



GENERAL CONDITIONS

HDI En Mi Casa

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This translation is provided as a courtesy. The Spanish texts of the general and particular conditions of the Policy prevail at all times.

Did you know that, as a Contracting Party, Insured or Beneficiary of an Insurance Policy, you have the following rights?

When taking out your policy

- Ask your Agent, employees or representatives of *HDI SEGUROS* for identification that accredits them as such.
- Know the amount of commission or direct compensation that corresponds to your Agent for the Insurance Contract.
- Receive information that allows you to know the General Conditions of your Insurance Contract, including the real scope of the contracted coverage, how to keep it, as well as the reasons for its termination.

When you make a Claim.

- Receive the payment (if applicable) even if the Insurance Contract Premium has not been paid, if the Grace Period for its payment has not expired, in accordance with the provisions of Article 40 of the Law about the Insurance Contract.
- Know that, in the Damage Insurance, if the affected coverage does not have automatic reinstatement, any Compensation that *HDI SEGUROS* pays you reduces the Insured Sum by the same amount. This can be reinstated upon written request on your part and accepted by that same means, and you must pay the Premium corresponding to said reinstatement.
- Collect compensation for late payment in case of non-timely payment of the insured amount.
- Request the issuance of a technical opinion from CONDUSEF, if both you and *HDI SEGUROS* did not submit to arbitration.

In case of any questions, we put our telephone number at your disposal: (MX local code) 477 740 2827.

Additionally, you can go to our Customer Service, located at 5003 th. San Juan Bosco Boulevard, Col. Rancho Seco, Z.C. 37669, León, Guanajuato, México, from Monday to Thursday from 9:00 a.m. to 5:00 p.m. and Friday from 9:00 a.m. to 3:30 p.m.

Dear Insured:

This document includes the General Conditions of your “HDI En Mi Casa” insurance, which will govern, together with the Application, Policy, Receipts and Endorsements, if any, the rights and obligations between you and *HDI SEGUROS*.

FIRST PART: DEFINITIONS

Abandonment

Material act carried out by the Contracting Party or Insured or their Beneficiaries by disposing of the property insured by the Policy, with the intention of losing its possession and the right that they had over said property.

Hauling

Action of moving, by truck or other suitable means, a material thing from the place where it was to another.

Accident

Any eventuality arising from a sudden, fortuitous and external cause that causes Material Damage to property or bodily injury or the death of a Third Party, without the fault or Negligence of the Insured occurring.

Anthropic Activity

Any action or intervention carried out by human beings that generates a substantial change in their nature. Examples of anthropogenic activities: deforestation, fishing, agriculture and emissions of carbon gasses into the atmosphere (from manufacturing, vehicles, etc.)

Malicious Acts

Acts carried out by one or more people outside of cases of Strike or Popular Riot, which intentionally cause physical damage to the covered property.

Bad Faith

Action or conduct those results in Damage or harm, which is carried out consciously and showing full will.

Risk Aggravation

Situation that occurs when, due to certain events beyond the control of the Insured, the risk covered by the Policy becomes more dangerous than initially anticipated; Its modification or alteration implies the obligation to notify *HDI SEGUROS* so that it can choose between the continuation of its coverage or the termination of the contract, under the terms of the Law on the Insurance Contract.

Popular Riot

Disorder, tumult, shock or loud protest of a group of people against the authorities, which alters and disturbs the established order.

Sewer

Network of underground channels that, along the streets, receive dirty water and domestic and industrial waste, as well as rainwater, taking it to purification facilities or discharging it into a river or the sea.

Depreciation Due to Age or Use

Period elapsed from the date of manufacture of a new good until the date of occurrence of Damage to the good covered by the Policy.

Lessee or Tenant

Person who, through a lease contract, acquires the temporary use and enjoyment of the Property intended as a residential home by paying a certain price. The number of authorized Tenants must be indicated in the Lease

Agreement and/or Digital Platform Agreement.

Common area

Assets and spaces that belong jointly to the condominium owners, and whose use, exploitation and maintenance will be regulated by the respective Condominium Law, its Regulations, the Articles of Incorporation or the Internal Regulations.

Assault

Theft of contents perpetrated within the insured Property by force or violence, whether moral or physical, on the people who occupy it.

Insured

Natural person to whom, with the payment of the insurance Premium, the rights to the Claim for services, payments or benefits derived from the Policy. The name of the Insured is indicated in the Policy. The Insured may be the Contracting Party.

Mud Avalanches

Mudslide caused by flooding or rain.

Appraisal

Document prepared by experts or professionals specializing in the branch or area in question, who have the corresponding licenses and records from the authority to carry out this activity, to determine and/or estimate the value in monetary figures of an asset, clearly indicating therein all the characteristics and information that determine the corresponding valuation, such as the description, year, serial number, currency, name of author or manufacturer, quality and value of materials, special components, among others.

Rainwater or Downspout

Conduit installed from the roof or roof of a property, down to the floor level and which serves to evacuate rainwater from the roof and/or mezzanines.

Beneficiary

Person designated in the Policy by the Insured or Contracting Party, as the holder of the compensation rights.

Imitation jewelry

Objects intended for personal adornment that imitate jewelry, and that are made with non-precious materials, such as but not limited to: amber, resins, tin, rock crystal, nickel, zinc and copper alloys.

Security Vault

Part of the building constructed with armored walls and iron or steel door with combination locks and intended for storing money or valuables.

Security Safe

Box constructed of steel plates, with a minimum thickness of 6 mm (six millimeters) or 1/4" (a quarter of an inch), equipped with a mechanical, electrical or electronic combination lock and which must be embedded or anchored to the Property in case it has a net weight less than 50kg (fifty kilograms). If it does not comply with these characteristics, it will not be considered a safe.

Fortuitous event or force majeure

Event that cannot be attributed to the Contracting Party or Insured because they are prevented from complying due to an event that is outside the control of their will, which they have not been able to foresee or which, even if they had foreseen it, they were not able to avoid it.

Nuclear power station

Industrial installation used for the generation of electrical energy from nuclear energy. It is characterized using fissionable Nuclear Material that, through nuclear reactions, provides heat that in turn is used, through a conventional thermodynamic cycle, to produce the movement of alternators that transform mechanical work into electrical energy.

Cyber attack

Direct or indirect actions carried out on the covered property, by one or several people or organizations other than the Insured, without the right and without consent of the person who can dispose of them in accordance with the law, carried out deliberately with the intention of exposing, altering, violate, destabilize, destroy, eliminate, use an asset, obtain access, take control of or damage computer infrastructure, electronic device, computer system, computer program, computer network, database or electronic system; whether or not using physical media, malicious code or algorithms. In most cases with malicious purposes, theft of information, harming its target, violating the security of information systems or interrupting operational structures.

Cyberterrorism

Premeditated attack by known or clandestine groups motivated by political, social or religious purposes, which uses information technologies against computer systems, computer programs and computer data, to intimidate, coerce or cause damage to property or people.

Cyberwar

War that uses cyberspace and information technologies as a field of operations, instead of conventional battlefields, and as weapons, computer programs or mobile device applications, commands and various tools provided by computing and telecommunications. The most common objectives being the disabling of the enemy's computer systems or obtaining information.

Cyclone

Extremely strong wind produced by an atmospheric depression that advances in large circles rotating on itself and that originates in tropical areas, determined by the National Meteorological Service.

Foundation

Part of a Building below ground level or below the first level to which there is access, made of masonry, reinforced concrete, steel or concrete, which transmits the loads supported by a structure to the subsoil.

Cisterns to Store Water

Containers or structures that collect and store water, which is intended to supply a property.

Coinsurance

Percentage of the loss or damage that the Insured or Beneficiary is responsible when covered loss occurs. This percentage applies after subtracting the Deductible. The Coinsurance is indicated in the Policy.

Physical Components or Hardware

Processors, microprocessors, microchip, integrated circuits, printed circuit cards, disks, reading units, solid storage units, memories, sensors, printers, players, switches, peripherals, control equipment and other elements known under the generic name of "Hardware" and its Accessories.

Logical Components or Software

Operating systems, programs, databases, lines of code, applications and other electronic computing elements, also generically referred to as "Software" and its Accessories.

Condominium

Group of individually owned units built horizontally or vertically for residential use and that belong to different

owners, who have exclusive property rights over their unit and co-ownership rights over the common areas of the property.

CONDUSEF

National Commission for the Protection and Defense of Users of Financial Services.

Confiscation

Action that legally exercises authority in the exercise of its functions, through which it deprives a person's possessions (physical or moral) without any compensation, and where said assets pass into the hands or remain under the control of the State.

Civil Commotion

Relevant, substantial and violent alteration of public order by a group of people, with common origin or purposes of a political, religious, ideological, economic or similar nature, which threatens or alters peace or public order and/or produces concern and confusion in a locality.

Solid Construction or Solid Roof

The buildings that contain in their construction:

- **WALLS:** made of stone, cement block, tepetate, adobe or reinforced concrete, and there may be sections of glass block or any equally resistant material.
- **MEZZANINES:** metal vault, vaults, siporex, steel slab, tridilosa, brick vault on an iron or reinforced concrete framework.
- **CEILINGS:** concrete, brick vault, joist and vault, siporex, steel slab, tridilosa with concrete or mixture with a minimum thickness of 2 1/2 (two and a half) centimeters.
- **STRUCTURE:** structural steel, reinforced concrete, based on concrete load-bearing walls, partition walls, adobe or masonry.

Light Construction or Light Roof

The buildings that contain in their construction:

- **WALLS, MEZZANINES, CEILINGS AND/OR STRUCTURE:** Wood, sheets (asbestos or metal), glass, plastics. Acrylics or similar, drywall, bonded materials, expanded metal or any material with a thickness less than 2 1/2 (two and a half) centimeters.

Policyholder

Natural or legal person whose name appears on the Policy and who has the obligation to pay the Premium.

Insurance contract

Agreement by which *HDI SEGUROS* undertakes, through the payment of a Premium, to compensate for damage or to pay a sum of money upon verification of the eventuality provided for in the Contract. The Policy, the application, the payment Receipt, the General Conditions and the Endorsements, if applicable, are part of and constitute evidence of the Insurance Contract between the Contracting Party and *HDI SEGUROS*.

Cremation

Action of incinerating the corpse of a person or a pet to reduce it to ashes.

Fixed Covers (on furniture)

Cover of material, preferably glass, that is placed on top of furniture to cover or protect it. The cover is placed on top of furniture such as but not limited to: tables, shelves and desks.

Gross Negligence

It implies the imputation of some responsibility because of an action or failure to do, to which the person was obliged. There is a certainty that doing or not doing will cause harm.

Damage

Personal or material loss produced as a direct consequence of an Incident.

Material damage

Any physical damage, loss, impairment or deterioration of goods and properties as a result of any of the covered risks.

Moral damage

Damages that a person suffers in their feelings, affections, beliefs, decorum, honor, reputation, private life, configuration and physical aspects, or in the consideration that others have of themselves. It will be presumed that there was Moral Damage when the freedom or physical or mental integrity of people is unlawfully violated or impaired.

Deductible

Fixed amount payable by the Insured or Beneficiary for each loss covered by the insurance, established in the Policy. If the amount of the loss is less than the Deductible, the total amount of the loss will be borne by the Insured or Beneficiary. The Deductible is indicated in the Policy specification.

Demolition

Process by which a building, construction or other standing structures are destroyed in a planned manner.

Artificial Water Deposits or Currents

Mass of surface water created by human activity or as a consequence of physical alterations produced by Anthropoc Activity, such as but not limited to: vessels, dams, dykes, reservoirs, wells, artificial lakes, riverways, piped rivers and open pit landfills.

Deposits or Natural Water Currents

Surface water mass that has not been modified by human activity or Anthropoc Activities, such as but not limited to: tributaries, rivers, springs, streams, waters in lakes or lagoons.

Depreciation

Decrease in value suffered by a covered good because of deterioration due to normal use and the passage of time or obsolescence.

Disappearance

In general, it is that absence or lack of the object that occurs in an inexplicable way or without apparent cause.

Disassembly

Action and effect of disassembling, separating or undoing.

Fraud or Bad Faith

Actions or omissions that one person uses to mislead another person. Fraudulent or deceptive conduct of one party with respect to the other, in a contractual relationship, either in the preparatory phase of the Contract or during its validity and compliance.

Domes

Structure of glass, acrylic, polycarbonate or synthetic material that is flat or dome-shaped, which is placed on ceilings or walls to allow the passage of light.

Drone

Unmanned aerial vehicle that is controlled remotely by an operator using a Control Station.

Building

Structurally linked construction, considering the main and accessory materials with their fixed installations (water, gas, electricity, heating, cooling and others typical of the building), excluding the Foundation and accessories that are below the level of the lowest floor.

Building in Demolition Process

Property, building or construction in which physical work is carried out intentionally and premeditated whose objective is its dismantling, collapse or destruction in part or total.

Building under Reconstruction

Property, building or construction in which physical work is carried out in a planned and organized manner whose objective is to rebuild it, reestablishing the same physical and functional characteristics with which it was conceived from its origin.

Building under renovation

Property, building or construction in which physical work is carried out to modify or transform it by varying its physical or functional characteristics partially or totally, but if it does not imply the modification of its structural support or framework.

Building under repair

Property, building or construction in which physical work is carried out with the objective of returning the Property to its physical or functional state immediately prior to the occurrence of the material damage that motivated said work.

Completed Building

Property, building or construction ready for occupancy, which has all its windows and glass installed, floors finished, doors installed, walls and ceilings.

Employee or Worker

Natural person who provides subordinate personal work to another, natural person or legal entity.

Endorsement

Document issued by *HDI SEGUROS*, following prior agreement between the parties, through which the original contract conditions are modified.

Muddying

Effect of totally or partially covering a property with mud or sludge.

Luggage and Effects

Articles and items intended for personal use, such as but not limited to: backpacks, clothing and/or footwear, personal hygiene items, household or family belongings and objects, as well as other goods that are clearly for personal use.

Electromagnetic Equipment

Device capable of artificially producing a magnetic field that varies over time and is complemented by a conductive material that can generate induced electric currents.

Electronic equipment

Device with a combination of electronic components organized in circuits, intended to control and take advantage of electrical signals, as well as the use, storage, transport or transformation of electronic Information, and that in general, for its operation, requires low voltage currents.

Domestic Appliance Equipment

Appliance or device with a combination of electronic and electrical components that are typical of a home and for domestic use, such as but not limited to: radio and television antennas, blenders, filming and projection equipment, recording and sound equipment, electric typewriters, sound and image reproducing equipment, electronic intercoms, vacuum cleaners, freezers, electric stoves, microwave ovens, carpet washing machines, electric sewing machines, floor polishers, fans, pumps, washing machines, dishwashers, laundry dryers and air conditioning.

Electromechanical Equipment

Device with a combination of electrical and mechanical parts that is directed by electricity, such as but not limited to: electric motor and the mechanical devices moved by it, electric opening valve and key, mechanism for opening gates and doors, people or cargo elevator, washing machine, laundry spin dryer.

Volcanic eruption

Violent emission of solid, liquid or gaseous matter, of deep origin to the Earth's surface, through a crack or crater.

Mirror

Optical device, usually made of glass, with a smooth, polished surface that forms images by reflecting light rays.

Control Station

Electronic device or console that is used by the operator of a Drone to manipulate the controls of flight. The control station can be a radio control, cell phone, smartphone, tablet, or computer.

Euthanasia

Act performed by a veterinary Doctor that consists of intentionally causing the painless death of a Pet that suffers a painful, agonizing, incurable or difficult situation to recover.

Event

Situation or phenomena that occur within the Policy term and that derive directly from the same cause and that occur during the same period.

Expropriation

Administrative act of the State that deprives a person of the ownership of a good or a right, totally or partially, with the condition that there is a cause of public utility, in exchange for compensation.

Forgetfulness

Action of losing a thing, a good or losing a pet.

False or Inaccurate Statement

Incorrect, imprecise or inaccurate statement made by the Insured or the Contracting Party regarding the insured object or its characteristics; The false or inaccurate declaration may also affect the circumstances that have occurred in an Event, Loss or Accident.

Lack or Insufficiency of Drainage

Lack or insufficient capacity of the drainage or wastewater systems of the Property's hydrosanitary installation, to remove the waste generated in the use or its collection and which causes saturation of said systems, resulting in their overflow.

Hydrometeorological phenomenon

The following risks will be considered for the purposes of this insurance: hurricane, stormy winds, tornado, hail, frost, snowfall, swell, flood, flood due to rain, mud avalanches and tsunamis.

Fortuitous

The event that occurred without intervention of human will.

Foundations

Preparation made by the builder to shape or level, which is above the ground or terrain, but below the construction, and which serves as the base on which the pavement, concrete base, bearing layer, floor, foundation rests for the building.

Fixed Expenses

Expenses that necessarily must continue to be incurred during a total or partial suspension of operations, but only to the extent that the business would have been able to cover such expenses if the Incident had not occurred.

Tsunami

Alteration of the sea caused by the violent agitation of the sea waters as a result of a shaking of the bottom, which raises its level and spreads to the coasts, giving rise to floods. It is also known by the name tidal wave.

Hail

Atmospheric precipitation of water that falls strongly in the form of grains of hard, compact ice.

War

Hostile action or armed conflict between two or more nations.

Civil war

Conflict or hostile confrontation that occurs between members of the same nation or country, that is, not against an external enemy.

Hacking

Illegal activity carried out by cybercriminals, motivated by obtaining economic benefit, for protest, collection of information (espionage), and even just for the fun of the challenge.

Frost

Climatic phenomenon consisting of the unexpected drop in ambient temperature to levels equal to or lower than the freezing point of water in the place of occurrence.

Hostility or War Conflict

Armed aggression between groups of people, states, nations or towns.

Strike

Temporary suspension of work carried out by a group of Employees, as pressure on the company, with the purpose of achieving and/or demanding certain working or social conditions, the strike may be legally existing or non-existent, as well as legal or illegal.

Striker

Person who takes part in a strike.

Hurricane

Flow of water and air of great magnitude, moving in a circular path around a low-pressure center, on the sea or land surface with peripheral speed of direct impact winds equal to or greater than 118 (one hundred eighteen) kilometers per hour, which there has been identified as such by the National Meteorological Service or the organizations officially authorized for that purpose.

Theft

When a stranger takes possession of another's property, without violence or intimidation.

Lack of expertise

Total or partial lack of technical knowledge, experience or skill.

Seizure

Action legally exercised by the Authority, in the exercise of its functions, through which it takes legal possession of money or certain assets of a person.

Fire

Damage or loss of insured property as a direct result of fire or flames that develop out of control.

Inconsistency

Lack of solidity, firmness, balance, stability or consistency of a material, terrain, instrument or structure.

Compensation

Payment made by *HDI SEGUROS* to the Insured because of losses or damage due to a covered risk to the covered assets. Compensation may be in money or through the repair or replacement of damaged goods with others of the same characteristics or conditions. The Compensation has the maximum limit of liability as stipulated in the Policy for each coverage.

Electronic Information or Electronic Data

Events, concepts and information converted to a format usable in communications, interpretation or electronic processing using physical components or hardware; and includes programs, software, and other coded instructions for processing and manipulating information or for directing and manipulating such equipment.

Start of Validity

It is the date from which the Insured is entitled to the benefits of the Insurance Contract.

Property

Set of main and accessory material constructions that are within the secured area and are occupied by the Insured to carry out its activities. The Property will be stated in the Policy specification. False ceilings, fixed carpets, tapestries and wood attached to the floor, walls or ceilings, as well as walls independent of the Property and additional constructions on the same Property, are considered part of the Property. In the case of Properties under the condominium regime, the proportional parts of the construction that are part of the common areas, will be considered within the Property.

Uninhabited or abandoned property

Property that is not occupied or making daily use of its facilities for a period greater than 6 (six) months.

Insurrection

Action developed by a group of people who decide to rebel against the authorities or against the established order.

Internet

Global public computer network as it currently exists or may exist in the future, including the Internet, an intranet, an extranet or a virtual private network.

Flood

The accidental and temporary coverage of the soil by water, because of deviation, overflow or breakage of the retaining walls of rivers, canals, lakes, dams, ponds, natural and artificial water currents and other deposits or

water.

Flood Due to Rain

The temporary and accidental coverage of the soil by rainwater because of the unusual and rapid accumulation or displacement of water caused by extraordinary rainfall that meets any of the following facts:

- That the rains reach at least 85% (eighty-five percent) of the weighted average of the maximum of the area of occurrence in the last 10 (ten) years, according to the measurement of the meteorological station (certified by the Meteorological Service or by the bodies officially authorized for that purpose) nearest, or
- That the covered assets are located within a flooded area that has covered at least one hectare.

Domestic Worker Disability

Bodily injuries suffered by the domestic worker as a result of an accident that occurred in the performance of his or her duties in the service of the Insured, which make said worker unable to perform such domestic tasks.

Invasion

Forcibly entering or irregularly occupying a place or territory controlled by another entity, normally with the objective of conquering the territory or changing the established government or unjustifiably seizing the functions of others or overpower someone.

Jewelry

Objects intended for personal adornment, created from combinations of: metals and/or precious stones, pearls or fine stones.

Set

Items that are used together and that are of the same or similar class, size or quality.

Uprising

Act and result of a popular revolt or sedition, through which the participants stop following the orders of the authorities or hierarchical superiors and seek to generate a change of command.

Plate Glass

Glass that is superimposed on a mirror or shop window.

C.S.L. (L.U.C. acronym in Spanish)

Combined Single Limit. When indicated in the Policy, the insured amount may cover as a Single and Combined Limit two or more locations.

Surge

Alteration of the sea manifests itself with an over-rise of its level due to a depression or meteorological disturbance that combines a decrease in atmospheric pressure and a shear force on the sea surface, produced by the winds.

Domestic Pet

Dog or cat that lives closely with people in an emotional relationship, intended solely and exclusively to live in the home.

Veterinarian

Person who deals with the prevention, diagnosis and treatment of diseases, as well as disorders and injuries in animals, and has a professional license that certifies him or her as a specialist in that matter.

Electronic media

Communication media that allows the storage and distribution or use of electronic information, such as Internet,

fax, email.

Improvements and Adaptations

They are those that are added to a property, which are not essential parts; such as but not limited to glass or drywall dividing walls, false ceilings and false floors.

Military Power

The existence in fact, although not in law, of a military government.

Riot

Tumultuous assembly and disturbance of public order with the use of protest, disobedience or violence against people or things or threats to authority to intimidate it or force it to make some determination, carried out by a group of people to obtain recognition or grants any right, to make use of it, pretexting its exercise or to avoid compliance with a law.

Mobile

Movable property of a tangible nature, which due to its characteristics can be easily moved from one place to another without losing its integrity.

Retaining wall

Constructive element that fulfills the function of confinement and to retain the ground, generally supporting the horizontal forces produced by the thrust, and can be found below the lowest accessible floor level, also working as foundations and can be independent, being outside a building without receiving any load and not being linked to the structure of a building.

Solid Wall

See Solid Construction term.

Light Material Walls

Rigid structure intended to contain material. Their purpose is to resist lateral and vertical pressures, produced by the material retained behind them. They can be found below the level of the lowest accessible floor, also working as foundations and can be independent, being outside a Property without receiving any load and not being linked to the structure of a property.

Nationalization

Act of authority, by which companies, goods or services that were privately owned are placed under the exploitation and administration of the State.

Negligence

Carelessness, lack of diligence, omission of due attention and care that corresponds to actions, the management of assets or the fulfillment of an obligation.

Snowfall

Precipitation of ice crystals in the form of flakes.

Art Objects

Objects made by an artist or craftsman, for generally decorative purposes. Objects in which an artistic activity is applied to the design and its manufacture, covering applied arts such as ceramics, metalwork, furniture, tapestry and enamel.

Objects that are difficult or impossible to replace

Property that, due to their characteristics, cannot be replaced by another of the same or similar quality and

characteristics, or that, if so, involve disproportionate efforts, and whose disappearance represents a detriment to a person's assets.

Objects for Personal Use

Portable objects intended for personal use outside the address indicated on the Policy declarations page, such as but not limited to: school supplies, musical instruments, orthopedic devices, sporting goods, bicycle, skates, skateboard, handbag, wallet, backpack, briefcase, jewelry, watch, ophthalmic lenses and sunglasses, leather, clothing and/or footwear worn by the Insured.

Functional Obsolescence

Fall into disuse of the Property, not derived from its malfunction, but due to insufficient performance of its functions. Loss of value of the property either due to its style, characteristics, materials or design in relation to its environment or to the qualities, design or distribution of new properties.

Technological Obsolescence

Falling into disuse of machines, equipment and technologies, derived not from their malfunction, but from insufficient performance of their functions compared to the new machines, equipment and technologies introduced into the market.

Forgetfulness or Misplacement

Fact of not remembering where a protected good was left.

War Actions

Coordinated set of actions related to armed struggle or war, which are carried out by an army with the purpose of achieving specific goals or objectives.

Pre-existing Conditions

Pre-existing conditions will be understood as those that, prior to taking out this insurance:

- Its existence has been declared, or
- The Insured has incurred documentary-verifiable expenses to receive medical treatment, or
- That they are verifiable through the existence of a medical record where a diagnosis has been made by a legally authorized doctor, or through laboratory or office tests, or by any other recognized means of diagnosis.

Total loss

Destruction of the insured assets physically or functionally or when the repair cost of each of the insured assets is greater than its replacement value.

Maximum Compensation Period

It is the period that begins on the date of the loss that occurred within the coverage term and ends when the property is repaired, without exceeding the number of months stipulated on the Policy and without being limited by the expiration date of coverage.

Indirect Damages

Verifiable economic loss, due to the lack of use of damaged goods during the time necessary for their repair or replacement. In injuries, the period of inability of the injured person to carry out his or her activities in the way he or she did before the injury occurred will be understood.

Leather

Organic fabric of animal origin, which is chemically prepared to make a robust, flexible and rot-resistant material, which is subsequently made as a garment, coat, lining or mat.

Phishing

Relating to the collection of personal data illegally or fraudulently through devices connected or not to the internet.

Grace Period

It is the period of days that the Contracting Party or Insured has to pay the insurance premium. After this period has elapsed without payment having been made, the Insurance Contract will be automatically cancelled.

Rainwater

Relating to water which can concentrate on the roof, patios or in drainage pipes because of rain.

Policy

Document that forms an integral part of the Insurance Contract concluded between *HDI SEGUROS* and the Insured, which stipulates the terms, conditions, rights and obligations of the parties.

Portable

Personal property that is easy to move and transport from one place to another because it is manageable and its small size.

Secured Area

Delimited area of land owned by the Insured or which he or she has under lease, in which the activities covered by this insurance are carried out and whose address or location is indicated in the Policy.

Premium

Payment of the insurance or the financial contribution that the Contracting Party must pay to *HDI SEGUROS* for the risks covered by the Policy.

First Risk

Form of insurance through which *HDI SEGUROS* will compensate the amount of damage suffered at the time of the loss, individually or, up to the maximum limit of liability contracted by the Insured, without exceeding the replacement value or actual Value, as contracted, and once the participation in the loss stipulated in the specifications of the Policy or the General Conditions has been deducted.

First Absolute Risk

First risk insurance modality which the Insured will set an insured amount at the effective date of the policy which determines the maximum liability of *HDI SEGUROS*.

Compensable Proportion

It occurs when the insured amount is less than the insurable value of the goods, and therefore *HDI SEGUROS* will respond proportionally to the damage caused, unless the insurance operates at absolute first risk.

Pro rate

Proportional part of the Premium, calculated for the contracted period.

Rebellion

Action and effect of people who, not being active military personnel, with violence and use of weapons, try to:

- a) abolish or reform laws or regulations,
- b) reform, destroy or prevent the integration of governmental or constitutional institutions, or their free exercise and/or,
- c) remove or prevent any of the government officials or constituted authority from performing their duties.

RECAS (acronym in Spanish)

Registration of insurance contracts in CONDUSEF.

Claim

Procedure carried out by the Insured to *HDI SEGUROS* to request the benefits stipulated in the Insurance Contract because of a covered risk.

Removal of debris

It is the disassembly, demolition, cleaning, hauling and other necessary actions that must be carried out so that the insured or damaged goods are in condition for repair or reconstruction.

Rent in Short Term Periods

Relating to the house that, being property of the Insured, is rented to a third party for periods greater than 1 (one) day and less than 6 (six) months, either through digital platforms or by lease contract, for exclusively residential use.

Rent in Long Term Periods

Relating to the house that, being the property of the Insured, is rented to a third party for periods greater than 6 (six) months, either through digital platforms or through a rental contract, for exclusively residential use.

Rent

The income that the Insured receives for renting the property insured in the Policy, not including:

- Salaries of janitor, administrator, accountant, supervisor, domestic worker or temporary worker.
- Expenses and payments of deposits, advances, insurance, bonds, taxes, fines, compensation, gratuities or any other similar payment.
- Commissions and expenses for rent collection, property administration, accounting or tax services.
- Taxes, fines, compensation or gratuities.
- Cost of heating, water, electricity, telephone, gas, security, moving, internet, streaming, cable or satellite television and entertainment and/or any other fixed expense.
- Any other expenses that cease because of the damage and are included in the rent.

Requisition

Control and seizure of food, animals and other resources that a State can exercise during the course of a war conflict to equip the armed forces or the forces of public order.

Revolution

Disorder or disturbance, violent and radical, produced by many citizens, with the aim of provoking:

- a) a violent and radical change in the political institutions of a society and/or,
- b) a sudden change in the social, economic or moral sphere of a society.

Revolt

Social movement that opposes some figure of power or a certain measure of the government and that is usually carried out with violence.

Risk

Future event of uncertain realization that may cause damages.

Cyber Risks

Any loss, damage, liability, costs or expenses related to cyber incidents, indicated in the following sections; regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, liability, costs or expenses:

- a) Damage or loss of data in the Insured's computer systems
- b) A malicious computer act in the Insured's computer systems
- c) Malicious software or computer malware on the Insured's computer systems

- d) A human error that affects the Insured's computer systems
- e) A system failure that occurs in the Insured's computer systems
- f) A defect in the Insured's computer systems
- g) Cyber extortion, or cyber terrorism
- h) Cyber warfare.

Theft

Crime against Property, consisting of the illegitimate seizure of another's movable property, without right and without consent of the person who can dispose of it in accordance with the law.

Theft with Violence

Act perpetrated by any person who, using violence, leaves visible signs or evidence of said violence in the property where the covered assets are located, as well as acts perpetrated with the use of violence or force on the people in charge of the covered goods.

Theft without Violence

Act perpetrated without leaving visible signs in the place where it was committed. Seizure of the insured assets, without right and without consent of the Insured and without violence or intimidation of any kind.

Sabotage

Acts of a persons who, by themselves, or on behalf of someone or in connection with any organization or government, damage, destroy, harm or unlawfully hinder communication channels, public services, functions of state agencies, decentralized public organizations, state-owned companies, autonomous constitutional bodies or their facilities; steel, electrical or basic industry plants; production or distribution centers of necessary consumer items of weapons, ammunition or war implements, in order to disrupt the economic life of the country or affect its defense capacity.

Salvage

Set of material goods rescued during or after the occurrence of a loss.

Looting / Pillage

It is the illegitimate and indiscriminate seizure of another's property:

- As part of a political or military victory or conflict
- Before, during or immediately after the occurrence of a natural disaster
- Taking advantage of the neglect of property due to confusion, crowding of people or disorder, which are committed by a group of people who are taking part in popular riots or civil commotion, caused by natural phenomenon, political or social events, or for any other cause.

National Meteorological Service

Entity in charge of providing information of the weather that prevails or affects Mexican territory.

Claim

Eventuality provided in the contract that gives a right to compensation by *HDI SEGUROS* in the terms and conditions of the Insurance Contract.

Malware

Anyone who damages, destroys, enters data without authorization from the Insured or otherwise interferes with the performance of any data, media, software or system related to the insurance coverage.

Streaming

Technology that allows you to see and hear content that is transmitted over the internet or another network without having to download previously the data to the device from which the file is viewed and heard.

Sublimit

Maximum liability that *HDI SEGUROS* acquires for certain coverage and that does not increase the insured amount indicated in the Policy or the Endorsements, if any.

Uprising

Action of one or more people who incite a mass of individuals to participate in disorder and disobedience of the constituted authority.

Wages and salaries

Economic remuneration for the work performed by a person, established through a labor or service contract, between the Insured and workers, as well as the benefits provided in the federal labor law associated with the salary, social security or those provided in the collective labor agreement.

Insured Amount

Insurable value set by the Insured in each of the sections, coverage, specific risks, specific property or covered assets and which will be the maximum limit of liability of *HDI SEGUROS* in the event of a loss, for one or all events. The insured amounts are detailed on the cover page or in the Policy specifications.

Curfew

Act of the Authority by which the constitutionally established guarantees are temporarily voided in cases of invasion, serious disturbance of public peace or any other that puts society in danger or conflict.

Earthquake

Phenomenon of sudden and temporary shaking of the Earth produced by the release of accumulated energy in the form of seismic waves that originate from the activity of geological faults, friction on the edge of tectonic plates or volcanic processes.

Terrorism

Acts of one or more people who, by themselves, or on behalf of someone or in connection with any organization or government, carry out activities by force, violence and/or threat thereof, or by the use of any other means for political purposes, religious, ideological, ethnic or of any other nature, intended to overthrow, influence or pressure the government to attack national or international security, pressure authority at any level, any agency or organization or a particular, to force them to make a determination, or alter and/or influence the functioning of any sector of the economy, or direct and indirect material losses or damages that, with a mediate or immediate origin, are the result of the use of toxic substances, chemical, biological or similar weapons, radioactive material, nuclear material, nuclear fuel, radioactive mineral, radiation source or instruments that emit radiation, explosives, firearms or by fire, flood, or by any other violent or non-violent means, against people, things, or public services and that, in the face of the threat or possibility of repetition, produce alarm, fear, terror or anxiety in the population or in a group or sector, to disturb the public peace.

Tornado

Violent atmospheric disturbance in the form of a whirlpool, which is formed from a cumulonimbus cloud, which causes an intense drop in pressure in the center of the phenomenon and strong winds that circulate in a cyclonic manner.

Domestic Worker

Person who, through salary, is employed daily for a certain number of hours per week, to perform tasks directly related to domestic service for the Insured.

Temporary Domestic Worker

Person who, through payment of financial remuneration, provides services to carry out a specific job on a temporary basis, such as but not limited to: maintenance and repair, fumigation and pest control, painting,

plumbing, gas, electricity, blacksmithing, locksmithing, waterproofing, gardening, machinery and equipment repair, interior decorating, food preparation, or clothing sewing.

Location Located on the First Line Facing the Sea, Lake or Lagoon

Group of assets insured under the same address where the first building in a straight line to the water source is less than:

- 500 m. (five hundred) meters from the wave breaking line at high tide.
- 250m. (two hundred and fifty) meters from lakeside of the lake or lagoon.

UMA (*Unidad de Medida y Actualización*)

Unit of Measurement Updated. It is the economic reference in Mexican pesos to determine the amount of payment of the obligations and assumptions provided for in the federal laws, the federal entities, as well as in the legal provisions that emanate from all of the above.

UNE (Acronym in Spanish)

Specialized unit for customer service of *HDI SEGUROS*.

Usurpation of Power

Action and effect of seizing with violence and intimidation the functions, public jobs or rights that correspond to the legally established authority, or the use of means or procedures that violate, interrupt or ignore the Constitution and what the laws establish.

Insurable Value

Economic value of the covered good, and could correspond to the commercial value, replacement value or the real value of said asset, as stipulated in the Policy.

Commercial Value

It corresponds to the real sales price defined by the location of a Property, square meters, time of use, quality of finishes and maintenance. This must be determined by a registered professional appraiser with the corresponding certification.

Real Value

The actual value will be obtained by deducting from the replacement value at the time of the loss, the depreciation for age and use, in accordance with the age and conditions of conservation or wear and tear of the affected assets, immediately before the loss occurred.

Replacement Value

In the case of the Building, it is the amount that would be necessary to spend for its repair or reconstruction, using materials of the same quality, without considering any deduction for physical depreciation for the years of use or functional obsolescence, and including the cost of freight ordinary, customs duties and installation or assembly costs if any.

In the case of the Contents, it is the cost of acquiring the goods for others of the same class, technology, quality, materials, size, capacity and/or equal productivity, without considering any deduction for depreciation due to age or use, but yes, applying a deduction for depreciation due to technological obsolescence, and including the cost of ordinary freight, customs duties and installation or assembly expenses if any.

Vandalism

Intentional, violent and illicit act of destruction, carried out by one or more people, that causes loss, physical damage, or destroys without respect for the protected property.

Inherent Vice

It is understood as the decomposition, destruction or alteration of the original cellular and chemical structure,

caused by intrinsic chemical and biochemical phenomena, which do not leave traces of carbonaceous residues or ashes.

Stormy Winds

Winds that reach at least the category of tropical depression, tornado or grade 8 (eight) according to the Beaufort scale 62 (sixty-two) kilometers per hour, according to the National Meteorological Service or records recognized by it.

Validity

period in force of the Insurance Contract.

Computer virus

Malicious software that consists of contaminating, harmful or similar instructions, or unauthorized codes, including sets of instructions or codes, programmable or other, maliciously introduced and unauthorized, that self-propagate through computer systems or networks of any nature.

Stained glass

Surface composed of different colored glass joined by lead strips that cover the opening of the windows, usually placed in mansions, churches or palaces.

Showcase

A closed, glazed cabinet is usually used to display items such as but not limited to porcelain, antique books, art, tableware, etc. Also used to preserve said articles from dust and the contact of careless people.

Living place

Closed property of fixed construction and made with resistant materials, which is conditioned for people to live and they can carry out the basic activities of daily living.

SECOND PART: GENERAL CONDITIONS

My Home (*Mi Casa*) Section

A.1. BUILDING. Property Damages

If contracted and assigned an insured amount in the Policy, *HDI SEGUROS* agrees to cover the building occupied by the Insured for use and/or main activity as a residence and whose address is stated on the Policy as location risk.

A.1.1. Covered Property

Building coverage will be granted in accordance with the insured amount indicated in the Policy, covering the following assets:

- a) Material construction of the insured building for residential use.
- b) Accessory constructions, such as: fences, swimming pools, yards, exterior stairs, gates, independent retaining walls and additional constructions within the insured Property.
- c) Fixed installations in the building, such as: water, gas, electricity, heating, cooling, sanitation, telephone, television and radio installations, security systems, pipes, wiring, electrical and electronic panels, elevated tanks, air conditioning equipment, fixed kitchens, fixed carpets, radio antennas, television antennas, as well as machinery and/or equipment and their installations, which are permanently fixed to the building.
- d) Foundation of the insured building and cisterns to store water.
- e) In the event that the covered Building is under the condominium regime, the proportional part of the construction of common areas will also be covered according to the pro-indiviso percentage that corresponds to the Insured.

A.1.2. Excluded Property

It is understood and agreed that **BUILDING** coverage does not cover the following assets:

1. Soils and land.
2. Construction foundations below the level of the Property, other than the foundations and cisterns to store water.
3. Frescoes or murals that are painted or are part of the insured building.
4. Dykes, breakwaters, natural deposits, waterways, wells, tunnels, bridges, floating equipment and floating installations.
5. Damage to the beach or loss of beach.
6. Golf fields.
7. Assets located in irregular settlements or invading areas where there is a ruling by the competent authority that restricts the habitability and use of that area.
8. Building that is rented for a different use than a home.
9. Property uninhabited or abandoned for a period of more than 6 (six) months.

A.1.3. Covered Risks

The Building and the assets mentioned in **section A.1.1.** are covered up to the insured amount stipulated on the Policy against losses or material damage caused directly by any risk, provided that the damage is caused by a sudden, violent, accidental and unforeseen event and which, in addition, is not mentioned in: *i)* the exclusions of this coverage, *ii)* the exclusions of the optional coverage that is contracted or, *iii)* the general exclusions of the

Policy.

In addition to what is indicated in the previous paragraph, but only if is indicated in the Policy as covered the **variant a), section A.1.5 EXCLUDED OPTIONS THAT MAY BE COVERED BY EXPRESS AGREEMENT**, *HDI SEGUROS* agrees to cover:

- Fire and/or explosion for which the tenant(s) who rent the house are civilly liable, if the damage or loss has been caused during the period of accommodation of the tenant(s), during the validity of this insurance, and always that the damage is caused by a sudden, violent, accidental and unforeseen event.

A.1.4. Excluded Risks

It is understood and agreed that, in accordance with this coverage, in no case is the insured Building covered whose damages have been caused by the following risks:

1. **Loss or damage caused by earthquake and/or volcanic eruption, except if such coverage is contracted.**
2. **Loss or damage caused by hydrometeorological phenomena, except if such coverage is contracted.**
3. **Fermentation, inherent vice or any heating or drying procedure to which the Property has been subjected.**
4. **Loss of Property because of theft.**
5. **Leaks through the foundation of the floors or the retaining walls caused by groundwater or phreatic water, or fractures of said foundation or the walls, as well as obstructions, insufficiencies, deficiencies, breaks or any other cause of drainage systems (whether on the insured's property or not) caused by rain.**
6. **Smoke or soot in chimneys or industrial and domestic appliances or emanating from chimneys or industrial and domestic appliances located within the insured property, when said chimney and appliances lack smoke ducts.**
7. **Intentional acts carried out by the Insured.**

A.1.5. Excluded Options Regarding Occupancy That May Be Covered By Express Agreement

The options regarding occupancy and/or activity of a residential home may be covered, as long as they appear as covered in the Policy due to having been previously accepted by *HDI SEGUROS* and through the obligation of the Insured to pay the corresponding Premium.

The Building coverage of this insurance may operate in the following cases:

- a) When the property is not occupied by the Insured, but the house is rented in short- or long-term periods to a third party.
- b) When the property is not occupied by the Insured or rented and the property is unoccupied, which means that no one making daily use of the facilities; however, under this assumption, it will be mandatory for the Insured to carry out, personally or through their staff, supervision of the Property, considering that this period of being unoccupied may not be longer than 6 (six) months. In the event of a claim, this obligation must be documented by the Insured.

A.1.6. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for Building coverage.

A.2. EXCLUDED RISKS AND PROPERTY THAT MAY BE COVERED BY EXPRESS AGREEMENT

A.2.1. Debris Removal

A.2.1.1. Coverage Description

If contracted and assigned an insured amount, *HDI SEGUROS* agrees to cover the assets by sections **A.1. BUILDING** and/or **B.1. CONTENTS** that are affected by loss and damages specified in such coverage or in the Additional Coverage of Hydrometeorological Phenomena and Earthquake and/or Volcanic Eruption, if the latter have been contracted and appear on the cover page or through annex or endorsement of the Policy.

For this coverage, *HDI SEGUROS* will pay the expenses for disassembly, demolition, debris removal, cleaning or hauling or other necessary actions that must be carried out so that the damaged insured property is in a condition for repair or reconstruction.

The Insured may proceed with the removal of debris only after *HDI SEGUROS* authorizes it in writing.

A.2.1.2. Exclusions

It is understood and agreed that **DEBRIS REMOVAL** coverage will not apply when:

1. The removal of debris is a result of damage to the insured property caused by risks other than those covered.
2. The removal of debris is by order of the legally recognized authority or by decision of the Insured without the insured property having been affected by any of the covered risks.

A.2.1.3. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

A.2.2. Extraordinary Expenses

A.2.2.1. Coverage Description

If contracted and assigned an insured amount, it is mutually agreed that this coverage will be granted when the insured property is in uninhabitable conditions because of the assets covered by sections **A.1 BUILDING** or **B.1. CONTENTS** that suffered damages because of the risks included by these coverages or by the risks specified in the Additional Catastrophic Coverage of Hydrometeorological Phenomena or Earthquake and/or Volcanic Eruption, if the latter were contracted by the Insured and appear as such in the Policy.

For this coverage, *HDI SEGUROS* will pay the extraordinary expenses incurred by the Insured, outside their home, to maintain the standard of living they were leading at the time the loss occurred. The maximum amount payable by *HDI SEGUROS* will not exceed the insured amount indicated on the Policy.

Extraordinary expenses of this coverage will mean those incurred by the Insured for:

- a) Moving expenses.
- b) Hotel, guest house, apartment or house rental.
- c) Expenses for temporary storage of household goods.
- d) Cost of transportation insurance for household goods.

The protection operates only during the time required to rebuild the insured property or for the Insured to permanently settle in another location, with the maximum number of months stipulated on the Policy, regardless of whether a part of this period is outside of validity Insurance Contract.

It will be an Insured obligation to carry out the repairs or replacements of the property as soon as possible, as well as to verify their expenses through invoices that meet the corresponding tax requirements, therefore they are obliged to provide said information and documentation to *HDI SEGUROS*.

A.2.2.2. Excluded Risks

It is understood and agreed that, in accordance with **EXTRAORDINARY EXPENSES** coverage, **does not cover:**

1. **Extraordinary expenses when the insured property has been damaged by risks other than those covered in this Insurance Contract.**
2. **Extraordinary expenses incurred by order of the legally recognized authority or by decision of the Insured without the insured property having been affected by any of the covered risks.**
3. **Deposits, bonds, taxes, guarantees or any other similar payment.**
4. **Expenses related to new purchases of electrical appliances, food, laundry, electricity, water, telephone, gas or any other similar service.**
5. **Expenses that are not verified by their respective invoices, or that do not meet the corresponding tax requirements.**
6. **Moving, storage or accommodation rental expenses incurred in cities other than the location of insured address or outside of México.**

A.2.2.3. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

A.2.3. Loss of Income

A.2.3.1. Coverage Description

This coverage applies when the insured property is in uninhabitable conditions because of the assets covered by section **A.1. BUILDING** have suffered damages because of the risks protected by these coverages **except for the Risks of Hydrometeorological Phenomena or Earthquake and/or Volcanic Eruption that are specified in section E. ADDITIONAL CATASTROPHIC COVERAGE, even if they were contracted by the Insured and appear in the Policy.**

HDI SEGUROS covers up to the limit of the insured amount, the loss of rent suffered by the Insured, arising from the income that he/she will not receive with respect to the property he/she owns, whose address is mentioned on the Policy, provided that it is rented for use as a home to third party(s), either through digital platforms or through a rental contract duly declared to the corresponding authority.

It is understood that the compensation period will be limited to the time required to repair with due diligence and promptness, that part of the building, with respect to which rents should have been paid to the Insured, but limited to the maximum contracted compensation period, which is specified on the Policy or its specification, and which will not exceed 12 (twelve) months.

The payment of rents will cease when the building is already in habitable conditions, or when the tenant permanently relocates to the address described in the Policy or, where applicable, until the contracted Insured amount is exhausted.

The compensation period will begin to be counted from the date of occurrence of the loss and will not be limited by the date of termination of coverage; However, it is agreed and understood that the maximum compensation will not exceed 100% (one hundred percent) of the actual loss suffered by the Insured.

During the validity of this coverage the Insured must keep coverage A.1 BUILDING in force, without canceling it; otherwise, *HDI SEGUROS* may terminate this coverage. A.2.3. LOSS OF INCOME.

When the authorities prohibit access to the house that has its rental income insured, because it has been damaged by any of the neighboring buildings because of any of the risks covered by this Policy, *HDI SEGUROS* will grant compensation equivalent to 30 (thirty) days of rent.

Acceleration expenses are also covered, as well as expenses that may be necessary to reduce the loss, but not exceeding the amount by which it has been reduced, unless having followed written instructions from *HDI SEGUROS*.

A.2.3.2. Risks and Expenses not covered

It is understood and agreed that the LOSS OF INCOME coverage does not cover:

- 1. Wages and salaries of janitor, administrator, accountant, supervisor, domestic worker or temporary worker.**
- 2. Expenses and payments of deposits, advances, insurance premium, bonds, taxes, fines,**

- compensation, gratuities or any other similar payment.
3. Commissions and expenses for rent collection, property administration, accounting or tax services.
 4. Taxes, fines, compensation or gratuities.
 5. Cost of heating, water, electricity, telephone, gas, security, moving, internet, streaming, cable or satellite television and entertainment and any other fixed expenses.
 6. Agreements or contracts not registered with the corresponding authorities.
 7. Hydrometeorological phenomena, earthquake or volcanic eruption.
 8. Any mandate or law regulating the construction or repair of buildings, nor by the suspension, termination, expiration, expiration or cancellation of any permit, license, lease, concession, authorization, contract, request or order, nor for any other consequential loss.
 9. The economic impossibility of the Insured to be able to pay the expenses of reconstruction or repair of the building whose rents are covered.
 10. Strikers or people who take part in strikes, labor disturbances or riots that interrupt the reconstruction or repair of the building whose income is assured, or that interrupt the occupation thereof.
 11. Due to or because of failures resulting from the reconstruction or repair of the insured property; even if such reconstruction or repair must be made as a result of risks indicated in this coverage.
 12. Due to or because of any liability attributable to the lessee.
 13. Income from the rental of a property in which the tenant has a marital or kinship relationship, by consanguinity or affinity up to the second or civil degree, with the Insured, or if the Insured is civilly responsible for it.
 14. Income not received from the rental of a property whose use is other than that of a home.
 15. Lost income from the rental of an uninhabited or abandoned property.
 16. Rents that are not received if there is no lease in force at the time of the Incident.
 17. Losses for periods greater than those established in the Policy.

A.2.3.3. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

A.2.4. Accidental Glass Breakage

A.2.4.1. Covered Property

Without exceeding the insured amount contracted for this coverage, windows, mirrors, plate glass, glass and/or acrylic domes that are duly installed in the property described on the Policy are covered.

A.2.4.2. Covered Risks

HDI SEGUROS will pay for accidental breakage of the goods covered, which considers the payment or replacement of these, including their removal and/or installation cost.

A.2.4.3. Excluded Risks

GLASSES coverage in no case covers damage due to scratches, scrapes or other surface defects on glass, windows, plate glass, and mirrors of any thickness.

A.2.4.3. Insured Amount

Sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

B. My Belongings (Mis Cosas) Section

B.1 CONTENTS. Property Damages

B.1.1. Covered Property

If contracted and assigned an insured amount in the Policy, *HDI SEGUROS* agrees to cover goods that are located within the building used as a residence, whose address appears in the Policy as a risk location, if they are not installed permanently and are typical of a residential home. The Insured must be the owner of those assets, or the insured's family members, or people who are financially dependents or people who permanently live in the same address, or are under the Insured's custody, such as:

- a) Household goods, which include personal property, clothing and other objects or goods for domestic or family use.
- b) Electronic, electromagnetic, appliances and electromechanical equipment typical of a residential home. Mobile and portable electronic equipment for personal and/or family use will also be covered within the insured property.
- c) Sporting goods belonging to the Insured.
- d) Jewelry and art objects or goods that are difficult or impossible to replace, such as: paintings, sculptures, gobelins, antiques, silver items, collections of any type, leathers and rugs. The maximum limit of liability of *HDI SEGUROS* for this type of goods, per piece or set, will be up to 1,500 (one thousand and five hundred) UMAs at the time the loss occurs.
- e) Movable property in yards and gardens with restricted access from public roads.

Additionally, and only if the coverage of **subsection a)** of **section A.1.5 EXCLUDED OPTIONS REGARDING OCCUPANCY THAT MAY BE COVERED BY EXPRESS AGREEMENT** is indicated in the Policy, *HDI SEGUROS* agrees to cover: Luggage and property of the tenants who rent the house, while these goods are within the insured property, whose address appears in the Policy as a risk location, with a maximum limit of liability per item or set of up to 100 (one hundred) UMAs at the time of the loss and a maximum of 500 (five hundred) UMAs per claim. The annual aggregate operates as a sublimit up to 50% (fifty percent) of the insured sum stipulated in the Policy for coverage **B.1 CONTENTS** and are not additional to sum insured.

This coverage extends to goods located outside the home, as described below:

1. Goods owned by the Insured when they are for repair or service in other addresses, such as: dry cleaners, laundries, tailor shops or in workshops, located within México. Likewise, they are protected against the same risks, when said goods are in transit from these places to or from the Insured address. The maximum limit of liability of *HDI SEGUROS*, per item or per set, will be up to 250 (two hundred and fifty) UMAs at the time the loss occurs with a maximum of the equivalent of up to 1,000 (one thousand) UMAs for all events.
2. If the covered building is under the condominium regime, the proportional part of the machinery and equipment that is part of the common area will also be covered, according to the pro-diviso percentage that corresponds to the Insured.

For coverage of goods with a liability limit greater than that indicated in **subsection d)** above, require approval by *HDI SEGUROS* and be duly listed in the Policy, indicating its description and the unit value per piece or set. In this case, the Insured may submit to *HDI SEGUROS* for consideration a recent professional appraisal (with a maximum of 12 (twelve) months, counted from the date of its completion), paid for by the Insured, to establish the sum insured of those goods. The appraisal will form part of the Policy file.

Regarding the valuation of this type of goods in the compensation to be applicable, the professional appraisal provided by the Insured for each of the assets will be taken for the payment of any applicable claim; therefore, the Insured is obliged to keep the documentation that, in addition to the appraisal, demonstrates the acquisition of each goods, in accordance with **number II of section f** in **CLAUSE 10. PROCEDURE IN CASE OF A CLAIM.**

B.1.2. Excluded Property

It is understood and agreed that **B.1 CONTENTS. Property Damages** coverage does not cover the following goods:

1. Ingots of precious metals and rhinestones that are not mounted.
2. Obligations, payment titles or documents of any kind, postal or fiscal stamps, accounting books or other commercial books, manuscripts, plans, sketches, drawings, patterns, models or molds and any information recorded on cassettes or diskettes or any medium or device for data storage.
3. Boats, aircraft or land motor vehicles that require a plate or registration to circulate.
4. Assets for commercial, professional or industrial use and application, with which the Insured develops lucrative activities.
5. Belongings in disuse.
6. Standing crops, plots, orchards and forests.
7. Animals.

B.1.3. Covered Risks

The assets protected by **B.1. CONTENTS** of this Policy are covered up to the sum insured, against losses or material damage caused directly by any risk, if it is sudden, unforeseen, accidental and that, furthermore, it is not mentioned in **Section B.1.4. EXCLUDED RISKS**, the exclusions of the **ADDITIONAL CATASTROPHIC** coverages that are contracted or the exclusions provided for in **CLAUSE 1. EXCLUDED PROPERTY AND**

RISKS.

Additionally, and only if the coverage of **subsection a)** of **section A.1.5 EXCLUDED OPTIONS REGARDING OCCUPANCY THAT MAY BE COVERED BY EXPRESS AGREEMENT** is indicated in the Policy, *HDI SEGUROS* agrees to cover:

- Fire and/or explosion for which the tenant(s) who rent the house are civilly liable, if the damage or loss has been caused during the period of accommodation of the tenant(s), during the validity of this insurance, and always that the damage is caused by a sudden, violent, accidental and unforeseen event.

B.1.4. Excluded Risks

It is understood and agreed that, in accordance with coverage B.1. CONTENTS, in no case is the insured goods covered whose damages have been caused by the following risks:

1. Loss or damage caused by earthquake and/or volcanic eruption, except if such coverage is contracted.
2. Loss or damage caused by hydrometeorological phenomena, except if such coverage is contracted.
3. Dampness or humidity caused by filtration of groundwater through the foundation, the floors or the retaining walls, or through fractures in said foundation or in the walls.
4. Dampness or humidity due to the lack of ceilings, doors, windows or walls or openings in them, or due to their construction deficiencies.
5. Dampness or humidity due to lack of maintenance.
6. Dampness or humidity due to deficiencies in the design or construction of ceilings, walls or floors.
7. The backflow of water in the sewer and/or lack or insufficiency of drainage.
8. Natural action of tide.
9. Obstructions, insufficiencies, deficiencies, breaks or any other cause of the drainage systems, whether on the Insured's property or not, caused by rain.
10. Moisture, wind, hail, snow or rain inside buildings or their contents.
11. Undercutting of buildings that are located on the first line of construction on the seashore.
12. Fermentation, inherent vice or any heating or drying procedure to which the goods have been subjected.
- ~~13.~~ Loss or damage to property because of robbery with violence, assault, theft or forgetfulness.
14. Sudden and unexpected accidental breakage of: glass, windows, plate glass, mirrors, covers and domes.
15. Damage to glass, windows, plate glass and mirrors because of scrapes, scratches or other surface defects.
16. Damage to electronic, electromagnetic, appliances and electromechanical equipment whose damage has been caused by the risks of:
 - Lack of expertise, carelessness or sabotage by others or the Insured's domestic staff.
 - Malicious Acts.

- The direct action of electrical energy because of short circuits, electric arcs and other similar phenomena, as well as material damage due to the action of atmospheric electricity.
- Damage due to interruption and failures in the supply of electrical current.
- Errors in designs, construction defects, foundry defects and use of defective materials.
- Defects in workmanship and incorrect assembly.
- Breakage due to centrifugal force.
- Foreign objects or liquids that enter the insured goods.
- Defects existing at the beginning of the insurance coverage, of which the Insured or whoever represents him or her legally is aware.
- Gradual wear or deterioration because of normal use or operation.
- Damage due to falling mobile and/or laptop equipment.
- Screen breakage of mobile and/or laptop devices.

B.1.5. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

B.2. EXCLUDED RISKS AND PROPERTY THAT MAY BE COVERED BY EXPRESS AGREEMENT

B.2.1. Domestic Pet

A.2.1.1. Coverage Description

The reimbursement of veterinary expenses is covered up to the limit contracted in the Policy, for domestic pets described in the Policy also, which are owned by the Insured, his or her spouse or the children who are economic dependents of the Insured, **as long as said domestic pets live permanently and exclusively whose address appears on the Policy, and the event occurs within México during the term of the Policy**, for the concept of:

- a. Accidental death; understood as such, a sudden, fortuitous, unexpected act external to their body that produces death.
- b. Accidental bodily injury suffered by the domestic pet suddenly, fortuitously and violently from an external force.
- c. Euthanasia and cremation of domestic pet, **if they are as a consequence of what is indicated in sections a) Accidental death or b) Accidental bodily injury of this coverage.**

B.2.1.2. Risks and Expenses not covered

The Domestic Pet coverage in no case covers:

1. Claims for expenses of domestic pets other than dogs or cats.
2. When it is a pet different than the indicated in the Policy.
3. Any claim due to events that occurred outside of México.

4. Any claim when the pet:
 - a) is less than eight weeks old
 - b) Is a guard or security dog
 - c) be used as a stud or breeding dog
 - d) is used in any profession, occupation or business
 - e) Is a wolf or wolf mix
 - f) has entered the country illegally
 - g) Is an endangered species
5. 5. Natural death.
6. Death of the pet due to poisoning, regardless of the cause.
7. Pets with physical defects or illness, unless *HDI SEGUROS* with full knowledge expressly agrees to grant this coverage.
8. Expenses incurred for vaccinations, dental or gum treatments, laboratory tests, exploratory examinations, surgery, medication, medical care, X-rays, unless necessary for the care of an accidental bodily injury covered by the Policy.
9. Expenses incurred to prevent or maintain pet's health, deworming, flea control, spaying, neutering, grooming, haircuts, cosmetic surgeries, mating or delivery (birth or cesarean section) and follow-up consultations.
10. Any problem or injury resulting from pregnancy or the birth of pups.
11. Injuries or death resulting from having participated in competitions, challenges, races, confrontations and fights of any kind.
12. Injury occurred before the effective date of the Policy.
13. Expenses for veterinary treatment, medication or materials provided for use, that the pet receives after the end date of the Policy.
14. 14. The cost of any treatment outside normal consultation hours, except treatment that a veterinary doctor considers cannot wait for normal consultation hours because it is an emergency because he/she considers that life, an organ or functional part, is in danger.
15. 15. The cost of food, including food prescribed by a veterinarian.
16. Additional expenses for land, sea or air transportation of domestic pets.
17. Theft, forgetfulness, abandonment, loss or disappearance.
18. Any claim caused by, resulting from, or linked in one way or another with:
 - a) Exposure to nuclear waste or radiation.
 - b) War, invasion, acts of foreign enemies, hostilities or war operations (whether there is a declaration of war), civil war, rebellion, revolution, revolt, uprising, insurrection, civil commotion, assuming the proportions of or joining an uprising, usurpation of the power, militarization of power, curfew, or events that give rise to these factual or legal situations.
 - c) Terrorism or sabotage.
19. Civil Liability of any type.

B.2.1.3. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

B.2.2. Contents in Refrigerators

B.2.2.1. Coverage Description

The insurance on goods contained in refrigerators covers damages resulting from a change in temperature, provided that such change is caused by any of the risks covered by the Policy that prevent the operation of the refrigerators themselves.

B.2.2.2. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

B.2.3. Theft

B.2.3.1. Covered Property

By this coverage, the following assets are insured:

- a) Household goods and household items belonging to the insured home that are located within the insured Property owned by the Insured or any member of his or her family or persons economically dependent on the Insured and who permanently live in the insured domicile, as well as property owned by servants or guests who do not pay maintenance, rent or accommodation.
- b) Jewelry, imitation jewelry, watches, collections of any type and art objects with a maximum limit per item or set of up to 500 (five hundred) UMAs at the time of the loss.
- c) Electronic equipment, domestic appliances, and sporting goods, with a limit per equipment or set of up to 750 (seven hundred and fifty) UMAs at the time the loss. Mobile and portable electronic equipment for personal and/or family use will also be covered within the insured property with a limit per equipment or set of up to 500 (five hundred) UMAs at the time of the loss.
- d) Money and securities within the Insured's domicile with a maximum limit of 250 (two hundred and fifty) UMAs at the time of the loss. Additionally, the coverage outside the insured domicile is extended up to a sublimit per event and in the annual aggregate of 100 (one hundred) UMAs at the time of the loss.
- e) Goods in yards and gardens with restricted access from public roads with a maximum limit of 500 (five hundred) UMAs at the time of the loss.
- f) Fixed installations in the Building, such as: water, gas, electricity, heating, cooling, sanitary installations, telephone, television and radio, security systems, pipes, wiring, electrical and electronic panels, elevated tanks, air conditioning, fixed integral kitchens, fixed carpets, radio antennas, television antennas, as well as machinery and/or equipment and their installations, which are permanently fixed to the building, including those installed on rooftops as long as they have restricted access from public roads, with a limit per item or set of up to 750 (seven hundred and fifty) UMAs at the time of the loss.

Additionally, and only if the coverage of **subsection a)** of **section A.1.5 EXCLUDED OPTIONS REGARDING OCCUPANCY THAT MAY BE COVERED BY EXPRESS AGREEMENT** is indicated in the Policy, *HDI SEGUROS* agrees to cover:

- g) Luggage and personal effects that are property of tenants who rent the house, with a maximum sublimit

per item or set of up to 100 (one hundred) UMAs at the time of the loss and with a maximum of 500 (five hundred) UMAs per claim. The annual aggregate operates as a sublimit up to 50% (fifty percent) of the insured sum stipulated in the Policy for the coverage **B.2.3 THEFT**.

For coverage of goods with a liability limit greater than that indicated in **sections b), c), d), e), f) and g)** above, must be previously accepted by *HDI SEGUROS* and be duly listed in the Policy, indicating its description and the unit value per piece or set. In this case, the Insured may submit to *HDI SEGUROS* for consideration a recent professional appraisal (with a maximum of 12 (twelve) months, counted from the date of its completion), paid for by the Insured, for the establishment of the sum insured of those goods. The appraisal will form part of the Policy file.

Regarding the valuation of this type of goods in the compensation to be applicable, the professional appraisal provided by the Insured for each of the assets will be taken for the payment of any applicable claim; therefore, the Insured is obliged to keep the documentation that, in addition to the appraisal, demonstrates the acquisition of each goods, in accordance with **number II of section f in CLAUSE 10. PROCEDURE IN CASE OF A CLAIM**.

B.2.3.2. Excluded Property

It is understood and agreed that **B.2.3 THEFT** coverage does not cover the following:

1. **Ingots silver or gold, and rhinestones that are not mounted, bills of exchange, payment titles or negotiable documents of any kind, also any information devices for data storage.**
2. **Goods in yards and gardens with public access.**
3. **Goods that do not belong to a residential home.**
4. **Assets for commercial, professional or industrial use and application, with which the Insured develops lucrative activities.**

B.2.3.3. Covered Risks

The goods will be covered while they are within the insured home against the following risks:

- a) Theft with violence of which visible traces are left on the insured building.
- b) Assault within the insured property, using physical or moral violence.
- c) Material damage suffered by movable and immovable property, because of the violence used in the attempt or execution of the theft or assault.

In addition, but only if is indicated in the Policy as covered the **variant a), section A.1.5. EXCLUDED OPTIONS REGARDING OCCUPANCY THAT MAY BE COVERED BY EXPRESS AGREEMENT**, *HDI SEGUROS* agrees to cover:

- d) Theft with violence or robbery without violence, during the term of the accommodation of tenant(s) who rent the house. For this case, a maximum sub-limit per claim of up to 100 (one hundred) UMAs is established and with a maximum sub-limit of 300 (three hundred) UMAs in the annual aggregate of the sum insured for coverage **B.2.3. THEFT** stipulated in the Policy.

B.2.3.4. Excluded Risks

It is understood and agreed that **B.2.3 THEFT** coverage does not cover the following:

1. Theft without violence, forgetfulness, disappearance or loss.
2. Theft involving persons for which the Insured is civilly liable.
3. Theft caused by the beneficiaries or assignees of the Insured or the representatives of any of them.

In addition to the previous exclusions, in the case of money and securities indicated in section d) of Coverage B.2.3. THEFT is excluded:

- I. Theft or abuse of trust of domestic employees in service of the Insured, of people for whom the Insured is civilly responsible, as well as of the members who occupy the home.
- II. Losses directly caused by looting that takes place during or after the occurrence of any hydrometeorological or seismic phenomenon, which causes said acts to be committed to the detriment of the Insured.
- III. Money and securities held by the Insured, property of third-party companies, companies owned by the Insured or property of third parties under the insured's control and custody.

B.2.3.5. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

The maximum limit of liability of *HDI SEGUROS* will be the replacement value of goods at the time of the loss, with the limit of the sum insured established by **subsections b), c), d), e) and f)** of goods covered into this section.

B.2.4. Domestic Appliances and Machinery

B.2.4.1. Covered Property

Electronic, electromagnetic, appliances and electromechanical equipment, as well as domestic machinery including boilers and solar heaters or any other machinery that requires electrical energy or wind or solar fuel, for exclusively domestic use and located within the insured property. Mobile and portable electronic equipment will also be covered, with a limit per equipment or set of up to 500 (five hundred) UMAs at the time of the loss, if they are located within the insured property described in the Policy.

B.2.4.2. Excluded Property

It is understood and agreed that the **DOMESTIC APPLIANCES AND MACHINERY** coverage does not cover losses or damages caused to:

1. Equipment and devices that have been welded, patched in any way or provisionally repaired.
2. Wearable rubber or plastic parts, changeable parts, filters, refractories, as well as all types of non-fixed glass and pewter.
3. Fuels, lubricants, cooling media and other operating media.
4. Disused electronic, electromagnetic, appliances and electromechanical equipment.

5. Makeshift equipment and machinery.

B.2.4.3. Covered Risks

The following are the risks of this coverage:

- a) Lack of expertise, carelessness or sabotage of the Insured's domestic staff.
- b) **Malicious Acts** and fraud of third parties.
- c) The direct action of electrical energy by short circuits, electric arcs and other similar effects, as well as material damage due to the indirect action of atmospheric electricity.
- d) Errors in designs, construction defects, foundry and use of defective materials.
- e) Defects in workmanship and incorrect assembly.
- f) Breakage due to centrifugal force.
- g) Foreign objects introduced into the insured property.
- h) Explosion of the insured assets: An explosion of equipment will be understood as the breaking or tearing because of the expansion of gasses, steam or liquids contained therein, giving rise to a balance between the internal and external pressure of the equipment.
- i) Damage caused to covered goods that are not expressly excluded in the Policy or those specified in the sections "**EXCLUDED PROPERTY**" and "**EXCLUDED RISKS**" of coverage **B.2.4 DOMESTIC APPLIANCES AND MACHINERY**, as well as by **Clause 1. EXCLUDED PROPERTY AND RISKS** of these general conditions.
- j) This coverage is extended for covered goods when they are outside the home and have been dismantled for repair, cleaning, inspection, reconditioning, or when they are dismantled, moved, assembled or tested at the designated home. The risks covered for this subsection **j)** are: fire, lightning, hail, Hurricane, cyclone or stormy winds, so next subsections **2** and **3** of **section B.2.4.4 EXCLUDED RISKS** do not apply.

B.2.4.4. Excluded Risks

It is understood and agreed that **B.2.4 DOMESTIC APPLIANCES AND MACHINERY** coverage does not cover the following:

1. Defects existing at the beginning of the insurance, of which the Insured or whoever represents him or her legally is aware.
2. Fire, firefighting, collapses or debris removal after a fire, lightning strike, chemical or nuclear explosions, radioactive contamination and theft of all kinds.
3. Phenomena of nature, such as: earthquake and/or volcanic eruption, hurricane, cyclone, storm, wind, frost, hail, flood, overflow and rise in water level, or mudslides, subsidence and land or rock falls.
4. Wear or gradual deterioration because of normal use or operation, cavitations, erosions, corrosions, rust or incrustations.
5. Loss or damage from theft with violence or assault.
6. Loss or damage due to theft without violence, theft or disappearance.
7. Interruption or failures in the supply of electricity from the public network, gas or water.
8. Equipment maintenance costs.
9. Damage to equipment or devices that have been welded, patched in any way or provisionally repaired.

10. Damage to wearable rubber or plastic parts, changeable parts, filters, refractories, as well as all types of non-fixed glass and pewter.
11. The cost of reconditioning, modifications or improvements.
12. Damage due to falling mobile and/or laptop equipment.
13. Screen breakage of mobile and/or laptop equipment.

B.2.4.5. Partial Losses

In case of partial losses, the claim must contain the expenses that are incurred to leave the insured assets in operating conditions like those they had just before the loss occurred. These expenses will be the cost of the repair according to the invoices presented by the Insured, including the cost of disassembly, assembly, ordinary freight and customs expenses (if any). It is agreed that *HDI SEGUROS* will not pay for the damage caused by the transport of goods subject to repair but is obliged to pay the amount by premium of goods transport insurance that the Insured should take for damaged goods during its transfer to and from the workshop where the repair is carried out. Expenses for air transportation cannot be insured.

B.2.4.6. Insured Amount

The insured sum must correspond to the replacement value of each one of the insured goods.

B.2.4.7. Compensation

The maximum compensation that *HDI SEGUROS* will make for the goods covered will correspond to:

- For Partial Losses: the value of the repairs without applying depreciation.
- For Total Losses: the replacement value up to 3 (three) years of acquisition and actual value for equipment more than 3 (three) years of acquisition.

In no case may the compensation exceed the insured sum.

C. My Well-Being (*Mi Bienestar*) Section

C.1 FAMILY CIVIL LIABILITY

C.1.1. Description of Coverage

If described as covered in the Policy or by means of an annex or endorsement, *HDI SEGUROS* grants this coverage for civil liability by non-intentional acts or omissions caused from private and family activities incurred by the Insured, of which is civilly responsible, and that causes death to third parties or damage to their health or the deterioration or destruction of their property.

HDI SEGUROS is obliged to:

- a) Pay up to the insured sum indicated on the Policy for damages, losses and consequential moral damage, for which the Insured is civilly responsible, in accordance with the applicable legislation on civil liability in force in México, or foreign legislation in the case of family trips abroad, and in accordance with the provisions of this section.
- b) Pay the defense expenses of the Insured, which includes, among others:
 - I. The payment of the amount of premiums for judicial bonds that the Insured must grant as guarantee

- for payment of sums claimed as civil liability covered by this Policy.
- II. Payment of legal expenses, costs and interest that the Insured must pay by enforceable judicial or arbitration resolution.
 - III. Payment of expenses incurred by the Insured in connection with the processing and settlement of claims.

C.1.2. Covered Responsibilities

C.1.2.1 Family Activities and Real Estate

The civil liability of the Insured is covered for damage to third parties, caused by their private and family activities, as owner and/or lessor and/or tenant and/or condominium owner of an apartment or house and, especially, but not limited to, the following assumptions:

- a) As head of the family.
- b) As a tenant and/or condominium owner of one or more apartments or houses (includes those inhabited on weekends or on vacation), and their garages, gardens, swimming pools, antennas, security installations and other belongings and accessories.
- c) For damage due to an accidental or unforeseen water spill.
- d) By practicing sports as an amateur.
- e) For the use of bicycles, skates, pedal or rowing boats and non-motorized vehicles.
- f) For the possession or use of edged, air or firearm weapons, for hunting or target shooting purposes, when legally authorized for their use and possession.
- g) As the owner of domestic, hunting and guardian pets, inside and outside the insured home.
- h) During study, vacation or pleasure trips, within México.
- i) During cultural and leisure activities in cinemas, theaters and public shows, visits to stores and shopping centers, social visits to relatives and friends, and other private activities outside the Insured's home.
- j) For damage caused to the common areas of the condominium specified in the Policy, if the Insured is a condominium owner and discounting the undivided percentage that corresponds to him as owner of said common areas.
- k) For accidents caused to their domestic workers due to gross negligence or unintentional neglect, in relation to the obligations imposed by Articles 55 and 57 of the Social Security Law.

C.1.2.2. Family Travel Abroad

The legal civil liability incurred by the Insured for damage to third parties, caused by accidents that occurred during private trips, study trips or pleasure vacations, outside of México, is insured.

C.1.2.3. Domestic Workers

This section extends to cover, as civil liability, the following responsibilities, derived from the activities of domestic workers:

- a) For accidents suffered by Insured domestic workers during the performance of their duties within the insured property and that cause bodily injury or death.
- b) For damage to third parties caused by domestic workers, if the damage occurs during the performance of their work duties at the service of the Insured.
- c) For damage to third parties caused by temporary domestic workers hired by the Insured, if the damage occurs during the performance of their work in the service of the Insured.

C.1.2.4. Tenants Renting the Insured Home

Additionally, and only if the coverage of subsection **a)** of **section A.1.5 EXCLUDED OPTIONS REGARDING**

OCCUPANCY THAT MAY BE COVERED BY EXPRESS AGREEMENT is indicated in the Policy, *HDI SEGUROS* agrees to cover as a sublimit up to 50% (fifty percent) of the insured sum for coverage **C.1. FAMILY CIVIL LIABILITY**, the responsibilities derived from the activities of the tenants based on the following:

- a) For accidents suffered by the tenants during their accommodation within the insured property and that cause bodily injury or death, because of one or more acts that were carried out without intention, either due to fault or due to the use of the facilities, and that cause damage foreseen in this insurance.
- b) For damage to third parties caused by the tenants, if the damage occurs during their accommodation, within the insured property. In the case of properties under the condominium regime, damage caused to the common areas of the property is covered.

C.1.2.5. Insured Persons

The status of Insured for the purposes of this coverage is the person whose name and address are indicated in the Policy, with respect to his or her civil liability for:

- Their own acts.
- Acts of children subject to parental authority.
- Acts of incapacitated persons subject to guardianship.
- This coverage is extended to cover the personal civil liability for:
- The spouse of the Insured.
- Children, wards and disabled persons subject to the guardianship of the Insured.
- The parents of the Insured of his or her spouse, only if they live permanently with the Insured and are financially dependent on them.
- Children of legal age who, due to studies or single status, continue to live permanently with the Insured and under their economic dependence.
- Domestic workers and temporary domestic workers.
- The persons mentioned above (except for domestic workers and temporary domestic workers), in no case may they be considered as third parties for the purposes of this coverage.

C.1.3. Risks Not Covered that May Be Covered by Express Agreement

C.1.3.1. Renters or Tenant Civil Liability

HDI SEGUROS will cover the damage caused by the Insured to the property he occupies, as a residence as a tenant, whose location is mentioned on the cover of the Policy, if such damage is due to fire and/or explosion and for which they are civilly responsible. Likewise, the Improvements and/or adaptations made by the Insured to the property will be covered.

C.1.4. Excluded Risks

It is understood and agreed that coverage **C.1. FAMILY CIVIL LIABILITY** does not cover the following:

1. Liability or damage for transmission of any disease or infection.
2. Liabilities arising from non-compliance with contracts or agreements and their corresponding substitute benefits.
3. Liabilities arising from the use, ownership or possession of watercrafts, aircraft and land motor vehicles. The above exclusion does not apply in the case of land motor vehicles whose use is limited to the interior of the property mentioned on the Policy and that do not require license plates for use in open spaces.

4. Damages for participation in bets, races, contests or sporting competitions of any kind, or their preparatory tests.
5. Liability or damages derived from the exploitation of an industry, business, the exercise of a trade, profession or occupation, regardless of whether the activity is secondary or not to the main activity of the Insured, or whether it is remunerated or not.
6. Responsibilities arising from restoration and remodeling works.
7. Payment of premiums for bail and/or surety that must be granted for the Insured to achieve his or her freedom.
8. Any claim that has or represents the nature of a fine, a penalty or a punishment, as well as those known as punitive damages, vindictive damages, exemplary damages, or other with similar terminology.
9. Pure property damage claims (financial damages without physical damage).
10. Liabilities arising from damage caused intentionally by the Insured or with his complicity.
11. Responsibilities for damage caused to the spouse, parents, children, siblings, parents or brothers-in-law or other relatives of the Insured who live permanently with him.
12. Responsibilities attributable to the Insured in accordance with the federal labor law, the social security law or other complementary provision of said laws.
13. Responsibilities for damages caused by inconsistency or subsidence of the land.
14. Claims arising from fortuitous events or force majeure.
15. Liabilities or damages to the Insured or any person under a contract of services with the Insured.
16. Liabilities or material damage to property belonging to the Insured or any person under a service contract with the Insured.
17. The Policyholder is not covered if he or she is a legal entity.
18. For accidents suffered by domestic workers outside the insured property.

C.1.5. Maximum Limit of Liability

The maximum liability limit for the coverages in section C.1. **FAMILY CIVIL LIABILITY** is established on the Policy and operate as a single insured sum for all covered risks.

The payment of expenses for the Insured's defense, carried out in México is covered as a sublimit, but without exceeding 50% (fifty percent) of the insured sum stipulated in the Policy.

The contracted sum insured will be the maximum limit of liability of *HDI SEGUROS*, for one or all losses that may occur during the Policy term.

The occurrence of several losses during the Policy term, coming from the same cause, will be considered as a single loss, which, in turn, will be considered to have occurred at the moment in which the first damage in **the series occurs**.

C.2 ASSISTANCE IN *My Home*

C.2.1. Description of Services

C.2.1.1. Home Assistance

- **Plumbing.** Failures due to breakage or leaks in the hydraulic, sanitary and gas installations that are inside the Insured's home and require emergency repair (house or apartment, for residential use). Gas leaks will only be repaired when they are located from the outlet of the gas tank to the connected appliance, such as stoves, heaters, air conditioning or dryers. 2 (two) events a year up to 30 (thirty) UMAs, considering materials and labor costs.
- **Electricity.** Restoration of electric power due to a short circuit, when the failure originates inside the insured property. 2 (two) events a year up to 30 (thirty) UMAs, considering materials and labor costs.
- **Locksmith.** Repair and/or opening of latches and locks damaged by wear and tear, accident or theft on the exterior access doors to the insured property and that threaten the security of the home. 2 (two) events a year up to 30 (thirty) UMAs, considering materials and labor costs.
- **Glasswork.** Replacing broken glass in doors and windows that threatens the security of insured home. 2 (two) events a year up to 30 (thirty) UMAs, considering materials and labor costs.
- **Specialized Services.** Support services will be provided to obtain estimates for painting, waterproofing, blacksmithing, carpentry, finishing, coatings, decoration, masonry, electricity, plumbing, Glass, etc. for the insured properties or buildings, which will be charged to the Insured. At least 2 (two) estimates will be presented to the Insured if required, with a breakdown of costs in materials and labor, as well as delivery times. If any of the estimates are accepted, the costs will be paid 100% (one hundred percent) by the Insured. However, if assistance is not accepted, the Insured must cover the cost of each visit, which amounts to \$170.00 (one hundred and seventy) MX pesos. No event limit.

C.2.1.1.1. Exclusions for Assistance in My Home

It is understood and agreed that **ASSISTANCE SERVICES** will not be provided in the following cases:

1. **When the cost of the repair is higher than the limit indicated in this section and/or when greater damage could be caused.**
2. **Services for commercial locations and those in which professional services of any type are provided.**
3. **When the service is requested for locations that belong to common areas of housing complexes.**
4. **Locksmith repairs do not include opening cars or making duplicate keys of any type.**
5. **Damages and contingencies intentionally caused by the Insured are excluded from these services, as well as those that have their origin or are a direct consequence of war, revolution, rebellion, sedition, riot or popular unrest and other events that alter the internal security of State; as well as fire, earthquake, volcanic eruption, flood and any natural phenomenon.**

6. **HDI SEGUROS** will not be responsible for the work carried out by technicians or professionals who are not designated by it, nor will it reimburse any amount for these concepts.
7. When by order of any competent authority the execution of the work to be carried out is prevented.
8. When personnel of any official authority with an order of seizure, search warrant, prison, arrest, investigation or rescue, is forced to destroy or break any access to the insured home such as: doors, windows, latches or locks.
9. No device or equipment (electrical, electronic, electromagnetic or household appliances) that is damaged by an electrical failure in the home will be repaired, nor will accessories, nor lamps or luminaires, be replaced.
10. The placement of final coatings on floors, walls or ceilings, such as: tiles, mosaics, marble, tapestry, paint, clay materials or wood finishes are not covered.
11. For plumbing repairs, repairs to any element other than pipes and pipes are excluded. Consequently, the repair of damage due to leaks or humidity is excluded, even if they are a consequence of the breakage of pipes and plumbing; as well as the repair or replacement of boilers, heaters, radiators, air conditioners, washing machines, dryers, and in general any appliance connected to water or gas pipes.
12. The services requested to unclog bathroom drains, kitchen drains, toilets and any kind of drains.
13. Replacement of special glass, beveled, armored, glass with anti-assault film, leaded, stained glass or any other type of handmade glass.

C.2.1.2. Legal Assistance

- Administrative Support / Information. In case of theft or loss of documents necessary for family activities, such as but not limited to: passport, or visa; the support will be provided, as well as the procedure to follow with the local authorities or Mexican consulates to obtain the replacement of said documents. No event limit.
- Legal Assistance for theft and/or assault. In the event of theft of goods covered by the Policy, a lawyer will be sent to provide advice and accompany the Insured to file a complaint with the authorities and assist them during the process, 24 (twenty-four) hours 365 (three hundred and sixty-five) days of the year. Without limit of events. *HDI SEGUROS* will cover the attorney's fees until the conclusion of procedure.

C.2.1.2.1. Exclusions of Legal Assistance

It is understood and agreed that **LEGAL ASSISTANCE SERVICES** will not be provided in the following cases:

1. When the Insured does not follow the instructions given to his/her by the assigned lawyers, or when he makes personal agreements without prior consultation with said professionals or hires lawyers or managers on his own.
2. When the Insured conceals from the lawyers any information related to the assault or theft.
3. When the Insured refuses to appear to the authorities that summon him/her.

C.2.1.3. Telephone PC Assistance

If the Insured requires assistance regarding the hardware covered by the Policy, the support will be provided through telephone assistance from Monday to Saturday from 09:00 (nine) to 18:00 (eighteen) hours. The assistance will be on the basic use of following first level services:

- **Peripheral configuration.** The coordinator will answer questions and guide the Insured in configuring the new hardware on his or her computer.
- **Software or hardware.** The coordinator will provide the Insured with the information requested about the software or hardware that the Insured possesses or wishes to acquire. If the Insured requests a recommendation for the acquisition of computer equipment, it must be considered solely as such and will be given based on the technical knowledge of the coordinator and the information officially published in each case by the software or hardware company regarding the information being requested.
- **Antivirus installation.** The coordinator will provide help to the Insured in configuring antivirus software on their computer.
- **Content filtering.** The coordinator will help the Insured in applying filters regarding the search for content or documents on his or her computer.
- **Installation of anti-spyware.** The coordinator will provide help to the Insured with the configuration of their anti-spyware.
- **Internet domain registration.** The coordinator will provide help to the Insured in filling out the web form to register internet domains.

C.2.1.3.1. Requirements for the PC Assistance

- The Insured must have a computer with a Pentium III processor (higher or equivalent). The Operating System installed on the computer must be Microsoft Windows 7 or higher.
- The Insured's computer may not be part of a network or call center.
- The Insured must be covered for the **PC ASSISTANCE** Services.
- The Insured will provide all the relevant details to the technical staff or third parties authorized by *HDI SEGUROS*.
- The Insured must provide the software, materials or accessories that are necessary to solve any issue. In this sense, the Insured must provide the installation CDs for programs, operating systems and/or drivers required to provide the care (originals). To this end, the Insured declares that it has the authorizations, licenses and other permits that may be necessary for its use. Limited to 24 (twenty-four) calls per year.

C.2.1.3.2. Exclusions of PC Assistance

1. **Support for computers with processors previous to Pentium III or equivalent.**
2. **Support for computers with Linux operating systems or Windows operating systems with versions lower than Microsoft Windows 7.**
3. **Support for Apple computers.**
4. **Support for computers during warranty periods, if opening the computer is required to provide the assistance service.**
5. **Repair of physical hardware defects.**
6. **Support for LAN networks, servers and/or Hub/switch.**
7. **Support for the installation of cracked programs.**

8. Installation and/or configuration of peripherals not mentioned.
9. Support for routers/modems.
10. Recovery of files deleted accidentally or due to hard drive formatting.
11. Hard Drive formatting with information recovery.
12. Repair of service issues in telephone networks or the internet.
13. Administration of servers or proxies.
14. Repair of files damaged by viruses, spyware or hardware malfunction.
15. Support for equipment with unlicensed software. Software licenses are the responsibility of the Insured. Support for clone equipment or assembled equipment (those that the buyer can adapt to their specific needs and preferences by choosing each of the components separately, from the color and shape of the chassis to the model, brand and shape of the network card).
16. Support to configure remote software or hardware connection.

C.3. PERSONAL ACCIDENTS INSIDE My Home (Titular Insured, Spouse and Children)

The risks covered are:

1. Accidental Death.
2. Organic Losses.
3. Reimbursement of Medical Expenses.

The protection of up to 4 (four) family members is considered. Includes the Insured as the person who contracts the insurance policy, his or her spouse and their children who reside at the address indicated on the Policy and who are financially dependent on the titular Insured.

C.3.1. Definition of Coverages

C.3.1.1. Accidental Death of the Insured, Spouse and Children

If during the term of the Policy and as a result of an accident that occurred within the address indicated on the Policy, the Insured holder, his or her spouse or children die within 90 (ninety) days following the date on which the accident occurs, *HDI SEGUROS* will pay the beneficiaries the amount of \$100,000.00 (one hundred thousand) Mexican pesos. This amount will be applied for each family member, limited to 4 (four) deaths during the Policy term.

The insured sum for children under 12 (twelve) years of age is an aid for funeral expenses, which may not be greater than 60 (sixty) UMAs on the date of death.

If as a result of the same accident that caused death, compensation had been made under coverage **C.3.1.2. ORGANIC LOSSES FOR THE INSURED, SPOUSE AND CHILDREN**, these will be deducted from the compensation applicable under this accidental death coverage.

The minimum and maximum ages of acceptance for this coverage will be from 12 (twelve) to 65 (sixty-five) years

for the titular Insured and his or her spouse and from birth to 24 (twenty-four) years for children, if they live at the insured address and are financially dependent on the Insured who owns the Policy.

For the purposes of this coverage, the beneficiaries will be considered as follows:

- a) Insured titular. - Spouse is beneficiary.
- b) Spouse. - Insured titular is beneficiary.
- c) Children. - Insured titular is beneficiary.

Notwithstanding the foregoing, the Insured may change their designation of beneficiaries at any time through a document delivered to *HDI SEGUROS* in accordance with the means of communication indicated in these General Conditions.

C.3.1.1.1. Important Regarding Minors as Beneficiaries

If you wish to name minors as beneficiaries, an adult must not be designated as the representative of the minors for the purpose of collecting the compensation on their behalf.

The foregoing is due to civil legislation that prevents the way guardians, executors, representatives of heirs or other similar positions should be appointed and do not consider the insurance contracts as the appropriate instruments for such appointments.

The designation of an adult as a representative of minor beneficiaries, during their minority, may legally imply that the adult is named beneficiary, who in any case would only have a moral obligation, since the designation of beneficiaries in an insurance contract grants them the unconditional right to dispose of the insured sum.

C.3.1.2. LOSS OF LIFE OR DISMEMBERMENT FOR THE INSURED, SPOUSE AND CHILDREN

If during the Policy term and due to an accident, that occurred within the insured home and within 90 (ninety) days following its occurrence, the injury produces any of the losses listed below, *HDI SEGUROS* will pay the following percentages on the insured sum of this coverage:

SCALE OF COMPENSATION

For the loss of	Percentage of the insured sum
Life	100%
Both hands, or both feet, or sight in both eyes	100%
One hand and one foot	100%
One hand and sight of one eye, or one foot and sight of one eye	100%
One hand or one foot	50%
The sight of one eye	30%
The thumb of either hand	15%
Index finger of either hand	10%

C.3.1.2.1. DISMEMBERMENT

Loss of a hand, loss of a foot, loss of sight in an eye and loss of a finger shall mean the following:

- **Loss of a hand:** Its complete separation or ankylosing from the wrist joint or above it.
- **Loss of a foot:** Its complete separation or ankylosing from the ankle joint or above it.
- **Loss of sight in one eye:** The complete and irreparable disappearance of the sight function of the eye.
- **Loss of fingers:** Their complete separation or ankylosing from the metacarpal or metatarsal phalangeal joint or above it (between the beginning and end of the knuckles).

When several losses occur during the term of this Policy in one or more accidents, *HDI SEGUROS* will pay the sum of the compensation corresponding to each one, but without exceeding the insured sum for this coverage. This coverage covers a maximum of 4 (four) family members with an insured sum of \$100,000.00 (one hundred thousand) Mexican pesos for each one.

The minimum and maximum ages of acceptance for this coverage will be from 12 (twelve) to 65 (sixty-five) years for the titular Insured and his or her spouse and from birth to 24 (twenty-four) years for children, if they live at the insured address and are financially dependent on the titular Insured.

C.3.1.3. Reimbursement of Medical Expenses due to Accident for Insured, Spouse and Children

If during the term of the Policy as a consequence of an accident that occurred within the address indicated in the Policy, the titular Insured, his or her spouse or children, within 10 (ten) days following the date of the accident, require medical treatment or surgery, are hospitalized or require nursing, ambulance or prescriptions, *HDI SEGUROS* will reimburse, in addition to the other compensation to which the Insured is entitled, the cost of the aforementioned medical services and assistance up to a maximum amount of \$100,000.00 (one hundred thousand) Mexican pesos for each family member, with a maximum limit of 4 (four) people, after verification of the medical expenses incurred. **Expenses incurred by the Insured's companions during his or her stay in a sanatorium or hospital are not covered.**

HDI SEGUROS will only pay for medical services that are provided by institutions or by persons legally authorized to carry out their activity and who are not relatives of the Insured holder, his or her spouse or children. The expenses resulting from prosthetic devices, dental or any other type as well as orthodontic treatments, that are necessary due to an accident within the insured home, will be covered by *HDI SEGUROS* up to a limit of \$15,000.00 (fifteen thousand) Mexican pesos of the insured sum contracted for this benefit. Ambulance or transportation expenses of the titular Insured, his or her spouse or children will be reimbursed up to a maximum of \$5,000.00 (five thousand) Mexican pesos of the insured sum contracted for this coverage. The amounts reimbursed for these two coverages will reduce the maximum insured sum corresponding to this coverage by the same amount.

The liability of *HDI SEGUROS* will end on any of the following dates, whichever occurs first: **a)** the date on which the titular Insured, his or her spouse or children are discharged from the hospital, so medical expenses after the discharge date will not be reimbursed; **b)** the expenses covered by the accident will be reimbursed for a maximum period of 365 (three hundred and sixty-five) days from the date of the accident, or **c)** when the insured sum is exhausted.

In the event that the titular Insured, his or her spouse or children have concurrent coverage with *HDI SEGUROS* or other companies, that covers the loss in full or partially, the total reimbursement payable for all policies will not exceed the expenses incurred.

The minimum and maximum ages of acceptance for this coverage will be from 12 (twelve) to 65 (sixty-five) years for the titular Insured and his or her spouse and from birth to 24 (twenty-four) years for children, if they live at the insured address and are financially dependent on the Insured holder.

The limits established for the payment of insured benefits will apply for each accident, provided that they are different and have no relationship or dependence on each other, except as stipulated in coverage **C.3.1.2. LOSS OF LIFE OR DISMEMBERMENT FOR THE INSURED, SPOUSE AND CHILDREN.**

C.3.2. Excluded Risks

This Policy does not cover the following:

- 1. Illnesses, conditions or surgical interventions of any nature, other than injuries caused directly by an accident that occurred within the insured home. Accidents that occurred outside the Policy term are not covered.**
- 2. Injuries due to infection, poisoning or inhalation of smoke or gases, except when it is proven that they were the result of an accident.**
- 3. Accidents that occur due to the gross negligence of the Insured when under the influence of alcohol, narcotic substances or drugs, except when the latter have been prescribed by a doctor.**
- 4. Attempted suicide, or voluntary mutilation, even when committed in a state of mental insanity.**
- 5. Injuries suffered in military service of any kind, war declared or not, rebellion, insurrection, because of intentionally participating in riots, tumults, popular demonstrations or criminal acts.**
- 6. Hernias and eventrations, except if they are accidental.**
- 7. Abortions whatever their causes.**
- 8. Expenses incurred by the Insured's companion during his or her admission to a sanatorium or hospital.**
- 9. Mental illnesses or deficiencies, personality disorders, even those resulting from the covered injuries.**
- 10. Injuries or accidents that occur as a direct consequence of pre-existing illnesses or conditions.**
- 11. Accidents that occur when the Insured is a pilot, flight mechanic or crew member of an airline or on board any type of aircraft that is not a regular airline duly authorized to operate and that travels on a regular basis between established destinations.**
- 12. Injuries suffered by the Insured as a passenger in air taxis or in aircraft that do not belong to a legally established commercial line authorized for regular passenger transportation services.**
- 13. As an occupant of any automobile or any other racing vehicle while participating in safety, endurance or speed tests or contests.**
- 14. Accidents that occur while the Insured is engaged in professional sports activities, as well as skydiving, diving, sailing, charrería, skiing, mountaineering, bullfighting, hang gliding, boxing, freestyle and Greco-Roman wrestling, rafting, rappelling and jet skiing.**

D. My Business (*Mi Negocio*) Section

D.1. HOME BUSINESS CONTENTS

D.1.1. Property Covered

The following will be covered if Home Business Contents appear as contracted on the Policy and the assets are proper and inherent to the business located at the address described in the Policy.

- a) Furniture, machinery and equipment of the business, raw materials inventory, product in process, finished product, merchandise, packaging material, advertising,
- b) Other personal property owned by the Insured or in his custody or that he has on consignment and that are within the business described in the Policy, **if they are necessary for the business activities of the Insured and are not expressly excluded in the Policy or the general conditions.**

D.1.2. Excluded Property

It is understood and agreed that coverage D.1 HOME BUSINESS CONTENTS does not cover the following assets:

1. Ingots of precious metals and unmounted precious stones.
2. Bills of exchange, titles or documents of any kind, postal or fiscal stamps, accounting books or other commercial books, manuscripts, plans, sketches, drawings, patterns, models or molds and any information recorded on cassettes or diskettes or any medium or device for data storage.
3. Boats, aircraft or land motor vehicles that require a license plate or registration to circulate.
4. Property in disuse.
5. Standing crops, plots, orchards and forests.
6. Animals.

D.1.3. Covered Risks

The assets covered by **D.1 HOME BUSINESS CONTENTS** of this Policy are covered up to the insured sum, against losses or material damage caused directly by any risk, if it is sudden, unforeseen, accidental and is not mentioned in the exclusions of this coverage, or the exclusions of the Optional Coverage that is contracted, or the exclusions provided for in Clause **1. PROPERTY AND RISKS NOT COVERED BY THE CONTRACT** of these general conditions.

D.1.4. Excluded Risks

It is understood and agreed that, in accordance with coverage **D.1 HOME BUSINESS CONTENTS**, in no case is the insured property covered when the damages have been caused by the following risks:

1. Loss or damage caused by earthquake and/or volcanic eruption, except if such coverage is contracted.

2. Loss or damage caused by hydrometeorological phenomena, except if such coverage is contracted.
3. Wetting or humidity caused by filtration of groundwater through the foundation, the floors or the retaining walls, or through fractures in said foundation or walls.
4. Damp or humidity due to the lack of ceilings, doors, windows or walls or openings in them, or due to their construction deficiencies.
5. Wetness or humidity due to lack of maintenance.
6. Wetness or humidity due to deficiencies in the design or construction of ceilings, walls or floors.
7. The backflow of water in the sewer and/or lack or insufficiency of drainage.
8. Natural action of tide.
9. Obstructions, insufficiencies, deficiencies, breakages or any other cause of the drainage systems, whether on the Insured's property or not, caused by rain.
10. Wet, wind, hail, snow or rain inside buildings or their contents.
11. Undermining of buildings that are located on the first line of construction on the seashore.
12. Fermentation, inherent vice or any heating or drying procedure to which the property has been subjected.
13. Loss or damage to property as a result of theft with violence, assault, theft or misplacement.
14. Smoke or soot from chimneys or emanating from chimneys or domestic appliances located within the insured property, when said chimney and appliances lack smoke ducts.
15. Sudden and unforeseen accidental breakage of: glasses, windows, plate glass, mirrors, covers and domes.
16. Damage to glass, windows, plate glass and mirrors due to scrapes, scratches or other surface defects.
17. Damage to electronic, electromagnetic, appliances and electromechanical equipment whose damage has been caused by:
 - Lack of expertise, carelessness or sabotage by strangers or the Insured's domestic staff.
 - Malicious acts.
 - The direct action of electricity due to short circuits, electric arcs and other similar phenomena, as well as material damage due to the action of atmospheric electricity.
 - Damage due to interruption and failures in the supply of electrical current.
 - Errors in designs, construction defects, foundry defects and use of defective materials.
 - Defects in workmanship and incorrect assembly.
 - Breakage due to centrifugal force.
 - Foreign objects or liquids that are introduced to the insured property.
 - Defects existing at the start of the insurance coverage, of which the Insured or whoever represents him legally is aware.
 - Gradual wear or deterioration as a result of normal use or operation.
18. Mobile and/or laptop equipment damaged due to falling.
19. Broken screens on mobile and/or laptop devices.

D.1.5. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2. RISKS AND PROPERTY NOT COVERED THAT MAY BE COVERED BY EXPRESS AGREEMENT

D.2.1. Contents in HOME BUSINESS Refrigerators

The insurance on property owned and inherent to the business located within the property described in the Policy, contained in refrigerators, will cover damage resulting from a change in temperature, provided that such change is caused by any of the risks covered by the Policy that prevent the operation of the refrigerators themselves.

D.2.1.1. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.2. Debris Removal for HOME BUSINESS

This coverage applies if the goods covered under **D.1 HOME BUSINESS CONTENTS** are affected by damages specified in these coverages or by the damages specified in the Additional Coverages for Hydrometeorological Phenomena and earthquake and/or volcanic eruption, in case these have been contracted and appear on the Policy.

Under this coverage, *HDI SEGUROS* will pay the expenses for dismantling, demolition, removal of debris, cleaning or transport or other necessary actions that must be carried out so that the damaged insured goods are in a condition for repair or reconstruction.

The Insured may proceed with the debris removal only after *HDI SEGUROS* authorizes it in writing.

D.2.2.1. Exclusions

It is understood and agreed that the HOME BUSINESS DEBRIS REMOVAL coverage will not apply when:

- 1. The debris removal is a consequence of damage to the insured property caused by risks other than those covered.**
- 2. The debris removal is by order of the legally recognized authority or by the decision of the Insured without the insured property having been affected by any of the covered risks.**

D.2.2.2. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* under this coverage.

D.2.3. Extraordinary Expenses for HOME BUSINESS

This coverage applies when the insured property is in uninhabitable conditions as a result of the assets covered by sections **D.1. HOME BUSINESS CONTENTS** having suffered damages as a result of the risks included by this coverage or by the risks specified in the Additional Catastrophic Coverage of Hydrometeorological Phenomena or Earthquake and/or Volcanic Eruption, if they were contracted by the Insured and appear as such on the Policy. For this coverage, *HDI SEGUROS* will pay the extraordinary expenses incurred by the Insured to accelerate the repairs that must be carried out on the property covered by section **D.1. HOME BUSINESS CONTENTS** and that are necessary to continue with the normal operations of the insured business.

The protection operates only during the time required to rebuild the insured property or for the Insured to permanently settle in another location, with the maximum number of months stipulated on the Policy, regardless of whether a part of this period is outside of validity Insurance Contract.

It will be an Insured obligation to carry out the repairs or replacements of the property as soon as possible, as well as to verify their expenses through invoices that meet the corresponding tax requirements.

D.2.3.1. Excluded Risks

It is understood and agreed that, in accordance with section D.2.3. EXTRAORDINARY EXPENSES IN HOME BUSINESS, does not cover:

1. Extraordinary expenses when the insured property has been damaged by risks other than those covered in this Insurance Contract.
2. Extraordinary expenses incurred by order of the legally recognized authority or by decision of the Insured without the insured property having been affected by any of the covered risks.
3. Deposits, bonds, taxes, guarantees or any other similar payment.
4. Expenses related to new purchases of electrical appliances, food, laundry, electricity, water, telephone, gas or any other similar service.
5. Expenses that are not verified by their respective invoices, or that do not meet the corresponding tax requirements.
6. Moving, storage or accommodation rental expenses incurred in cities other than the location of insured address or outside of México.
7. When there is no material damage to the insured property.
8. When the insured property has been damaged or destroyed by risks excluded in the Insurance Contract, by order of authority or by decision of the Insured.

D.2.3.2. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.4. THEFT IN HOME BUSINESS

D.2.4.1. Home Business. Theft of Contents

D.2.4.1.1. Goods Covered

By this coverage, the following goods both belonging and inherent to the business located in the Policy are insured:

- a) Furniture, machinery and equipment of the business, raw materials inventory, product in process, finished product, merchandise, packaging material, advertising.
- b) Other goods owned by the Insured or in his custody or that he has on consignment and that are within the business located in the insured property, **if they are necessary for the business activities of the Insured and are not expressly excluded in the Policy or in these general conditions.**

D.2.4.1.2. Covered Risks

The eligible goods will be covered while they are within the insured home against the following risks:

- a) Theft with violence in which visible traces are left on the insured property.
- b) Assault within the insured property, using physical or moral violence.
- c) Material damage suffered by movable and immovable goods as a result of the violence used in the attempt or execution of the theft or assault.

D.2.4.1.3. Excluded Risks

It is understood and agreed that D.2.4.1 HOME BUSINESS. THEFT OF CONTENTS coverage does not cover the following:

- 1. Theft without violence, forgetfulness, disappearance or loss.**
- 2. Theft involving persons for which the Insured is civilly liable.**
- 3. Theft caused by the beneficiaries or assigns of the Insured or the representatives of any of them.**

D.2.4.1.4. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.4.2. Theft of Money and Securities for Home Business

D.2.4.2.1. Goods Covered

By this coverage, the following goods are insured:

- a) Cash belonging to the Insured, **if it is necessary for the activities of the insured business.**

D.2.4.2.2. Excluded Risks

It is understood and agreed that D.2.4.2 THEFT OF MONEY AND SECURITIES FOR HOME

BUSINESS coverage does not cover the following:

1. **Automobiles, trucks, motorcycles and in general, all types of motor vehicles that require plates to circulate.**
2. **Lottery bills, sports bets, instant lotteries and in general, those goods that are related with bets.**
3. **Vehicle registration decals or stickers.**
4. **Prepaid cards.**
5. **Money and securities found outside safes and/or vaults and/or cash registers and/or locked drawers when the home business remains closed to the public.**
6. **Cash stolen when withdrawn from ATMs.**
7. **Goods located outdoors or in buildings that have openings or in roofs or walls other than those used as doors, windows or domes, as well as goods contained in those buildings that are not protected with doors, windows or domes with the appropriate means (latches, bolts or locks) to prevent direct access to the interior other than by using violence from the outside.**

D.2.4.2.3. Covered Risks

I. Inside the Property

The goods described in section **D.2.4.2. THEFT OF MONEY AND SECURITIES FOR HOME BUSINESS** will only be covered while they are within the property described on the Policy, against losses as a result of:

- a) **Theft with violence in which visible traces are left on the insured property.**
- b) **Theft by assault within the insured location, using physical or moral violence on the Insured.**
- c) **Material damage suffered by movable and immovable property, as a result of violence used in the attempt or execution of the robbery or assault.**

II. Outside the Property.

The goods described above will only be covered when they are in transit and in possession of the Insured, or any other employee or official for the purpose of carrying out any operation of the insured business, as a result of:

- a) **Theft with violence and/or assault: covers losses or damage to money and securities caused by robbery, attempted robbery or assault, understood as those perpetrated on the person(s) in charge of handling the assets, using force or violence physical or moral on them while said goods are in their possession.**

D.2.4.2.4. Excluded Risks

It is understood and agreed that coverage D.2.4.2 THEFT OF MONEY AND SECURITIES FOR HOME BUSINESS does not cover the following:

1. **Theft without violence, forgetfulness, disappearance or loss.**
2. **Theft involving persons for which the Insured is civilly liable.**
3. **Theft caused by the beneficiaries or assigns of the Insured or the representatives of any of them.**
4. **Theft or abuse of trust by domestic employees in service of the Insured.**
5. **Losses directly caused by looting that takes place during or after the occurrence of any hydrometeorological or seismic phenomenon.**
6. **If at the time of a loss, the Insured does not provide accounting records in accordance**

with its tax law, invoices, receipts or purchase receipts or any other document that allows **HDI SEGUROS** to accurately determine the amount of the loss or damage, as well as the ownership of said goods.

7. Losses directly caused by strikers or by persons taking part in labor disturbances, riots or vandalism, or during the performance of such acts.
8. Theft from showcases or display cases that do not have access to the interior of the insured property.
9. Checks, promissory notes, bills of exchange, funds withdrawal order, when such documents are collected by forging a signature.
10. Loss or damage caused to the covered goods when the Insured or his/her employees are in hotels or home rentals, homestays or similar.
11. Theft or abuse of trust by officials, partners or employees in the service of the Insured or people for whom the Insured is civilly responsible, as well as of the members who occupy the house.
12. Losses directly caused by looting that takes place during or after the occurrence of any hydrometeorological or seismic phenomenon, which causes said acts to be committed to the detriment of the Insured.
13. Money and securities held by the Insured, that are property of third-party companies, companies owned by the Insured or property of third parties under the Insured's control and custody.
14. Loss or damage caused to the covered goods, when they are in the private residence of any of the Insured's employees, or in transit to or from said private residences.

D.2.4.2.5. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.5. GLASS AND HOME BUSINESS ADS

D.2.5.1. Goods Covered

Fixed glass properly installed in doors, showcases, windows or bay windows of the business located in the Property described on the Policy is covered, including glass decorations (silver, gold, tinted, painted, engraved, cuts, labels, highlights and similar) and/or their frames, stained glass and leaded windows, plate glasses, fixed covers, glass and/or acrylic domes, display cases and mirrors properly installed and that are inherent to the home business, **as long as they have an insured sum in the Policy.**

D.2.5.2. Covered Risks

HDI SEGUROS will pay for accidental breakage of the goods covered, includes the payment or replacement of them, including their removal and/or installation cost.

D.2.5.3. Excluded Risks

GLASS AND HOME BUSINESS ADS coverage in no case covers damage due to scratches, scrapes or other surface defects on glass, windows, plate glass, and mirrors of any thickness.

D.2.5.4. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.6. HOME BUSINESS ADS

D.2.6.1. Goods Covered

Illuminated and electronic billboards and signs installed in the business located in the Property described on the Policy are covered, including its structure, if they are properly installed and maintained, which are inherent to the home business, **as long as they have an insured sum on the Policy.**

D.2.6.2. Covered Risks

HDI SEGUROS will pay for accidental breakage of the goods covered, which considers the payment or replacement of them, including their removal and/or installation cost.

D.2.6.3. Insured Amount

The sum insured agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.7. ELECTRONIC EQUIPMENT AND HOME BUSINESS MACHINERY

D.2.7.1. Goods Covered

Will be insured equipment and/or devices with electronic components that are installed and in operation, inherent to the Insured's business and located in the property assured by the Policy, except as established in the exclusions of this section. Mobile and portable electronic equipment will also be covered, **if they are located within the insured property, as long as they have an insured sum on the Policy.**

B.2.7.2. Covered Risks

The following are the risks of this coverage:

- a) Lack of expertise, carelessness or sabotage of the Insured's domestic staff.
- b) *Malicious Acts* and fraud of third parties.
- c) The direct action of electrical energy because of short circuits, electric arcs and other similar effects, as well as material damage due to the indirect action of atmospheric electricity.
- d) Errors in designs, construction defects, foundry and use of defective materials.
- e) Defects in workmanship and incorrect assembly.

- f) Foreign objects introduced into the insured goods.
- g) Explosion of the insured assets: An explosion of equipment will be understood as the breaking or tearing because of the expansion of gases, steam or liquids contained therein, giving rise to a balance between the internal and external pressure of the equipment.
- h) Damage caused to covered goods that are not expressly excluded in the Policy or those specified in the sections **EXCLUDED GOODS** and **EXCLUDED RISKS** of coverage **D.2.7 ELECTRONIC EQUIPMENT AND HOME BUSINESS MACHINERY**, as well as by **Clause 1. EXCLUDED PROPERTY AND RISKS** of these general conditions.

D.2.7.3. Excluded Goods

It is understood and agreed that the **2.7 ELECTRONIC EQUIPMENT AND HOME BUSINESS MACHINERY** coverage does not cover losses or damages caused to:

1. Equipment and devices that have been welded, patched in any way or provisionally repaired.
2. Wearable rubber or plastic parts, replaceable parts, filters, refractories, as well as all types of non-fixed glass and pewter.
3. Fuels, lubricants, cooling and other operating media.
4. Electronic, electromagnetic, household and electromechanical equipment no longer in use.
5. Makeshift equipment and machinery.
6. Drones.

D.2.7.4. Excluded Risks

It is understood and agreed that **2.7 ELECTRONIC EQUIPMENT AND HOME BUSINESS MACHINERY** coverage does not cover the following:

1. Defects existing at the start of the policy.
2. Fire, firefighting, collapses or debris removal after a fire, or lightning strike.
3. Natural phenomena such as: earthquake, tremor, volcanic eruption, hurricane, cyclone, storm, windstorm, frost, hail, flood, overflow and rise of water level, siltation, sinking and landslides of land or rocks.
4. Robbery, with or without violence.
5. Bad faith, fraudulent acts or gross negligence directly attributable to the Insured or to any person acting on behalf and/or representing the latter in the management of the company or to the person responsible for the use or maintenance of the insured property.
6. Damage or loss due to any cause, while the insured goods are installed or transported by an aircraft and/or in aerial devices and/or on boats.
7. Damage due to wear or gradual deterioration as a result of normal use or improper operation of the equipment as a result of cavitation, erosion, corrosion, rust or incrustation.
8. Any expenses incurred with respect to maintenance carried out by third parties, through a contract.

9. Loss or damage for which the manufacturer or supplier of the insured goods is legally or contractually responsible.
10. Interference by strikers and other persons in the repair or restoration of damage or in the resumption or continuation of business.
11. Normally subjecting the equipment to pressure higher than the maximum authorized or subjecting it to any type of tests not in accordance with the normal operation of said equipment.
12. Fissure or cracking of boilers, containers or pipes, except those contemplated by the risks covered in the Policy.
13. Fuels, lubricants, cooling media and other operating media, except for oil used in transformers and electrical switches, as well as mercury used in current rectifiers.
14. Transmission belts of all kinds, conveyor belts, dies, molds, dice, stamping rollers, rubber tires, mobile equipment docks, interchangeable and cutting tools, blades, fuses, felts, fabrics, sieves, foundations, structures or supports, coatings, refractory, porcelain, as well as all types of glass and pewter, except porcelain used in electrical insulators.
15. Structural or design changes, expansions, reductions, changes in its operating accessories (auxiliary equipment), as well as the installation of spare parts or use of operating means other than those specified by the manufacturer of the insured machines or equipment.
16. Repairs made to equipment provisionally, except those that are part of the final repair.
17. Consequential losses such as reduced income, loss of market and loss of use.
18. Additional expenses derived from the need or desire of the Insured to build or replace the damaged goods in a place other than the one they occupied when the accident occurred.
19. Additional expenses in excess of the replacement value caused by laws or regulations that regulate the construction, repair or replacement of damaged goods.
20. Damage due to falling mobile and/or laptop equipment.
21. Screen breakage of mobile and/or laptop equipment.

D.2.7.5. Insured Amount

The sum insured must correspond to the replacement value of each one of the insured goods.

D.2.7.6. Compensation

The maximum compensation that *HDI SEGUROS* will make for the goods covered will correspond to:

- For **Partial Loss**: the value of the repairs without applying depreciation.
- For **Total Losses**: the replacement value up to 3 (three) years of acquisition and actual value for equipment with more than 3 (three) years of acquisition.

In no case may the compensation exceed the insured sum.

D.2.8. HOME BUSINESS MACHINERY

D.2.8.1. Goods Covered

Machinery and equipment subject to mechanical and/or electrical operation that are necessary to the Insured's Business, are properly installed and operating, **that are located within the Property described on the Policy or specifications, are considered covered provided that they have an Insured Sum on the Policy.**

D.2.8.2. Covered Risks

The following risks are covered:

- a) Lack of expertise, carelessness or sabotage of the Insured's domestic staff.
- b) **Malicious Acts** and fraud of third parties.
- c) The direct action of electrical energy because of short circuits, electric arcs and other similar effects, as well as material damage due to the indirect action of atmospheric electricity.
- d) Errors in designs, construction defects, foundry and use of defective materials.
- e) Defects in workmanship and incorrect assembly.
- f) Breakage due to centrifugal force.
- g) Foreign objects introduced into the insured property.
- h) Explosion of the insured assets: An explosion of equipment will be understood as the breaking or tearing because of the expansion of gases, steam or liquids contained therein, giving rise to a balance between the internal and external pressure of the equipment.
- i) Damage caused to covered goods that are not expressly excluded in the Policy or those specified in the sections **EXCLUDED GOODS** and **EXCLUDED RISKS** of coverage **D.2.7 ELECTRONIC EQUIPMENT AND HOME BUSINESS MACHINERY**, as well as by **Clause 1. EXCLUDED PROPERTY AND RISKS** of these general conditions.

D.2.8.3. Excluded Goods

It is understood and agreed that D.2.8. HOME BUSINESS MACHINERY coverage does not cover losses or damages caused to:

1. Equipment and devices that have been welded, patched in any way or provisionally repaired.
2. Wearable rubber or plastic parts, replaceable parts, filters, refractories, as well as all types of non-fixed glass and pewter.
3. Fuels, lubricants, cooling and other operating media.
4. Machinery no longer in use.
5. Makeshift equipment and machinery.
6. Drones.

D.2.8.4. Excluded Risks

It is understood and agreed that D.2.8. HOME BUSINESS MACHINERY coverage does not cover the following:

1. Defects existing at the start of the insurance policy.
2. Fire, firefighting, collapses or debris removal after a fire, or lightning strike.
3. Natural phenomena such as: earthquake, tremor, volcanic eruption, hurricane, cyclone, storm, windstorm, frost, hail, flood, overflow and rise of water level, siltation, sinking and landslides of land or rocks.
4. Robbery, with or without violence.
5. Bad faith, Fraudulent acts or gross negligence directly attributable to the Insured or to any person acting on behalf and/or representing the latter in the management of the company or to the person responsible for the use or maintenance of the insured property.
6. Damage or loss due to any cause, while the insured goods are installed or transported by an aircraft and/or in aerial devices and/or on boats.
7. Damage due to wear or gradual deterioration as a result of normal use or improper operation of the equipment as a result of cavitation, erosion, corrosion rust or incrustation.
8. Any expenses incurred with respect to maintenance carried out by third parties, through a contract.
9. Loss or damage for which the manufacturer or supplier of the insured goods is legally or contractually responsible.
10. Interference by strikers and other persons in the repair or restoration of damage or in the resumption or continuation of business.
11. Normally subjecting the equipment to pressure higher than the maximum authorized or subjecting it to any type of tests not in accordance with the normal operation of said equipment.
12. Fissure or cracking of boilers, containers or pipes, except those contemplated by the risks covered in the Policy.
13. Fuels, lubricants, cooling media and other operating media, except for oil used in transformers and electrical switches, as well as mercury used in current rectifiers.
14. Transmission belts of all kinds, conveyor belts, dies, molds, dice, stamping rollers, rubber tires, mobile equipment docks, interchangeable and cutting tools, blades, fuses, felts, fabrics, sieves, foundations, structures or supports, coatings, refractory, porcelain, as well as all types of glass and pewter, except porcelain used in electrical insulators.
15. Structural or design changes, expansions, reductions, changes in its operating accessories (auxiliary equipment), as well as the installation of spare parts or use of operating means other than those specified by the manufacturer of the insured machines or equipment.
16. Repairs made to equipment provisionally, except those that are part of the final repair.
17. Consequential losses such as reduced income, loss of market and loss of use.
18. Additional expenses derived from the need or desire of the Insured to build or replace the damaged goods in a place other than the one they occupied when the accident occurred.
19. Additional expenses in excess of the replacement value caused by laws or regulations that regulate the construction, repair or replacement of damaged goods.
20. Damage due to falling mobile and/or laptop equipment.

21. Screen breakage of mobile and/or laptop equipment.

D.2.8.5. Insured Amount

The sum insured must correspond to the replacement value of each one of the insured goods.

D.2.8.6. Compensation

The maximum compensation that *HDI SEGUROS* will make for the goods covered will correspond to:

- For **Partial Losses**: the value of the repairs without applying depreciation.
- For **Total Losses**: the replacement value up to 3 (three) years of acquisition and actual value for equipment with more than 3 (three) years of acquisition.

In no case may the compensation exceed the insured sum.

D.2.9. CIVIL LIABILITY FOR HOME BUSINESS

D.2.9.1. Coverage

Civil liability is covered for non-intentional acts or omissions arising from the use or possession of the insured property, as well as for the activities inherent to the course of the insured business incurred by the Insured, for which is civilly liable, and which cause death to third parties or impairment of their health or deterioration or destruction of their property.

D.2.9.2 Covered Responsibilities

The Insured's non-contractual civil liability for damages to third parties arising from the activities of the business located in the Property described on the Policy or specifications, is insured, but not limited to the following scenarios:

- a) As owner of land, buildings or locations that are used for the business. **The legal liability of the lessee for damages to a property taken for lease is not covered.**
- b) Derived from the possession and use of loading and unloading facilities, as well as work machines.
- c) Derived from the possession and maintenance of health facilities and devices and facilities recognized by medical science, if the business has an office.
- d) Derived from the possession and maintenance of security facilities (fire service, security guards, alarm systems and similar).
- e) Derived from the ownership or maintenance of advertising facilities (advertisements, billboards or others), inside or outside the insured property.
- f) For the acts or omissions of its employees and workers, vis-à-vis third parties, derived from the activity of this insurance.

At no time will the Insured's employees be considered third parties.

D.2.9.3. Excluded Risks and Responsibilities by D.2.7. CIVIL LIABILITY FOR HOME BUSINESS

It is understood and agreed that coverage D.2.7 CIVIL LIABILITY FOR HOME BUSINESS does not cover the following:

1. Responsibilities other than those indicated in the sections of the covered responsibilities
2. Liabilities for damages derived, caused or occasioned by the breach of contracts or

- agreements.
3. Liabilities arising from non-compliance with contracts or agreements and their corresponding substitute benefits.
 4. Liabilities arising from the use, ownership or possession of watercrafts, aircraft and land motor vehicles.
 5. Liabilities arising from damage caused intentionally by the Insured or with his complicity.
 6. Responsibilities attributable to the Insured in accordance with the federal labor law, the social security law or other complementary provision of said laws.
 7. Liabilities for damages caused by war or other acts of war, revolution, rebellion, riots, strikes, or damages arising from provisions of authorities of law or, in fact.
 8. Liabilities arising from errors or omissions in the professional activities of the Insured.
 9. Responsibilities for damages caused by inconsistency, subsidence or settlement of the soil or subsoil.
 10. Material damage derived from the use or sale of explosives.
 11. Damage caused to third parties in their property and/or person due to fortuitous events or force majeure.
 12. Claims and/or lawsuits filed abroad against the Insured and/or his employees and/or his dependents.
 13. Damage suffered by the product itself manufactured and/or sold and/or delivered and/or supplied by the Insured, as well as damage to the work performed by the Insured.
 14. Professional Responsibilities.
 15. Civil Liability assumed by the Insured through agreements or contracts.
 16. Damage caused to third parties by loading and unloading maneuvers, installation, assembly, disassembly, demolition or operation and performance tests carried out by the Insured.
 17. Damage caused to third parties to their property and/or persons by products supplied by the Insured or work carried out by the Insured.
 18. Damage caused to third parties in their property and/or persons due to consumers' failure to comply with the instructions for consumption or use of the products.
 19. Damage or indirect damages caused when any product, work or service cannot perform the function for which it is intended or does not meet the expectations as advertised breach of quality guarantee.
 20. Damage caused by defective or deficient products, works or services that have previously caused damage.
 21. Damage or theft to vehicles located in workshops, garages, ramps, platforms, cranes, parking spaces or guesthouses at the service of the Insured.

D.2.7.4. Insured Amount

The insured sum agreed upon by the Insured and *HDI SEGUROS* is stipulated on the Policy and operates as the maximum limit of liability of *HDI SEGUROS* for this coverage.

D.2.7.5. Compensation Basis

In the event of damage to third-party property, the amount to be compensated will be the cost required to replace, rebuild or repair the damaged property with other items of equal or similar characteristics.

In case of injury to people, medical expenses are included as well as expenses for ambulance transportation, if necessary. In case of permanent disability, death, damages, indirect damages or consequential moral damages, compensation will be provided in accordance with the Civil Code of the State in the Mexican Republic where the injury occurs.

Defense expenses are covered by a sublimit of the insured sum of up to 50% (fifty) for this section.

E. ADDITIONAL CATASTROPHIC COVERAGE

E.1. EXCLUDED RISKS AND PROPERTY THAT MAY BE COVERED BY EXPRESS AGREEMENT

E.1.1. HYDROMETEOROLOGICAL PHENOMENA

E.1.1.1. Covered Risks

If this coverage is contracted and appears on the Policy, the property covered by the policy will be protected against loss or material damage caused by mudslide, hail, frost, hurricane, flood, flood due to rain, tidal wave or tsunami, surge, snowfall, tornado or stormy winds.

Under the hail coverage, damage caused by obstruction in the manholes of the hydrosanitary network and in the drainage systems located within the insured properties and in rainwater downspouts as a result of hail accumulated therein is also covered.

The applicable coverage will be that which immediately causes damage to the insured property, regardless of the meteorological phenomenon that causes it.

E.1.1.2. Excluded Goods that may be covered for Hydrometeorological Phenomena by Express Agreement.

The assets indicated below are excluded from coverage and may only be covered by express agreement between the Insured and *HDI SEGUROS*, listing the insured sums separately and with a maximum liability sublimit, as well as the payment of the corresponding additional premium. *HDI SEGUROS* will issue the express agreement in writing.

1. Completed buildings that totally or partially lack roofs, walls, doors or windows, if said buildings have been designed and/or constructed to operate under these circumstances, in accordance with the construction regulations of the area that are in force at the date of construction.
2. Machinery and/or fixed equipment and their installations that are totally or partially outdoors or that are inside buildings that totally or partially lack roofs, doors, windows or

walls, if they have been specifically designed to operate in these conditions and are properly anchored.

3. Fixed assets (not machinery) that are outdoors, whether located outside or inside buildings that totally or partially lack roofs, doors, windows or walls, such as:
 - Swimming pools.
 - Billboards and advertisements.
 - Paths, walkways, streets, sidewalks or yards in the Insured's property.
 - Decorative objects located outdoors.
 - Sports facilities and/or fields.
 - Luminaires.
 - Reinforced concrete retaining walls, fences, bars and/or perimeter meshes and their doors or gates.
 - Palapas and pergolas.
 - Irrigation systems, including their pipe networks.
 - Transmission and/or reception towers and antennas.
 - Metal or plastic tanks or silos.
4. Movable property or the portion of the property in basements or semi-basements, considered as such: any location where all its perimeter walls are totally or partially below the natural ground level.
5. Movable property outdoors.

E.1.1.3. Excluded Goods

HDI SEGUROS will in no case be responsible for loss or damage to:

1. Completed buildings that totally or partially lack doors, windows or complete solid walls, when said buildings have not been designed and constructed to operate under these circumstances, in accordance with the construction regulations of the area, in force at the date of construction. This exclusion also applies to the contents of these buildings.
2. Contents and inventory mentioned in section B.I.2. EXCLUDED PROPERTY THAT MAY BE COVERED BY EXPRESS AGREEMENT subsection 1, unless the buildings are destroyed or sustained damage to their roofs, walls, doors or exterior windows by the direct action of the risks covered in this coverage, causing openings or cracks through of which water, hail, mud, wind, or snow has been introduced. This exclusion does not apply to damage caused by flood hazards or rainwater flooding.
3. Standing crops, plots, orchards, plants, trees, forests, lawns, gardens.
4. Buildings or constructions with walls and/or roofs made of plastic and/or textile canvas.
5. Animals.
6. Stagnant waters, running waters, rivers, groundwater.
7. Land, including surface, fills, drainage, sewage.
8. Dykes, breakwaters, natural deposits, waterways, wells, tunnels, bridges, floating equipment, floating installations.
9. Foundations and underground installations.

10. Docks and/or any type of property that is totally or partially above or under water.
11. Damage to the beach or loss of beach.
12. Golf courses.
13. Transmission and/or distribution lines.
14. Buildings in the process of demolition.
15. Buildings under construction at the time of contracting the Policy.
16. Buildings under repair, reconstruction or remodeling when their roofs, walls, doors and exterior windows are not complete.
17. Any property located between the retaining wall closest to the beach or coast and the high tide line, or the property located within the federal zone, whichever is less.
18. Retaining walls made with materials other than reinforced concrete.
19. Assets located in areas considered by the competent authorities to be at high risk of flooding or mudslides.

E.1.1.4. Excluded Risks

In no case will *HDI SEGUROS* be responsible for losses or damages caused by:

1. Wetness or humidity or its consequences due to leaks from:
 - Groundwater or phreatic water.
 - Due to deficiencies in the design or construction of roofs, walls or floors.
 - Due to cracks or fractures in foundations or retaining walls.
 - Due to poor application or deficiencies of waterproofing materials.
 - Due to lack of maintenance.
 - Due to the lack of ceilings, doors, windows or walls or openings in them, or due to their construction deficiencies.
2. Wetness, wind, hail, snow or rain inside buildings or their contents unless they have been caused by the fact that the buildings have been destroyed or damaged in their roofs, walls, doors or exterior windows by the direct action of the winds or from water or hail or snow or due to the accumulation of these, or because they cause openings or cracks through which water, hail, snow or wind has been introduced. This exclusion does not apply to cases of flooding or flooding due to rain.
3. Corrosion, rust, erosion, mold, pests of all kinds and any other gradual deterioration because of environmental and natural conditions.
4. The backup of water in the sewer and/or lack or insufficiency of drainage, on the Insured's property.
5. The natural action of the tide.
6. Floods, Flood due to rain or mudslides that are confined only to the locations where the insured property is located.
7. Direct contamination by rainwater, unless physical damage covered under this Policy has occurred to the insured premises.
8. Undermining of buildings that are located on the first line of construction on the seashore, unless they are protected by retaining walls with reinforced concrete foundations or

- protected by breakwaters with reinforced concrete tetrapods. Buildings and their contents that are located more than 50 (fifty) meters from the wave breaking line at high tide or more than 15 (fifteen) meters above sea level at high tide are excepted from this exclusion.
9. Damage or losses pre-existing at the beginning of this insurance, whether they were known to the Insured.
 10. Loss or damage of any kind caused by deficiencies in the construction or design, or by lack of maintenance of the property covered by the Policy.
 11. Damage caused by pollution, unless the covered goods suffer material damage caused by any of the covered risks. Indirect damages or expenses caused by the cleaning or decontamination of the environment (land, subsoil, air or water) are not covered either.
 12. Any material or consequential damage derived from the lack of supply of water, electricity, gas or any raw material or input, even when the lack of supply is the result of any hydrometeorological phenomenon.
 13. Looting, theft, disappearance or robberies that take place during or after any hydrometeorological phenomenon.

E.1.1.5. Accumulation of Claims for a Hydrometeorological Event.

All losses of insured property arising from the covered risks will be considered as a single claim, if they occur during an event that continues for a period of up to 72 (seventy-two) hours from the start of damages to the insured property for all risks indicated in **B.I.1. COVERED RISKS**, except for flooding, for which the period will extend up to 168 (one hundred and sixty-eight) hours. Any event that exceeds 72 (seventy-two) consecutive hours for all the risks listed in **B.I.1. COVERED RISKS** or 168 (one hundred and sixty-eight) hours for flooding, will be considered as 2 (two) or more events.

E.1.2. EARTHQUAKE AND/OR VOLCANIC ERUPTION

E.1.2.1. Covered Risks

If this coverage is contracted and appears on the Policy, the assets will be covered against material loss or damage caused directly by an earthquake and/or a Volcanic eruption.

If the assets or part of them are destroyed or damaged by an earthquake and/or volcanic eruption within the term of the Policy, *HDI SEGUROS* agrees to compensate the Insured for damage suffered considering the deductible and coinsurance indicated in the Policy for this coverage, not including the value of improvements (required or not by authorities) to give greater strength to the affected buildings or in excess of those repairs necessary to restore the assets to the same condition in which they were at the time of the loss.

Covered damages caused by an earthquake and/or volcanic eruption will give rise to a separate claim for each of these phenomena; but if several of these occur within a period of 72 (seventy-two) consecutive hours, it will be considered a single claim and the damages caused will be accumulated in a single event.

E.1.2.2. Excluded Property that may be covered for Earthquake and/or Volcanic Eruption by Express Agreement.

Unless expressly agreed in writing, *HDI SEGUROS* will not be responsible for damages to:

1. Foundations, swimming pools, fences, outdoor yards, outdoor stairs and any other constructions separate from the building(s) or constructions that are expressly insured by the Policy to which this coverage is added.

E.1.2.3. Excluded Assets and Risks under Earthquake and/or Volcanic Eruption coverage

HDI SEGUROS will in no case be responsible for damages to:

1. Soils and land.
2. To any type of frescoes or murals that, as a reason for decoration or ornamentation, are painted on or form part of the building(s) or insured constructions.
3. Caused by nuclear reactions, radiation or radioactive contamination, whether controlled or not and whether they are a consequence of an earthquake and/or volcanic eruption.
4. Due to storm surge or flooding, even if these were caused by any of the risks of this Policy.
5. Caused by vibrations or natural movements of the subsoil that are unrelated to the earthquake, such as subsidence, displacements and normal, non-sudden settlements.

F. MODULES

F.1. EXCLUDED RISKS AND PROPERTY THAT MAY BE COVERED BY EXPRESS AGREEMENT

F.1.1. ON THE GO

F.1.1.1. Portable Personal Items Outside My Home

If contracted and appears in the Policy, this coverage protects the Insured against theft of portable items for personal use that are temporarily outside the insured property, such as, but not limited to, the following: clothing, bags, wallets, watches, binoculars, eyeglasses, fountain pens, laptop computers, jewelry, electronic items, photographic or video items, sporting items, orthopedic and prostheses devices.

For the purposes of this coverage, the Insured is understood to be the person who appears on the Policy, as well as his or her spouse and unmarried children under 24 (twenty-four) years of age, who live permanently at the address indicated in the Policy.

F.1.1.1.1. Covered Risks

This coverage protects the Insured against the following risks:

- a) Theft by assault with violence, physical or moral.
- b) Loss or theft caused directly by accidents or sudden illnesses that cause loss of consciousness, bodily

injury or death of the Insured.

F.1.1.1.2. Territorial Limit for coverage of Portable Personal Items Outside My Home

This coverage applies for losses occurring inside and outside of Mexico.

F.1.1.1.3. Exclusions for coverage of Portable Personal Items Outside My Home

In addition to what is stipulated in Clause 1 EXCLUDED PROPERTY AND RISKS, section PERSONAL ITEMS OUTSIDE OF *MY HOME* does not cover:

1. **Theft without violence.**
2. **Forgetfulness, theft or loss.**
3. **Theft involving people for whom the Insured is civilly responsible.**
4. **Theft caused by the beneficiaries or assigns of the Insured or the representatives of any of them.**
5. **Theft of gold and silver ingots, unmounted precious stones, negotiable or non-negotiable documents of any kind, postal or fiscal stamps, checks, bills, promissory notes, accounting books or other commercial books, manuscripts, plans, sketches, drawings, patterns, models or molds and any information recorded on a data storage device.**
6. **Theft of property in disuse.**
7. **Thefts that occurred when the security measures declared by the Insured were different or did not exist at the time of the loss.**
8. **Theft of cash or checks or other negotiable securities.**

F.1.1.1.4. Insured Amount

The sum insured for this coverage will be that established in the Policy. In the case of mobile and/or portable electronic equipment, a sublimit of 50% (fifty percent) of the insured sum contracted for this coverage is granted.

F.1.1.2. 10% Extra Compensation for Theft of Contents

HDI SEGUROS will grant an extra compensation of 10% (ten percent) on the amount indemnified in the theft coverage of **MY BELONGINGS Section** up to a maximum limit of \$100,000.00 (one hundred thousand) Mexican pesos.

For this coverage, reinstatement of the insured sum does not apply.

No extra compensation applies to other coverages other than the theft coverage in MY BELONGINGS Section.

F.1.1.3. Travel Assistance

The assistance services will be provided by *HDI SEGUROS* through the service provider it designates.

To provide these services, the Insured or his/her family, must provide truthful and timely information that allows us to provide assistance.

Services subject to availability, terms and conditions of suppliers.

It will be essential that the Insured or his or her family, contact *HDI SEGUROS* once assistance is required to receive the corresponding guidance. In the absence of such notifications, the Insured or his or her family members, will be considered responsible for the costs and expenses incurred. Exceptions to the above are cases of absolute and proven urgency or inability of the Insured or their family members to request them, so they may go directly to third parties to request the service, in which case *HDI SEGUROS* may pay the Insured or their family members, as appropriate, the sums that have been spent, without exceeding the established limit. **This exception is only applicable in the case of hospitalization and/or emergency road ambulance.**

No recovery or refund applies.

Travel Assistance services will be provided within Mexico, but always more than 50 (fifty) kilometers from the permanent address of the Insured.

For this coverage, only the owner of the Policy will be understood as the Insured.

F.1.1.3.1. Air Ambulance (Scheduled Service)

If during a trip, the Insured suffers a sudden injury or illness, and whenever the *HDI SEGUROS* medical team recommends hospitalization, the cost of air transportation to the nearest or appropriate hospital will be organized and covered. If necessary for medical reasons, said transfer will be carried out under medical supervision.

- 1. Patient location.** The air transport will be carried out as long as the place where the patient is located does not have the minimum infrastructure for medical care and travel to another location is required that does have all the physical resources and medical personnel required, according to the case.
- 2. Health Status Patient and Flight Authorization.** If the patient's condition allows transfer by air, the treating physician must grant flight authorization in writing. In the case of voluntary discharge, the Insured or their family member will allow the patient to be evaluated by the medical crew and if the general conditions for their transfer do not exist, they will accept the cancellation or rescheduling of the transfer.
- 3. Medical report.** The responsible family member, treating doctor or designated legal representative must send the *HDI SEGUROS* medical team a detailed medical report, specifying: history, current conditions, diagnoses and treatments, as well as the prognosis, so that the user can be transferred with the necessary infrastructure to guarantee their safety.
- 4. Signing of waiver of liability.** Once the family member, Insured or legal representative is informed about the conditions of the flight and its risks, they must sign the release from liability form to make it known that the airline company or *HDI SEGUROS* is released from any responsibility of any complications that arise during the transfer.

Or, if medical conditions allow for the transfer, *HDI SEGUROS* will organize it, under medical supervision, to the hospital or medical center closest to their permanent residence. *HDI SEGUROS* and the treating doctor will take

the necessary measures for this transfer by commercial airline.

One event per year, at no cost for Insured.

F.1.1.3.2. Ground Ambulance

In the event of an emergency due to injury or illness, medical transfer will be carried out by ground ambulance to the nearest or most suitable hospital for the Insured.

2 (two) events per year, at no cost to the Insured.

F.1.1.3.3. Hotel by Convalescence

If during a trip the Insured was hospitalized due to injury or illness for a minimum of 5 (five) days, the necessary expenses will be paid to extend their stay in a hotel chosen by the Insured, immediately after being discharged, if this extension has been prescribed by the treating physician and the *HDI SEGUROS* medical staff.

This benefit is limited to 15 (fifteen) UMAs per day, maximum 60 (sixty) UMAs per Event.

One Event a year.

This service is subject to local emergency services legislation and regulations.

F.1.1.3.4. Early Return to Home or Transportation

If during any trip the Insured was hospitalized due to injury or illness and, after local treatment, at the discretion of the treating physician and the medical staff of *HDI SEGUROS*, the Insured cannot return to his or her permanent residence as a normal passenger or cannot be transported by the means initially planned, *HDI SEGUROS* will organize their transfer by commercial airliner.

One event a year.

Service subject to local emergency services legislation and regulations.

F.1.1.3.5. Repatriation due to Death or Burial and transfer of a Family Member due to Repatriation

If the Insured dies while traveling within Mexico, all the necessary formalities will be carried out (including any legal procedure) and *HDI SEGUROS* will be responsible for the expenses inherent in the transfer of their remains to the burial or cremation site designed by family member, including the expenses related to the transfer from the airport to the Insured's residence.

If the family member designated to make decisions requires that the body of Insured be buried or cremated in the place where the death occurred, *HDI SEGUROS* will be responsible for the expenses resulting from said burial or cremation.

Applies to events due to natural death, illness or accident that are not excluded in this insurance.

These expenses are covered up to the limit of 600 (six hundred) UMAs per event, with one event per year, including the transfer of a family member for repatriation.

Service subject to local legislation.

In case of transfer of remains, *HDI SEGUROS* will decide when the most appropriate time is for the transfer. It, therefore, determine the most appropriate dates and means.

The transfer service for a family member consists of the payment of a round-trip ticket for a family member, by the appropriate means of transportation, from their residence to the location of the Insured's remains and only if the deceased Insured traveled alone or with minors.

F.1.1.3.6. Transfer and Hotel payment for a Family member in case of Convalescence

In the event that the Insured were hospitalized during a trip due to injury or illness and their stay in the hospital was longer than 5 (five) days, *HDI SEGUROS* will pay the expenses of a round trip ticket for a family member to the place of hospitalization by the most suitable means of transportation, as well as lodging expenses, with a maximum limit of 100 (one hundred) UMAs.

One Event per year, for both assistance coverages.

Services subject to local Emergency Services legislation and regulations.

F.1.1.3.7. Trip Interruption

HDI SEGUROS will be responsible for the costs of travel to the place of permanent residence of the Insured when his/her must interrupt their trip due to the death of their spouse, parents and children, to the place of burial, if they cannot return by means of transport initially planned for the trip.

This coverage operates with a maximum limit of 100 (one hundred) UMAs, one event per year.

Services subject to local legislation and regulations.

F.1.1.3.8. Assistance for Theft or Loss of Luggage

In the case of theft or loss of the Insured's luggage, *HDI SEGUROS* will advise you on reporting the theft or loss and will help you with the arrangements for its location and recovery.

Service subject to the policies of each airline and the prior registration of a report for lost luggage.

HDI SEGUROS will not cover any expenses that this process generates. No event limit.

F.1.1.3.9. Administrative Advice/Procedure Information.

In the event of theft or loss of essential documents for the continuation of the trip, such as: passport, visa, plane tickets, etc. *HDI SEGUROS* will provide the necessary information, as well as the procedure to follow with the local authorities or Mexican consulates to obtain the replacement of said documents. No limit on the number of events.

The cost generated for the acquisition of the products or services is not covered, since this must be covered in its entirety by the Insured.

F.1.1.4. International Travel Assistance

The assistance services will be provided by *HDI SEGUROS* through the service provider it designates.

To provide these services, the Insured or his/her family, must provide truthful and timely information that allows us to provide assistance.

Services subject to availability, terms and conditions of suppliers.

It will be essential that the Insured or his/her family, contact *HDI SEGUROS* once assistance is required to receive the corresponding guidance. In the absence of such notifications, the Insured or his/her family members, will be considered responsible for the costs and expenses incurred. Exceptions to the above are cases of absolute and proven urgency or inability of the Insured or their family members to request them, so they may go directly to third parties to request the service, in which case *HDI SEGUROS* may pay the Insured or their family members, as appropriate, the sums that have been spent, without exceeding the established limit. This exception is only applicable in the case of hospitalization and/or emergency road ambulance.

No recovery or refund applies.

For this coverage, the Insured will be understood as the policyholder, his or her spouse and children under 21 (twenty-one) years of age, who are financially dependent on the policyholder.

F.1.1.4.1. Medical Expenses and Dental Expenses due to Accident or Illness

In the case of medical expenses derived from an injury or illness that occurs to the Insured abroad, *HDI SEGUROS* will pay for hospitalization expenses, surgical interventions, medical fees and prescribed medications. The maximum limit will be up to 1,300 (one thousand and three hundred) UMAs, with one event per year.

Regarding dental expenses, if the Insured has urgent problems during their trip that require emergency dental treatment, *HDI SEGUROS* will pay for said services up to a maximum of 190 (one hundred and ninety) UMAs, with one event per year and with Deductible of US\$100.00 (one hundred) American dollars.

F.1.1.4.1.1. Exclusions to Medical Expenses and Dental Expenses due to Accident or Illness coverage

1. **Illnesses or injuries resulting from attempted suicide.**
2. **Mental illness or alienation; any type of accident or illness caused by nuclear radiation; any pre-existing conditions, chronic or recurrent.**
3. **Pregnancies in the last trimester as well as the latter and prenatal examinations; transplants or transfer of organs of any type.**
4. **Diseases or pathological states caused by the intentional ingestion or administration of toxins (drugs), narcotics or using medications without a medical prescription.**
5. **Injuries or illnesses occurring while practicing extreme sports, or when exercising as amateur or professional athletes.**
6. **Costs generated by prostheses, orthodontic appliances, contact lenses, hearing aids, dentures, plastic surgeries, periodic checkup or routine health examinations, hospitalization expenses incurred outside the country of residence when were prescribed before starting the trip or occurring after the beneficiary's return.**

F.1.1.4.2. Air Ambulance

If during a trip, the Insured suffers a sudden injury or illness, and provided that the *HDI SEGUROS* medical team recommends hospitalization, the cost of air transportation to the nearest or appropriate hospital will be organized and covered. If necessary for medical reasons, said transfer will be carried out under medical supervision. (Scheduled service, subject to the regulation of the rules of each country).

1. **Patient location.** The air transport will be carried out as long as the place where the patient is located does not have the minimum infrastructure for medical care; therefore, travel to another location that does have all the physical resources and medical personnel is required, according to the case.
2. **Health Status Patient and Flight Authorization.** If the patient's condition allows transfer by air, the treating physician must grant flight authorization in writing. In the case of voluntary discharge, the Insured or their family member will allow the patient to be evaluated by the medical crew and if the general conditions for their transfer do not exist, they will accept the cancellation or rescheduling of the transfer.
3. **Medical report.** The responsible family member, attending physician or designated legal representative must send the *HDI SEGUROS* medical team a detailed medical report, specifying: history, current conditions, diagnoses and treatments, as well as the prognosis, so that the user can be transferred with the necessary infrastructure to guarantee their safety.
4. **Signing of waiver of liability.** Once the family member, Insured or legal representative is informed about the conditions of the flight and its risks, they must sign the release from liability form to make it known that the airline company or *HDI SEGUROS* is released from any responsibility of any complications that arise during the transfer.

2 (two) events per year, at no cost for Insured.

F.1.1.4.3. Repatriation due to Death or Burial and transfer of a Family Member due to Repatriation

If the Insured dies while traveling abroad, all the necessary formalities will be carried out (including any legal procedures) and *HDI SEGUROS* will be responsible for the expenses inherent in the transfer of their remains to the burial or cremation site designed by family member, including the expenses related to the transfer from the airport to the Insured's residence.

If the family member designated to make decisions requires that the body of Insured be buried or cremated in the place where the death occurred, *HDI SEGUROS* will be responsible for the expenses resulting from said burial or cremation.

Applies to events due to natural death, illness or accident that are not excluded in this insurance.

These expenses are covered up to the limit of 600 (six hundred) UMAs per event, with one event per year, including the transfer of a family member for repatriation (round trip ticket).

Service subject to local legislation.

In case of transfer of mortuary remains, *HDI SEGUROS* will decide when the most appropriate time is for the transfer, therefore it will determine the most appropriate dates and means.

The transfer service for a family member consists of the payment of a round ticket for a family member, by the appropriate means of transportation, from their residence to the place of death and only if the deceased Insured travels alone or with minors.

The transfer service for a family member consists of the payment of a round-trip ticket for a family member, by the appropriate means of transportation, from their residence to the location of the Insured's remains and only if the deceased Insured traveled alone or with minors.

F.1.1.4.4. Transfer of Companions due to Death of the Insured

In the event of the death of the Insured abroad, *HDI SEGUROS* will pay the costs of transporting the companions to their habitual residence, provided that said transfer cannot be carried out by the means of transport provided for the trip. With a limit of 260 (two hundred and sixty) UMAs, and with one event per year.

F.1.1.4.5. Transfer and Hotel payment for a Family member in case of Convalescence

In the event that the Insured were hospitalized during a trip due to injury or illness and their stay in the hospital was longer than 5 (five) days, *HDI SEGUROS* will pay the expenses of a round trip ticket for a family member to the place of hospitalization by the most suitable means of transportation, as well as lodging expenses, with a maximum limit of 260 (two hundred and sixty) UMAs and one event per year.

Services subject to local Emergency Services legislation and regulations.

F.1.1.4.6. Trip Interruption

HDI SEGUROS will be responsible for the travel expenses to the place of permanent residence of the Insured when they must interrupt their trip abroad due to the death of their spouse, parents and children, to the place of burial, if they cannot return by means of transport initially planned for the trip. This coverage operates with a maximum limit of 260 (two hundred and sixty) UMAs and one event per year.

Services subject to local legislation and regulations.

F.1.1.4.7. Assistance for Theft or Loss of Luggage

In the case of theft or loss of the Insured's luggage, *HDI SEGUROS* will advise you on reporting the theft or loss and will help you with the arrangements for its location and recovery. No limit on the number of events.

Service subject to the policies of each airline and the prior registration of a report for lost luggage. *HDI SEGUROS* will not cover any expenses that this process generates.

F.1.1.4.8. Administrative Advice/Procedure Information.

In the event of theft or loss of essential documents for the continuation of the trip, such as: passport, visa, plane tickets, etc. *HDI SEGUROS* will provide the necessary information, as well as the procedure to follow with the local authorities or Mexican consulates to obtain the replacement of said documents. No limit on the number of events.

The cost generated for the acquisition of the products or services is not covered, since this must be covered in its entirety by the Insured.

F.1.1.5. Exclusions for F.1.1.3. Travel Assistance and F.1.1.4. International Travel Assistance

Under no circumstances will assistance be provided for:

- 1. Requests outside the law, such as purchasing, monitoring or any type of information about narcotics, erotic massages, weapons, or any type of fraudulent or illicit information that affects the integrity of the service.**
- 2. Emergency situations that occur during trips or vacations carried out by the Insured against medical advice or after 60 (sixty) calendar days from the start of the trip.**
- 3. When an intentional action by the Insured results in the commission of a crime and the requirement for assistance.**
- 4. When the Insured fails to comply with any of the obligations indicated in this coverage.**
- 5. Assistance situations that are a consequence of:**
 - I. Strikes, war, invasion, acts of foreign enemies, hostilities (whether war has been declared or not), rebellion, civil war, insurrection, terrorism, demonstrations, popular movements, radioactivity or any other cause of force majeure.**

- II. Self-harm or participation of the Insured in intentional criminal acts.**
- 6. The participation of the Insured in any kind of race, competition or exhibition (cars, horses, bicycles).**
 - 7. In cases of air transportation, services other than tourist or economy class on a commercial line.**

F.1.2. I FEEL GOOD Assistance

F.1.2.1. Personal Accidents Outside (Titular Insured, Spouse and Children)

The risks covered are:

1. Accidental Death.
2. Organic Losses.
3. Reimbursement of Medical Expenses.

The protection of up to 4 (four) family members is considered. Includes the Insured as the person who contracts the insurance policy, his/her spouse and their children who live at the address indicated on the Policy and who are financially dependent on the titular Insured.

F.1.2.1.1. Accidental Death of the Insured, Spouse and Children

If during the Policy term and as a result of an accident that occurred outside the insured address, but within México, the Insured, his or her spouse or children die within 90 (ninety) days following the date on which the accident occurs, *HDI SEGUROS* will pay the beneficiaries the amount of \$100,000.00 (one hundred thousand) Mexican pesos. This amount will be applied for each family member, limited to 4 (four) deaths during the Policy term.

The insured sum for children under 12 (twelve) years of age is just an aid for funeral expenses, which may not be greater than 60 (sixty) UMAs on the date of death.

If as a result of the same accident that caused death, compensation had been made under coverage **F.2.1.1.2. ORGANIC LOSSES FOR THE INSURED, SPOUSE AND CHILDREN**, these will be deducted from the compensation applicable under this accidental death coverage.

The minimum and maximum ages of acceptance for this coverage will be from 12 (twelve) to 65 (sixty-five) years for the titular Insured and his or her spouse and from birth to 24 (twenty-four) years for children, if they live at the insured address and are financially dependent on the titular Insured.

For the purposes of this coverage, the beneficiaries will be considered as follows:

- a) Insured titular. Spouse is beneficiary.
- b) Spouse. Insured titular is beneficiary.
- c) Children. Insured titular is beneficiary.

Notwithstanding the above, the Insured may change their designation of beneficiaries at any time through the document delivered to *HDI SEGUROS* in accordance with the means of communication indicated in these

General Conditions.

F.1.2.1.1.1. Important Regarding Minors as Beneficiaries

If you wish to name minors as beneficiaries, an adult must not be designated as the representative of the minors for the purpose of collecting compensation on their behalf.

The foregoing is due to civil legislation that prevents the way guardians, executors, representatives of heirs or other similar positions should be appointed and do not consider the insurance contracts as the appropriate instruments for such appointments.

The designation of an adult as a representative of minor beneficiaries, during their minority, may legally imply that the adult is named beneficiary, who in any case would only have a moral obligation, since the designation of beneficiaries in an insurance contract grants them the unconditional right to dispose of the insured sum.

F.1.2.1.2. LOSS OF LIFE OR DISMEMBERMENT FOR THE INSURED, SPOUSE AND CHILDREN

If during the Policy term due to an accident that occurred outside the insured address, but within México and within 90 (ninety) days following its occurrence, the injury produces any of the losses listed below, *HDI SEGUROS* will pay the following percentages on the insured sum of this coverage:

SCALE OF COMPENSATION

For the loss of	Percentage of the insured sum
Life	100%
Both hands, or both feet, or sight in both eyes	100%
One hand and one foot	100%
One hand and sight of one eye, or one foot and sight of one eye	100%
One hand or one foot	50%
The sight of one eye	30%
The thumb of either hand	15%
Index finger of either hand	10%

F.1.2.1.2.1. ORGANIC LOSS

Loss of a hand, loss of a foot, loss of sight in an eye and loss of a finger shall mean the following:

- **Loss of a hand:** Its complete separation or ankylosing from the wrist joint or above it.
- **Loss of a foot:** Its complete separation or ankylosing from the ankle joint or above it.
- **Loss of sight in one eye:** The complete and irreparable disappearance of sight of the eye.
- **Loss of fingers:** Their complete separation or ankylosing from the metacarpal or metatarsal phalangeal joint or above it (between the beginning and end of the knuckles).

When several losses occur during the term of this Policy in one or more accidents, *HDI SEGUROS* will pay the sum of the compensation corresponding to each one, but without exceeding the insured sum for this coverage. This coverage covers a maximum of 4 (four) family members with an insured sum of \$100,000.00 (one hundred thousand) Mexican pesos for each one.

The minimum and maximum ages of acceptance for this coverage will be from 12 (twelve) to 65 (sixty-five) years for the titular Insured and his or her spouse and from birth to 24 (twenty-four) years for children, if they live at the insured address and are financially dependent on the titular Insured.

F.1.2.1.3. Reimbursement of Medical Expenses due to Accidents for Insured, Spouse and Children

If during the Policy term due to an accident that occurred outside the insured address, but within México, the Insured, his or her spouse or children, within 10 (ten) days following the date of the accident, require medical treatment or surgery, be hospitalized or make use of nursing, ambulance or medicine, *HDI SEGUROS* will reimburse, in addition to the other compensation to which the Insured is entitled, the cost of the aforementioned medical services and assistance up to a maximum amount of \$100,000.00 (one hundred thousand) Mexican pesos for each family member, with a maximum limit of 4 (four) people, after verification of the medical expenses incurred. **Expenses by the Insured's companions during his or her stay in a sanatorium or hospital are not covered.**

HDI SEGUROS will only pay for medical services that are provided by institutions or by persons legally authorized to carry out their activity and who are not relatives of the Titular Insured, his or her spouse or children.

The expenses resulting from prosthetic devices, dental or any other type as well as orthodontic treatments, that are necessary due to an accident, will be covered by *HDI SEGUROS* up to a limit of \$15,000.00 (fifteen thousand) Mexican pesos of the insured sum contracted for this benefit. Ambulance or transportation expenses of the titular Insured, his or her spouse or children will be reimbursed up to a maximum of \$5,000.00 (five thousand) Mexican pesos of the insured sum contracted for this coverage. The amounts reimbursed for these two coverages will reduce the maximum insured sum corresponding to this coverage by the same amount.

The liability of *HDI SEGUROS* will end on any of the following dates, whichever occurs first: **a)** the date on which the titular Insured, his or her spouse or children are discharged from the hospital, so medical expenses after the discharge date will not be reimbursed; **b)** the expenses covered by the accident will be reimbursed for a maximum period of 365 (three hundred and sixty-five) days from the date of the accident, or **c)** when the insured sum is exhausted.

In the event that the titular Insured, his or her spouse or children have concurrent coverage with *HDI SEGUROS* or other companies, that covers the loss in full or partially, the total reimbursement payable for all policies will not exceed the expenses incurred.

The minimum and maximum ages of acceptance for this coverage will be from 12 (twelve) to 65 (sixty-five) years for the titular Insured and his or her spouse and from birth to 24 (twenty-four) years for children, if they live at the insured address and are financially dependent on the titular Insured.

The limits established for the payment of insured benefits will apply for each accident, if they are different and have no relationship or dependence on each other, except as stipulated in coverage **F.2.1.1.2. LOSS OF LIFE OR DISMEMBERMENT FOR THE INSURED, SPOUSE AND CHILDREN.**

F.1.2.1.4 Exclusions

In addition to what is stipulated in Clause 1 EXCLUDED PROPERTY AND RISKS, F.1.2.1. PERSONAL ACCIDENTS OUTSIDE (INSURED, SPOUSE AND CHILDREN) section does not cover the following:

1. Illnesses, conditions or surgical interventions of any kind, other than injuries caused directly by an accident that occurred inside the home, or by accidents that occurred outside the Policy term.
2. Injuries due to infection, poisoning or inhalation of fumes or gases, except when it is proven that they were the result of an accident.
3. Accidents that occur due to the serious negligence of the Insured, when under the influence of alcohol, narcotic substances or drugs, except when the latter have been prescribed by a doctor.
4. Attempted suicide, or voluntary mutilation, even when committed in a state of mental insanity.
5. Injuries suffered in military service of any kind, declared or undeclared war, rebellion, insurrection, because of intentionally participating in riots, tumults, popular demonstrations or criminal acts.
6. Hernias and eventrations, except if they are accidental.
7. Abortions whatever their causes.
8. Expenses incurred by the Insured's companion during his or her admission to a sanatorium or hospital.
9. Mental illnesses or deficiencies, personality disorders, even those resulting from the covered injuries.
10. Injuries or accidents that occur as a direct consequence of pre-existing illnesses or conditions.
11. Accidents that occur when the Insured is a pilot, flight mechanic or crew member of an airline or on board any type of aircraft that is not a regular airline duly authorized to operate and that travels on a regular basis between established destinations.
12. Injuries suffered by the Insured as a passenger in air taxis or in aircraft that do not belong to a legally established commercial line authorized for regular passenger transportation services.
13. As an occupant of any automobile or any other racing vehicle while participating in safety, endurance or speed tests or contests.
14. Accidents that occur while the Insured is engaged in professional sports activities, as well as skydiving, diving, sailing, charrería, skiing, mountaineering, bullfighting, hang gliding, boxing, freestyle and Greco-Roman wrestling, rafting, rappelling and jet skiing.

F.1.2.2. Funeral Expenses Service (Titular Insured, Spouse and Children)

F.1.2.2.1. Funeral Assistance

Basic funeral services will be provided through the network contracted by *HDI SEGUROS*, with a limit of 4 (four)

events and up to a limit of \$50,000 (fifty thousand) Mexican pesos due to the death of:

- Titular Insured and spouse aged 0-70 years old
- Children under 26 (twenty-six) years old]

The benefit of funeral assistance will be granted in accordance with the following:

1. Legal procedures before the competent authorities for the burial or cremation of the deceased.
2. Transfers to funeral homes and/or the cemetery in any city in Mexico. National transfers will be covered by land and air, prioritizing the latter.
3. Provide the Insured with a linear cut metal coffin.
4. Thanatopraxy service (makeup, grooming and clothing of the deceased).
5. Use of the wake rooms of funeral homes located nationwide, for up to 24 (twenty-four) hours with a capacity of 25 (twenty-five) to 50 (fifty) people or home service.
6. Decoration of the wake rooms with floral arrangements (2 [two] on the sides and 1 [one] in front of the coffin).
7. Cremation service with urn included, or management of leased space in a cemetery for 7 (seven) years, said space in the cemetery is subject to availability, the cost will be paid by the family.

F.1.2.2.2. Funeral Legal Assistance

Management of procedures to obtain a medical certificate and death certificate of the Insured (age range 0 [zero] to 70 [seventy] years).

Management of procedures with administrative authorities, Public Ministry (Ministerio Público) and Forensic Medical Service for release of the deceased.

The procedure will be carried out with the competent authorities to obtain transfer permits for the deceased, when the event occurs outside of their residence, and provided that the place of death and the place of transfer are within Mexico. The fees, control and monitoring of said procedure will be the responsibility of *HDI SEGUROS*.

F.1.2.2.3. Repatriation due to Death

If the Insured dies while traveling outside of Mexico, all the formalities will be carried out for the repatriation of his or her body, in accordance with the following services:

1. Legal and consular procedures, as well transfers of the body to Mexico.
2. Collect the body from the place of death.
3. Preparation of the body, embalming and thanatopraxy.
4. Provide an airtight coffin.
5. Special packaging of the airtight coffin for repatriation.
6. Protective cover for the lining of the coffin for air transport.
7. Transfer of the body from the place of death to an airport in Mexico and to the place where the funeral service will be held.
8. Legal customs procedures for delivery of the body to an airport in Mexico.
9. Repatriation costs including air transportation of the body to Mexico.

Age limit: Minimum 0 (zero) years, maximum 70 (seventy) years.

Applies for natural death, illness or accident that is not excluded in this Insurance Contract.

These expenses are covered up to the limit of 600 (six hundred) UMA per event, and for one event per year.

Service subject to local legislation.

In case of transfer of remains, *HDI SEGUROS* will decide when the most appropriate time is for the transfer, therefore it will determine the most accurate dates and means.

F.1.2.3. Medical Assistance

Medical assistance services will be provided by *HDI SEGUROS* through the service provider it designates, when the Insured is at any of the addresses covered by this Insurance Contract.

F.1.2.3.1. Telephone Medical Assistance

The user may request telephone support 24 (twenty-four) hours a day, 365 (three hundred and sixty-five) days a year from the *HDI SEGUROS* medical team and will be guided on the measures to follow depending on the case, without issuing a definitive medical diagnosis or treatment.

HDI SEGUROS will provide, upon request by the Insured, the information corresponding to the substances contained in patent medicines. No limit to the number of events. **(Prescriptions are not made by phone.)**

F.1.2.3.2. Sending a General Physician to your Home (Scheduled Service)

HDI SEGUROS will provide the necessary means to obtain a diagnosis, through a home visit from a general physician in the main cities of Mexico. There is no limit on the number of events. A payment of \$300.00 (three hundred) Mexican pesos per consultation is covered. Any difference that exists will be paid by *HDI SEGUROS*.

Services subject to availability.

F.1.2.3.3. Telephone Medical References

The Insured will be provided with references for doctors, clinics and hospitals, laboratories and all types of medical providers within Mexico. There is no limit on the number of events. Preferential costs for appointments with specialists are offered. **Services subject to availability.**

F.1.2.3.4. Medical Discount Network

Discounts will be offered to the Insured 24 (twenty-four) hours a day, 365 (three hundred and sixty-five) days a year in all medical and dental establishments with all doctors and providers associated with the service provider's network. There is no limit on the number of events. Preferential costs for laboratories and specialist medical providers are offered. **Services subject to availability.**

G. SPECIAL CONDITIONS APPLICABLE TO ALL SECTIONS AND COVERAGES OF THIS POLICY

G.1. ALL RISK COVERAGE

This insurance covers all movable and fixed property mentioned in coverages **A.1 BUILDING. Property Damages; B.1 CONTENTS. Property Damages; D.1. HOME BUSINESS CONTENTS; A.2.2 EXTRAORDINARY EXPENSES; D.2.3. EXTRAORDINARY BUSINESS EXPENSES AT HOME; A.2.1. DEBRIS REMOVAL; D.2.2. HOME BUSINESS DEBRIS REMOVAL** of this Policy, with a limit on the insured sum or first risk limit, in accordance with the terms, conditions and exclusions mentioned in the Policy or in these general conditions, including property of third parties under the custody and control of the Insured, for which he is legally responsible, **as long as they are within the locations described in this Policy and that are not expressly excluded in these conditions, in the Policy or in any of their endorsements.**

G.1.1. Property, Risks and Expenses Not Covered by All Risk coverage

A) EXCLUDED ASSETS

In addition to the general exclusions indicated in Clause 1. **EXCLUDED PROPERTY AND RISKS** of these general conditions, it is understood and agreed that coverage G.1 ALL RISK in no case covers losses, damages or indirect damages to:

1. Property in process of construction, remodeling, demolition, assembly, disassembly or dismantling.

B) EXCLUDED RISKS AND EXPENSES

In addition to the general exclusions indicated in Clause 1. **EXCLUDED PROPERTY AND RISKS** of these general conditions, it is understood and agreed that coverage G.1 ALL RISK in no case covers losses, damages or indirect damages for:

2. Normal ground settlements.
3. Earthquake and volcanic eruption.
4. Hydrometeorological phenomena, understood as: mud avalanches, hail, frost, hurricane, flood, flood due to rain, tidal wave or tsunami, surge, snowfall and stormy winds.
5. Theft or robbery.
6. Failures or deficiencies in the supply of electricity, heating, water or gas.
7. Inherent vice or discoloration, as well as damage from use or wear.
8. Loss or damage resulting from scratches, scrapes or other surface defects.
9. Errors in design, construction, failures or deficiencies in assembly, defects in material and workmanship.
10. Due to reduction of income or any other consequential loss.
11. Expenses or costs for veterinary care, as well as food, illness, injuries or death of pets.
12. Civil liability of any type.

G.2. FIRST ABSOLUTE RISK

The total replacement value of the covered property and the first risk insured sum contracted in the *Policy*, have

been declared and established by the Insured and are not proof of the existence or value of the property, since they only represent the basis to determine the maximum liability of *HDI SEGUROS*.

In the event of a compensable loss, it will be paid up to the limit of the first risk insured sum contracted in the *Policy*. Consequently, the compensable proportion established by **Article 92** of the Insurance Contract Law does not apply.

G.3. SPECIAL CLAUSES APPLICABLE TO BUILDING COVERAGE, CONTENTS, HOME BUSINESS CONTENTS, DEBRIS REMOVAL AND EXTRAORDINARY EXPENSES

Subject to the General and Particular Conditions of the Policy, *HDI SEGUROS* agrees to grant the following special clauses:

G.3.1. Waiver of Appraisal At 10% of Sum Insured

To expedite compensation in the event of a loss, *HDI SEGUROS* will not require any property appraisal from the Insured, if the total claim on the insured property does not exceed 10% (ten percent) of the contracted insured sum in these coverages.

G.3.2. Automatic Reinstatement of Sum Insured

The loss notice will constitute the presumption of a decrease in the insured sum, with which *HDI SEGUROS* undertakes to issue the reinstatement Endorsement based on the preliminary estimated budget of the damages. This automatic reinstatement operates up to 100% (one hundred percent) of the insured sum of the coverage(s) affected by the compensable loss.

The acceptance of payment of the premium for reinstatement of insured sum will in no way imply the acceptance of the claim.

Once the loss that gave rise to the reinstatement has been paid, the corresponding adjustment will be made. The Insured is obliged to pay the pro-rated premium that corresponds to the sum insured. The pro-rated amount is based on the annual net premium, from the date of the reinstatement until the Policy's expiration.

G.3.3. Permission

Permission is granted to the Insured, without time limit and without prior notice, to make additions, alterations and repairs; leave the building indicated in the Policy empty or unoccupied, due to what is indicated in the previous section; as well as having and making use of all items property and appliances that may be needed for the normal operation of the insured building.

G.4. SPECIAL CLAUSES EXCLUDED BUT MAY BE CONTRACTED BY EXPRESS AGREEMENT APPLICABLE TO BUILDING COVERAGE, CONTENTS, BUSINESS CONTENTS AT HOME, DEBRIS REMOVAL AND EXTRAORDINARY EXPENSES

Subject to the General and Particular Conditions of the Policy, *HDI SEGUROS* agrees to grant, by express agreement, the following special clauses, if they appear in the Policy and the Insured has paid the corresponding premium.

G.4.1. Preferred Beneficiary

This special condition will only be granted when the Insured requests it in writing and the name of the Preferred Beneficiary appears in the Policy.

In the event of a loss that requires compensation, the Preferred Beneficiary will be paid up to the interest that corresponds to them.

It is understood that the designation of the Beneficiary may only be canceled or modified, with prior written authorization from the Preferred Beneficiary. The responsibility of *HDI SEGUROS* will in no case be greater than that contracted in the Policy.

G.4.2. Commercial Value for Condominium Units

When the condominium building consists of **individually insured units that are part of vertical or horizontal buildings, in case of a total loss**, the maximum limit of liability for *HDI SEGUROS* will correspond to the commercial value of the affected building at the time of the loss, with a maximum limit being the insured sum shown on the Policy.

The commercial value will be determined at the time of the loss by a registered appraiser designated by *HDI SEGUROS*. The Insured may submit to *HDI SEGUROS* for consideration a recent professional appraisal dated within the last 12 (twelve) months, paid for by the Insured, for the establishment of the insured sum at the commercial value of one or all the assets. Said appraisal will form part of the Policy file.

In case of partial losses to the insured building, the maximum limit of liability for *HDI SEGUROS* will correspond to the replacement value of the affected property at the time of the loss, with the limit being the insured sum of the Policy.

G.4.3. Non-Subrogation Clause of Rights Against Tenants

Applicable exclusively to cases in which the Policy indicates coverage of **paragraph a) of section A.1.5 EXCLUDED OPTIONS THAT MAY BE COVERED BY EXPRESS AGREEMENT.**

It is stated that *HDI SEGUROS*, at the written request of the Insured, may waive all rights of subrogation against the tenants of the Insured, or against any partner, official or personnel at the service of the Insured, or persons due to whose acts the Insured be legally responsible, unless they are intentional or premeditated acts on the part

of one of those people.

G.4.4. Concurrency Clause

Applicable exclusively to cases in which the Policy indicates coverage of a) of **section A.1.5 EXCLUDED OPTIONS THAT MAY BE COVERED BY EXPRESS AGREEMENT.**

When there are 2 (two) or more insurance policies that cover the same risk and for the same interest, contracted in good faith, on the same or different dates, they will be valid and will bind the companies that issued the insurance policies. In this case, the companies will participate equally in the loss up to the maximum limit of liability or the insured sum of each Policy. If the damage is greater than the limits or insured sums on any of the policies, the excess amount will be compensated in equal parts by the companies with higher limits or insured sums, up to the maximum limit of liability of each of them.

In order for the Policy to take effect, the Insured and/or their guests or tenants must notify *HDI SEGUROS* in a timely manner at the time of the initial reporting of the claim, about the existence of other insurance policies and report the corresponding claim on them.

THIRD PART: GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS AND COVERAGES OF THIS POLICY

Clause 1. Excluded Property and Risks

A) Excluded Property

HDI SEGUROS will in no case be responsible for losses, damages or indirect damages to:

1. Soils and land.
2. Buildings under repair, remodeling or demolition and their contents.
3. The home and its contents that are located within the lot premises of a nuclear power plant.

B) Excluded Risks and Expenses

HDI SEGUROS will in no case be responsible for losses, damages or indirect damages as a result of:

1. Destruction of insured assets by acts of the legally recognized authority, in the exercise of its functions. This exclusion will not take effect when the acts carried out by the authority are intended to prevent a conflagration or in compliance with a duty of humanity.
2. Expropriation, requisition, confiscation, nationalization, seizure or detention of assets by the competent authorities, legally recognized for the purpose of their functions.
3. Looting or theft of the contents during or after any incident covered by the Policy.
4. Consequential losses unless specifically insured by the Policy.

5. That are caused by, or as a consequence of, or in connection with:
 - I. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether or not there is a declaration of war), civil war, rebellion, revolution, revolt, uprising, insurrection, civil commotion, assuming the proportions of or joining an uprising, usurpation of power, militarization of power, curfew or events that give rise to these de facto or legal situations.
 - II. Terrorism or sabotage.
 - III. Any act carried out by person(s) for the purpose of overthrowing the government or to control, prevent, suppress or acts in any way related to subsections (I) and/or (II) of this point, whether these acts are carried out with or without use of explosive devices.
6. Nuclear energy risks, such as:
 - I. Derivatives of the production, manufacturing, enrichment, conditioning, transformation, reprocessing, use, storage, handling and disposal of nuclear material, except for the places where said substances are stored during transport.
 - II. Derivatives of the supply of goods and services from a nuclear power plant that generates electricity.
 - III. Irradiation and contamination by nuclear material.
 - IV. Derived from the construction, assembly, installation, replacement, repair, maintenance or dismantling of assets in or for a nuclear power plant that generates electricity.
 - V. Those that are a consequence of or originating from nuclear radiation or contamination by radioactivity of any nuclear fuel or any waste from nuclear combustion, as well as those caused, aggravated or due to nuclear war material.
7. Due to nuclear reactions, radiation or radioactive contamination, whether controlled or not, and as a consequence of a mudslide, cyclone, volcanic eruption, explosion, tidal wave or tsunami, hail, frost, hurricane, fire, flood, flood due to rain, storm surge, snowfall, lightning, earthquake, tornado or stormy winds.
8. Popular riots that assume the characteristics of: *a) a military uprising, b) an insurrection, c) a rebellion, d) a revolution or e) military or usurped power.*
9. Theft committed by the Insured's personnel or by third parties during acts of strikes, labor disturbances, rallies, popular disturbances unrest, riots, or during acts of ill-intentioned persons who cause damage during these events, or during the acts repressive actions that are carried out by a legally recognized authority and that cause damage.
10. Pollution of any kind. Indirect damages or expenses caused by the cleaning or decontamination of the environment (land, subsoil, air or water) are also not covered.
11. Damage to insured property due to inconsistency, sinking, displacement or settling of the land of the insured building.
12. Loss or damage caused by moths, worms termites or other insects.
13. Erosion, mold, pests of all kinds and any other gradual deterioration because of environmental and natural conditions.
14. All damages, losses, costs or expenses of any nature caused by or resulting from or in connection with any of the events mentioned below, regardless of any other cause or

event contributing to the loss, either simultaneously or in any order of succession:

Loss of and/or damage to data or software, especially any adverse modification of data, software or computer programs because of deletion and/or destruction and/or disfigurement of the original structure. Loss of and/or damage due to impairment in the functioning, availability, usability or access of data, software or computer programs.

15. Any additional expense derived from the need or desire of the Insured to build or replace the damaged property in a place other than the insured property, which they occupied when the incident occurred.
16. Damage or losses pre-existing at the start of the Policy.
17. Any material or consequential damage derived from the lack of supply of water, electricity, gas or any raw material or input.
18. Due to data loss.

All damages, losses, costs or expenses of any nature that have been caused directly or indirectly by and/or that are the result of, and/or that relate to any of the events mentioned below are excluded, regardless of any other cause or event that contributes to the loss, whether simultaneously or in any order of succession:

 - I. Loss of and/or damage to data or software, especially any adverse modification of data, software or computer programs because of deletion and/or destruction and/or disfigurement of the original structure.
 - II. Loss of and/or damage due to impairment in the functioning, availability, usability or access of data, software or computer programs.

Any type of consequential loss and/or loss of profit resulting from what is indicated in sections I and II of the previous paragraphs.
19. Reduction in the functionality, availability or operation of a computer system, hardware, information repository or similar device in computer equipment or non-computer equipment, whether or not owned by the Insured or in its possession, unless they arise from risks covered by the Policy.
20. Losses, damages or indirect damages due to or resulting from:
 - I. Malicious software, cyber-attack, cyber terrorism or cyber war.
 - II. Misuse of the internet, internet address, website or similar.
 - III. Any electronic transmission of data or other electronic information.
 - IV. Hacking or phishing.
 - V. Cyber extortion, or cyber-terrorism.
 - VI. Cyberwar.
21. Loss, damage, destruction, distortion, erasure, contamination or alteration of electronic information, as a consequence of: damages, failures, alterations, loss of use, decrease in functionality, magnetic fields, computer viruses, design errors in computer systems or hardware, operating systems, databases, information storage, software, whether or not they are the property of the Insured or are in their possession.

ADDITIONAL EXCLUSIONS APPLICABLE TO THE COVERAGE OF SECTION A.1.1. EXCLUDED OPTIONS THAT MAY BE COVERED BY EXPRESS AGREEMENT

In addition to what is indicated in the general conditions and exclusions for all sections and/or coverage of the Policy, it is stated that the following are always excluded:

1. Damage and deterioration resulting from normal use or wear and tear of the property, especially, but not limited to: painting, waterproofing, obstruction of pipes, cracks in walls, humidity, broken pipes, detachment of ceilings or slabs and short circuits.
2. Alterations or modifications made to the structures, walls, permanent installations that are part of the property, and that were authorized by the lessor.
3. Fraud or bad faith of the Insured and/or his tenants.
4. Damage to the property and contents generated by the suspension, reconnection or reinstallation of public or private services.
5. Theft and/or abuse of trust of domestic workers and temporary domestic workers and/or people for whom the Insured is civilly responsible.
6. Damage resulting from any type of activities carried out outside the limits of the property and/or insured location.
7. Claims arising from accidents suffered by tenants as a result of any type of sports and/or recreational activities carried out outdoors and/or in swimming pools.
8. Damage to drones or liability derived from their flight and its consequences.
9. Any type of loss, damage or indirect damage due to intoxication and/or under the consumption of drugs, alcohol or similar. The presumption of a state of intoxication or consumption of drugs, alcohol or similar will be sufficient evidence to consider this exclusion.
10. Damage resulting from any type of outdoor activities, yards, gardens, fields, swimming pools and/or outside the insured home.
11. Damage to third parties in their property or persons and that is caused directly by the tenants outside the insured property as a risk location or caused by pets and/or animals owned by the tenants.
12. Damage or losses that are caused directly by the tenants in which there has been a failure to comply with the regulation(s) of the house or apartment, the platform or the condominium regulations of the State and/or Municipality where the property is located.
13. Damage or injuries resulting from deliberate actions, personal injury, damage to honor and any type of crime or criminal liability of an intentional or consequential nature.
14. Damage resulting from attacks and physical assaults.
15. Cross civil liability, contractual civil liability, civil liability for products, food or liquor.
16. Punitive or pecuniary or moral or consequential damages, as well as any negotiation carried out without the knowledge of *HDI SEGUROS*.

Clause 2. Validity

The validity of the insurance begins and ends at 12:00 (noon) on the dates specified in the Policy.

Unless otherwise agreed, the Policy will be valid for one year. However, it may be contracted for a term of less than one year. In all cases the validity will be indicated in the Policy.

Clause 3. Geographical Limit

The Policy has been contracted in accordance with Mexican laws and to cover damages that occur within the territory of the Mexican Republic.

Clause 4. Aggravation of the Risk

Once the insurance premium is set in accordance with the risk characteristics stated in the Policy, the Insured must notify *HDI SEGUROS* of any circumstance that causes an essential aggravation of the risks covered within 24 (twenty-four) hours of becoming aware of such circumstances.

If the Insured fails to provide notice or if it causes an essential aggravation of the risk and this influences the occurrence of the loss, the obligations of *HDI SEGUROS* will cease automatically from then on.

Clause 5. Errors or Omissions

Based on Article 8 of the Law on the Insurance Contract, the contracting party or insured is obliged to declare in writing to *HDI SEGUROS*, all the important facts for the assessment of the risk that may influence the agreed conditions, such as they are known or should know at the time of the execution of the contract.

Notwithstanding the above, and subject to the General Conditions of the Policy, it is understood and agreed that any accidental error or omission in the description of the insured property will not prejudice the interests of the Insured, as long as said error or omission has not influenced directly in the occurrence or aggravation of the loss and/or that does not refer to an important fact for the assessment of the risk, such that *HDI SEGUROS* would have decided not to contract or would have contracted on different conditions.

Therefore, without exceeding the declared values or the limits established in the Policy and without considering any additional coverage or location, the accidental error or omission will be corrected when discovered and the corresponding premium will be adjusted.

Clause 6. Compensation in the event of a Loss for Objects that constitute a Pair or Set

When any of the insured objects form a pair or set, *HDI SEGUROS* will only pay the value of the lost or damaged part or parts, and in no way will it be responsible for the value of the complete pair or set.

Clause 7. Premium and Payment Obligations

I. Premium

The premium is due and must be paid at the time the contract is agreed. The period of validity of the contract is

specified in the Policy.

In the event of a claim, *HDI SEGUROS* will deduct from the compensation due to the Insured the total of the premium pending payment until the premium corresponding to the contracted insurance period is completed.

II. Split payment

The Insured may choose to pay the annual premium in parts, either monthly, quarterly or semi-annually, in which case the financing rate agreed between *HDI SEGUROS* and the Insured on the date of issuance of the contract will be applied.

III. Termination of the contract effects due to non-payment

If the premium or the corresponding portion has not been paid within the agreed term, in cases of payment in portions, the effects of the contract will automatically cease at 12 (twelve) noon of the last day of that term. If the term has not been agreed upon, a period of 30 (thirty) calendar days following the issuance date will apply.

IV. Conditions for granting the service

In terms of Article 35 of the Insurance Contract Law, *HDI SEGUROS* will not be able to avoid responsibility for the realization of the risk, through clauses in which it is agreed that the insurance will not come into force until after the payment of the premium or portion of it.

If payment of the premium has been agreed by credit card, debit card or by direct charge to any bank account of the Contracting Party and/or Insured, the respective bank statement where said charge appears will provide full proof of payment thereof.

In the event that said payment cannot be made for reasons attributable to the Contracting Party and/or Insured, this Policy will cease to have its effects once the grace period referred to in **point III** has elapsed.

V. Rehabilitation

Notwithstanding the provisions of the previous points of this clause, the Insured may, within 30 (thirty) days following the last day of the grace period, pay the premium for this insurance, with prior written acceptance from *HDI SEGUROS*. In this case, by the sole fact of the payment, the effects of this insurance will be reinstated from the time and day indicated on the payment receipt and the original validity will be automatically extended for a period equal to that between the last day of the mentioned grace period and the time and day on which the rehabilitation takes effect.

However, if, at the latest when making the payment in question, the Insured requests in writing that this insurance retain its original validity, *HDI SEGUROS* will adjust and, if applicable, immediately return, pro rate, the premium corresponding to the period during which ceased its effects in accordance with Article 40 of the Insurance Contract Law, whose initial and terminal moments are indicated at the end of the preceding paragraph.

Without prejudice to its automatic effects and for administrative purposes, *HDI SEGUROS* must record the

rehabilitation referred to in this clause in the receipt issued for the corresponding payment and in any other document issued after said payment.

VI. Place of payment

Unless the receipt corresponding to the Policy expressly establishes a different place of payment, the stipulated premiums will be paid, with the agreed frequency, at the offices of *HDI SEGUROS* upon delivery of the corresponding receipt.

Clause 8. Participation of the Insured

In each loss, the Insured will be responsible for paying the amount that results from applying the percentage indicated in the Policy to the insured sum of the damaged property, a payment that makes up the Deductible and is generated as a result of a loss of any of the risks covered by the Policy.

If you have contracted coverages **E.1.2. EARTHQUAKE AND VOLCANIC ERUPTION** and **E.1.1. HYDROMETEOROLOGICAL PHENOMENA** for the same location and an event occurs that produces compensable damage due to the earthquake and tsunami, ~~sea blow~~, a single deductible will be applied, that of the risk whose stipulated deductible is greater.

If the conditions applicable to any risk(s) covered in the Policy provide for the application of Coinsurance payable by the Insured, this will be applied to any compensable loss or damage after the Deductible.

For tidal wave or tsunami coverage, the Coinsurance will be the same percentage as that corresponding to coverage **E.1.2. EARTHQUAKE AND VOLCANIC ERUPTION**, which is indicated in the Policy.

Clause 9. Other Insurance

If the Insured or whoever represents their interests take out other insurance during the term of this Policy that covers the same property or people for the same risks covered here, they will have the obligation to immediately notify *HDI SEGUROS*, by means of written notice, indicating the name of the insurers and the contracted insured amounts.

If the Insured intentionally omits said notice or if they take out various insurance policies to obtain an illicit benefit, *HDI SEGUROS* will be released from its obligations.

Clause 10. Procedure in case of a Claim

a) Phone report.

The Insured must make the telephone report to *HDI SEGUROS* at the Customer Service number: 800 019 6000 (dialing from México) and provide the following information:

- I. Policy Number.
- II. Full name of the Insured.
- III. Date, time and place of incident (street, neighborhood, zip code, city and State).

- IV. Person to contact if more information is required and their phone number.
- V. Detailed cause of damage.
- VI. Description of affected goods.
- VII. Approximate estimate of loss.

b) *HDI SEGUROS* will verify the information and provide a claim number to the Insured.

c) Sending documentation to *HDI SEGUROS*.

The Insured must send *HDI SEGUROS* the following documentation:

- I. Letter addressed to the Damage Claims area of *HDI SEGUROS*, indicating: name of the Insured, Policy number, claim number, date, time and place of the claim, detailed description of the claim and, if applicable and available, photographs of the protected goods.
- II. List and itemized amount of damaged property.
- III. Certified copies of the actions carried out by the Public Prosecutor's Office or by any other authority that intervened in the incident, or the events related to it.

d) Adjuster assignment.

HDI SEGUROS will assign an authorized provider who will be responsible for following up until the end of your claim.

The adjuster will contact the Insured by phone as soon as possible and, if necessary, will make an appointment to carry out the inspection visit and will give the pertinent instructions.

e) Initial attention and inspection.

If necessary, the adjuster will visit the affected site, where they will verify the damages, take notes and obtain photographs that show the damages, and will also provide the Insured with the request for the necessary documentation to support claim. Likewise, they will indicate the measures to take to reduce losses.

f) Request for documents.

It is the obligation of the Insured to provide *HDI SEGUROS*, or their authorized provider, all the information they request to know the claim or so that *HDI SEGUROS* can prepare its defense in the event of the sections **A.I.3.1., A.II.2.1., A.III.3.1.** of **FAMILY CIVIL LIABILITY** coverage, such as:

- I. Detailed list of all insurance contracts that exist on the property
- II. Purchase and sale notes, delivery notes, invoices, professional appraisal certificates, receipts, plans, projects, books, minutes and any documents that serve to prove ownership of property or to support your claim.
- III. Operation manuals, as well as photos or videos of the covered property, which serve to verify their pre-existence or to help your claim. All data related to the loss and its consequences, in terms of Articles 69 and 70 of the Insurance Contract Law, and at the request and at the expense of *HDI SEGUROS*, copies of the actions carried out by the Public Prosecutor's Office or any other authority that intervened in the incident or events related to it.
- IV. Original or copy of claims or demands received by the Insured or by his/her representatives.

In the event of a claim for damage to the foundation, you must additionally provide a structural study carried out by a specialist expert.

In the event of a claim for disability coverage for the domestic worker, you must additionally provide:

- V. Original disability opinion issued by an institution or doctor with a professional license, who must be certified and be a specialist in the subject.
- VI. Original or copy of all examinations, analyzes and documents that served as the basis for determining their disability.

In case of a claim for domestic pet coverage, you must additionally provide:

- VII. Original certificate from the veterinary doctor stating:
 - a. Place and date of certificate.
 - b. The pet's name.
 - c. Owner's name.
 - d. Race.
 - e. Pet sex.
 - f. Age.
 - g. Chip identification number (if the pet has one).
 - h. Detailed description of the injuries or cause of death, or the justification for the sacrifice.
 - i. Full name of the veterinarian and clinic (if any) where the pet was treated.
 - j. Signature and professional license number of the veterinarian who issues the certificate.
- VIII. Original or copy of all examinations, analyzes and documents that were used to treat the injuries or determine the death or sacrifice.
- IX. Tax receipts, purchase and sale notes, delivery notes, invoices, certificates, receipts, minutes and any document that serves to prove the veterinary expenses incurred.

Additional obligations of the Insured:

- Exercise and enforce the actions and defenses that correspond to you by law.
- Appear in all law proceedings.
- Grant powers in favor of lawyers that *HDI SEGUROS* designates to represent you in the procedures, if you cannot intervene directly in said procedures.

All expenses incurred by the Insured to comply with said obligations will be charged to the insured sum related to the coverage of defense expenses.

HDI SEGUROS is empowered to settle claims for civil liability extrajudicially or judicially, to direct lawsuits before authorities and to enter into agreements.

Any recognition of debt, transaction, agreements or other legal act that implies recognition of responsibility of the Insured, concluded without the consent of *HDI SEGUROS*, will not be enforceable. Nor will it be enforceable when an attempt is made to pretend responsibility for a non-existent or less than real obligation.

The confession of materiality of a fact by the Insured cannot be assimilated to the recognition of responsibility.

Without prejudice to the documentation and information referred to above, a loss in case of theft will be considered proven with the presentation of the criminal complaint, its ratification and proof of ownership and pre-

existence of covered property.

If necessary, *HDI SEGUROS* may designate a technical expert to carry out inspections of the affected property and will contact the Insured by phone to make an appointment and carry out the inspections or will give the pertinent instructions.

Clause 11. Measures that *HDI SEGUROS* can take in the event of a Claim

In any case of a claim that destroys or damages property or, while the amount of corresponding compensation has not been determined, *HDI SEGUROS* may:

- I. Enter the property where the loss occurred to determine its cause and extent.
- II. Have the goods examined, classified and valued wherever they are located, **but in no case is *HDI SEGUROS* obligated to take charge of the sale or liquidation of remains, nor will the Insured have the right to abandon them to *HDI SEGUROS*.** If it should be the case that the Insured leaves the remains to *HDI SEGUROS*, *HDI SEGUROS* will notify them or their insurance agent in writing so that the Insured can dispose of the remains and, if no response is obtained within 15 (fifteen) days from the date of notification, *HDI SEGUROS*, in use of its rights, and as is necessary depending on the type of remains, may take one or more of the following actions:
 - a. If coverage **A.2.1 DEBRIS REMOVAL** or **D.2.2. HOME BUSINESS DEBRIS REMOVAL** was contracted in the Policy, the maneuvers and transfer of the remains to the Insured's home will be carried out, affecting said coverage. If such coverage was not contracted in the Policy, the expenses for the maneuvers and transfer of the remains will be charged to the Insured.
 - b. If the Insured or his/her representatives are not able to accept them, their destruction will be arranged. The expenses for these actions are charged to the Insured.

Clause 12. Technical Expertise

In the event of disagreement between the Insured and *HDI SEGUROS* regarding the amount of any loss or damage, the matter will be submitted to the opinion of an expert appointed by mutual agreement in writing by both parties; but if they do not agree on the appointment of a single expert, two will be appointed, one for each party; which will be done within a period of 10 (ten) days from the date on which one of them had been requested by the other in writing to do so. Before beginning their work, the two experts will appoint a third expert in the case of disagreement.

If one of the parties refuses to appoint its expert or simply does not do so when requested by the other party, or if the experts do not agree on the appointment of the third party, it will be the judicial authority that, at the request of any of the parties, will appoint the third expert in disagreement or both if necessary.

The death of one of the parties when they are a natural person or their dissolution if they are a legal entity, occurring while the expert opinion is being carried out, will not nullify or affect the powers or attributions of the expert, the experts or the third party.

Or if one of the parties' experts or the third party dies before the ruling is made, another will be appointed by the appropriate party (the parties, the experts or the judicial authority) to replace him/her.

The expenses and fees arising from the expert opinion will be borne by *HDI SEGUROS* and the Insured in equal parts, but each party will cover the fees of its own expert.

The expert opinion referred to in this clause does not mean acceptance of the claim by *HDI SEGUROS*; but will simply determine the circumstances and amount of the loss that *HDI SEGUROS* would eventually be obliged to compensate after applying the corresponding Deductible and Coinsurance, leaving the parties free to exercise the actions and raise the corresponding exceptions.

Clause 13. Fraud or Bad Faith

The obligations of *HDI SEGUROS* will cease:

- a) If the Insured, the tenant, the beneficiary or their representatives conceal or inaccurately declare facts that would exclude or could restrict said obligations, or if they try to make *HDI SEGUROS* fall into error.
- b) If it is demonstrated that the Insured, the tenant, beneficiary or their representatives try to cause *HDI SEGUROS* to make an error by not providing them in a timely manner with the information requested about the claim and by which its occurrence and its consequences can be determined.
- c) If there is fraud or bad faith in the loss or in the claim of the Insured, the tenant, his assignees, or his respective attorneys.

Clause 14. Subrogation of Rights and Claims

HDI SEGUROS will be subrogated up to the amount paid in the rights of the Insured, as well as in their corresponding legal actions against those responsible for the loss. If *HDI SEGUROS* requests it, at its expense, the subrogation will be by notary. **If subrogation is prevented due to acts or omissions of the Insured, *HDI SEGUROS* will be released from its obligations.** If the damage is compensated totally or partial, the Insured and *HDI SEGUROS* will assert their rights in the corresponding proportion.

The subrogation will not apply if the Insured has a marital or kinship relationship by consanguinity or affinity up to the second degree with the person who caused the damage, or if the Insured is civilly responsible for said person.

Clause 15. Place of Payment

HDI SEGUROS will make payment of any compensation at its offices, within a period of 30 (thirty) days from the date on which it receives the documents and information that allow it to know the basis of the claim.

Clause 16. Currency

All values indicated in the Policy, including insured sums and premiums, will be denominated in the currency specified in the Policy. However, all payments under this Policy will be made in national currency in accordance with the Monetary Law in force in Mexico on the date of payment.

Clause 17. Jurisdiction

In the event of a dispute, the claimant may assert his or her rights before the Department of the Specialized Unit for Attention to Users of *HDI SEGUROS* (UNE) or the National Commission for Protection and Defense of Users of Financial Services (CONDUSEF), with the claimant being able to go to any of its delegations in terms of the Law for the Protection and Defense of Users of Financial Services and the Law on Insurance and Bonding Institutions. Claims must be submitted within a period of 2 (two) years from the occurrence of the event that gave rise to them or, where applicable, from the refusal of *HDI SEGUROS* to satisfy the claims of the Insured.

If the parties do not submit to the arbitration of CONDUSEF, or whoever it proposes, the rights of the claimant will be left safe so that they can be asserted before the competent Judge in the domicile of said delegations. In any case, it is up to the claimant to go before those instances or directly before the Judge.

***HDI SEGUROS* Customer Service: (UNE Unidad Especializada de atención al Usuario).**

Blvd. San Juan Bosco #5003, colonia Rancho Seco, C.P. 37669, León, Guanajuato, México.

For any doubt or for consulting about this insurance Policy, please call 477 740 2827 or email une@hdi.com.mx

National Commission for Protection and Defense of Users of Financial Services.

Av. Insurgentes Sur No. 762, Col. Del Valle, Ciudad de México.

e-mail: asesoria@condusef.gob.mx.

phone: 55 5340 0999 and 800 999 8080, www.condusef.gob.mx

Clause 18. Subrogation of Rights and Claims

HDI SEGUROS will be subrogated up to the amount paid in the rights of the Insured, as well as in their corresponding legal actions against those responsible for the loss. If *HDI SEGUROS* requests it, at its expense, the subrogation will be by notary. **If subrogation is prevented due to acts or omissions of the Insured, *HDI SEGUROS* will be released from its obligations.** If the damage is compensated totally or partial, the Insured and *HDI SEGUROS* will assert their rights in the corresponding proportion.

The subrogation will not apply if the Insured has a marital or kinship relationship by consanguinity or affinity up to the second degree with the person who caused the damage, or if the Insured is civilly responsible for said person.

Clause 19. Communications

Any statement or communication related to this contract must be sent to *HDI SEGUROS* in writing, precisely to its address, which is indicated in the Policy.

In all cases in which the address of the *HDI SEGUROS* offices is different from that stated in the Policy, *HDI SEGUROS* must notify the Insured, for all information and notices that must be sent to *HDI SEGUROS* and for any other legal effect.

The requirements and communications that *HDI SEGUROS* must make to the Insured or their assignees, will be valid if they are made at the last address known to *HDI SEGUROS*.

Clause 20. Early Termination of Contract

Notwithstanding the term of validity of the contract, the parties agree that it may be terminated early, by written notification.

When the Insured terminates it, *HDI SEGUROS* will be entitled to the premium that corresponds to the time during which the insurance has been in force, plus the issuance costs.

When *HDI SEGUROS* terminates the contract, it will do so by written notification to the Insured, and the termination will take effect 15 (fifteen) days after receipt of the respective notification. In this case, *HDI SEGUROS* will return to the Insured the premium corresponding to the time during which the insurance was not in force, less the issuance costs, and will do so no later than when said notification is made, without which requirement it will be considered not made.

The refund will be made by transfer to the account indicated by the Insured within a period of 30 (thirty) days from the termination notification.

Clause 21. Statute of Limitations

All actions arising from this Insurance Contract are subject to a statute of limitations of 2 (two) years, in accordance with the terms of Article 81 of the Insurance Contract Law, from the date of the event, except in cases mentioned in Article 82 of said law.

The period referred to in the previous paragraph will not run in the event of omission, false or inaccurate statements about the risk incurred, but from the day on which *HDI SEGUROS* has become aware of it. And if it is about the occurrence of the incident, from the day on which it becomes known to the interested parties, who must demonstrate that until then they were unaware of said occurrence.

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 causes, but also for the presentation of claims to CONDUSEF in accordance with the provisions of Article 66 of the Law for Protection and Defense of Users of Financial Services.

The statute of limitations will be suspended only with the presentation of claims to the Specialized User Assistance Unit of *HDI SEGUROS*, in accordance with the provisions of Article 50 Bis of the Law for Protection and Defense of Users of Financial Services.

Clause 22. Benefits for the Insured

In accordance with **Article 65** of the Insurance Contract Law, if during the term of the Policy, HDI amends the registered General Conditions of the Policy to offer new and improved coverages, the Insured will have the right to request that they be added to their Policy. In case *HDI SEGUROS* offers improved coverages with additional premium, the Insured will be obliged to pay the premium to receive said coverage. The coverage will apply from

the date it was requested.

Clause 23. Inspection of Covered Assets

HDI SEGUROS will have the right to inspect the covered assets or the activities of the Home Business related to this insurance, at the address of the Property indicated on the Policy or their specifications, which will be carried out according to the insured's schedule designating to the authorized provider and setting the date of inspection, either in writing, by electronic means or by phone to the contact information provided by the Insured themselves.

The supplier designated by *HDI SEGUROS* must identify themselves as such at the time of the visit, which will be carried out by verifying the security measures, maintenance, storage conditions, order and cleanliness, the state of the covered goods and activities, as well as to verify the information provided by the Insured or their representatives when requesting or contracting the Policy, as applicable.

The expenses derived from the organization and execution of the inspection visit will be borne by *HDI SEGUROS*. Meanwhile, the Insured will be obligated to provide the *HDI SEGUROS* representative with all the details and information necessary for the assessment of the risk, and subsequently the Insured will be informed of the result of the inspection.

If the inspection reveals an aggravation of risk in any asset or derivative of any activity, *HDI SEGUROS* will require the Insured in writing to eliminate said aggravation. The expenses derived from the elimination of the aggravation will be borne by the Insured. **If the Insured does not comply with the requirements of *HDI SEGUROS* within the period indicated, *HDI SEGUROS* will not be liable for losses or damages caused by said aggravation, if this fact directly influenced the claim.**

Clause 24. Interest Payment for Delayed Compensation

If the Insured complied with delivering all the documents and information required for their claim and *HDI SEGUROS* does not comply with the obligation to compensate within 30 (thirty) days following the date on which it received them, in terms of **Article 71** of the Insurance Contract Law, it will be conventionally obliged to pay the Insured, the affected third party, or its beneficiaries, compensation for late payment, in accordance with **Article 276** of the Insurance and Bonding Institutions Law.

Clause 25. Language

The Spanish version of the printed or written Conditions prevails in case of legal interpretation. If an English version of the Conditions is delivered, it is considered a courtesy translation.

Clause 26. Acceptance of the Contract and modifications. Articles 19 and 25 of the Insurance Contract Law

If the contents of the policy or its amendments do not match the quote, the insured may request the applicable rectification within 30 (thirty) days following the day on which the policy is received. Once this period has expired, the stipulations of the policy or its amendments shall be deemed to be accepted. **Article 25** Insurance Contract

Law.

In terms of **Article 19** of the Insurance Contract Law, any modification to this contract must be recorded in writing and with prior agreement between the parties. If modifications to the contract are requested from *HDI SEGUROS* through an intermediary authorized by it, the request must include the explicit authorization of the Insured. In any case, the modifications made to these General Conditions will be previously registered with the National Insurance and Bonding Commission.

Clause 27. Delivery of Contractual Documentation

In the event that this insurance has been contracted through a service provider referred to in **Articles 102, first paragraph and 103, sections I and II** of the Insurance and Bonding Institutions Law, whose premium collection is made charged to a credit card or bank account, *HDI SEGUROS* is obliged to deliver to the Insured the documents that record the rights and obligations of the insurance, through one of the following means:

1. Personally, at the time of contracting the insurance, in which case the Insured will sign the corresponding acknowledgment of receipt.
2. Home delivery by the means that *HDI SEGUROS* uses for this purpose, and confirmation of their shipment must be obtained.
3. Through the Insured's email, in which case they must provide *HDI SEGUROS* with the email address to which they must send the respective documentation.

HDI SEGUROS will record the delivery of the aforementioned documents in the case indicated in paragraph 1, and in the cases of paragraphs 2 and 3, it will record that it used the means indicated for the delivery of the documents.

If the Insured does not receive the documents referred to in this clause within 30 (thirty) calendar days after having contracted the insurance, they must inform *HDI SEGUROS* by calling: 800 0000 434 (calling from Mexico); so that, at the Insured's option, *HDI SEGUROS* can send them the documentation containing the rights and obligations of the insurance, by email.

By way of example, but not limitation, the account statement, receipt, folio or confirmation number of the transaction, where the bank charge appears, will provide full proof of the date and time of the premium payment, until *HDI SEGUROS* Provide the corresponding proof of payment.

To cancel this Policy or request that it not be renewed, the Insured must call: 800 0000 434 (calling from Mexico). *HDI SEGUROS* will issue an attention folio that will be proof that the Policy will not be renewed, or that it was canceled from the moment said folio is issued.

Clause 28. Complementary to the Aggravation of Risk Clause

The obligations of *HDI SEGUROS* will cease automatically due to aggravations of the risk during the Policy term in accordance with the provisions of Article 52 and 53 section I of the Insurance Contract Law.

“The Insured must notify the insurance company about the aggravations of the risk during the Policy term, within

24 (twenty-four) hours following the moment in which they become known. If the Insured fails to notify the insurance company or if it causes an aggravation of the risk, the company's obligations will cease automatically. (**Article 52** of the Law on Insurance Contracts).

“For the purposes of the previous article, it will always be presumed:

I.- That the aggravation 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 about said aggravation.

II.- That the Insured knows or should know of any aggravation that arises from acts or omissions of their tenants, spouse, descendants or any other person who, with the consent of the Insured, lives in the building or has in their possession the property insured.” (**Article 53** of the Law on Insurance Contracts).

“In cases of fraud or bad faith in the aggravation of the risk, the Insured will lose the premiums paid in advance.” (**Article 60** of the Insurance Contract Law).

“The obligations of *HDI SEGUROS* will cease if it is demonstrated that the Insured, the beneficiary or their representatives, cause *HDI SEGUROS* to make an error, conceal or inaccurately declare facts that would exclude or restrict said obligations. The same will be observed if, for the same purpose, of the facts related to the claim are not received in a timely manner.” (**Article 70** of the Insurance Contract Law).

If, at present or in the future, the Policy holder, Insured(s) or beneficiary(ies) carry out or are involved in illegal activities, this will be considered an aggravation of the essential risk in terms of law.

Due to the above, the obligations of *HDI SEGUROS* will cease as of right, if the Policy holder, Insured(s) or beneficiary(s), under the terms of Article 492 of the Insurance and Bonding Institutions Law and its general provisions, was/are convicted by final sentence, for any crime derived from 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 related to the points indicated in this paragraph; or, if the name of the Policy holder, Insured(s) or beneficiary(s) his/her activities, the property covered by the Policy, or his/her nationalities; are published in an official list related to crimes linked to what is established in the aforementioned articles, whether of a national or foreign nature coming from a government with which Mexico has concluded any of the aforementioned Treaties.

Where applicable, the contract obligations will be restored once *HDI SEGUROS* is aware that the name of Policy Holder, Insured(s) or beneficiary(s) are no longer on the lists previously mentioned.

HDI SEGUROS will submit to the competent jurisdictional authority any amount derived from this Insurance Contract that may remain in favor of the person(s) referred to in the previous paragraph, with the purpose of said authority determining the destination of funds. Any amount paid not accrued that is paid after the fulfillment of the previously indicated conditions, will be consigned in favor of the corresponding authority.

Clause 29. Broker Information

During the validity of the Policy, the Contracting Party may request in writing from *HDI SEGUROS* to inform them of the percentage of the premium that by way of commission or direct compensation, corresponds to the intermediary or legal entity for its intervention in the execution of this contract.

HDI SEGUROS will provide such information, in writing or by electronic means, within a period that will not exceed 10 (ten) business days following the date of receipt of the request.

Clause 30. Use of Equipment, Electronic Media, Optical Media, or Other Technology

In accordance with the provisions of **Article 214** of the Insurance and Bonding Institutions Law, with prior written consent of the Insured, *HDI SEGUROS* may use equipment, electronic, optical or any other technology in carrying out its operations and provision of services, including the electronic or digital issuance of your policies, as well as their endorsements and annexes.

The Insured and/or Policy holder express(es) their consent for *HDI SEGUROS* to issue the policies and their endorsements or annexes, in writing or through electronic, optical or any other valid technology and they may not object to the use of these means or oppose them, so in the interpretation and fulfillment of this contract they will be subject to the provisions of chapter 4.10 of Use of Electronic Means for the Contracting Insurance and Bonds of the Insurance and Bonds Circular, agreeing to this effect:

- I. That through these means, receipts for collection of premiums, invoices, policies, endorsements and annexes that are requested from *HDI SEGUROS* may be issued, as well as any other derivative of the provision of the contracted service, electronic documents that may be printed, but the electronic version will prevail if there is any difference between the two.
- II. In the sale of insurance carried out by *HDI SEGUROS* by phone, a positive contracting response from the Insured must be obtained, thus generating a 4 (four)-digit code to confirm said response, which must be typed by the Insured to confirm.
- III. Once the telephone sale has been confirmed, *HDI SEGUROS* will send the Insured, to the email address indicated, an email informing them of the details of the product they contracted, as well as its main clauses and exclusions, and that they have 48 (forty-eight) hours to cancel the contract to make the cancellation valid.
- IV. In the same email that *HDI SEGUROS* sent to the Insured, there will be a link where, by entering your confirmation code, you can access the details of the product you have contracted.
- V. After 48 (forty-eight) hours have elapsed without *HDI SEGUROS* having received a cancellation notice from the Insured, it will inform the latter, via email, that the Policy has become active from the start date indicated on the Policy and the selected coverages are in effect.

The General Conditions, the Policy, the Endorsements, brochures and procedures for filing claims in the event of a loss, will be delivered to the Insured in a period of no more than 30 (thirty) calendar days.

HDI SEGUROS, the Insured and/or Contracting Party declare that they are aware of the content and scope of the legal and regulatory provisions relating to the execution of legal acts, through the use of electronic means or any

other technology and are willing to operate through them since they are not familiar with them.

Likewise, *HDI SEGUROS*, the Insured and/or Policy holder accept that the creation, transmission, modification and extinction of rights and obligations derived from the electronic Policy is supported by digital certificates in terms of Chapter 4.10 On the Use of Electronic Means for the Contracting of Operations of Insurance and Bonds on the Insurance and Bonds Circular and in the absence of express provision, by the Second Title, of Electronic Commerce, Chapter I of Data Messages, Articles 89 to 99 and other relative and applicable of the Commercial Code, which guarantee the identity, authenticity and integrity of the operations and services provided to third parties.

HDI SEGUROS may request and receive documentation and information from the Insured and/or Policy holder through electronic means and the latter must guarantee to the satisfaction of *HDI SEGUROS* the means of creation, transmission and modification of said information, which allows it to ensure the identity, authenticity and integrity of the electronic documentation generated and transmitted.

Clause 31. Communicable Disease Clause

Applicable to Coverage C.1. FAMILY CIVIL LIABILITY of this Policy:

- 1. This policy excludes any liability of the insured for damages; losses; compensation; injuries; emotional affectation; conditions; illness; diseases; death; medical expenses; defense spending; costs; bills; cleaning cost; toxicity elimination; removal; monitoring or testing for a communicable disease; damages caused by the measures taken for its containment and/or control or any other amount, real or intended, directly caused by or related to a communicable disease. This exclusion is also applicable to damages and losses caused by the impossibility of using, enjoying and disposing of the insured property as ordered by a competent authority in the presence of a communicable disease, or because the insured voluntarily or preventively does so.**
- 2. For the purposes of this policy, a Communicable Disease is any disease that can be transmitted by any means from one organism to another when:**
 - 2.1 This medium contains viruses, bacteria, parasites or other organisms or any variation or mutation thereof, whether considered living or not.**
 - 2.2 The method of transmission includes transmission by air, transmission by fluids of all kinds, transmission from or to any surface or object, solid, liquid or gaseous, or between organisms.**
 - 2.3 The disease or environment may affect or threaten human health or well-being.**
 - 2.4 The Communicable Disease must be recognized by a competent health authority.**

Applicable to A. My Home SECTION, B. My Belongings, SECTION, C.2. ASSISTANCE IN My Home, C.3. PERSONAL ACCIDENTS IN My Home, D. My Business SECTION and E. ADDITIONAL CATASTROPHIC COVERAGE, and F. MODULES in this Policy:

- 1. The policy to which this clause adheres excludes: intangible or immaterial loss and damage; consequential; business interruption; loss of value; loss of marketability; restriction of use;**

liability; claims; and, costs or expenses directly caused by or related to a Communicable Disease. This exclusion is also applicable to damages and losses caused by the impossibility to use and possess the insured property by order of a competent authority due to the presence of a Communicable Disease, or because the insured voluntarily or preventively so decides. Notwithstanding the provisions of the preceding paragraph, this exclusion does not apply to damages and material losses directly caused by the risks contracted in the policy.

2. For the purposes of this policy, a Communicable Disease is any disease that can be transmitted by any means from one organism to another when:

- 2.1 This medium contains viruses, bacteria, parasites or other organisms or any variation or mutation thereof, whether considered living or not.**
- 2.2 The method of transmission includes transmission by air, transmission by fluids of all kinds, transmission from or to any surface or object, solid, liquid or gaseous, or between organisms.**
- 2.3 The disease or environment may affect or threaten human health or well-being.**
- 2.4 The Communicable Disease must be recognized by a competent health authority.**

Clause 32. Limitation and Exclusion of Sanctions and Seizures

HDI SEGUROS will not be obliged to provide coverage nor will it have responsibility to pay any claim or provide any benefit derived from the Policy, to the extent that providing said coverage, paying said claim or providing said benefit may expose *HDI SEGUROS* to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of Mexico, the European Union, the United Kingdom or United States.

Clause 33. Privacy Notice

HDI SEGUROS, S.A. de C.V., located at 5003th, San Juan Bosco Blvd. Rancho Seco, Z.C. 37669, in León Guanajuato, Mexico, will collect your personal data to perform all necessary activities related to provide you with the services that may be or have been contracted in a timely and correct manner related to: the prospecting, subscription, contracting and renewal of insurance policies, billing and collection, determining driving habits, telematics and telemedicine, property damage follow-up, theft follow-up, claim follow-up, incident follow-up, injury follow-up, accident follow-up, prevention of fraud or crimes, repair services, managing the provision of coverage and/or benefits contracted with health service providers, marketing and market research, advertising or commercial prospecting of non-contracted products, services and promotions, invitations to participate in contests, recreational or altruistic non-profit activities promoted by *HDI SEGUROS*, and automatic payments to your credit and debit cards.

For our complete Privacy Notice visit: www.hdi.com.mx/aviso-privacidad

BENEFITS AT NO ADDITIONAL COST TO THE INSURED

I. TELEPHONE LEGAL ASSISTANCE

If coverage **C.2 ASSISTANCE IN MY HOME** is indicated in the Policy as covered, in accordance with the terms, conditions and exclusions mentioned in section **C.2.1.2. LEGAL ASSISTANCE**, *HDI SEGUROS* agrees to provide the Insured, through the service provider that *HDI SEGUROS* designates, the following services:

- **Telephone Legal Assistance:**

If the Insured has to carry out any procedure, due to any problem they have in any branch of Law, the *HDI SEGUROS* Call Center and its suppliers will provide telephone guidance to the Insured 24 (twenty-four) hours a day, 365 (three hundred and sixty-five) days a year. No event limit.

- **Administrative Management.**

If an investigation is required before the Public Property Registry related to the property covered by the Policy, a specialist will be assigned to process the information. The fees, control and monitoring of said procedure will be covered by *HDI SEGUROS*. The fees charged by the Registry will be borne by the Insured. One event per year.

II. CONCIERGE

If Module **F.1.1 COVERAGE ON THE GO** is indicated in the Policy as covered., in accordance with the terms and conditions mentioned in sections **F.1.1.3. TRAVEL ASSISTANCE** and **F.1.1.4. ASSISTANCE IN INTERNATIONAL TRAVEL** and the exclusions of section **F.1.1.5**, *HDI SEGUROS* agrees to provide the Insured, through the service provider that *HDI SEGUROS* designates, the following services:

- **Translation: Concierge Service**

The service provider designated by *HDI SEGUROS* may provide information and carry out the purchase and/or reservation management of the following:

- Tickets for any means of transportation such as: planes, cars, trains, cruise ships or helicopters.
- Hotels and car rentals in major cities across the world.
- Restaurants, cultural or sporting events, theaters, concerts in major cities across the world.
- Assistance in the purchase and delivery of gifts, floral arrangements and various belongings in major cities across the world.
- Provide weather information, support for locating hard-to-find items, references for moving, airports and bus stations.
- The Insured may have information regarding: visas, vaccines and other requirements to travel to foreign countries.
- Telephone numbers, addresses and service hours of the Mexican Embassies and Consulates around the world.
- Additionally, the service will provide personal assistance around the world, bookings, financial information, executive transportation, V.I.P. lounges, gourmet program, program for wine connoisseurs.

- Event planner references, preferential tickets to exclusive shows, rental of exclusive cars such as limousines, activities in various destinations, tours.
- *HDI SEGUROS* will support the search, coordination and provide information that the Insured requires prior to or during a trip.
- The maximum limit of responsibility borne by *HDI SEGUROS* will be only the communication of information and the management and/or reservation of purchase of the requested service.
- All expenses generated from services will be borne by the Insured.
- In order for this coverage to take effect, it's required that the Insured requests these services from *HDI SEGUROS*.

III. TRANSFER OF FUNDS

If Module **F.1.1 COVERAGE ON THE GO** is indicated in the Policy as covered, in accordance with the terms and conditions mentioned in sections **F.1.1.3. TRAVEL ASSISTANCE** and **F.1.1.4. ASSISTANCE IN INTERNATIONAL TRAVEL** and the exclusions of section **F.1.1.5**, *HDI SEGUROS* provide to the Insured, through the service provider that *HDI SEGUROS* designates, the following services:

- Transfer of funds:

During a trip, and at the request of the Insured or their legal representative, *HDI SEGUROS* may transfer cash to assist in any emergency. Once the amount is confirmed by their family members or representatives, *HDI SEGUROS* will deliver, through its network of suppliers and in current currency, the amount guaranteed to the Insured, with a limit of up to \$10,000.00 (ten thousand) Mexican pesos.

It is important to consider that this service takes approximately 48 (forty-eight) business hours to process.

Services subject to the local legislation and regulations.

IV. REFERENCES PRIOR TO AN INTERNATIONAL TRIP

If Module **F.1.1 COVERAGE ON THE GO** is indicated in the Policy as covered, in accordance with the terms and conditions mentioned in section **F.1.1.4. ASSISTANCE IN INTERNATIONAL TRAVEL** and the exclusions of section **F.1.1.5**, *HDI SEGUROS* agrees to provide the Insured, through the service provider that *HDI SEGUROS* designates, the following services:

- **References prior to an international trip:**

HDI SEGUROS will provide the Insured during trips abroad with tourist information by telephone, such as: Formalities, Visas and Documents, Exchange rate, Climate, Local customs, Main holidays, Sports and local sports competitions, Ticket agencies, Attractions for children, Florists and gifts, Shopping centers, Exhibitions and shows, Museums and art galleries, Festivals and special events, Music, Hotels and restaurants, Nightlife, Car rentals, etc. No event limit.

The cost generated for the acquisition of the products or services is not covered, since this must be covered in its entirety by the Insured.

V. MESSAGE TRANSMISSION

If Module **F.1.1 COVERAGE ON THE GO** is indicated in the Policy as covered, in accordance with the terms and conditions mentioned in sections **F.1.1.3. TRAVEL ASSISTANCE** and **F.1.1.4. ASSISTANCE IN INTERNATIONAL TRAVEL** and the exclusions of section **F.1.1.5**, *HDI SEGUROS* agrees to provide the Insured, through the service provider that *HDI SEGUROS* designates, the following services:

- **Urgent messages**

HDI SEGUROS will be responsible for making telephone calls and transmitting urgent messages related to the Insured's emergency situation. No event limit.

VI. RIDESHARE BONUS

If Module **F.1.2 I FEEL GOOD ASSISTANCE** is indicated in the Policy as covered, *HDI SEGUROS* agrees to provide the Insured:

- Rideshare Bonus

If indicated in the Policy specification as covered, the reimbursement of 2 (two) trips made by the Insured through any digital platform for private transportation of people is covered.

It will be the obligation of the Insured to verify the expenses through receipts that meet the corresponding tax requirements.

- **Sum Insured**

The insured sum agreed upon by the Insured and *HDI SEGUROS* corresponds to a maximum amount per trip of \$200.00 (two hundred) Mexican pesos and operates as the maximum limit responsibility of *HDI SEGUROS* under this coverage, with a maximum of 2 (two) events during the Policy term.

This translation is provided as a courtesy. The Spanish texts of the general and particular conditions of the Policy prevail at all times.

In compliance with the provisions of Article 202 of the Law of Insurance and Bonding Institutions, the contractual documentation and the technical note that comprise this insurance product were registered with the National Insurance and Bonding Commission on May 15th, 2024, with code PPAQ-S0027-0033-2024 / CONDUSEF-006432-01.