



GENERAL CONDITIONS

MEXITRAVEL INSURANCE

TOURIST AUTO INSURANCE

Please note:

This preliminary English translation is a courtesy.

*In case of any controversy, **Spanish version** of the General Conditions (registered with the National Insurance and Surety Commission of Mexico, as of May 08, 2023, under number **CNSF-S0041-0044-2023 / CONDUSEF-005661-02.**) **will prevail**.*

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**MEXITRAVEL
INSURANCE**

General Conditions

PRELIMINARY

MAPFRE México SA, hereinafter referred to as MAPFRE, and the Contractor have agreed to the Coverages and insured amounts that appear on the Policy cover page, knowing that one or more of the basic Coverages and additional accessory Coverages may be chosen.

For the purposes of this contract, the vehicle concept includes the vehicle described on the Policy cover page, including any parts or accessories that the Manufacturer originally adapts for each specific model and type it introduces to the market. Any other part, accessory, label, conversion, or adaptation installed additionally at the express request of the buyer or owner will require specific coverage.

The risks that may be covered under this Policy are defined in the Coverage specification listed below and whose contracting is indicated by the corresponding annotations on the cover and/or specification of the Policy, being subject to the maximum liability limits mentioned therein.

MAPFRE and the Contractor expressly agree that these General Conditions govern the insurance contract entered between them, and that everything stipulated therein will apply, as well as anything not provided for, the applicable Mexican Legislation. The Insured Vehicle will be protected within the limits of the United Mexican States with the contracted Coverages and during the validity of the Policy specified on the cover of the same.

In case of a claim, call from Mexico: 01-800-02-663-58 or 01-800-02-665-51 (from an American mobile phone 011-5255-5230-7000 ext. 2108).

CLAUSE 1a



For the purposes of this contract, the following terms shall be understood as:

Abuse of confidence

The person who, to the detriment of another person, disposes of, for himself or for others, any movable property belonging to another person, of which possession and not ownership has been transferred to him, commits the crime of breach of trust.

Car accident

Any external, sudden, fortuitous and violent event that causes material damage to one or more objects and/or injures one or more people, caused unintentionally by the driver as a result of the use of the insured vehicle.

Adaptations, conversions and special equipment

Any modification and/or addition to the body, structure, parts, accessories or labels installed at the request of the buyer or owner, in addition to the parts or accessories with which the manufacturer originally adapts each specific model and type that presents to the market.

Insured

An individual or legal entity whose insurance proposal has been accepted by MAPFRE under the terms of this Policy, based on the data and reports provided by the individual, who has the right to claim services, payments or benefits under this Policy and who must be identified on the cover of the Policy.

Medical attention

It is essential care, based on practical, scientifically sound, and socially acceptable methods and technologies, through full participation in the treatment of injuries sustained because of a car accident.

General average

For the purposes of these conditions, this shall be understood as the damage caused to the insured vehicle while it is being transported on a ship or other means of transport with the intention of safeguarding the rest of the transported goods.

Beneficiary

It is the natural or legal person who at the time of an Accident that merits compensation, as established in this Policy, has the right to payment or corresponding

service.

Preferred beneficiary

It is the legal or natural person who grants credit for the purchase of the insured automobile. Said Beneficiary is designated by the Contractor at the time of contracting the Policy and has the right to the corresponding compensation.

Road in impassable conditions

It is a road that cannot be crossed because it is in poor condition and where the authorities do not allow or authorize vehicular traffic.

Coverages

Set of risks that can be covered in the insurance contract.

The parties have agreed to the Coverages indicated as covered on the Policy cover page.

Coverages that are not indicated as covered will not be valid or effective between the parties, even if they are recorded and regulated in these general conditions.

Collision

It is the impact of the insured Vehicle, in a single Event, with one or more objects and/or people external to the vehicle, which consequently causes material damage to one or more objects and/or injuries to one or more people.

The occurrence of any risk that affects one or more of the contracted Coverages will oblige the insured to pay the corresponding Deductibles.

If the insured vehicle suffers a second event as a result of an event, for which MAPFRE will compensate each of them, the insured must pay the corresponding deductibles.

Regular driver

This is the natural person designated on the Policy cover page who most frequently uses the insured vehicle, and whose personal characteristics are decisive for calculating the premium.

Contractor

Natural or legal person whose insurance proposal has been accepted by MAPFRE under the terms of this Policy, based on the data and reports provided by the latter, who has the legal obligation arising from the Policy.

Usual and customary cost

This is the average value corresponding to the prices, rates, and professional fees set in a specific location or place for providers and recipients of medical and hospital services contracted and selected by MAPFRE, taking into account the nature and technical complexity of the services, as well as the quality, time, and cost of use of the corresponding facilities.

Serious fault

Lack of minimum due diligence required of all people, even the most negligent.

Crystals

Glass components complement and provide greater rigidity to the vehicle's body structure. Their function is to protect the occupants from external objects and atmospheric agents while the vehicle is moving.

For the purposes of these conditions, glass is considered to be those located on the sides and rear windows of the Insured vehicle.

Moral Damage

Moral damage is understood as the impact a person suffers on their feelings, affections, beliefs, dignity, honor, reputation, private life, physical makeup and appearance, or on the way others regard them. Moral damage is presumed to have occurred when a person's freedom or physical or psychological integrity is unlawfully violated or impaired.

Deductible

Economic amount that is invariably the responsibility of the insured or Beneficiary, as a result of the affectation of any of the Coverages included in the cover and/or specification of this Policy.

This obligation may be contracted in dollars or as a percentage of the maximum liability limit, as appropriate for each coverage.

Rod dismantling

Rod breakage shall be understood as breakage, bending or damage to any or all the internal components of the engine of the insured Vehicle.

Mechanical Breakdown or Failure

Any damage, breakage and/or accidental deterioration that prevents the normal operation of the vehicle for circulation insured.

Safety Device

These are elements that are installed in the vehicle to protect the driver, passengers and the Insured Vehicle itself.

Congenital disease

A condition that exists at birth, as a result of hereditary factors or conditions acquired during pregnancy up to the moment of birth. It can manifest and be recognized immediately after birth, or be discovered later, at any time in an individual's life.

Pre-existing illness

This is a medical condition that already existed prior to the time of the car accident, although its signs or symptoms do not necessarily have been present beforehand. This condition will be confirmed through an examination and medical report when it cannot be diagnosed through medical history.

Event

Concrete manifestation of the insured risk(s) that occur at the same time and circumstance.

Side Mirrors

These are devices located on the left and/or right side of the exterior of the insured vehicle that are intended to allow, within the defined field of vision, clear visibility to the sides of the vehicle.

For the purposes of this definition, a device is considered to include the mirror, its support, and its internal and external positioning mechanism.

State of Intoxication

It will be understood that the driver is in a State of Intoxication when he exceeds the limit of grams per liter of alcohol in the blood or of alcohol in expired (or expired) air of milligrams per liter, permitted by the provisions of traffic, roads, mobility or its equivalent and other applicable legal provisions, in the different entities of the United Mexican States, and it must be certified by the competent authority through the test of alcohol in expired (or expired) air through the use of the measuring instrument called "breathalyzer" or its equivalent.

Burst

Rapid and violent expansion of a gaseous mass, giving rise to a shock wave that destroys nearby or confining materials or structures.

Manufacturer

Any natural or legal person who produces and/or distributes products, responsible for their compliance, with a view to marketing or putting them into service under their own name or brand or for their own use.

Border strip

It is the area comprised from the international dividing line, both north and south, up to 20 km in parallel to the previous one within the Mexican Republic.

Fraud

The crime of Fraud is committed by anyone who, by deceiving someone or taking advantage of someone's error, illegally obtains something or obtains undue profit.

Fire

Uncontrolled occurrence of fire that causes material damage to the insured vehicle.

Flooding of the insured vehicle

It is the penetration of water from the outside into the interior of the insured Vehicle, other than that necessary for its operation and/or functioning.

Single and combined limit (LUC)

It is the maximum liability limit made up of the sum of the liability limits of the Coverages that comprise it, and which operates when the liability limit of the originally affected coverage is exceeded.

MAPFRE

MAPFRE is the insurance institution that issues the Policy, assuming responsibility for the coverage or Coverages indicated and that appear as covered on the Policy cover, in accordance with these general and specific conditions.

Occupants

Any natural person who is inside the compartment, booth or cabin intended for the transportation of people in the insured vehicle, at the time of an automobile accident, breakdown or mechanical failure, not including the driver of the vehicle.

The number of occupants of the insured vehicle will be limited to the capacity indicated in the Manufacturer's technique, including the driver.

Relationship

It is the bond that exists between two people in any of its forms and up to the second degree, whether by affinity, civil or consanguinity.

Lower parts

These are the components of the insured vehicle corresponding to the suspension system, crankcase, radiator, and condenser. Tires and rims are not included in this definition.

Partial loss

Partial Loss exists when the total amount required to repair the damage caused to the Insured vehicle, including labor, spare parts and necessary materials, according to the appraisal carried out and validated by MAPFRE, is less than 50% of the insured amount or commercial value on the date of the Claim.

Total loss

There is total loss in the following cases:

- a) When the total amount required to repair the damage caused to the Insured Vehicle and/or Insured Trailer and/or Transported Unit, including labor, spare parts and necessary materials, according to an appraisal validated or carried out by MAPFRE, is greater than or equal to 50% of the insured amount or commercial value on the date of the Claim.
- b) Independently of the percentages of damage, when an expert's opinion and appraisal carried out and validated by MAPFRE are issued, which technically determines the unfeasibility of repairing the Insured Vehicle and/or Insured Trailer and/or Transported Unit.

Appraisal or valuation

Verification and quantification in time, magnitude, and liability of the damage suffered by a Claim to the assets covered by this insurance contract, carried out by a MAPFRE specialist.

Policy

Document that records the rights and obligations of the parties, the coverages insured by MAPFRE, the specifics that identify the risk, any changes that may occur during the term of the insurance, as well as the maximum liability limits, premiums, and details of the policyholder.

Premium

It is the amount of money that the Contractor is obligated to pay to MAPFRE under the terms of the insurance contract, as consideration for the risk assumed.

Total Theft

It is the seizure of the insured vehicle against the will of the owner, insured or driver of the vehicle, whether parked or in circulation.

For the purposes of this contract, the Total Theft claim will begin when the report of the facts is filed with the corresponding authorities.

Partial Theft

Partial Theft is understood to mean the seizure by a third party of one or more parts of the Insured Vehicle, against the will of the person who can dispose of it according to the law.

Signs

These are the objective manifestations of a disease that are demonstrated through a diagnosis by a legally authorized physician using office tests, laboratory tests, or other recognized diagnostic means.

Sinister

This is the occurrence of the event foreseen in the contract, the economic consequences of which are covered by the Policy according to the limits of the Coverages contracted and paid. The total amount of bodily injury and property damage resulting from a single Event constitutes a single Claim.

Symptoms

They are the clinical manifestations of a disease that are expressed by the patient.

Sum insured or maximum limit of liability

This is the maximum amount for each coverage contracted and which MAPFRE is obligated to pay at the time of the loss or incident covered by the Policy. This includes applicable taxes, such as VAT and any other taxes imposed by law. The determination of the insured amount for each coverage must be governed by the provisions of the Policy itself, as well as by the provisions of Clause 7a, Insured Amounts and Bases of Compensation, of these General Conditions.

SUV

Trade name for a type of Vehicles that have the

towing capacity of a pickup, but with enough space to passengers and luggage just like in a mini van.

Third parties

Refers to the goods or people directly or indirectly involved in the Accident, which gives rise to the claim under this Policy and which are not: the policyholder, the insured, the traveler, the Occupants, the insured Vehicle, or the driver of the insured Vehicle at the time of the Accident.

Vehicle type

It is the classification that the Insured vehicle has based on its physical characteristics, and which can include the following concepts:

• Automobile	• Tractor-truck
• Bus	• Semi-trailer
• Van	• Motorcycle
• Pickup	• Motorhome
• SUV	• Trailer

Therefore, two vehicles are considered to be of different types when, due to their characteristics, they can be defined under different classifications.

Trailer

Non-self-propelled unit, designed and conceived to be towed by a motor vehicle, can be used to transport another unit.

Measurement and Update Unit (UMA)

The Unit of Measurement and Update (UMA) is the economic reference in pesos used to determine the payment amount for obligations and assumptions provided for in federal and state laws, as well as in the legal provisions emanating from all of the above.

For the purposes of these General Conditions, the Unit of Measurement and Update will be used to determine the amount of payment for the obligations contracted through this insurance contract, which are considered in a determined amount and will be settled by delivering its equivalent in dollars, multiplying the amount of the obligation, expressed in this unit, by the daily value of said unit on the date on which the loss covered by this contract occurs.

Transported unit

It is the one that is transported by the Insured Trailer,

described on the cover of the Policy according to its serial number.

Real Medical Emergency

It is one that requires immediate medical attention, the delay of which may mean a serious danger to the life or physical integrity of the person.

Use of the insured vehicle

This is the use given to the insured vehicle. The Use of the Insured Vehicle is established on the Policy cover page and determines the type of risk assumed by MAPFRE, which is used to calculate the Premium. The definitions of the uses of insured vehicles are included below:

Private use. It is one that is used for the transportation of people without commercial use.

Commercial use. It is used for the transportation of one or more people, merchandise and/or supplies, for industrial and/or commercial purposes.

Commercial value

This corresponds to the high value or "Suggested Retail Value" (the sales value that, according to the Kelly Blue Book publication, is used as a starting point in a negotiation. This value takes into account the dealer's expenses and specific vehicle conditions may be considered and applied to it) from the Kelly Blue Book Co. publication, at the time of the Claim. If this publication is not available, the "Retail Value" will be based on the NADA Guide, Official Older Used Car Guide, at the time of the Claim.

Agreed value

This is the value that the Insured and/or Contractor and MAPFRE agree upon prior to entering into the contract, a value that will be stipulated on the Policy cover page.

Invoice Value

This is the vehicle's invoice price, including value-added tax (VAT), established by distribution agencies recognized by national vehicle assembly plants. This value does not include financing costs, shipping costs, or any expenses not part of the vehicle's actual cost.

The invoice value may be assigned as long as the units are newly acquired or the latest model and considering that the invoice issue date must not exceed 60 days from the effective date of the Policy.

A copy of the invoice containing the number of this, as well as the date of issue.

Vandalism

Destructive behavior that often manifests itself in public spaces with attacks on other people's property and is often expressed through violence, simply for the purpose of destroying other people's property.

Insured vehicle

The automotive unit described on the Policy cover page, including any parts or accessories that the manufacturer originally adapts for each specific model and type it presents to the market.

Any other part, accessory, label, conversion, adaptation or modification to the structure, installed at the request of the buyer or owner or by Agencies, distributors, or Third Parties, will not be considered equipment adapted by the manufacturer, therefore, it will require specific coverage and will be noted on the cover and/or specification of the Policy.

Resident vehicle

It is a vehicle that has a title or invoice original, issued by an authorized Mexican agency.

Classic vehicle

Vehicles older than 24 years are subject to insurance due to their condition, preservation, care, and special manufacturing or reconditioning. Such vehicles must have a classic car license plate issued by the competent authority.

Tourist vehicle

Non-resident vehicles, whose invoice is issued by a foreign agency, and which enter the country through a Temporary Import Permit. For the purposes of this policy, the Insured Vehicle must be circulated legally in Mexican territory.

Traveler and/or passenger

A natural person who uses a vehicle duly authorized by the competent authorities to transport passengers or travelers.

Rollover

It is the Event during which, due to loss of control, the Insured Vehicle spins, turns over or lifts, in whole or in part, on the surface it is traveling or driving on.



CLAUSE 2a

COVERAGES

2.1. MATERIAL DAMAGES

2.1.1. COVERAGE

If it has been contracted and is indicated on the Policy cover page as covered, MAPFRE will cover material damage or loss, both partial and total, suffered by the Insured vehicle, Insured Trailer and/or Transported Unit, as a result of the following risks:

2.1.1.1. Collisions and rollovers.

2.1.1.2. Breakage, detachment, and theft of glass such as windshield, side windows, fenders, sunroof, and rear window.

2.1.1.3. Fire, lightning and explosion.

2.1.1.4. Cyclone, hurricane, tornado, gale, hail, earthquake, volcanic eruption, avalanche, landslide or rockfall, fall or collapse of buildings, structures or other objects, fall of trees or their branches and flood.

2.1.1.5. Acts of people taking part in work stoppages, strikes, labor unrest, rallies, popular uprisings, riots, or of malicious persons during the performance of such acts, or caused by repressive measures taken by legally recognized authorities in the course of their duties and involved in such acts.

2.1.1.6. Transportation, grounding, sinking, fire, explosion, collision or rollover, derailment, or collapse of the means of transport in which the insured vehicle is transported; collapse of the insured vehicle during loading, transfer, or unloading operations, as well as contributions for general average or salvage charges.

2.1.1.7. Damage caused by Vandalism.

2.1.1.8. Bullet impact.

2.1.1.9. Partial or total damage, breakage and/or detachment of Side Mirrors.

2.1.1.10. Loss of power due to flooding or damage to

the lower parts of the vehicle.

Special equipment fitted to the described vehicle is also covered, if it is specified on the Policy cover page.

2.1.2. MAXIMUM LIMIT OF LIABILITY

Maximum compensation value indicated on the Policy cover page for each Insured Vehicle and/or Insured Trailer and/or Transported Unit in accordance with the provisions of Clause 7a. Insured amounts and compensation bases.

For Plane Tickets, the maximum amount of liability MAPFRE is obligated to indemnify for a commercial plane ticket at the economy fare for the driver and occupants of the insured vehicle is stipulated on the policy cover sheet. Additionally, the number of plane tickets is limited to the seating capacity of the insured vehicle indicated in the manufacturer's technical sheet, including the driver.

For the Car Rental benefit, the daily amount will be charged for up to the maximum number of days, both specified on the Policy cover.

2.1.3. DEDUCTIBLE

Coverage is contracted with the invariable application of a Deductible for each Event and for each Insured Vehicle, Trailer and Transported Unit, covered in the Policy cover sheet, and the cost of which will be borne by the Insured.

In the case of partial and total losses, the Deductible amount will be the result of applying the percentage agreed upon in the Policy cover to the liability limit for this coverage on the date of the Claim.

In the event of a breakdown of the insured vehicle due to damage to the lower parts, arising from the risks covered by coverage 2.1.1.1, or the breakdown of the insured vehicle due to flooding, in accordance with the definitions in these General Conditions, the deductible payable by the insured in the event of partial loss will be equivalent to 15% of the total cost of the repair, in the event of a Total Loss it will be the deductible stipulated in the cover page and/or specification of the policy.

In claims for breakage and theft of glass, when replacement is required, only the claimant will be responsible.

of the insured, the amount corresponding to 20% of the total cost of the value of the affected glass(es) and in case of detachment it will be 20% of the total cost of the installation.

In claims for broken glass, if a responsible third party is identified by the competent authority or the glass is repaired, the service will be provided free of charge to the insured.

In claims for breakage of Side Mirrors, the insured will be responsible for 30% of the total cost of the affected Side Mirror(s), and in the event of detachment, it will be 30% of the total cost of the installation.

2.1.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in Clause 3. Exclusions, this coverage does not cover under any circumstances:

2.1.4.1. Damages whose cost is less than the amount payable as a deductible.

2.1.4.2. Breakdown or Mechanical Failure.

2.1.4.3. Engine rod disengagement for any reason, except flooding or damage to the lower parts as a result of the risks covered by the coverage according to the definitions in these general conditions.

2.1.4.4. Losses or damage caused by normal tidal action, even when this causes flooding.

2.1.4.5. Partial or total theft of the Side Mirrors.

2.1.4.6. Fire damage caused by fire coming from outside when the sources that caused it are not identifiable.

2.1.4.7. The repair service for armored glass.

2.1.5. NOTICE TO AUTHORITIES

In addition to what is agreed upon in clause 5a Obligations of the insured in the event of a loss, as an invariable requirement for the payment of claims related to damage caused by bullet impact, the insured must file a formal complaint or report with the competent authorities as soon as they become aware of the fact giving rise to the claim.

In addition to what is specified in this coverage, all terms and conditions stipulated in the general conditions will apply to the extent applicable.

2.1.6. ADDITIONAL SERVICES

In addition to the risks specified in the preceding paragraphs, MAPFRE will provide, without the application of a Deductible charged to the insured, the cleaning service of the interior of the insured vehicle for damages caused by the transportation of injured persons resulting from a car accident.

2.2. TOTAL THEFT

2.2.1. COVERAGE

If this coverage has been contracted, MAPFRE will cover the Total Theft of the Insured Vehicle, Insured Trailer and/or Transported Unit and any material losses or damages suffered as a result of its Total Theft.

In addition, even if Material Damage coverage is not contracted, damages caused as a result of Total Theft will be covered, for the risks mentioned in the material damage coverage sections 2.1.1.3., 2.1.1.4., 2.1.1.5. and 2.1.1.6.

Special equipment fitted to the described vehicle is also covered, provided that it is specified on the Policy cover page.

2.2.2. MAXIMUM LIMIT OF LIABILITY

This will be the amount described on the Policy cover page for the Insured Vehicle, Insured Trailer and/or Transported Unit and will be compensated in accordance with the provisions of Clause 7a. Insured amounts and compensation bases.

2.2.3. DEDUCTIBLE

Coverage is contracted with the invariable application of the Deductible in each Event and for each Trailer, Vehicle

Insured and Transported Unit, covered in the Policy cover, and whose concept will be the responsibility of the Insured.

The amount of this sum results from applying the percentage of the Deductible stipulated and agreed upon in the Policy to the maximum liability limit established on the Policy cover page for this coverage on the date of the Claim.

In cases where there is recovery after the theft has occurred, the contracted Deductible will only apply when MAPFRE makes any payment for partial or total loss or damage caused to the Insured Vehicle.

2.2.4. AND SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in Clause 3. Exclusions, this coverage does not cover under any circumstances:

2.2.4.1. Partial Theft.

2.2.4.2 Personal belongings, luggage, electronic equipment and/or accessories for personal use.

2.3. CIVIL LIABILITY FOR DAMAGES TO THIRD PARTIES IN THEIR PERSONS

2.3.1. COVERTURE

This coverage covers civil liability incurred by the Insured or any person who, with their express or implied consent, uses the Insured Vehicle and who, because of such use, causes bodily injury or death to third parties, other than the occupants, passengers, or passengers of the Insured Vehicle.

In the case of tractor-trailers, civil liability incurred by the first semi-trailer for bodily injury or death to third parties will also be covered, provided that it is towed by the tractor-trailer and that it has the necessary devices and mechanisms necessary for that purpose.

Unless otherwise agreed, the civil liability of the second semi-trailer will not be covered, nor will the damage caused by the load that is incurred transports the insured vehicle. For other types of vehicles, this coverage will not apply if the vehicle is towing a trailer, unless otherwise stated on the

policy cover sheet.

In the case of private cars and pickup trucks, civil liability incurred by the special equipment installed in the insured vehicle listed will also be covered: donkey lifts, running boards, roof racks, bicycle racks and/or roll bars for bodily injury or death to third parties, if they are installed in the insured vehicle at the time of the accident. Unless otherwise agreed, civil liability for personal injury to third parties caused by the cargo transported by the special equipment listed above will not be covered.

In the case of cars and pickup trucks for private use, civil liability will also be covered incurred by the insured's child, when he or she is a minor at the time of the Accident and does not have a driver's license, who uses the insured vehicle and, as a result of such use, causes bodily injury or death to third parties, other than the occupants, or passengers of the insured vehicle.

Special equipment fitted to the described vehicle is also covered, provided that it is specified on the Policy cover page.

2.3.2. MAXIMUM LIMIT OF LIABILITY

It will be the one established on the cover of this Policy and will be compensated in accordance with the provisions of clause 7a Insured amounts and bases of compensation.

The expenses and fees to which the Insured or the driver may be ordered to pay in the event of a lawsuit brought against them for civil liability, incurred in accordance with Mexican law.

2.3.3. DEDUCTIBLE

The Deductible borne by the Insured will be the one that appears on the Policy cover.

The application of the Deductible will be for each Event and for each Trailer, Insured vehicle, and Transported Unit.

MAPFRE will be liable for damages even if the corresponding deductible has not been previously paid.

2.3.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3a Exclusions, this coverage does not cover in any case:

2.3.4.1. When the Insured Vehicle participates in speed and/or endurance automobile competitions, whether amateur or professional, unless otherwise agreed.

2.3.4.2. Civil liability for damages to third parties when they are civilly dependent on the Insured and/or driver, or when they are in their service at the time of the Accident.

2.3.4.3. Moral damages, except as provided in the second paragraph of clause 2.4.1

2.3.4.4. Damage, expense, loss, compensation or harm, provided that these financial impacts are indirect.

2.3.4.5. Damage to third parties' property.

2.3.4.6. Any acknowledgment of debts, transactions, or any other acts of a similar nature entered or agreed upon without MAPFRE's consent. The admission of the materiality of a fact cannot be equated with acknowledgment of liability.

2.3.4.9. Injuries caused to travelers or passengers in their persons.

2.4. CIVIL LIABILITY FOR DAMAGE TO THIRD PARTIES' PROPERTY

2.4.1. COVERAGE

This coverage covers civil liability incurred by the Insured or any person who, with their express or implied consent, uses the Insured Vehicle and who, as a result of such use, causes material damage to third parties' property.

In the case of tractor-trailers, it will also remain civil

liability incurred by the first semi-trailer is covered as long as it is pulled by the tractor-trailer and has the necessary devices and mechanisms for this end.

Unless otherwise agreed, civil liability for the second semi-trailer's property will not be covered, nor will damage caused by the load transported by the Insured Vehicle. For other types of vehicles, this coverage will not apply if the Insured Vehicle is towing any trailer, unless otherwise agreed upon and stated on the policy cover sheet.

In the case of private cars and pickup trucks, civil liability incurred by the special equipment installed in the insured vehicle listed will also be covered: donkey lifts, running boards, roof racks, bicycle racks and/or roll bars for bodily injury or death to third parties, provided that they are installed in the insured vehicle at the time of the claim. Unless otherwise agreed, civil liability for personal injury to third parties caused by the cargo transported by the special equipment listed above will not be covered.

In the case of cars and pickup trucks for private use, civil liability will also be covered incurred by the insured's child, when he or she is a minor at the time of the Accident and does not have a driver's license, who uses the insured vehicle and, as a result of such use, causes bodily injury or death to third parties, other than the occupants, or passengers of the insured vehicle.

Special equipment fitted to the described vehicle is also covered, provided that it is specified on the Policy cover page.

2.4.2. MAXIMUM LIMIT OF LIABILITY

It will be the one established on the cover of this Policy and will be compensated in accordance with the provisions of clause 7a Insured amounts and bases of compensation.

2.4.3. DEDUCTIBLE

The Deductible borne by the Insured will be the one that appears on the Policy cover. The application of the Deductible will be for each Event

and for each Trailer, Insured vehicle, and Unit transported.

MAPFRE will be liable for damages even if the corresponding deductible has not been previously paid.

2.4.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3a Exclusions, this coverage does not cover in any case:

2.4.4.1. The Insured's civil liability for material damage to property located in the Insured Vehicle.

2.4.4.2. The Insured's civil liability for damages to third parties in their property owned by persons who are related, whether by blood, marriage or civil relationship, to the Insured, or who are in their service at the time of the Claim.

2.4.4.3. The Insured's civil liability for damages to third parties in their property owned by employees, agents or representatives of the Insured, while located within the latter's premises.

2.4.4.4. The civil liability of the Insured for material damage to property under its custody or responsibility.

2.4.4.5. Damage to third parties in their people.

2.4.4.6. Legal defense expenses, as well as the payment of bonds, sureties, or fines of any kind.

2.4.4.7. Any acknowledgment of debts, transactions, or any other acts of a similar nature entered or agreed upon without MAPFRE's consent. The admission of the materiality of a fact may not be

be assimilated to the recognition of a responsibility.

2.4.4.8. Damage caused to travelers and/ or passengers' property.

2.4.4.9. The civil liability of the Insured or driver for damage to the environment, as well as any obligation arising from damage to ecosystems, unless otherwise agreed.

2.4.4.10 This coverage does not cover the risk of liability for damages suffered by Third Parties to their persons while they occupy the vehicle described on the Policy cover.

2.5. SINGLE AND COMBINED LIMIT FOR CIVIL RESPONSIBILITY

2.5.1. COVERAGE

If this coverage appears as contracted, the same risks are covered, with the same exclusions and conditions stipulated in the Coverage for civil liability for damage to third parties in their property and civil liability for damage to third parties in their persons.

2.5.2. MAXIMUM LIMIT OF LIABILITY

It will be the one established on the cover of this Policy and will be compensated in accordance with the provisions of clause 7a Insured amounts and bases of compensation.

2.5.3. DEDUCTIBLE

The Deductible borne by the Insured will be the one that appears on the Policy cover.

The application of the Deductible will be per Event and per Insured Vehicle, Trailer and Transported Unit.

MAPFRE will be liable for damages even if the corresponding deductible has not been previously paid.

2.5.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3a Exclusions, the exclusions stipulated in the Coverages apply to this coverage

civil liability for damages to third parties in their property and civil liability for damages to third parties in their persons.

2.6. MEDICAL EXPENSES FOR DRIVER AND / OR OCCUPANTS

2.6.1. COVERAGE

If this coverage is contracted, MAPFRE will pay medical expenses for hospitalization, medicines, medical care, nurses, ambulance service and burial expenses, arising from bodily injuries suffered by the Insured, driver or any person occupying the Insured Vehicle, in automobile accidents or by any of the risks mentioned in clause 2.1.1 of these general conditions, provided that the bodily injuries occur while inside the compartment, booth or cabin intended for the transportation of people.

Medical expenses for care provided to the driver and occupants of the insured vehicle for injuries resulting from attempted total theft or total theft with violence of said vehicle will also be covered.

The concepts of medical expenses for Occupants covered on the Policy cover page cover the following:

a) Hospitalization. Food and hospital room, physical therapy, an additional bed for a companion of the injured person, expenses related to hospitalization, and, in general, drugs and medicines prescribed by a doctor.

b) Medical care. Only the services of general practitioners and specialists, surgeons, osteopaths, or physiotherapists legally authorized to practice their respective professions.

c) Nurses. The cost of services provided by registered or licensed nurses.

d) Ambulance services. Only expenses incurred for ambulance services when their use is essential.

e) Burial expenses. Only expenses incurred for religious services, administrative procedures, coffin, embalming costs, wake service, flowers, and transportation of the deceased. Burial expenses per person will be reimbursed upon presentation of the following:

of the respective receipts, which must meet all tax requirements. It will be covered by up to 25% of the corresponding insured amount per person.

f) Lenses. When an eye injury resulting from the accident is prescribed within the following 60 calendar days. Likewise, if the lenses are damaged because of the accident, MAPFRE will compensate for the cost of their repair or replacement. The liability limit for these items is 45 daily values of the Measurement and Update Unit (UMA).

g) Orthopedic Prostheses. When the medical specialist determines that, because of the accident, the implantation of a prosthesis is necessary due to the partial or total loss of one or more limbs. The amount payable for this concept will not exceed 20% of the insured sum contracted in the Driver and/or Occupant Medical Expenses coverage.

h) Dental Prostheses. When the implantation of dental prostheses is necessary as a result of the accident, prescribed by the treating physician within 30 days of the accident.

2.6.2. MAXIMUM LIMIT OF LIABILITY

It will be the one established on the cover of this Policy, it operates as a single and combined Limit for the different concepts covered in point 2.6.1 and will be compensated with a usual and customary Cost according to the provisions of clause 1a Definitions and in accordance with the provisions of clause 7a Insured amounts and bases of compensation.

2.6.3. FUNERAL CARE IN THE EVENT OF DEATH OF THE DRIVER

The Deductible borne by the Insured will be the one that appears on the Policy cover.

The application of the Deductible will be per Event and per Insured Vehicle, Trailer and Transported Unit.

2.6.4. DEDUCTIBLE

In the event of the loss of the driver's life in a car accident, the beneficiary designated on the cover page and/or specification of the policy or the respective annex will be compensated. If no beneficiary is designated or the beneficiary dies before or at the same time as the driver, the insured amount will be compensated to the driver's legal estate; in accordance with the maximum limit of

corresponding responsibility.

2.6.5. AMOUNT OF COMPENSATION

If a car accident occurs, the number of injured occupants exceeds the number of occupants established on the vehicle registration card of the insured vehicle, the maximum compensation limit will be divided among the number of injured occupants, including the driver.

2.6.6. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3a Exclusions, this coverage does not cover in any case:

2.6.6.1. Medical expenses are incurred due to injuries suffered by the Occupants of the Insured Vehicle resulting from a fight, regardless of the degree of participation of the occupants in the fight.

2.6.6.2. Medical expenses for travelers and/or passengers.

2.6.6.3. Congenital and/or pre-existing diseases.

2.6.6.4. Chiropractic treatments.

2.7. PARTIAL THEFT

2.6.1. COVERAGE

If it has been contracted and is indicated on the Policy cover page as covered, MAPFRE agrees to cover Partial Theft of the parts that are outside or inside the vehicle and that form part of it, in accordance with the definition of Insured Vehicle specified in clause 1 of the definitions of the general conditions and that this does not result from Total Theft of the Insured Vehicle.

2.7.2. MAXIMUM LIMIT OF LIABILITY

It is the one described on the cover of the Policy and will be compensated in accordance with the provisions of clause 7a Insured amounts and bases of compensation, section 7.3 Bases of compensation in case of partial losses, of the general conditions.

Any compensation paid by MAPFRE will be reduced by an equal amount to the insured sum.

2.7.3. DEDUCTIBLE

Coverage is contracted with the invariable application of a Deductible for each Claim and for each Insured Vehicle, Trailer and/or Transported Unit, covered.

on the cover page of the Policy, and the concept of which will be the responsibility of the insured.

The amount of this quantity results from applying to the maximum liability limit established in the Policy cover for this coverage on the date of the Claim, the percentage of the Deductible stipulated and agreed upon in the cover of the Policy.

2.7.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3aExclusions, this coverage does not cover in any case:

2.7.4.1 Any other part, accessory, label, conversion, adaptation or modification to the structure, installed at the request of the buyer or owner or by Agencies, distributors, self-installers or Third Parties, when they are not covered under the coverage of Adaptations, Conversions and/or Special Equipment.

2.7.4.2 Theft of glass and side mirrors.

2.7.4.3. Equipment that lacks an invoice that meets tax requirements or that, being of foreign origin, lacks proof of ownership and/or import permit, as well as payment of tariffs in accordance with the legislation in force at the date of acquisition of the goods.

2.7.4.4 Personal belongings, luggage, electronic equipment and/or accessories for personal use.

2.7.5. NOTICE TO AUTHORITIES

In addition to what is agreed upon in Clause 5a, the Insured's obligations in the event of a Loss, as an essential requirement for payment of claims related to this coverage, the Insured must file a formal complaint or report with the competent authorities as soon as they become aware of the Partial Theft of the Insured Vehicle that is the subject of the claim. In addition to what is specified in this coverage, all terms and conditions stipulated in the general conditions will apply to the extent applicable.

2.8. PLANE TICKET

2.8.1. COVERAGE

If this coverage has been contracted, it will operate in the event of a Total Loss Claim due to Material Damages or Total Theft of the Vehicle.

Insured in accordance with the definition established in clause 1 Definitions of these general conditions, agreeing to reimburse the Insured for the cost of commercial plane tickets at the tourist fare so that he and the Occupants of the Insured Vehicle can travel to the intended destination or their usual residence.

2.8.2. MAXIMUM LIMIT OF LIABILITY

This is the maximum amount of liability that MAPFRE is obligated to compensate for a commercial plane ticket at the economy fare for the driver and the occupants of the insured vehicle, and which is stipulated on the policy cover.

The number of plane tickets is limited to the indicated occupant capacity of the Insured Vehicle in the Manufacturer's technical sheet, including the driver.

One event is covered for the duration of the Policy.

2.8.3. DEDUCTIBLE

The amount payable by the Insured will be the amount specified on the Policy cover page for the affected coverage.

2.8.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3aExclusions, this coverage does not cover in any case:

2.8.4.1. When the Insured is within the border strip and the movement is to a neighboring state.

2.8.4.2. The lack of tax receipt for the expense incurred in accordance with clause 7.5 to apply the coverage.

2.8.4.3. Travel between neighboring states, if the distance is less than 500 kilometers and/or 310 miles.

2.8.4.4. Transportation of goods and/or pets.

2.8.4.5. Excess baggage.

2.8.4.6. When the Insured Vehicle is not declared a Total Loss due to Material Damage.

2.8.4.7. In case of Total Theft if there is no Notice to the Authorities.

2.8.4.8. When the Material Damages or Total Theft Claim is declared unfair.

2.9. CAR RENTAL

2.8.1. COVERAGE

If purchased, this coverage will apply in the event of a Total Loss due to Material Damage or Total Theft of the Insured vehicle, as defined in Clause 1, Definitions, of these general conditions. The Insured shall be reimbursed for the rental cost of a vehicle.

2.9. 2. MAXIMUM LIMIT OF LIABILITY

It will be a daily amount for up to the maximum number of days, both specified on the Policy cover page.

2.9.3. DEDUCTIBLE

The amount payable by the Insured will be the amount specified on the Policy cover page for the affected coverage.

2.9.4. SPECIFIC COVERAGE EXCLUSIONS

In addition to what is agreed in clause 3aExclusions, this coverage does not cover in any case:

2.9.4.1. The lack of tax receipt for the expense incurred in accordance with clause 7.5 to apply the coverage.

2.9.4.2. Damage suffered or caused by the rental vehicle.

2.9.4.3. When the Insured Vehicle is not declared a Total Loss due to Damage Materials.

2.9.4.4. In case of Total Theft if there is no Notice to the Authorities.

2.9.4.5. When Material Damage or Total Theft Claim is declared inadmissible.

2.9.4.6. Any additional expenses related to the rental of the car, including insurance.

CLAUSE 3a



GENERAL EXCLUSIONS

This contract does not cover in any case:

3.1. Damage suffered or caused by the Insured vehicle when it is driven by a person who lacks a valid license or driving permit issued by a competent authority, or whose license is not of the appropriate type for driving the Insured vehicle, unless it does not influence the occurrence of the Claim.

3.2. Losses or damages suffered or caused by the Insured vehicle as a result of any type of military operation, war, military service, rebellion, as well as expropriation, requisition, confiscation or seizure by legally recognized authorities in the course of their duties, which intervene in said acts with or without the consent of the Insured.

3.3. Any loss, penalty, expense, or damage suffered by the Insured, including the deprivation of the use of the Insured Vehicle and payment of bond premiums not covered by this contract.

3.4. Breakage, mechanical failure or lack of strength of any part, unless caused by one of the covered risks.

3.5. Manufacturing defect or natural wear and tear of the Insured Vehicle or its parts.

3.6. The depreciation suffered by the Vehicle

insured or its parts, as well as material damage to the vehicle caused by the transported goods, unless caused by one of the covered risks.

3.7. Damage suffered or caused by the Insured Vehicle due to overloading (excessive dimensions or weight), improper load distribution, and/or subjecting it to excessive traction relative to its strength or capacity. In these cases, MAPFRE will also not be liable for damage caused by viaducts, bridges, weighbridges, or any public roads and/or underground objects or installations, whether due to vibration or the weight of the vehicle or its load.

3.8. Damage suffered or caused by the Insured Vehicle due to risks and/or Coverage not covered by this contract.

3.9. Losses or damage caused to the lower parts of the Insured Vehicle when traveling off roads or when these roads are in impassable condition, i.e., roads not recognized by the authorities as a vehicle traffic route.

3.10. The benefits that the Insured and/or driver must pay for accidents suffered by the occupants of the insured vehicle, which give rise to obligations in terms of civil, criminal or professional risk liability, unless they are covered by the contracted coverage.

3.11. Damage suffered or caused by the vehicle Insured, resulting from serious fault of the driver of the Insured vehicle,

who is at that time under the influence of drugs, narcotics or hallucinogens not prescribed as medicine, or in a State of Intoxication in accordance with the provisions of Clause 1 Definitions.

3.12. Damage suffered or caused to the Insured Vehicle by intentional acts of the Insured and/or the driver of the vehicle.

3.13. Assets owned by the Insured and/or Contractor, or by third parties, that are in the Insured Vehicle.

3.14. Fraud.

3.15. Losses or damage caused to the Insured Vehicle by Partial Theft, unless it results from Total Theft.

3.16. Damage suffered or caused to the Insured Vehicle by acts of terrorism or as a result of the use of weapons, explosives or toxic substances.

3.17. Loss and/or damage caused to the Insured Vehicle by the installation of any safety device and/or accessories and/or adaptations and/or special equipment.

3.18. Damage caused to the Insured Vehicle itself by the load it is carrying, or damage caused by itself or by the load it is carrying, when loading or unloading.

3.19. Failure to comply with the requirements set forth in Clause 5 of the Specific Conditions for Legal Defense coverage in this policy will result in the Insurance Company being released from any contractual obligation.

3.20. Damage suffered or caused by the Insured Vehicle when it is transporting a type of cargo other than that declared on the Policy cover and/or corresponding endorsement.

3.21. When the facts that give rise to the Loss constitute the crime of breach of trust, derived from the following:

- a) That it is committed by persons who have a relationship, whether by consanguinity, affinity or civil, with the Insured,**
- b) That it is committed by any of the people listed as insured on the Policy cover page.**
- c) That it arises from the Insured's intention to carry out purchases and sale transactions for the Insured Vehicle.**
- d) That possession, use, and enjoyment of the Insured Vehicle has been transferred pursuant to a loan, credit, or lease agreement, in any of its forms.**

3.22. Losses and/or damage caused to the Insured Vehicle before the corresponding Policy and/or endorsement came into effect.

3.23. Maneuvers for transferring the load transported in the Insured Vehicle, in the event of a car accident or roadside assistance.

3.24. The Insured Vehicle and/or the Insured and/or the Beneficiary participating in any type of race, safety, endurance or speed test, as well as competitions, exhibitions or teaching vehicles.

3.25. Damage caused when the Insured Vehicle is moving within airport facilities.

3.26. Damage suffered or caused by the vehicle described in this Policy resulting from towing trailers, motorcycles, or boats, unless expressly agreed upon or if the trailer, motorcycle, or boat were covered by the Policy.

3.27. Damage suffered and/or caused by boats, motorcycles and other transported units when not towed and/or transported on the Insured Trailer.

3.28. Theft or damage to the insured vehicle if it is restricted or prohibited for circulation in the country of origin and the title of ownership bears the legend "Parts only", "Destruction", "Assembled parts" (Assembled parts), "Dismantlers" (Dismantled), "Non repairable", "Non rebuildable", "Not repairable", "non street legal", "Junk", "Crush", "Scrap", "Seizure/Forfeiture" (Seized/Confiscated), "Off-highway use only," "Not eligible for road use"; in the case of border vehicles, legally imported, and regularized or imported vehicles.

3.29. Telephone expenses incurred by the Insured in reporting or following up on a claim.

3.30. Vehicles whose Temporary Import Permit is not valid at the date of the accident.



CLAUSE 4a

PREMIUM, SOLICITATION AND PAYMENT OBLIGATIONS

4.1 PREMIUM

The premium payable by the Insured is due and payable at the time of entering into the contract; therefore, it refers to the first insurance period; the insurance period is understood to be the period for which the premium unit is calculated. In case of doubt, the insurance period shall be deemed to be one year, pursuant to Article 34 of the Insurance Contract Law.

4.2. PREMIUM PAYMENT TERM

MAPFRE and the Insured will mutually agree on the premium payment period. This period will be calculated in calendar days and will be recorded by MAPFRE on the policy cover sheet. If not stipulated on the policy cover sheet, the period provided in Article 40 of the Insurance Contract Law will apply:

The Insured agrees to pay the premium, or a fraction thereof in the case of installment payments, within the agreed payment period, which is specified on the policy cover sheet. Failure to do so will result in the automatic termination of the contract at 12:00 p.m. on the last day of the agreed payment period.

However, if the last day of the agreed term is a non-business day, the Insured must make the respective payment on the business day following the expiration of said term.

4.3. PARTIAL PAYMENT

The Insured and MAPFRE may agree to installment payments of the Premium, in which case the installments must be made for periods of equal duration, due and payable at the beginning of each agreed period and applying the agreed financing rate.

4.4 PAYMENT BY AUTOMATIC CHARGE

For When the Contractor or Insured requests that the payment corresponding to the amount of the insurance premium or the fraction in question in the case of payment in installments be made by automatic charge

to a bank account by credit or debit card, check, CLABE (Classified Insurance Company), or payroll deduction, with prior written authorization from the Contractor or Insured, the corresponding charge will be made. The Contractor or Insured shall be obligated to maintain sufficient balances to charge the full amount of the premium, or a fraction thereof, in the case of charges to bank accounts. If, for reasons attributable to the Contractor or Insured, the corresponding charge cannot be made, the Insurance Contract shall automatically cease to be effective.

In the event of a claim occurring within the agreed term for payment of the premium or fraction thereof, MAPFRE will deduct from the payment or compensation the total outstanding premium or any unpaid fractions thereof until the total premium corresponding to the period of the contracted insurance is completed.

4.5. PLACE OF PAYMENT

The agreed premiums must be paid at the banking institutions indicated by the Bank, upon delivery of the corresponding receipt.

If the Policyholder or Insured makes the full payment of the premium, or the full portion thereof if payment in installments has been agreed upon, at any of the banking institutions designated by MAPFRE, it will be their responsibility to reference the policy number being paid so that the receipt issued by said banking institutions for this purpose provides full proof of payment of the premium or portion thereof. Likewise, the account statement of the Policyholder or Insured showing the corresponding charge will provide full proof of said payment; this will apply until MAPFRE provides the Insured with the corresponding receipt.

4.6. REQUEST FOR INFORMATION

During the term of the Policy, the Policyholder may request in writing that MAPFRE inform them of the percentage of the Premium that, as commission or direct compensation, corresponds to the intermediary or legal entity for its involvement in the execution of this contract. The institution will provide this information, in writing or by electronic means, within a period not to exceed ten business days after the date of receipt of the request.

4.7. CESSATION OF THE EFFECTS OF THE CONTRACT DUE TO NON-PAYMENT

For the purposes of this Insurance, the Term for Payment

of the premium is stipulated in the Policy Cover Sheet; in the absence of this, the provisions of Article 40 of the Insurance Contract Law shall apply:

“Article 40.- If the premium or the corresponding fraction, in the case of partial payment, has not been paid within the agreed term, the effects of the contract will automatically cease at twelve o'clock on the last day of that term. If the term has not been agreed upon, a period of thirty calendar days following the due date will apply.”

CLAUSE 5a



OBLIGATIONS OF THE INSURED IN CASE OF A CLAIM

The insured is obliged to:

5.1. PRECAUTIONS

Carry out all actions or measures intended to avoid or reduce the damage. If there is no danger in delay, the insured shall request instructions from MAPFRE and shall adhere to them. Expenses incurred by the Insured that are not manifestly unreasonable shall be covered by MAPFRE, and if MAPFRE gives instructions, it shall advance said expenses.

If the Insured does not comply with the obligations imposed by the preceding paragraph, MAPFRE shall have the right to limit or reduce the compensation up to the value it would have reached if the Insured had complied with said obligations.

5.2. NOTICE OF LOSS

Notify MAPFRE as soon as you become aware of the incident and within a maximum period of five days, except in the case of unforeseen circumstances or force majeure, and this must be given as soon as either ceases. Failure to provide such timely notice will result in MAPFRE being released from the obligations arising from this contract if the intention of the Insured, Beneficiary, or driver was to prevent timely verification of the circumstances surrounding the Accident. Failure to do so may only result in the compensation being reduced to the amount originally involved in the Accident, if MAPFRE has been notified promptly.

The claim must be reported to MAPFRE before crossing the border again; otherwise, your claim will be rejected.

5.3. NOTICE TO THE AUTHORITIES

File a formal complaint or report with the competent authorities, as soon as you become aware of the facts, when it involves theft or any other criminal act that may be grounds for a claim under this Policy, and

cooperate with MAPFRE to recover the vehicle or the amount of the damage suffered, being responsible for any damages caused to MAPFRE by its failure to act.

5.4. IN CASE OF CLAIMS

In the event of claims affecting Civil Liability Coverage 2.3, 2.4 and 2.5 of these General Conditions, the Insured also undertakes to:

5.4.1. Notify MAPFRE within 24 business hours of any claims or demands received by it or its representatives, for which purpose it will forward the documents or copies thereof that were provided to it for that purpose. If the Insured fails to comply with this notification, MAPFRE will not be obligated to cover any amount should the Insured and/or the driver of the Insured Vehicle be convicted.

MAPFRE shall not be bound by the acknowledgment of debts, transactions, or any other legal acts of a similar nature, or acts entered into without its consent. The admission of the materiality of a fact cannot be equated with acknowledgment of liability.

5.4.2. Exercise and assert the actions and defenses that are legally available to you before any authority due to the covered civil liability, providing, where applicable, the necessary data and evidence that have been requested by MAPFRE for your defense, including the granting of powers in favor of the person designated by MAPFRE to represent you in the aforementioned proceedings, in the event that you cannot directly intervene in all the procedures of said proceedings and when such coverage is appropriate.

In the event of claims affecting Driver and Occupant Medical Expenses coverage, the Insured or injured party must report the incident immediately or within a period of no more than 5 days. Failure to do so will result in the loss of the compensation owed by the Insurer. After receiving the assigned medical pass, the injured party is obligated to use it within a period of no more than 10 calendar days; if not used, they must notify MAPFRE so that it can be reinstated or exchanged.

In the case of a real medical emergency that prevents

Upon immediate notification of the Accident, the injured person or the Insured may seek medical attention at a doctor or hospital in the absence of a medical pass. They or a family member must notify MAPFRE of the injuries. Expenses incurred due to such an emergency must be reimbursed using the medical and hospital schedule established by MAPFRE, based on the usual and customary expenses.

5.5. DOCUMENTATION TO BE PROVIDED BY THE INSURED IN CASE OF TOTAL LOSS

For compensation for the Loss in which the Insured Vehicle is declared a Total Loss, the following documentation must be submitted:

- Copy of official identification.
- Copy of the "Registration Card" of the Insured vehicle.
- Copy of the original title. If the vehicle is financed, you must provide a copy of the financing contract.
- Copy of the temporary import permit.
- Signed settlement.

In case of Total Theft, in addition to the above documents:

- Certified copy of the preliminary investigation and the accreditation of ownership before the Public Prosecutor's Office (Only in cases of Total Theft).
- Notarized statement of facts called "AFFIDAVIT OF AUTOMOBILE TOTAL THEFT." This document will be provided by MAPFRE.

5.6. DEADLINE FOR PAYMENT OF COMPENSATION

The credit resulting from the insurance contract will expire thirty days after the date on which the company has received the documents and information that allow it to understand the basis of the claim.

Any clause stipulating that the credit cannot be claimed until it has been acknowledged by the company or proven in court shall be void. Article 71 of the Insurance Contract Law.

5.7. OBLIGATION TO REPORT THE EXISTENCE OF OTHER INSURANCE

The insured or Contractor shall be required to notify MAPFRE in writing of any insurance that they have contracted or have contracted with another company, covering the same risk and for the same interest, indicating the name of the insurer, the insured amounts and the Coverage.

If the insured intentionally fails to notify the insured that they have purchased other insurance policies, or if they purchase the various insurance policies to obtain an illicit profit, MAPFRE will be released from its obligations.

In the event of the existence of other insurance policies, MAPFRE is obligated to pay the full value of the damage suffered within the limits of the insured amount and may recover from the other policies, which will pay the damages and losses proportionally to the amount or limits insured by them.

5.8 APPLICABLE PROVISIONS FOR THE DELIVERY OF INFORMATION AND DOCUMENTATION FOR CLAIMS DERIVED FROM THE LAW ON THE INSURANCE CONTRACT

ARTICLE 69. The insurance company shall have the right to demand from the insured or beneficiary all types of information regarding the facts related to the accident and by which the circumstances of its occurrence and its consequences may be determined.

ARTICLE 70. The company's obligations will be extinguished if it proves that the insured, the beneficiary, or their representatives, in order to mislead the company, conceal or misrepresent facts that excluded or could restrict said obligations. The same will apply if, for the same purpose, they fail to submit the documentation referred to in the previous article in a timely manner.

ARTICLE 71. The credit resulting from the insurance contract will expire thirty days after the date on which the company has received the documents and information that allow it to understand the basis of the claim.

Any clause stipulating that the credit cannot be claimed until it has been acknowledged by the company or proven in court will be void.

5.9. CUSTODY FEES

If the insured does not submit the corresponding documentation within the first 90 calendar days from the report of a Claim, in which MAPFRE determines Total Loss due to material damage and/or Total Theft recovered, MAPFRE will deduct from the compensation the amount corresponding to the expenses for safekeeping and/or deposit in a corral equivalent to 2 daily values of the Unit of Measurement and Update

(UMA), for each calendar day of stay in the “corralon” from the 91st calendar day from the date of the Loss report, with a limit equivalent to the amount of compensation corresponding to the Total Loss.



CLAUSE 6a

VALUATION AND DAMAGE REPAIR IN CASE OF LOSS

6.1. DAMAGE ASSESSMENT

If the insured has complied with the obligation imposed by the clause Obligations of the Insured in the Event of a Loss, and the vehicle is free of any detention, seizure, confiscation, sequestration, confiscation or embargo or other similar situation caused by orders of the legally recognized authorities due to their functions that intervene in said acts, MAPFRE will have the obligation to begin the valuation of the damages without delay, once the physical location of the insured Vehicle is known.

If MAPFRE does not carry out the valuation of the damages suffered by the vehicle within 72 hours from the moment the vehicle is admitted to the respective workshop or entered into the valuation center and provided that the assumption of the previous paragraph is met, the insured is authorized to proceed with the preparation of his own valuation and present it to MAPFRE for review and, where appropriate, approval under the terms of this Policy, unless for reasons attributable to the insured the valuation cannot be carried out.

Except as indicated in the previous paragraph, MAPFRE will not recognize damage suffered by the vehicle if it has been repaired before the damage assessment has been carried out.

6.2. CONDITIONS APPLICABLE TO THE REPAIR OF DAMAGE

Once the valuation has been completed and its liability has been acknowledged, and without prejudice to the provisions of Article 71 of the Insurance Contract Law, MAPFRE may choose to repair the vehicle, compensate for the value of the valuation of the damages suffered on the date of the accident, or replace the affected property with another with similar characteristics to that of the Insured or the Beneficiary, once it has received the documents and information that allow it to recognize the basis of the claim within a period of no more than 30 business days, based on the following:

I. When MAPFRE chooses to repair vehicles in accordance with Article 116 of the Insurance Contract Law, it will expressly inform the insured or beneficiary of this, taking into account the following:

a) If the vehicle is within its first 24 months of use from the original invoice date, the scheduled repair centers will be the brand's dealerships or those workshops that provide supplementary services in the location closest to the accident. For vehicles older than 24 months, the scheduled repair centers will be multi-brand or specialized workshops proposed and selected by MAPFRE for the Insured/Beneficiary. Cases in which Agency Repair Coverage has been purchased and is indicated as covered on the Policy cover sheet will not be considered for the purposes of this condition.

b) Delivery times for repaired vehicles are subject to the availability of resources at the selected repair center, with a maximum delivery period of 30 business days. These deadlines may only be extended by up to 15 additional business days when there are verifiable unfavorable circumstances in the supply of damaged parts and components, a situation that MAPFRE may promptly inform the insured and/or policyholder.

In the event of non-compliance by MAPFRE, the insured and/or contract holder may request payment of default interest in accordance with clause 9 of these general conditions.

c) The availability of parts and spare parts is subject to the stock of the manufacturer, importer and/or distributor, so the requirement that MAPFRE locate them in the event of a shortage is not the subject of this contract.

If, upon completion of the valuation, it is determined that there is a shortage of the parts and/or spare parts necessary for the repair, and consequently the deadlines determined in subparagraph b) of section I of this clause cannot be met, MAPFRE may opt for compensation for the repair in accordance with subparagraph a) of section II of this clause.

d) In case of vehicle repair, the parts and/or spare parts will be replaced only in cases where their repair is not guaranteed or damages its aesthetics.

visibly.

e) In the case of repair of legally imported vehicles, MAPFRE may choose between repairing the vehicle or providing the corresponding compensation under the provisions of section a.

f) The vehicle repair warranty will be subject to the warranty offered by the manufacturer, importer and/or distributor of the spare parts or components, as well as the warranty provided by the workshop or agency regarding its labor.

Notwithstanding the foregoing, in the event of damage not detected at the time of the appraisal and which is an immediate and direct consequence of the claimed loss, the insured will notify MAPFRE and present the vehicle for a new appraisal and, where appropriate, its corresponding repair.

II. When MAPFRE chooses to cover the compensation, it will expressly inform the insured or beneficiary, who may:

a) Request payment for damages, after a valuation carried out by MAPFRE, which will be the amount of compensation.

MAPFRE's involvement in the assessment of damages or any assistance provided to the insured by MAPFRE, its employees, or its representatives does not imply any acceptance or liability for the claimed loss.

For the effective fulfillment of Article 71 of the Insurance Contract Law, the insured will be deemed to have fulfilled their obligation by providing MAPFRE with the documentation requested in the event of a claim.

6.3. EXPENSES FOR MANEUVERING, PENSION AND TRANSFER OF THE INSURED VEHICLE

In the event of an Accident that merits compensation under the terms of the Material Damage, Total Loss due to Material Damage or Total Theft coverage, MAPFRE will cover the cost, up to the amount equivalent to 600 daily values of the Measurement and Update Unit (UMA), of the corresponding maneuvers to put the insured Vehicle in conditions for transport, the transportation costs to the place designated by MAPFRE and the pension in the event that the insured unit is retained by the Public Prosecutor's Office or judicial authority, except when the insured Vehicle is retained by said authority as a result of an investigation for the participation of a criminal in a crime.

of the same in the commission of organized crime offenses.

In the event that, as a result of a compensable loss, the insured vehicle is detained by the public prosecutor or judicial authority, MAPFRE will reimburse the towing and pension costs.

If the insured chooses to move the insured vehicle to a location other than that chosen by MAPFRE, MAPFRE will only be liable for this item, up to an amount equivalent to 60 daily values of the Measurement and Update Unit (UMA), regardless of the location where the transfer takes place.

Any agreement the insured makes with the towing or pickup service provider that involves a use or service other than that established with MAPFRE, the costs and all liability will be the responsibility of the insured.



CLAUSE 7a

INSURED AMOUNTS AND BASES OF COMPENSATION

In any case, the corresponding compensation must be taken into consideration in articles 86, 91, 92 and 95 of the Insurance Contract Law.

ARTICLE 86: “In damage insurance, the insurance company is only liable for damage caused up to the limit of the sum and actual value insured. The company will be liable for the loss of profit or interest obtained from the insured item, if expressly agreed upon.

ARTICLE 91: “To determine the insurance compensation, the value of the insured interest at the time of the Claim will be taken into account.

ARTICLE 92: “Unless otherwise agreed, if the insured amount is less than the insured interest, the insurance company will respond proportionally to the damage caused.”

ARTICLE 95: “When an insurance contract is entered into for an amount greater than the actual value of the insured item and there has been fraud or bad faith on the part of one of the parties, the other party shall have the right to sue or oppose the nullity and demand the corresponding compensation for damages.

If there was no fraud or bad faith, the contract will be valid, but only up to the actual value of the insured item. Both parties have the right to request a reduction in the insured amount. The insurance company will not be entitled to the premiums for the excess; however, it will be entitled to the premiums due and the premium for the current period, at the time of the insured's notification.

7.1. INSURED AMOUNTS

The compensation to be paid for each coverage for each risk covered under this contract is specified on the cover page of this Policy under the heading of insured amount, maximum liability limit or type of value contracted, which includes Value Added Tax (VAT) and all applicable legal taxes less the corresponding Deductible amount.

In the event of a Total Loss affecting Material Damage Coverage, Total Loss due to Material Damage or Total Theft, MAPFRE may choose to compensate or repair the affected property.

In the event that compensation for the Loss is chosen, this will be carried out under the following criteria, discounting in each case the corresponding Deductible specified on the cover of the Policy or respective endorsement:

7.1.1. In the case of vehicles that are more than one year old or when the latest model comes onto the market, the commercial value, or failing that, repair the vehicle.

7.1.2. When the Insured chooses to have their vehicle repaired in a country other than the United Mexican States, the cost of labor and spare parts may not exceed the cost of the same service in the United Mexican States.

7.2. REINSTALLATION OF SUMS INSURED

The insured amounts agreed upon in one or more Coverages of this Policy will be automatically reinstated when they have been reduced by the payment of any partial compensation made by MAPFRE during the term of the Policy.

In Partial Theft coverage, this reinstallation does not apply under any circumstances.

7.3. BASES OF COMPENSATION IN CASE OF PARTIAL LOSS

When the cost of the damage caused to the Insured Vehicle is within the limits established in the definition of Partial Loss made in clause 1a Definitions of these conditions, the compensation will correspond to the amount of the damage valued by MAPFRE, less the amount of the Deductible that corresponds to the case.

In any case, when assessing the loss, the price of spare parts or accessories on the date of the loss will be taken into account.

When a Loss occurs covered by the contract, in which internal or external components of the engine and/or transmission of the insured Vehicle are damaged, MAPFRE will apply a percentage of depreciation or impairment for the use they have, according to the following criteria:

ANTIQUE	DEPRECIATION OR DEMERIT
Up to 3 months	0.0%
More than 3 months and up to 4 months	5.0%
More than 4 months and up to 5 months	5.5%
More than 5 months and up to 6 months	6.0%
More than 6 months and up to 7 months	6.5%
More than 7 months and up to 8 months	7.0%
More than 8 months and up to 9 months	7.5%
More than 9 months and up to 10 months	8.0%
More than 10 months and up to 11 months	8.5%
More than 11 months and up to 12 months	9.0%
More than 12 months and up to 13 months	10.0%
More than 13 months and up to 14 months	11.0%
More than 14 months and up to 15 months	12.0%
More than 15 months and up to 16 months	13.0%
More than 16 months and up to 17 months	14.0%
More than 17 months and up to 24 months	15.0%

ANTIQUE	DEPRECIATION OR DEMERIT
More than 2 years and up to 2.5 years	20.0%
More than 2.5 years and up to 3 years	25.0%
More than 3 years and up to 4 years	27.5%
More than 4 years and up to 6 years	30.0%
More than 6 years and up to 7 years	35.0%
More than 7 years and up to 9 years	40.0%
More than 9 years and up to 11 years	50.0%
More than 11 years	60.0%

When a loss occurs under the contract, in which the battery of the insured vehicle is damaged, MAPFRE will apply a percentage of depreciation or impairment based on its use, according to the following:

- a) If the battery is physically present, it will be evaluated by a specialist supplier, who will determine the percentage of deterioration compared to a new battery with the same or similar characteristics, applying the following criteria:

ANTIQUE	DEPRECIATION OR DEMERIT
Up to 12 months	0%
Up to 13 months	26%
Up to 14 months	28%
Up to 15 months	30%
Up to 16 months	32%
Up to 17 months	34%
Up to 18 months	36%
Up to 19 months	38%
Up to 20 months	40%
Up to 21 months	42%
Up to 22 months	44%
Up to 23 months	46%
Up to 24 months	48%
Up to 25 months	50%
Up to 26 months	52%
Up to 27 months	54%
Up to 28 months	56%
Up to 29 months	58%
Up to 30 months	60%
Up to 31 months	62%

ANTIQUE	DEPRECIATION OR DEMERIT
Up to 32 months	64%
Up to 33 months	66%
Up to 34 months	68%
Up to 35 months	70%
Up to 36 months	72%
Up to 37 months	74%
Up to 38 months	76%
Up to 39 months	78%
Up to 40 months	80%
Up to 41 months	82%
Up to 42 months	84%
Up to 43 months	86%
Up to 44 months	88%
Up to 45 months	90%
Up to 46 months	92%
Up to 47 months	94%
Up to 48 months	96%
Up to 49 months	98%
More than 49 months	100%

b) If the battery is not physically present, a constant demerit of 25% will be applied.

When a loss occurs under the contract, in which the tires of the insured vehicle are damaged or stolen, MAPFRE will apply a percentage of depreciation or impairment based on their use, according to the following:

a) If the tire is physically present, it will be sent to a specialist supplier for evaluation, who will determine the percentage of wear compared to a new tire with the same or similar characteristics, with a minimum wear of 10% and a maximum of 50%.

b) If the tire is not physically present, a constant demerit of 25% will be applied.

7.4. BASES FOR COMPENSATION IN CASE OF

TOTAL LOSSES

When the cost of the damage or loss caused to the Insured Vehicle is within the limits established in the definition of Total Loss as stipulated in clause 1 Definitions, the compensation will include the amount of the Insured Sum, without exceeding the Commercial Value on the date of the accident, less the amount of the corresponding deductible, less the respective salvage value.

If the Insured carries out the procedure to permanently import the Insured Vehicle, MAPFRE will not deduct the respective salvage value from the compensation.

The salvage may be sold by the Insured to MAPFRE, who, if accepted, will pay the Insured the corresponding amount based on its actual value, as assessed by an expert. This is in accordance with Article 116 of the Insurance Contract Law:

Article 116 of the Insurance Contract Law: "The company may acquire the salvaged goods, provided that it pays the insured their actual value according to an expert's estimate. It may also replace or repair the insured item to the insured's satisfaction, thereby freeing itself from compensation."

If the title of the insured Vehicle bears the legend "Salvage" and/or has been invoiced by an insurance company, due to a Total Theft or Total Loss due to previous material damage, the Claim will be compensated based on 50% of the commercial Value of the vehicle at the time of the accident, if this value exceeds the Value invoiced by the insurance company, the latter will be considered as the basis for compensation.

The amount of the corresponding Deductible will be determined on the basis of compensation specified in accordance with the preceding paragraph.

In the case of partial losses due to material damage, the Deductible will be determined on 100%.

of the contracted value on the Policy cover page.

7.5. TAX RECEIPTS

For payment of total losses, total thefts, repairs, medical expenses, burial expenses, special equipment, adaptations, towing, or pensions, the documents must meet all tax requirements, in accordance with applicable legal regulations in Mexico.

CLAUSE 8a



INTEREST MORATORIUM

In the event that MAPFRE fails to comply with the obligations assumed in the insurance contract when they become due, it will be obligated, even if the claim is extrajudicial, to cover its obligation in accordance with Article 276 of the Insurance and Surety Institutions Law, which is transcribed verbatim below.

Article 276. "If an Insurance Institution fails to comply with the obligations assumed in the insurance contract within the legally established deadlines for compliance, it must pay the creditor compensation for late payment in accordance with the following:

I.-Obligations in national currency shall be denominated in Investment Units, at their value on the date of maturity of the terms referred to in the initial part of this article, and their payment shall be made in national currency, at the value that the Investment Units have on the date on which the payment is made, in accordance with the provisions of the second paragraph of section VIII of this article.

In addition, the Insurance Institution will pay a default interest on the obligation denominated in Investment Units in accordance with the provisions of the previous paragraph, which will be capitalized monthly and whose rate will be equal to the result of multiplying by 1.25 the cost of collecting term liabilities denominated in Investment Units of the country's multiple banking institutions, published by the Bank of Mexico in the Official Gazette of the Federation, corresponding to each of the months in which there is a default;

II.-When the principal obligation is denominated in foreign currency, in addition to the payment of that obligation, the Insurance Institution will be required to pay a default interest which will be capitalized monthly and will be calculated by applying to the amount of the obligation itself, the percentage resulting from multiplying by 1.25 the cost of collecting term liabilities denominated in United States dollars, of the country's multiple banking institutions, published by the Bank of Mexico in the Official Gazette of the Federation, corresponding to each of the months in which there is a default;

III.-In the event that the reference rates for calculating the default interest referred to in sections I and II of this article have not been published on the date on which the calculation is made, the rate for the immediately preceding month shall apply and, in the event that said rates are not published, the default interest shall be calculated by multiplying the rate that replaces them by 1.25, in accordance with the applicable provisions.

IV.-The default interest referred to in this article shall be accrued daily, starting from the due date of the terms referred to in the initial part of this article and until the day on which the payment provided for in the second paragraph of section VIII of this article is made. For its calculation, the reference rates referred to in this article shall be divided by three hundred and sixty-five and the result multiplied by the number of days corresponding to the months in which the default persists;

V.-In the event of repair or replacement of the damaged object, compensation for delay shall consist solely of the payment of the interest corresponding to the currency in which the principal obligation was denominated in accordance with sections I and II of this article and shall be calculated on the amount of the cost of the repair or replacement;

VI.-The creditor's rights to the compensatory benefits established in this article are non-waivable. Any agreement that seeks to extinguish or reduce them shall have no legal effect. These rights shall arise solely upon the passage of the period established by law for payment of the principal obligation, even if the latter is not liquid at that time. Once the amount of the principal obligation has been determined in accordance with the agreement between the parties or in the final resolution issued in a trial before a judge or arbitrator, the compensatory benefits established in this article must be covered by the Insurance Institution based on the amount of the principal obligation thus determined;

VII.-If the claim is found to be admissible in the respective trial, even if payment of the compensation for delay established in this article has not been requested, the judge or arbitrator, in addition to the main obligation, must order the debtor to also cover these benefits in accordance with the preceding sections;

VIII.-The compensation for delay consisting of the updating and interest system referred to in sections I, II, III and IV of this article will be

Applicable to all types of insurance, except in the case of surety insurance that guarantees compensation related to the non-payment of tax credits, in which case the provisions of the Federal Tax Code shall apply.

The payment made by the Insurance Institution will be made in a single installment that includes the total balance for the following concepts:

- a) Default interest;**
- b) The update referred to in the first paragraph of section I of this article, and**
- c) The main obligation.**

In the event that the Insurance Institution does not pay in a single installment the total amounts of the obligations assumed in the insurance contract and the compensation for late payment, the payments made will be applied to the concepts indicated in the order established in the previous paragraph, so that the compensation for late payment will continue to be generated in terms of this article, on the amount of the unpaid principal obligation, until such time as it is covered in full.

When the Institution files a defense that suspends the enforcement procedure provided for in this law, and a final judgment is issued by which the contested acts remain in force, the corresponding payment or collection must include the compensation for delay that up to that moment had generated the main obligation, and

IX.-If the Insurance Institution fails to pay late compensation within the legal deadlines and terms, the judge or the National Commission for the Protection and Defense of Financial Services Users, as appropriate, will impose a fine of 1,000 to 15,000 daily values of the Measurement and Update Unit (UMA).

In the case of the administrative enforcement procedure provided for in Article 278 of this Law, if the insurance institution, within the legal deadlines or terms, does not make payment of the compensation for late payment, the Commission shall impose the fine indicated in this section, at the request of the corresponding enforcement authority in accordance with Section II of said article.

CLAUSE 9a



LOSS OF RIGHT TO BE INDEMNIFIED

MAPFRE's obligations will be extinguished (Article 70 of the Insurance Contract Law):

9.1. The company's obligations will be extinguished if it proves that the insured, the beneficiary or the representatives of both, with the aim of making it incur in error, conceal or declare inaccurately facts that would exclude or could restrict such obligations.

The same shall apply if, for the same purpose, they do not submit the documentation referred to in the previous article (Article 70 of the Insurance Contract Law) in a timely manner.

9.2. Any omission or inaccurate statement of the facts referred to in Articles 8, 9 and 10 of this law will entitle the insurance company to consider the contract automatically rescinded, even if they did not influence the occurrence of the claim (Article 47 of the Insurance Contract Law).

9.3. The proponent shall be obliged to declare in writing to the insurance company, in accordance with the relevant questionnaire, all facts important for the assessment of the risk that may influence the agreed terms, as known or ought to be known at the time of the conclusion of the contract (Article 8 of the Insurance Contract Law).

9.4. If the contract is concluded by a representative of the insured, all important facts that are or should be known to the representative and the person represented must be declared (Article 9 of the Insurance Contract Law).

9.5. When insurance is proposed on behalf of another party, the proposer must declare all material facts that are or should be known to the insured party or its intermediary (Article 10 of the Insurance Contract Law).

9.6. The insurance company will authentically communicate to the insured or their beneficiaries the termination of the contract within thirty calendar days following the date on which the company itself becomes aware of the omission or inaccurate statement.

(Article 48 of the Law on the Insurance Contract).

9.7. The insured must notify the Company of any material aggravations of the risk during the policy term within twenty-four hours of becoming aware of them. If the insured fails to notify the insured or if they cause a material aggravation of the risk, the Company's subsequent obligations shall automatically cease.

9.8. If the date of occurrence of the accident falls after the end of the policy term.

9.9. In the event of unilateral termination of the contract for the reasons referred to in Article 47 of the Insurance Contract Law, the insurance company shall retain its right to the premium for the insurance period in force at the time of termination; however, if the termination occurs before the risk has begun to accrue to the company, the right shall be limited to reimbursement of the expenses incurred (Article 51 of the Insurance Contract Law).

9.10. If the premium has been paid in advance for several insurance periods, the company will refund three-quarters of the premiums corresponding to future insurance periods.

NULLITY OF THE CONTRACT

9.11.- The insurance contract will be void if, at the time of its conclusion, the risk has disappeared or the loss has already occurred. However, the effects of the contract may be made retroactive by express agreement of the contracting parties. In the case of retroactive effect, the insurance company that is aware of the nonexistence of the risk will not be entitled to the premiums or reimbursement of its expenses; the contracting party who is aware of this circumstance will lose the right to reimbursement of the premiums and will be obligated to pay the expenses (Article 45 of the Insurance Contract Law).

9.12. The contract will be void if, at the time of its conclusion, the insured item has perished or can no longer be exposed to the risks.

9.13. The premiums paid will be refunded to the insured less the expenses incurred by the company (Article 88 of the Insurance Contract Law).

CLAUSE 10a



TERRITORIALITY

The Coverages covered by this Policy will apply in the event of Claims occurring within the United Mexican States.

CLAUSE 11a

SALVAGE AND RECOVERIES



In the event of a total loss, MAPFRE will pay the corresponding compensation amount and, where applicable, the amount corresponding to the purchase price of the salvage, which will be determined by expert appraisal. The sum of the compensation and the salvage payment, less the deductible, must not exceed the insured amount or maximum liability limit.

The salvage value may not exceed the difference between the insured amount and the amount equivalent to the percentage of damage, when the latter percentage is taken into account to determine the Total Loss of the vehicle by MAPFRE.

The purchase value of the salvage vehicle will be determined by expert appraisal, as provided for in Article 116 of the Insurance Contract Law. This expert appraisal, in addition to the elements inherent to the estimate of the loss or damage suffered by the insured, will contain the purchase value of the salvage vehicle; the market references for the purchase and sale of vehicles must be used for this evaluation.

Unless the parties agree otherwise, upon MAPFRE paying the Insured the value of the salvage, determined by the aforementioned expert appraisal, MAPFRE will be the owner of said salvage and may dispose of it in the manner that best suits it, in accordance with current legal provisions.

CLAUSE 12a



ADVANCE CONTRACT TERMINATION

The parties expressly agree that this contract may be terminated early, in which case the following shall apply:

12.1. When the insured terminates the contract, the insured will be entitled to 95% of the Unearned premium at the time of notification of said termination of the contract.

12.2. When two or more Coverages are contracted and before the end of the agreed validity period the total loss of the insured vehicle occurs, MAPFRE will return 100% of the unearned portion of the Premium(s) corresponding to the Coverages not affected during the validity of the Policy for the time in which the vehicle will no longer be at risk.

12.3. When MAPFRE terminates the contract, it will do so by means of written notification to the insured, the termination of the insurance taking effect after fifteen calendar days from receipt of the respective notification, MAPFRE will return to the insured 100% of the Premium in proportion to the term of validity not run, no later than when said notification is made, without which requirement it will be considered not made.

If a preferred beneficiary has been designated, the insured may not terminate the contract without the written consent of said designated beneficiary.

12.4. TERMINATION OF THE CONTRACT

In the event of partial damage for which compensation is claimed, the insurance company and the insured shall have the right to terminate the contract no later than the time of payment of the compensation, and the following rules shall then apply (Article 96 of the Insurance Contract Law).

I. If the company makes use of the right of termination, its liability will end 15 days after notifying the insured, and it must reimburse the premium corresponding to the unexpired part of the current insurance period and the remainder of the insured sum

II. If the insured exercises this right, the company may demand the premium for the current insurance period. When the premium has been paid in advance for several insurance periods, the company will reimburse the amount corresponding to future periods.

In the event of unilateral termination of the contract for the reasons referred to in Article 47 of the Insurance Contract Law, the insurance company retains its right to the premium for the insurance period in force at the time of termination; however, if the termination occurs before the risk has begun to accrue to the company, the right shall be limited to reimbursement of the expenses incurred. If the premium has been paid in advance for several insurance periods, the company shall refund three-quarters of the premiums corresponding to future insurance periods (Article 51 of the Insurance Contract Law).

CLAUSE 13a



PRESCRIPTION

All actions arising from this insurance contract shall be subject to a two-year statute of limitations, counted from the date of the event that gave rise to them, in accordance with the terms of Article 81 of the Insurance Contract Law, except for the exceptional cases set forth in Article 82 of the same Law, which states:

ARTICLE 81. “All actions arising from an insurance contract will expire:

I.-In five years, in the case of death coverage in life insurance.

II.-In two years, in other cases.

In all cases, the deadlines will be counted from the date of the event that gave rise to them.

In the case of Third Party Beneficiaries, it will also be necessary for them to be aware of the right established in their favor.”

The statute of limitations will be interrupted not only for ordinary reasons, but also for those referred to in the Law on the Protection and Defense of Users of Financial Services.

CLAUSE 14a



COMPETENCE

Jurisdiction for insurance claims will be determined, at the claimant's discretion, by the address of any branch of the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF). The judge of the branch's domicile will also have jurisdiction; any agreement stipulated contrary to the provisions of this paragraph will be void. In the event of a trial, MAPFRE México SA must be served at the address indicated on the Policy cover.

In the event of a dispute, the claimant may contact the National Commission for the Protection and Defense of Financial Services Users at its headquarters or branches, the MAPFRE Customer Service Unit, or the competent courts.

CLAUSE 15a



SURROGACY

Once the corresponding compensation has been paid in accordance with the law, MAPFRE may exercise the rights and actions that the insured may have against those responsible for the Loss, up to the limit of the compensation, and this right may not be exercised to the detriment of the insured. If MAPFRE so requests, at MAPFRE's expense, the insured will record the subrogation in a public deed.

If subrogation is completely prevented due to acts or omissions of the insured, MAPFRE will be released from all or part of its obligations.

If the damage was only partially compensated, the insured and MAPFRE will concur to assert their rights in the corresponding proportion.

The right to subrogation will not apply if the insured has a marital relationship or a relationship by blood, marriage, or civil kinship up to the second degree with the person who caused the damage, or if the insured is civilly liable for the same.

CLAUSE 16a



ACCEPTANCE OF THE CONTRACT

Pursuant to Article 25 of the Insurance Contract Law, if the content of the Policy or its amendments do not match the offer, the insured may request the corresponding correction within thirty days of receiving the Policy. After this period, the provisions of the Policy or its amendments will be deemed accepted.

CLAUSE 17a



LANGUAGE

For the interpretation of the Conditions of this Policy, the Spanish version of the text will be used.

CLAUSE 18a



OBLIGATIONS OF THE CONTRACTING PARTY AND/OR INSURED IN CASE OF GROUP OR FLEET POLICIES

Based on article 492 of the Law on Insurance and Surety Institutions and in order to fully comply with the identification of the members of this insurance contract, the Contractor and/or insured expressly undertakes to identify, through its internal controls, each of the insured members of the community, group or fleet and to obtain the following data from each one:

Last name, mother's last name, and given name(s); home address (street, number, neighborhood, postal code, district or municipality, city or town, and state); date of birth; nationality; occupation or profession; business activity or line of business; telephone number(s) where you can be reached, email address, if applicable; and the Unique Population Registry Code and/or the Federal Taxpayer Registry, when available. You are also required to collect the following documents:

a) Personal identification, which must in all cases be an original official document issued by a competent authority, valid on the date of its presentation, and which includes the bearer's photograph, address, and signature.

For these purposes, valid personal identification documents will include, among others, the voter ID issued by the National Electoral Institute, the passport issued by the Ministry of Foreign Affairs, the professional certificate, the national military service booklet, and the unique military identity card.

The National Institute for Older Persons membership card, credentials and cards issued by the Mexican Social Security Institute, and credentials from public institutions will also be considered valid identification documents.

High school and higher education, driver's license, consular registration certificate, credentials issued by federal and state entities, as well as any issued by the competent authority, to obtain resources or support from federal, state, or municipal government programs.

b) Proof of the Unique Population Registry Code, issued by the Ministry of the Interior and/or tax identification card issued by the Ministry, when the client has them.

c) Proof of address. When the address stated in the consent or contract does not match the address on the identification, or the identification does not contain an address, the customer must present a document that duly proves their address. This may include, among others, electricity, telephone, property tax, or water supply bills; bank statements, all of which are valid no more than three months from the date of issue, or a lease agreement registered with the competent tax authority.

The documents indicated in the last paragraph of section

a) above will also be considered as documents to prove the client's address, when they contain this information.

In the case of foreigners, they must:

Present the original of your passport and/or the document that proves your legal stay in the country, when you have them, otherwise any document equivalent to those indicated in section a) above; as well as information about their address in their country of origin and the address where they can be located while they remain in national territory.

Likewise, the Contractor is obliged to make available to the National Insurance and Bond Commission, at its request and through MAPFRE, the information and documentation described above and which constitutes the identification and knowledge files of the insured members of the group or fleet in question."

CLAUSE 19a



EXPEDITE CONTRACT OR POLICY KNOWLEDGE

MAPFRE undertakes to deliver to the insured or policyholder the documents containing the insurance rights and obligations, through the following means:

- **Personally at the time of hiring the insurance.**
- **Home delivery by the means that MAPFRE uses for this purpose, which may be by certified mail or regular mail, or**
- **Via email, in PDF format or any other equivalent format provided by the Contractor or insured, in the application for this insurance.**

MAPFRE will record the delivery of the aforementioned documents as well as the use of the means used and indicated for the delivery of the contractual documentation in accordance with the means used.

If the insured or Contractor does not receive, within 30 days of having contracted his insurance, the documents mentioned in the previous paragraph, he must contact the telephone numbers 55 5230-7000 in Mexico City, or 800 0 MAPFRE (627373) for the rest of the Republic, or obtain the general conditions of his product by email.

To cancel this Policy, the Insured and/or Contractor must do so as follows:

If the policy was purchased by telephone, you must call 55-5230-7000 in Mexico City or 800-0 MAPFRE (627373) for the rest of the country. MAPFRE will issue a customer service folio, which will serve as proof that the policy has been canceled from the moment it is issued.

If you purchased the policy through an insurance agent, you must go to the nearest MAPFRE office with a letter expressing your desire to cancel the policy, along with a copy of your official identification.

Once the procedure is completed, you will be given a customer service note that will prove that the policy has been cancelled.

To find the location of the nearest MAPFRE office, you can call 55 5230-7000 in Mexico City, 800 0 MAPFRE (627373) for the rest of the Republic or visit www.mapfre.com.mx.

CLAUSE 20



MODIFICATIONS TO THE CONTRACT OR POLICY

If the content of the policy cover or its modifications do not match the offer, the Insured and/or Contractor may request the corresponding correction within thirty days of receiving their policy cover. After this period, the stipulations of the policy cover or its modifications are considered accepted; this is in accordance with the provisions of Article 25 of the Insurance Contract Law.

If the modification entails a change or modification in the risk, MAPFRE will be entitled to charge the corresponding premium for said change.

The client may make their requests through the following means:

- If the policy was purchased by phone, you must call 55-5230-7000 in Mexico City, or 800-0 MAPFRE (627373) for the rest of the country. Once the application is completed, you will receive a customer service receipt as proof of your request.

- If you purchased your policy through an insurance agent, you must go to your nearest MAPFRE office and fill out an application expressing your desire to make the corresponding modification to the Contract or Policy, attaching a copy of your official identification. Once the process is completed, you will be given a customer service receipt as proof of your request.

To find the location of the nearest MAPFRE office, you can call 55 5230-7000 in Mexico City, 800 0 MAPFRE (627373) for the rest of the Republic or visit www.mapfre.com.mx.

Any modification to this insurance contract must be registered in advance with the Insurance and Surety Commission.

CLAUSE 21

RISK AGGRAVATION



MAPFRE's obligations shall cease automatically due to essential aggravations that the risk may have during the course of the insurance, in accordance with the provisions of Article 52 and 53, Section I of the Law on the Insurance Contract.

"The insured must inform the company insurer the essential aggravations that you have the risk during the course of the insurance, within twenty-four hours following the moment in which the know. If the insured fails to provide notice or if he causes a material aggravation of the risk, the company's obligations shall cease automatically thereafter." (Article 52 of the Law on the Insurance Contract).

"For the purposes of the previous article, it shall always be presumed:

I. -That the aggravation is essential when it refers to a fact that is important for the assessment of a risk, such that the company would have contracted under different conditions if, when entering into the contract, it had known of a similar aggravation.

II.-That the insured knows or should know of any aggravation arising from the acts or omissions of his tenants, spouse, descendants or any other person who, with the consent of the insured, lives in the building or has in his possession the furniture that is the subject of the insurance.(Article 53 of the Law on the Insurance Contract).

"In cases of fraud or bad faith in increasing the risk, the insured will lose the advanced premiums." (Article 60 of the Law on the Insurance Contract).

MAPFRE's obligations will be extinguished if it proves that the Insured, the Beneficiary, or their representatives, in order to cause it to incur an error, conceal or inaccurately declare facts that would exclude or could restrict said obligations.

The same will apply if, for the same purpose, the documentation on the facts related to the accident is not sent to you in a timely manner. (Article 70 of the Insurance Contract Law).

In the event that, at present or in the future, the

(the) Contractor(s), Insured(s) or Beneficiary(ies) carry out or relate to illegal activities, it will be considered as an essential aggravation of the risk in terms of law.

For the above reasons, the company's obligations will cease automatically if the Contractor(s), Insured(s) or Beneficiary(ies), in accordance with Article 492 of the Insurance and Surety Institutions Law and its general provisions, were convicted by a final judgment that has become final, for any crime linked to or derived from the provisions of Articles 139 to 139.

Quinquies, 193 to 199, 400 and 400 Bis of the Federal Penal Code and/or any article related to crime organized in national territory; said sentence may be issued by any competent authority of the local or federal jurisdiction, as well as by competent foreign authorities whose government has signed an international treaty with Mexico relating to the points indicated in this paragraph; or, if the name of the Contractor(s), Insured(s) or Beneficiary(ies), their activities, the assets covered by the policy or their nationalities are published in an official list relating to crimes linked to the provisions of the aforementioned articles, whether of a national or foreign nature originating from a government with which the Mexican Government has signed any of the international treaties on the aforementioned matter, in terms of section X, Thirty-ninth provision, section V, Forty-fourth provision or Seventy-sixth provision of the agreement by which the General Provisions referred to in article 492 of the Law on Insurance and Surety Institutions, applicable to Mutual Insurance Institutions and Societies, are issued.

In this case, the obligations of the contract will be restored once MAPFRE becomes aware that the name of the Contractor(s), Insured(s) or Beneficiary(ies) is/ are no longer on the aforementioned lists.

MAPFRE will deposit with the competent jurisdictional authority any amount derived from this Insurance Contract that may be held in favor of the person or persons referred to in the preceding paragraph, so that said authority may determine the allocation of the funds. Any unearned amount paid after the fulfillment of the aforementioned conditions will be deposited in favor of the corresponding authority.

CLAUSE 22



TERMS AND CONDITIONS FOR THE USE OF ELECTRONIC MEDIA

In accordance with the provisions of article 214, section II of the Law on Insurance and Surety Institutions, MAPFRE makes available to the user (the “User”), the execution of operations and the provision of services, through the use of equipment, media electronic, optical or any other technology, automated data processing systems and telecommunications networks, whether private or public (“Electronic Media”), subject to the following bases:

22.1. OPERATIONS AND SERVICES

The operations and services that may be carried out with MAPFRE, through Electronic Means (the “Electronic Operations”), are:

- Insurance quote;
- Applications for insurance contracts;
- Issuance of policies and endorsements;
- Payment of premiums;
- Reception, consultation and printing of general conditions; and
- Cancellation of policies and endorsements.

22.2. IDENTIFICATION AND AUTHENTICATION MECHANISMS AND PROCEDURES

For Electronic Transactions, MAPFRE will identify and authenticate the User through various computer tools, depending on the Electronic Medium and the type of Transaction in question, in accordance with the following:

Requesting the User to provide personal data for their appropriate and unequivocal identification.

Through questionnaires administered by telephone operators, regarding information that only the User knows or should know.

Requesting the User to enter or generate access keys, personal identification numbers, folios and/or passwords.

Through biometric devices, such as fingerprint readers, hand geometry, or iris or retinal patterns, among others.

The execution of electronic transactions, through various means of identification and authentication, instead of handwritten signatures, will produce the same effects that the laws grant to the corresponding documents and, consequently, will have the same evidentiary value.

MAPFRE undertakes to treat the information provided by the User through electronic means with due confidentiality and security. It may share information with third parties only for the purposes of complying with laws or for the proper provision of the services agreed upon herein.

The User, for their part, acknowledges that MAPFRE will not be liable if they provide inaccurate, insufficient, incomplete, or erroneous information, or if the User loses or provides to third parties the information necessary for their identification and authentication.

Likewise, MAPFRE will not be held responsible if the User is unable to carry out the same for reasons beyond its control, such as unforeseen circumstances or force majeure, widespread outages of its own or the User's systems, failures or deficiencies in computer equipment and telecommunications networks, as well as errors, delays or suspensions, whether temporary or permanent, in the servers necessary for carrying out the Operations in question.

22.3 MECHANISMS AND PROCEDURES FOR THE NOTIFICATION OF ELECTRONIC OPERATIONS
Electronic Operations carried out by the User will be notified by MAPFRE, through the means of communication that the User has provided for this purpose, such as: email addresses, text messages via mobile phone or any other technology.

Notifications to the User will only include general information about the Electronic Transaction carried out, without considering addresses or complete information regarding the contracts entered into.

Under no circumstances will MAPFRE transmit passwords and personal identification numbers to the User through these notification methods, unless they are duly encrypted using cryptographic methods that use encryption algorithms and keys.

The receipts issued and transmitted electronically by MAPFRE will have full probative value and sufficient legal force to prove the execution of the Operation in question, its nature, as well as the characteristics and scope of its instructions.

22.4 MECHANISMS AND PROCEDURES FOR CANCELING ELECTRONIC TRANSACTIONS. If the User wishes to cancel transactions contracted through Electronic Means, they may do so using the same means by which they were contracted. Or, in any case, by telephone at the number indicated in the corresponding insurance contract.

During the cancellation process, MAPFRE will request the necessary information to identify the User, as well as the details of the transaction they wish to cancel. MAPFRE will confirm the cancellation by generating a folio number, which will be notified to the User via any of the means indicated in the previous section.

The response time will depend on the electronic means chosen by the User for cancellation. However, it cannot exceed 72 business hours.

22.5 OPERATIONAL RESTRICTIONS

MAPFRE reserves the right to restrict or modify the execution of Electronic Transactions and/or the use of Electronic Media, primarily due to security issues and the protection of User information.

CLAUSE 23



LEGAL APPLICATIONS

REFERRED ARTICLES OF THE LAW ON THE INSURANCE CONTRACT

Article 8.- The proponent shall be obliged to declare in writing to the insurance company, in accordance with the relevant questionnaire, all the facts important for the assessment of the risk that may influence the agreed conditions, as known or should be known at the time of the conclusion of the contract.

Article 9.- If the contract is entered into by a representative of the insured, all important facts that are or should be known to the representative and the represented party must be declared.

Article 10.- When insurance is proposed on behalf of another, the proposer must declare all important facts that are or should be known to the insured third party or its intermediary.

Article 25.- If the content of the policy or its modifications do not agree with the offer, the insured may request the corresponding rectification within thirty days following the day on which he receives the policy.

After this period, the stipulations of the policy or its modifications will be considered accepted.

Article 34.- Unless otherwise agreed, the premium shall be due at the time of execution of the contract, with respect to the first insurance period; the insurance period shall be understood to be the period for which the premium unit is calculated. In case of doubt, the insurance period shall be deemed to be one year.

Article 35.- Article prohibiting Insurers from establishing clauses by which they establish that the Insurance will come into effect until the Premium is paid.

Article 40.- If the premium or the corresponding fraction, in the case of partial payment, has not been paid within the agreed term, the effects of the contract will automatically cease at twelve o'clock on the last day of that term. If the term has not been agreed upon, a period of thirty calendar days following the due date will apply.

Article 45.- The insurance contract shall be void if, at the time of its execution, the risk has disappeared or the loss has already occurred. However, the effects of the contract may be made retroactive by express agreement of the contracting parties. In the event of retroactivity, the insurance company that is aware of the nonexistence of the risk shall not be entitled to the premiums or reimbursement of its expenses; the contracting party that is aware of this circumstance shall lose the right to reimbursement of the premiums and shall be obligated to pay the expenses.

Article 47.- Any omission or inaccurate statement of the facts referred to in Articles 8, 9 and 10 of this Law will entitle the insurance company to consider the contract terminated by law, even if they did not influence the occurrence of the accident.

Article 48.- The insurance company shall authentically notify the insured or their beneficiaries of the termination of the contract within thirty calendar days following the date on which the company itself becomes aware of the omission or inaccurate statement.

Article 51. In the event of unilateral termination of the contract for the reasons referred to in Article 47 of this law, the insurance company shall retain its right to the premium for the insurance period in force at the time of termination; however, if the termination occurs before the risk has begun to accrue to the company, the right shall be limited to reimbursement of expenses incurred.

If the premium has been paid in advance for several insurance periods, the company will refund three-quarters of the premiums corresponding to future insurance periods.

Article 52.- The insured must inform the insurance company of any essential aggravations that the risk may have during the course of the insurance, within twenty-four hours of becoming aware of them.

If the insured fails to provide notice or if he causes a material aggravation of the risk, the company's obligations shall cease automatically.

Article 53.- For the purposes of the previous article, it shall always be presumed:

I.- That the aggravation is essential, when it refers to an important fact for the assessment of a risk such that the company would have contracted under different conditions if, when entering into the contract, it had known of a similar aggravation;

II.- That the insured knows or should know any aggravation that arises from acts or omissions of his/her tenants, spouse, descendants or any other person who, with the consent of the insured, lives in the building or has in his or her possession the furniture that is the subject of the insurance.

Article 60.- In cases of fraud or bad faith in the aggravation of the risk, the insured will lose the advanced premiums.

Article 69.- The insurance company shall have the right to demand from the insured or beneficiary all kinds of information regarding the facts related to the accident and by which the circumstances of its occurrence and its consequences may be determined.

Article 70.- The company's obligations shall be extinguished if it proves that the insured, the beneficiary, or their representatives, in order to mislead the company, conceal or misrepresent facts that would exclude or restrict said obligations. The same shall apply if, for the same purpose, they fail to submit the documentation referred to in the previous article in a timely manner.

Article 71.- The credit resulting from the insurance contract will expire thirty days after the date on which the company has received the documents and information that allow it to know the basis of the claim.

Article 81.- All actions arising from an insurance contract shall expire:

I. In five years, in the case of death coverage in life insurance.

II. In two years, in other cases.

In all cases, the deadlines will be counted from the date of the event that gave rise to them.

Article 86.- In property damage insurance, the insurance company is only liable for damage caused up to the limit of the sum and actual value insured. The company shall be liable for the loss of profit or interest derived from the insured item, if expressly agreed upon.

Article 88.- The contract shall be void if, at the time of its execution, the insured item has perished or can no longer be exposed to the risks. The premiums paid will be refunded to the insured less any expenses incurred by the company. The

fraud or bad faith of either party will require them to pay the other an amount equal to twice the premium for one year.

Article 91.- To determine the insurance compensation, the value of the insured interest at the time of the incident shall be taken into account.

Article 92.- Unless otherwise agreed, if the insured amount is less than the insured interest, the insurance company shall respond proportionally to the damage caused.

Article 95.- When an insurance contract is entered into for an amount greater than the actual value of the insured item and there has been fraud or bad faith on the part of one of the parties, the other party shall have the right to sue or oppose the nullity and demand the corresponding compensation for damages.

Article 96.- In the event of partial damage for which compensation is claimed, the insurance company and the insured shall have the right to terminate the contract no later than the time of payment of the compensation, and the following rules shall then apply:

I.- If the company makes use of the right of rescission, its liability will end fifteen days after notifying the insured, and it must reimburse the premium corresponding to the unexpired part of the current insurance period and the remainder of the insured sum;

II.- If the insured exercises this right, the company may demand the premium for the current insurance period. When the premium has been paid in advance for several insurance periods, the company will reimburse the amount corresponding to future periods.

Article 116.- The company may acquire salvaged goods, provided it pays the insured their real value according to an expert's estimate. It may also replace or repair the insured item to the insured's satisfaction, thereby freeing itself from compensation.

REFERRED ARTICLES OF THE INSURANCE AND OF BOND INSTITUTIONS LAW

Article 276.- If an insurance institution does not comply with the obligations assumed in the insurance contract within the legally established deadlines for compliance, it must pay the creditor compensation for delay in accordance with the following:

I. Obligations in national currency shall be denominated in Investment Units, at their value on the date of maturity of the terms referred to in the initial part of this article, and their payment shall be made in national currency, at the value that the Investment Units have on the date on which the payment is made, in accordance with the provisions of the second paragraph of section VIII of this article.

In addition, the Insurance Institution will pay a default interest on the obligation denominated in Investment Units in accordance with the provisions of the previous paragraph, which will be capitalized monthly and whose rate will be equal to the result of multiplying by 1.25 the cost of collecting term liabilities denominated in Investment Units of the country's multiple banking institutions, published by the Bank of Mexico in the Official Gazette of the Federation, corresponding to each of the months in which there is a default;

II. When the principal obligation is denominated in foreign currency, in addition to the payment of that obligation, the Insurance Institution will be obligated to pay a default interest which will be capitalized monthly to the amount of the obligation itself, the percentage resulting from multiplying by 1.25 the cost of collecting term liabilities denominated in United States dollars, of the country's multiple banking institutions, published by the Bank of Mexico in the Official Gazette of the Federation, corresponding to each of the months in which there is a default;

III. In the event that the reference rates for calculating the default interest referred to in sections I and II of this article have not been published on the date on which the calculation is made, the rate of the immediately preceding month shall apply and, in the event that they have not been published, the reference rates for calculating the default interest referred to in sections I and II of this article shall apply.

publish these rates, the default interest will be calculated by multiplying by 1.25 the rate that replaces them, in accordance with the provisions applicable;

IV. The default interest referred to in this article shall be accrued daily, starting from the due date of the terms referred to in the initial part of this article and until the day on which the payment provided for in the second paragraph of section 1 is made.

VIII of this article. For the purposes of their calculation, the reference rates referred to in this article shall be divided by three hundred and sixty-five and the result multiplied by the number of days corresponding to the months in which the non-compliance persists;

V. In the event of repair or replacement of the damaged object, compensation for delay shall consist solely of the payment of the interest corresponding to the currency in which the principal obligation was denominated in accordance with sections I and II of this article and shall be calculated on the amount of the cost of the repair or replacement;

VI. The creditor's rights to the compensatory benefits established in this article are non-waivable. Any agreement that seeks to extinguish or reduce them will have no legal effect. These rights arise solely upon the passage of the period established by law for payment of the principal obligation, even if the latter is not liquid at that time.

Once the amount of the principal obligation has been set in accordance with the agreement between the parties or in the final resolution issued in court before the judge or arbitrator, the compensation benefits established in this article must be covered by the Insurance Institution on the amount of the principal obligation thus determined;

VII. If the claim is found to be admissible in the respective trial, even if payment of the compensation for delay established in this article has not been requested, the judge or arbitrator, in addition to the main obligation, must order the debtor to also cover these benefits in accordance with the preceding sections;

VIII. The compensation for late payment consisting of the updating and interest system referred to in sections I, II, III and IV of this article will be applicable to all types of insurance, except in the case of

surety bonds that guarantee compensation related to the non-payment of tax credits, in which case the provisions of the Federal Tax Code shall apply.

The payment made by the Insurance Institution will be made in a single installment that includes the total balance for the following concepts:

- a) Default interest;
- b) The update referred to in the first paragraph of section I of this article, and
- c) The main obligation.

In case the Insurance Institution does not pay in or sole exhibition of the total amounts of the obligations assumed in the insurance contract and the compensation for late payment, the payments made will be applied to the concepts indicated in the order established in the previous paragraph, so that the compensation for late payment will continue to be generated in terms of this article, on the amount of the unpaid principal obligation, until it is covered in full.

When the Institution files a defense that suspends the enforcement procedure provided for in this law, and a final judgment is issued by which the contested acts remain in force, the corresponding payment or collection must include the compensation for delay that up to that moment had generated the main obligation, and

IX. If the Insurance Institution, within the legal deadlines

and terms, does not make the payment of the compensation for late payment, the judge or the National Commission for the Protection and Defense of Users of Financial Services, as appropriate, will impose a fine of 1,000 to 15,000 Days of Salary.

In the case of the administrative enforcement procedure provided for in Article 278 of this Law, if the insurance institution, within the legal deadlines or terms, does not make payment of the compensation for late payment, the Commission shall impose the fine indicated in this section, at the request of the corresponding enforcement authority in accordance with Section II of said article.

Article 492.- Mutual Institutions and Societies, as well as insurance agents and surety bond agents, in terms of the general provisions issued by the Secretariat, listening

the prior opinion of the Commission, shall be obliged, in addition to complying with any other obligations applicable to them, to:

Establish measures and procedures to prevent and detect acts, omissions or operations that could favor, provide help, assistance or cooperation of any kind for the commission of crimes provided for in Articles 139, 139 Quater or 148 Bis of the Federal Penal Code, or that could be located in the assumptions of Article 400 Bis of the same Code, and

I. Submit to the Secretariat, through the

Commission, reports on:

- a) The acts, operations and services carried out with their clients and users, related to the previous section, and
- b) Any act, operation or service that could be placed in the situation provided for in section I of this article or that, where applicable, could contravene or violate the proper application of the provisions indicated therein, carried out or in which any member of the board of directors, directors, officers, employees and representatives intervene.

The reports referred to in Section II of this article, in accordance with the general provisions set forth therein, shall be prepared and submitted taking into consideration, at a minimum, the modalities referred to for this purpose in said provisions; the characteristics that the acts, operations, and services referred to in this article must meet in order to be reported, taking into account their amounts, frequency, and nature, the monetary and financial instruments used to carry them out, and the commercial and financial practices observed in the locations where they are carried out; as well as the frequency and systems through which the information is to be transmitted.

Likewise, the Secretariat, in the aforementioned general provisions, will issue guidelines on the procedure and criteria that institutions, mutual societies, insurance agents and surety bond agents must observe regarding:

- a) Adequate knowledge of their clients and users, for which they must consider their background, specific conditions, economic or professional activity and the places in which they operate;

b) The information and documentation that Institutions, Mutual Societies, insurance agents and surety agents must collect for the opening of accounts or the conclusion of contracts related to the operations and services they provide and which fully proves the identity of their clients;

c) The manner in which the same Institutions, Mutual Societies, insurance agents and surety agents must safeguard and guarantee the security of the information and documentation related to the identification of their clients and users or those who have been, as well as those acts, operations and services reported in accordance with this article, and

d) The terms for providing training within Institutions, Mutual Societies, insurance agents and surety bond agents on the subject matter of this article. The general provisions referred to in this article shall indicate the terms for their due compliance.

Institutions, mutual societies, insurance agents and surety bond agents must retain, for at least ten years, the information and documentation referred to in subsection c) of the previous paragraph, without prejudice to the provisions of this or other applicable regulations.

The Secretariat shall be empowered to request and collect, through the Commission, information and documentation related to the acts, operations and services referred to in Section II of this article.

Mutual institutions and societies, as well as insurance agents and surety bond agents, shall be required to provide such information and documentation. The Secretariat shall be empowered to obtain additional information from other persons for the same purpose and to provide information to the competent authorities.

Compliance with the obligations set forth in this article shall not entail any violation of the obligation of legal confidentiality, nor shall it constitute a violation of the restrictions on disclosure of information established by contract, the provisions of Article 190 of this ordinance, or the provisions on the confidentiality of the operations referred to in Article 46, section XV, in relation to Article 117 of the Credit Institutions Law.

The general provisions referred to in this article must be observed by mutual institutions and societies, by insurance agents and surety bond agents, as well as by the members of the board of directors, administrators, directors, officers, employees, factors and respective representatives, for which reason both the institutions and societies and the aforementioned persons will be responsible for strict compliance with the obligations established by said provisions.

Violation of the general provisions referred to in this article shall be sanctioned by the Commission in accordance with the procedure provided for in the Articles 474 to 484 of this Law, with a fine equivalent to 10% to 100% of the unusual operation not reported, and in other cases with a fine of up to 100,000 days of current salary.

Public servants of the Secretariat and the Commission, mutual institutions and societies, as well as insurance and surety agents, their board members, directors, officers, employees, agents, and representatives, shall refrain from disclosing the reports and other documentation and information referred to in this article to persons or authorities other than those expressly authorized by the relevant regulations to request, receive, or retain such documentation and information. Violation of these obligations shall be punished under the terms of the corresponding laws.



LEGAL DEFENSE PARTICULAR CONDITIONS

CLAUSE 1a

Notwithstanding the provisions of clause 3a Risks not covered by the contract, but which may be covered by express agreement, section 3.7 of the general conditions of the Policy, the same extends to cover, when its contracting is recorded, the legal defense of the Insured or the driver authorized to drive the vehicle protected by this Policy, when involved in criminal, civil or administrative proceedings, originating from a traffic accident or theft, in which the Vehicle Insured in the Policy participates.

The legal defense covered by MAPFRE includes:

1.1. Legal defense services for the Insured or driver from the beginning to the end of the criminal proceedings, including advice and assistance before the Public Prosecutor's Office or the corresponding judicial authority, to obtain bail or surety, paying the amount set for the Insured or driver to guarantee their provisional release or conditional sentence, if applicable.

1.2. When the material damage caused is greater than 135 daily values of the Measurement and Update Unit (UMA), MAPFRE will exercise judicial or extrajudicial actions against the third party responsible for the road accident, aimed at obtaining payment for the damages caused to the Insured Vehicle and its driver.

1.3. Legal defense and legal advice in the event of a civil lawsuit against the Insured.

1.4. Advising the Insured, their representative, or the driver in filing a claim for Total Theft of the Insured vehicle.

1.5. Advice and management for the release of the insured vehicle when it has been seized by authorities due to a road accident or total theft.

CLAUSE 2a

In the event that the insured and/or driver designates or hires on his own account a lawyer to provide the service described in the first clause, The insured and/or driver must authorize a lawyer from the insurance company so that said professional can review the corresponding legal proceedings and actions. Therefore, in the event of omitting the indicated authorization and/or in the event of inadequate and negligent handling of said actions, MAPFRE will be released from any claim or obligation, as well as from any judicial conviction arising from such.

inappropriate and negligent performance.

MAPFRE will reimburse the insured for justified professional fees and, where applicable, the premiums for sureties, bonds, and proven legal expenses up to the following limits:

COVERAGE LIMITS

2.1. Professional fees of lawyers.

- a) For criminal proceedings 80 daily values of the Measurement and Update Unit (UMA).
- b) For civil procedures 120 daily values of the Unit of Measurement and Update (UMA).

2.2. Legal expenses such as expert fees, travel expenses of lawyers, notary fees, etc., inherent to the procedures arising from the accident transit.

- a) For criminal proceedings 40 daily values of the Measurement and Update Unit (UMA).
- b) For civil proceedings 40 daily values of the Measurement and Update Unit (UMA).

2.3. Surety premiums.

- a) Bail to guarantee the provisional release or conditional sentence of the driver, its total amount.
- b) A bond guaranteeing the repair of damages caused by the insured vehicle in the accident, up to an amount equal to the sum insured for civil liability specified on the cover sheet of this policy; this benefit will apply when the bond is necessary to obtain the driver's provisional release or the release of the insured vehicle.

2.4. Bail to obtain provisional release or conditional sentencing for the driver with a maximum limit of 535 daily values of the Measurement and Update Unit (UMA).

CLAUSE 3a

The limits of clause 2a above will be expanded jointly up to an amount equal to the sum insured for civil liability specified on the cover of this Policy, when the lawyers defending and advising the insured or the driver have been appointed and contracted exclusively by MAPFRE.

CLAUSE 4a

MAPFRE's obligations to provide this coverage or reimburse fees, expenses, bond premiums, and surety bonds will be automatically reinstated at no additional cost.

CLAUSE 5a

The insured must comply with the following requirements and it will be the obligation of the insured and/or driver:

5.1. When an accident occurs, you must immediately notify any of the nearest MAPFRE adjusters or offices, or the head office, within the following 24 hours at the latest.

5.2. Attend or present the driver at all civil, criminal, or administrative proceedings that require his or her presence.

5.3. Provide MAPFRE or the attorney appointed to handle the case with the original or notarized powers of attorney and documents that allow the authorities to demonstrate both the identity and ownership of the insured vehicle.

5.4. Appear before the civic court and, where appropriate, before the civil justice of the peace or before the competent authorities indicated by the insurer in order to settle and resolve any disputes arising from the traffic incident in which the insured vehicle was involved.

It is the driver and/or insured's obligation, in accordance with the provisions of clause 6a of the general conditions of the insurance contract, to appear in all administrative, civil, and judicial proceedings, regardless of their nature, whether to file complaints, lawsuits, or claims, as well as to obtain the recovery of the vehicle or the amount of damages suffered; or to provide the necessary data and evidence required to conduct an adequate defense on their behalf.

In the event of failure to appear or withdrawal from the civic court, or failure to comply with obligations arising from the law or the general conditions, MAPFRE will be exempt from any payment obligation.

Failure to comply with any of these requirements will result in the insurance company being exempt from any contractual obligations.

CLAUSE 6a

Once the bond or surety has been issued, the insured or driver is obliged to comply with each and every one of the precautions established by criminal law in order to avoid the revocation of their freedom.

If the bond or guarantee is made effective for reasons attributable to the insured or driver, the insured is obligated to reimburse MAPFRE for the amount paid for this reason.

CLAUSE 7a

When two or more vehicles involved in a road accident are covered by MAPFRE and a conflict of interest arises, MAPFRE will notify the insured of this circumstance and take urgent measures.

Insured parties must hire their own lawyers, and MAPFRE is obligated to cover the fees, expenses, and amount of surety bond premiums and guarantees up to the limits specified in clause 2a above.

CLAUSE 8a

When the material damage caused is greater than 135 daily values of the Measurement and Update Unit (UMA), MAPFRE will exercise legal actions to obtain payment for the damages caused to the Insured Vehicle and its driver.

When the material damage caused is less than 135 daily values of the Measurement and Update Unit (UMA) and MAPFRE obtains from the responsible party an extrajudicial acceptance of payment for an amount lower than that claimed, it will notify the Insured who may or may not accept the amount offered or may sue on his own behalf and if with the judgment he obtains compensation for the damage greater than the rejected offer, MAPFRE will reimburse the legal expenses and professional fees indicated in the second clause.

CLAUSE 9a

MAPFRE is not obligated to provide service or reimburse the following items under this coverage:

9.1. Expenses for civil liability, for repair of damages or losses, fines, sanctions or administrative violations, as well as crane or storage services.

9.2. The amount of surety premiums or any other form of security that may be set by the authorities to guarantee damages.

9.3. The amount of bail premiums or any other form of security when the crime is subject to a sentence exceeding 5 years in its arithmetic mean.

9.4. Bail premiums, guarantees, expenses and professional fees incurred in dealing with crimes other than those that may be committed due to vehicle traffic.

9.5. When the insured or the driver:

- a) Cause the accident in a manner intentional in the opinion of the judicial or administrative authorities, as the case may be.**
- b) Conceal any written or verbal information related to the accident.**
- c) Failure to appear at any summons or appearance made or ordered by the authorities related to the accident, except in cases of force majeure in their judgment**

9.6. Damages, expenses or fees other than those indicated in this coverage.

CLAUSE 10a

The exclusions established in the general conditions of the Policy will also be considered exclusions in this coverage.



**PARTICULAR
CONDITIONS OF
FULL ROADSIDE
ASSISTANCE
COVERAGE**

The definitions, exclusions and clauses established in the general conditions of the Policy will be applicable to the Comprehensive Assistance coverage.

The provisions of this clause are as follows:

FIRST.- The insurance to which this Policy refers covers, for the purposes of assistance under the following considerations:

- a) To the natural person listed as Insured on the Policy cover page.
- b) In the case of legal entities, to the natural person who drives the vehicle with the express or tacit authorization of the owner.
- c) To the occupants of the vehicle in question, up to the maximum limit permitted for the vehicle.
- c) To the occupants of the vehicle in question, up to the maximum limit permitted for the vehicle.

All persons referred to in the previous paragraphs will be considered insured for the purposes of this Policy.

SECOND.- For the purposes of technical assistance, the vehicle referred to in this Policy will be exclusively the one listed on the cover of the same.

THIRD.- The right to the benefits stated in this Policy will only take effect within the territory of the United Mexican States.

FOURTH.- Services relating to persons will be provided in accordance with the following conditions:

- a) **TRANSPORTATION OR REPATRIATION IN CASE OF BODILY INJURY OR ILLNESS.-** Transportation costs within the United Mexican States will be covered by ambulance or by the means deemed most appropriate by the doctor designated by MAPFRE in agreement with the attending physician, to the appropriate hospital within the United Mexican States.

If once transferred, hospitalized and stabilized, patient, the doctor assigned by MAPFRE considers medically advisable, MAPFRE will carry out the repatriation of the Insured to the hospital closest to his or her home in the United States of America.

b) DISPATCH OF A SPECIALIST.- If, while the Insured is hospitalized, or due to their transfer or repatriation, the doctor assigned by MAPFRE, in agreement with the attending physician, determines the need for the services of a specialist, and this specialist is not available at the hospital, MAPFRE will pay for the professional's travel to the hospital. The maximum limit for travel expenses will be up to \$1,000 USD.

c) SHIPPING OF MEDICINES.- MAPFRE will send any vital medication, prescribed by a doctor, that cannot be obtained in the
The location of the sick or injured Insured. MAPFRE will ship such medications and will cover the cost of transportation by regular plane or express courier when the medication is sold in Mexican pharmacies. In all cases, the cost of the medications will be borne by the Insured.

d) MEDICAL INFORMATION.- MAPFRE will provide information to the Insured's family about the Insured's medical problems, as well as their diagnosis and treatment.

e) MEDICAL REFERENCES.- The Insured will have access, 24 hours a day, to a telephone referral service for doctors and hospitals throughout the territory of the United Mexican States, before and during the trip.

Under no circumstances will MAPFRE assume any liability for services contracted by the Insured on its own account, without its knowledge and authorization.

f) ADVANCE DEPOSIT FOR HOSPITAL ADMISSION.- In the event that the Insured must be hospitalized urgently and does not have the necessary means (cash, checks, credit cards) to guarantee admission to the hospital, MAPFRE will guarantee the hospital up to \$1,000 USD. This security deposit must be returned, interest-free, to MAPFRE within 30 days of the date it was granted.

g) TRAVEL AND STAY OF A RELATIVE OF THE INSURED.- In the event that the Insured travels alone and has to be hospitalized for more than five days, MAPFRE will cover the following expenses:

- a) The amount of a round-trip ticket, economy class, for a relative to the place of hospitalization in the United Mexican States.
- b) Hotel accommodations at a rate of \$60 USD per day, with a maximum of \$600 USD.
- h) TRAVEL OF THE INSURED DUE TO TRIP INTERRUPTION DUE TO THE DEATH OF A RELATIVE.-** MAPFRE will pay the costs of a single ticket, economy class, to the Insured when he/she must interrupt the trip due to the death in the United States of America of his/her spouse, parents and children, to the place of burial, provided that said transfer cannot be made by the means of transport planned for the trip.
- i) MEDICAL ASSISTANCE FOR AN AUTOMOBILE ACCIDENT OF THE INSURED IN THE TERRITORY OF THE UNITED MEXICAN STATES.-** In the event of an automobile accident of the Insured in the territory of the United Mexican States, the Company will cover the costs of hospitalization, surgical interventions, medical fees and medications only within the territory of the United Mexican States. **IN EXCESS of \$2,000 USD PER PERSON AND \$10,000 USD PER EVENT.** The limit of medical expenses that will be covered for this concept will be up to \$2,000 USD per person and up to \$10,000 USD per Event.
- j) EXTENSION OF THE INSURED'S STAY IN THE UNITED MEXICAN STATES DUE TO AN ACCIDENT OR UNFORESEEN ILLNESS.-** MAPFRE will cover the Insured's hotel expenses when, due to an accident or illness, and upon prescription from the MAPFRE Physician in agreement with the attending physician, it is necessary to extend the stay in the United Mexican States for medical assistance. Such expenses will have a limit of \$60 USD per day, with a maximum of \$600 USD.
- k) TRANSPORTATION OR REPATRIATION OF THE DECEASED INSURED.-** In the event of the death of the Insured in the United Mexican States during the trip, MAPFRE will make the necessary arrangements for the transportation or repatriation of the body and will cover the costs of transportation to the Insured's place of residence in the United States of America. The maximum limit for all concepts will be the equivalent of \$5,000 USD.
- l) RETURN OF MINORS.-** If the Insured, parent, guardian or person responsible for minors under 18 years of age accompanying him/her on the trip were hospitalized or had died during the trip, MAPFRE will assume the travel expenses of these minors up to

your residence in the United States of America, with a one-way, economy-class ticket. If no one is available to accompany you, MAPFRE will provide a suitable person to assist you during the transfer.

m) TRANSMISSION OF URGENT MESSAGES.- MAPFRE will be responsible for transmitting, at its own expense, urgent or justified messages from the Insured, relating to any of the events covered by the benefits referred to in this service.

n) TOURIST INFORMATION.- The Insured will have 24-hour access to a telephone service providing tourist information on hotels, roads, and immigration procedures in the United Mexican States. MAPFRE will not, under any circumstances, assume any liability for any incidents.

any for services provided by these professionals or institutions. Likewise, the cost of these services It will be at the expense of the Insured who requests them.

ñ) ASSISTANCE IN CASE OF LOST DOCUMENT OR CREDIT CARDS. If the cardholder loses their passport or bank cards during the trip, MAPFRE will advise them on the requirements and procedures necessary for replacing or reimbursing such documents, as appropriate.

FIFTH.- The following facts are not subject to the coverage referred to in this clause and its subsections:

- 1) Extraordinary natural phenomena, such as floods, earthquakes, volcanic eruptions, and cyclonic storms;
- 2) Acts and events resulting from terrorism or riots;
- 3) Facts and acts of armed forces, forces or security forces.
- 4) Derivatives of radioactive nuclear energy.
- 5) Those that occur in connection with theft, breach of trust and, in general, employment and use of the vehicle without the consent of the Insured.
- 6) Services that the Insured has contracted without the prior consent of the Company, except in the case of proven force majeure that prevents him from communicating with the Company or with the Third Parties in charge of providing said services;
- 7) Medical and hospital expenses outside Mexican territory
- 8) Illnesses or injuries resulting from chronic conditions and those diagnosed prior to the start of the trip;
- 9) Death caused by suicide and the injuries or after-effects resulting from the attempted suicide;
- 10) Death or injuries resulting directly from acts committed by the Insured or driver with malice aforethought or bad faith;

11) Assistance and expenses for illness or pathological conditions caused by the voluntary ingestion of alcohol, drugs, toxic substances, narcotics or medications without a medical prescription, nor assistance and expenses derived from mental illness;

12) Those related to the acquisition and use of prostheses, glasses and pregnancy assistance; 13) Assistance and expenses arising from sports practices in competitions;

14) Assistance and expenses for vehicle occupants transported free of charge as a result of so-called hitchhiking, rides or "auto-stop".

15) Food, drinks, phone calls and other additional expenses to those of room charge in the case of lodging.

16) Medical and hospital expenses, when the express purpose of the trip is to receive medical treatment of any kind.

17) Minor illnesses or injuries that can be treated by local doctors and that do not prevent the continuation of the trip or the return to the habitual residence.

18) Rescue of the Insured in the mountains, on the summit, at sea or in the desert.

SIXTH.- The Coverages to be reviewed must be services related to the vehicle described in this Policy are those indicated below, and will be provided in accordance with the following conditions:

a) BASIC ROAD ASSISTANCE.-

In the event of minor mechanical breakdowns or failures, MAPFRE will send a service provider to address issues such as tire changes, jump-starts, and fuel delivery, the latter of which will be charged to the Insured. Up to one service per event and two in annual policies will be covered.

b) VEHICLE TOWING OR TRANSPORTATION.-

If the Insured Vehicle is unable to drive due to a breakdown or mechanical failure, or due to a car accident, MAPFRE will cover its towing or transportation to the nearest town. The maximum limit for this benefit is \$250 USD. Vehicle repair costs, spare parts, and fuel will be borne by the Insured.

c) TRANSPORTATION OF COMPANIONS.-

If at the time of the breakdown there are more than 2 passengers traveling in the vehicle, MAPFRE will provide a means of transportation to take them to the town where the vehicle has been towed.

d) EXCLUSIONS: THE FOLLOWING ARE NOT OBJECTS OF THE COVERAGE REFERRED TO IN THIS CLAUSE AND ITS SUBSECTIONS:

1) VEHICLES INTENDED FOR PUBLIC SERVICE OF GOODS OR PEOPLE, AS WELL AS VEHICLES WEIGHING MORE THAN 3.5 TONS, SUCH AS FREIGHT TRUCKS, PASSENGER BUSES, MOTORHOMES AND TRACTOR TRUCKS.

2) VEHICLES OLDER THAN 12 YEARS.

SEVENTH.-When any of the events covered by the benefits guaranteed by this Policy occur, the Insured will request the corresponding assistance from MAPFRE by calling 800-02-663-58 and/or 800-02-665-51, and will indicate their identification data, the registration or license plate number of the Insured Vehicle and the Policy number, as well as the location where you are located and the type of service you require. Bilingual staff will be in charge of these phone calls, and MAPFRE will be responsible for the cost of these calls.

OCTAVE.- Will fall within the scope of the following limitations. Urgent medical considerations regarding the Insured's condition and ability to travel, as well as other relevant circumstances including airport availability, weather conditions, and distance, will be the criteria imposed to determine whether transportation should be carried out, as well as the location and under what conditions it will be carried out. Emergency evacuation and repatriation will be carried out under constant medical supervision.

Emergency transportation can be carried out by any of the following means:

- a) scheduled airliner
- b) ground ambulance

NINTH.-MAPFRE will carry out the payment and compensation referred to in this Policy provided that this does not create profit for the Insured.

TENTH. The services referred to in this Policy will be provided:

- a) Directly by MAPFRE or by Third Parties with those who contract them, under their own responsibility;
- b) Except in the case of fortuitous event or force majeure that prevents it;
- c) With regard to the vehicle, only when used by any of the Insured or with their express or tacit consent.

ELEVENTH. Anything not covered in this Policy will be governed by the general conditions and, where applicable, the special conditions of the main Tourist Car Policy.

Handling user queries and complaints.

MAPFRE hereby informs the policyholder, insured, and beneficiaries of the following information:

1. Data from the Specialized User Care Unit (UNE). MAPFRE makes available to you the Specialized Care Unit (UNE), where you will be assisted from Monday Thursday from 8:00 a.m. to 5:00 p.m. and Friday from 8:00 a.m. to 2:00 p.m., with telephone number 5230 7090 and address at Avenida Revolución No. 507, Colonia San Pedro de los Pinos, Benito Juárez, Mexico City, Postal Code 03800, with email address UNE@mapfre.com.mx.

2. Data from the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF).

It is available at its address located at Avenida Insurgentes Sur #762, Colonia del Valle, Mexico City, Postal Code 03100, with telephone number (55) 5340 0999 and (01 800) 999 80 80, email asesoria@condusef.gob.mx, website <http://www.condusef.gob.mx/>, or at any of its state delegations.

MAPFRE México, SA informs you that the personal data collected will be processed for all purposes related to the legal relationship. See the full notice at: www.mapfre.com.mx

“In compliance with the provisions of Article 202 of the Insurance and Surety Institutions Law, the contractual documentation and technical note comprising this product were registered with the National Insurance and Surety Commission, as of May 8, 2023, under number CNSF-S0041-0044-2023 / CONDUSEF-005661-02.”