duty.
3. Damages to the Beneficiaries primary residence or professional place of work caused by fire, burglary, vandalism or Force of Nature causing damage to such an extent as to render them uninhabitable and consequently requires the presence of the Member.
4. Medical quarantine which prohibits the Member from leaving the country.
5. Proven job dismissal of the Member, dated after the acquisition of the voucher.
6. Emergency call to provide military, medical or public service.
7. For epidemic, natural disaster or volcanic ashes. In the cases of cruise products, the emission of volcanic ashes will not be a valid reason to access this benefit.
8. When the traveling companion of the Member who shares the same hotel room or the cruise cabin or first degree of consanguinity (spouse, parents, children, brothers and sisters), also a Member of a Plan issued under the same conditions as the Member, has to cancel their trip for any of the previously mentioned circumstances.

The validity of this benefit starts as soon as the Member purchases the plan and ends with the date of initiation of the voucher.

Note: Any event that occurs prior to the issuance of the Assistance Plan is excluded from coverage. In the case that an event involves more than one reservation and whatever the number of beneficiaries involved in it, the maximum indemnity responsibility of HOP! for all affected beneficiaries, will not be greater than **FOURTY THOUSAND NORTH AMERICAN DOLLARS US \$ 40,000.00** as global maximum amount for the same incident. In the event that the sum of the compensation to be paid exceeds the aforementioned amount, each individual compensation will be made prorated of the maximum liability defined in the Voucher.

Trip cancellation by COVID-19

If contemplated within the voucher, the Member may cancel the trip in advance for the following reasons:

In case of hospitalization for positive diagnosis of COVID-19 of the Member, Travel Companion or Family Member in the first degree of consanguinity.

In any case, the Voucher must be issued at least 14 days before the date of departure, or effective date, whichever comes first.

Note: Does not apply to Beneficiaries over 70 years of age. Travel Cancellation requests will not be covered, if it were to occur due to a closure of borders by the Government of origin or destination. Additionally, if the hotel provider, airline or any other tour operator offers the Member the option of leaving the dates open, reschedule, credit in favor, and among other solutions, even if the Member rejects said option, there will be no refund for expenses incurred.

Emergency cash transfer for bail bond

If the Member were imprisoned as a result of a traffic accident, **HOP!** will cover the expenses (fee) of the money transfer to the Member up to the sum specified in the Benefits, in order to pay the bail bond. The money must be previously deposited in the **HOP!** offices by the Member's family. This coverage will apply only once, regardless of the period of validity of the Assistance Plan.

Legal assistance for traffic accident

Due to an automobile accident, **HOP!** will pay, up to the amount specified in the Benefits, for the attorney's fees incurred for the Beneficiaries civil or criminal defense.

Total and definitive loss of baggage

HOP! will indemnify the Member of a plan that includes this complementary benefit up to the maximum amount specified in the Schedule of Benefits. In order to be compensated for lost baggage, the following conditions must be met:

- That the airline and the Assistance Center have been formally notified of such loss before the Member leaves the airport where the baggage was supposed to be delivered.
- The baggage has been lost during its transportation on a regularly scheduled international flight, this benefit does not apply when the loss originates on a domestic flight, charter flight, private or military aircraft, or any flight that does not have a fixed itinerary published and operates regularly, nor when the loss arises from domestic flights abroad.
- That the baggage has been duly registered, labeled and shipped in the hold of the aircraft and has been duly presented and delivered to the airline staff at the airport. **HOP!**, won't compensate the Beneficiaries for the loss of baggage considered as hand baggage or transported in the cabin of the aircraft or any other package that has not been properly registered with the airline.
- That the loss of the baggage occurred between the moment that it was delivered to the authorized personnel to be shipped and the time the baggage was supposed to be delivered to the Member.

- That the airline has taken responsibility for the loss of the mentioned baggage, and has paid the Member the indemnity intended for it.
- Losses occurred during land transportation of any kind is not included.
- The compensation will be limited to one completely missing bag and to a single Member. In case the baggage is in the name of several Beneficiaries, the compensation will be prorated between each of ticket holders.
- If the airline offered as compensation to the Member the opportunity to choose between receiving a cash value or one or more tickets, **HOP!** will proceed to pay the Member the economic compensation, once the option is taken.

It is important to note that in the case of lost baggage, the direct responsible are the airlines or transportation companies, therefore **HOP!** will act as a facilitator between the airline and/or Transportation Company and the Member, and therefore shall not be considered or taken as directly responsible for the loss or baggage search. The airlines reserve the right to accept or not **HOP!** claims and in general terms they may require that the claims are brought directly by the Beneficiaries, not allowing any interference from **HOP!**.

The compensation, if approved, will only be paid once the Member is back in their country of origin and where the plan was purchased. Upon returning, the Member must present to **HOP!**, the following documentation:

- The Property Irregularity Report (P.I.R)
- Identification document
- Voucher
- Original copy of receipt proving payment by the airline/ Airline Tickets

HOP! may proceed with the compensation only after the airline responsible for the loss duly compensates the Member. **HOP!** won't be able to compensate the Member without proof of payment of the airline.

NOTE: The compensation to the Member will be complementary to that paid by the airline as indicated in the voucher corresponding to the acquired **HOP!** plan. In case of supplementary compensation, the amount of the same shall be determined as the difference between the amount paid by the airline and the amount determined in accordance with the stipulated in the acquired plan, and always up to the maximum limit indicated by this concept in the voucher. No compensation will be valid if the compensation of the airline equals or exceeds the maximum limit established in the voucher for this concept. Besides, compensation for loss of baggage applies per package or load and not per person.

Expenses for delay in returning the luggage

HOP! will reimburse the Member whose plan so provides, by presenting the original proof of purchase, for expenses for the purchase of first necessities during the period of the delay in delivering their luggage. This service will be provided only if the baggage is not located within six

(6) hours from the arrival of the flight. "Within 6 hours" refers only to the period up to the location of the baggage. The subsequent period to the physical delivery of the baggage by is out of **HOP!** responsibility and therefore will not be taken into account in computing the 6 hours.

If the delay or loss of luggage occurs in the flight back to the country where the ticket was issued, a connecting flight or the country of habitual residence of the Member, no compensation will be awarded.

In the event that it was finally declared a total loss of luggage by the airline responsible for its management and considers appropriate to indemnify the Member, if used, this benefit shall be deducted from the amount to compensate by **HOP!** on "Total and definitive loss of baggage" benefit, the amount that would have been paid to cover for expenses for delay in returning the baggage.

This service operates on reimbursement prior approval of the Assistance Center and governed under the times established in the procedures for reimbursement.

In case of luggage delay, follow these instructions:

1. Immediately after noticing the baggage delay, contact the airline or responsible person within the same premises where the luggage arrives. Request and complete the P.I.R Property Irregularity Report form.
2. Before leaving the airport, contact the Assistance Center by phone to notify you of lost luggage or within 24 hours of lost baggage notification.

Delayed or cancelled flight

If the Member's flight is delayed for at least 6 consecutive hours of the original scheduled departure time, and there is no other alternative form of transportation during this period **HOP!** will reimburse up to the maximum benefit indicated in the voucher for reasonable accommodations, traveling expenses, food and communication charges incurred during the hours of delay and until travel becomes possible. Prior authorization from **HOP!**, presentation of valid original receipts and a report from the transporting airline indicating the reason for the delay is required. Beneficiaries with stand-by tickets are not eligible for this benefit nor does this benefit apply in the Member's country of residence.

This benefit will not be provided if the flight was at an airport located in the vicinity of the city of habitual residence so that the distance is greater than 100 km or within the city of the Member's habitual residence; nor if the Member travels with a ticket subject to availability of space. This service does not apply if the cancellation is due to bankruptcy and / or cessation of airline services.

Continuation of trip/cruise

HOP! will bear the cost of a ticket in economy class, one-way, from the port of embarkation until the next port of call of the contracted cruise, if the Member initially missed the scheduled departure of the cruise due to a delayed connecting flight for more than (6) hours of the scheduled time. This benefit is paid as a reimbursement upon presentation of proper receipts and report from the airline (PIR).

Late arrival

If the Member suffers loss of connection flight or direct flight for any reason different than cancellation or delay of the Member's scheduled flight on the part of the airline, **HOP!** will take up the maximum limited of the contracted plan, the payment of penalties, purchase of new tickets, food, calls and hotel.

This coverage applies even for flights within the country of residence, excluding flights in the city of habitual residence of the passenger or originating within 100 kms away. This service operates by reimbursement, prior approval of the Assistance Center.

EXCLUSIONS APPLICABLE TO ALL SERVICES AND BENEFITS

HOP! is excluded from liability to serve in case of:

1. On-going and continuing treatment of Chronic or existing illnesses suffered before the commencement of the term of the Plan, known or not by the Member, as well as its complications and consequences even when they appear during the trip. Unless plans that include this benefit
2. Disease, injury, illness or complications resulting from treatments performed by people or professionals not authorized by the Medical Department or the Assistance Center.
3. Homeopathic treatments, acupuncture, physical therapy, spa treatments, podiatry, etc.
4. Criminal intent or criminal action of the Member, directly or indirectly.
5. Illness treatment or pathological states as a consequence of consumption or intentional administration of toxics, drugs, narcotics or non-prescribed medicines.
6. Expenses incurred in any kind of orthosis, prosthesis, including artificial teeth, eyeglasses, contact lenses, hearing aids, etc.

7. Events that occurred as a result of training, practice or active participation in professional or amateur sports competitions. Also expressly excluded occurrences consequent to the practice of dangerous sports, including but not limited to: Motorcycling, Motorsport, Boxing, Polo, jet skiing, scuba diving (from 15 meters) Hang-gliding, karting, ATV, Mountaineering, Skiing, Football, Boxing, Canoeing, Paragliding, Kayaking, Badminton, Basketball Ball, Volleyball, Handball, Karate Do, Kung Fu, Judo, archery, rifle shot, Tejo, Rappel, Rappel, Mountain climbing, bungee jumping, athletics, cycling, Speleology Luge, Skeleton, hunting animals, Bobsleigh, etc., and other sports practiced off tracks and regulations approved by the respective sports federations.
8. Abortions, births, check-ups, gynecological check-ups, exams related to them, tests and pregnancy complications.
9. All kinds of mental, nervous, or psychological illnesses are excluded, including nervous breakdowns, panic attacks, stress or similar eating disorders such as bulimia, anorexia, vigorexia, megarexia, among others.
10. Conditions, illnesses or injuries resulting from the consumption of alcoholic beverages of any kind.
11. The Acquired Immunodeficiency Syndrome (AIDS) and human immunodeficiency virus (HIV) in all its forms, consequences and implications. Sexually transmitted diseases and/or infections and/or any type of and/or generally, examination and/or treatment that has not received the prior approval of the Assistance Center.
12. Event derived from natural disasters, tsunamis, tremors, earthquakes, storms, storms, hurricanes, cyclones, floods, nuclear radiation or radioactivity, as well any other phenomenon with extraordinary character or event that due to its proportions or seriousness it will be considered as a national disaster or catastrophe.
13. Suicide or intent of suicide or wounds self-inflicted by the Member and or their family, as well as any other act of obvious irresponsibility or imprudence by the Member.
14. Events as a consequence of acts of war, invasion, acts committed by foreign or national enemies, terrorism, hostilities or war operations (whether or not war has been declared) civil war, rebellion, insurrection or military, naval power or usurped, the intervention of the Member in riots, demonstrations or riots that may or may not have the character of civil war, that is, the intervention is personal or as a member of a civil or military organization; terrorism or other serious disturbance of public order.
15. Intentional acts or caused by bad faith by the Member or its representatives.
16. Routine check-ups, lab tests, tests of controls diagnosis, laboratory tests or radiological or other means, aimed to establish whether the disease is a pre-existence, such as examinations radiology, Doppler, MRI, CT, ultrasound images, scanner of all kinds, etc. The medical examinations to establish whether the condition corresponds to a pre-existing disease or not.
17. Expenditure on public and private transport paid by the Member from their hotel or location to a hospital, medical center or doctor's office. Unless these expenses have been expressly authorized in writing or orally by the Assistance Center.
18. Congenital diseases and their derivatives or consequences, known or unknown to the Member.
19. Injuries or accidents arising from aircrafts not authorized for public transportation, including private charter flights.
20. Illness, disease or injury arising directly or indirectly from quarrels or fights (unless it were a proven self-defense with police report), strike, acts of vandalism or popular tumult that the Member has participated as an active member. Or the attempt to commit an illegal act and, in general, any criminal or fraudulent

action, including providing information that is different from the reality.

21. Treatment for endemic, epidemic or pandemic disease in countries with and without health emergency if the Member has not followed the suggestions and/or information on travel restrictions and mandatory vaccinations issued by respective health authorities in each country.
22. Any expense or care that has not been consulted and approved by **HOP!** Assistance Center.
23. Liver diseases such as cirrhosis, abscesses, and others, unless approved on a case-by-case basis
24. Exams and/or hospitalization for stress tests and all types of preventive checkups.
25. Any type of hernia and its consequences.
26. Kidnapping or attempted kidnap, unless the rider is selected
27. Professional Risks: If the reason for the trip was Member perform work or tasks that involve a professional risk. Illness or work related accidents when performing highly specialized tasks where life is exposed or being exposed to hazardous substances or handling of heavy machinery, or manipulation of gas, air pressure or hydro fluids, or requiring special physical skills.
28. Driver or passenger injuries by the use of any type of vehicles, including bicycles, motorcycles and mopeds without a license or without a helmet, or without insurance policies.
29. Excluded are accidents and illnesses that occur while the Member is in countries where civil or foreign war. Example: Afghanistan, Iraq, Sudan, Somalia, North Korea, etc.
30. No assistance will be provided to any Member in illegal immigration or employment status (including undeclared work in the country where attendance, or shocked students working in a foreign country without the appropriate permission from local authorities is required).
31. **HOP!** will not be responsible for costs for physiotherapies referred to the treatment of ailments related to work accidents, repetitive tasks or chronic and / or degenerative diseases of the bones or muscles. The physiotherapies will be covered only in case the ailment has been caused by a non-work accident with prior authorization from the Medical Department of the Assistance Services Center in case it is determined that with them the passenger can improve their current condition and under no circumstances, may exceed ten (10) sessions.
32. No COVID-19 benefit will be provided to any Member who is not Fully Vaccinated.

In case that it is determined that the reason for traveling abroad was the treatment of a preexisting condition and that the current treatment has any direct or indirect link with the previous condition, **HOP!** reserves the right to investigate the connection between the current event and the previous condition.

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

No joint services and / or intervention of other enterprises: In no **HOP!** case will provide support services to the Member established in the health care plan of the travel certificate or fee reimbursement of any kind, as long as the Member requests or has requested services for the same problem and / or condition to any other company including affiliated companies, before, during or after they are applied to the supplier. Member should contact the Assistance Center from the airport where the application of this coverage is motivated.

To apply for this benefit, the Member must communicate from the airport where the application of this coverage is motivated.

SUBROGATION AND ASSIGNMENT OF RIGHTS

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

The Member of the product granted agrees to pay on the spot **HOP!** any amount that has been received from the party responsible for the event and / or his Insurance Company (s) as an advance (s) account of the liquidation of the final compensation to which the Member is entitled; this up to the amount of the payments that would have received from the insurance companies in the case occurred

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

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

IMPORTANT: The owner irrevocably transfers in favor of **HOP!** the rights and actions included in this Clause, obliging to carry out all the legal acts that are necessary for this purpose and to provide all the collaboration that is required on the occasion of the fact happened In this regard, it undertakes and obliges to formalize the subrogation or assignment in favor of **HOP!** within three (3) calendar days following the intimidation of the Holder

/ s for that purpose. If you refuse to subscribe and / or collaborate to assign such rights to **HOP!**, the latter will automatically be exempt from paying the assistance costs incurred.

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

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

Refusal to provide collaboration or subrogate such rights to **HOP!** will be released from the obligation to fulfill the services offered and/or due. Likewise, **HOP!** reserves the right to assign all or part of the rights that may arise from the contractual relationship with the Member, as well as the execution, rendering of services and other obligations under its charge to third professional legal entities. in the branch of assistance to companies in the field.

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

EXCEPTIONAL CIRCUMSTANCES

HOP! and its network of service providers, agent or agents are expressly released and will held harmless for cases in which fortuitous events cause delays or prevent the rendering of services due to acts of natural catastrophes, strikes, riots, wars, lock-outs, invasions, sabotage, hostilities, rebellion, insurrection, governmental decree, terrorism, popular uprisings or any other overpowering force including nuclear, biological or chemical. Whenever elements of nature are involved, **HOP!** promises to make every effort to meet its commitments once the impeding cause has ceased

RECOURSE

HOP! reserves the right to demand reimbursement from the Member for any expenses paid in error in the event **HOP!** provided services or benefits not considered appropriately under the Plan or rendered outside

the period of validity.

DISCLAIMER

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

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

TERMINATION

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

Assistance Administrator:

This Assistance program is administered by Hop!, located at 990 Biscayne Blvd, Miami, FL 33551

Contact Information: For customer service, eligibility verification, plan information, or to file a claim, contact:

Robin Assist, 45 East Lincoln Street, Columbus, OH 43215. Phone number: 1-888-207-1694; or email: Claims@robinassist.com. A claim form may also be found at: www.infplans.com/claims or in the MyINFPlans portal.